THE EFFECT OF SERVICE QUALITY ELEMENTS ON CUSTOMER SATISFACTION AT BRI UNIT UNSRAT MANADO

PENGARUH ELEMEN KUALITAS PELAYANAN TERHADAP KEPUASAN NASABAH DI BRI UNIT UNSRAT MANADO

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Abstract: The development of services at banking sector companies in Indonesia has been increasing from year to year. This can be seen from the existence of intense competition between banks in Indonesia. Along with this fierce competition, banks are required to maintain the quality of their service. Banks must provide good quality services to their customers, as a benchmark that distinguishes the bank from its competitors, because customers will always looking for bank that can provide the good service that align with their expectations and desires. In the banking industry, customer satisfaction become one of the factors or indicators which proves that the bank has been able to compete in providing excellent service to their customer. The field of service company that will be examined in this study is a service company in the banking sector, which is BRI Unit Unsrat Manado. This research has purpose to analyze and to find out the real evidence of the effect of service quality elements (SERVQUAL) on customer satisfaction. The sample of this research is 50 respondents which are the loan customers/debtors of BRI Unit Unsrat. Data analysis used Multiple Linear Regression analysis method conducted by using IBM SPSS Statistics Ver.28 software with purposive sampling technique. The results of this research shows that Service Quality Elements has a positive and negative correlation also significant and non-significant effect on Customer Satisfaction at BRI Unit Unsrat Manado.

Keywords: service quality elements, customer satisfaction

Abstrak: Perkembangan pelayanan pada perusahaan sektor perbankan di Indonesia semakin meningkat dari tahun ke tahun. Hal ini terlihat dari adanya persaingan yang ketat antar bank di Indonesia. Seiring dengan persaingan yang ketat tersebut, perbankan dituntut untuk menjaga kualitas layanannya. Bank harus memberikan pelayanan yang berkualitas kepada nasabahnya, sebagai tolak ukur yang membedakan bank dengan pesaingnya, karena nasabah akan selalu mencari bank yang dapat memberikan pelayanan yang baik sesuai dengan harapan dan keinginannya. Dalam industri perbankan, kepuasan nasabah menjadi salah satu faktor atau indikator yang membuktikan bahwa bank telah mampu bersaing dalam memberikan pelayanan prima kepada nasabahnya. Bidang perusahaan jasa yang akan diteliti dalam penelitian ini adalah perusahaan jasa di bidang perbankan yaitu BRI Unit Unsrat Manado. Penelitian ini bertujuan untuk menganalisis dan menemukan bukti nyata pengaruh Elemen Kualitas Pelayanan (SERVQUAL) terhadap kepuasan pelanggan. Sampel penelitian ini adalah 50 responden yang merupakan nasabah pinjaman/debitur BRI Unit Unsrat. Analisis data menggunakan metode analisis Regresi Linier Berganda yang dilakukan dengan menggunakan software IBM SPSS Statistics Ver.28 dengan teknik purposive sampling. Hasil penelitian ini menunjukkan bahwa Elemen Kualitas Pelayanan berkorelasi positif dan negatif serta berpengaruh signifikan dan tidak signifikan terhadap Kepuasan Nasabah pada BRI Unit Unsrat Manado.

Kata Kunci: elemen kualitas pelayanan, kepuasan nasabah

INTRODUCTION

Research Background

The development of services at banking sector companies in Indonesia has been increasing from year to year. This can be seen from the existence of intense competition between banks in Indonesia. Along with this

fierce competition, banks are required to provide good quality services to their customers, as a benchmark that distinguishes the bank from its competitors, because customers will always looking for bank that can provide the good service that align with their expectations and desires. A bank is an intermediary for the needs and wants of people, which is an intermediary for those who have excess money and save their money in the form of deposits and savings, also serving the needs of money and serving the needs of the people through the provision of credit. Currently, government banks are not the only choice for people as a place to save money and use all the banking service related, because people are increasingly selective and critical of service demands.

Service quality is prioritized for banks to build customer satisfaction and customer loyalty. Service quality can be defined as the range between the expectations and reality of the service that customers got or experienced. Service must be in accordance with customer's expectations and can satisfy their needs. If the service received higher than customer expectations, then the service quality is perceived as ideal. If the service received is lower or even inappropriate than customer expectation, then the quality of service is considered poor.

Customer satisfaction in the banking industry, become one of the factors or indicators which proves that the bank has been able to compete in providing excellent service to their customer. Achieving customer satisfaction is one of the goals of every company. Satisfied customers are often interpreted as customers who will always make repeat purchases of goods or services that sold and provided by the company. Satisfied customers will stay longer, be less price sensitive and leave good comments about the company. If the level of customer satisfaction can be obtained from excellent service, so the high level of loyalty will be obtained (Bolang et al., 2015). Wicaksono (2015) stated that High satisfaction is influenced by the credibility of a company by offering reliable products or services that have emotional value between the customer and the bank. From this two different statements, about how customer satisfaction can be obtained, it can be conclude that service quality is one of important variables that has a significant influence to customer satisfaction.

In the banking industry, customer satisfaction become one of the factors or indicators which proves that the bank has been able to compete in providing excellent service to their customer. Achieving customer satisfaction is one of the goals of every company. Satisfied customers are often interpreted as customers who will always make repeat purchases of goods or services that sold and provided by the company. Customer satisfaction can lead to customer loyalty, which can be shown by the customer not being tempted from various other company/competitors' strategies to seize it. Loyal customers can also be willing to forgive the company's mistakes and help the company when it is in trouble. Of course it is not easy for companies to get customers like this. It takes hard work and the right strategy to get it.

If the company is able to acquire and increase satisfied and loyal customers, it will not be difficult for the company to compete, and survive in difficult times and even be at the top where it dominates the market position among competitors. The financial performance of a bank and the operational performance of a bank in establishing relationships with customers are inseparable aspects in assessing that a bank is superior to its competitors. Both of these performances should be applied in a balanced manner, however in reality most banks only excel in financial performance, but not in terms of operational performance in terms of services or vice versa. Excellence in terms of financial performance can only create short-term advantages, while service performance can create a company's long-term orientation, which is customer satisfaction that can lead to customer loyalty.

Bank Rakyat Indonesia (BRI) Unsrat is a unit office bank located in Sam Ratulangi University, Manado and certainly has competitors from other banks in the city of Manado. As a government's bank, BRI has a century of experience required to become a bank that is healthy, growing and profitable. In accordance with the business plan in the context of recapitalization, a business reorientation has been established in which the retail and micro banking sectors will become core businesses in the future. With the existence of various types of banks in Manado, it tends to make people more selective in assessing and choosing the banking services they will use. BRI Unit Unsrat always tries to improve the quality of service to their customers, with the strategy based on the elements of Service Quality (SERVQUAL). Based on the background above, this research is entitled "The Effect of Service Quality Elements on Customer Satisfaction at BRI Unit Unsrat Manado.

Research Objectives
The purpose that researcher want to be achieved are:
1. To know the effect of Reliability on Customer Satisfaction at BRI Unit Unsrat Manado partially
2. To know the effect of Responsiveness on Customer Satisfaction at BRI Unit Unsrat Manado partially.
3. To know the effect of Assurance on Customer Satisfaction at BRI Unit Unsrat Manado partially.
4. To know the effect of Empathy on Customer Satisfaction at BRI Unit Unsrat Manado partially.

5. To know the effect of Tangibles on Customer Satisfaction at BRI Unit Unsrat Manado partially.
6. To know the effect of Reliability, Responsiveness, Assurance, Empathy, and Tangibles on Customer Satisfaction at BRI Unit Unsrat Manado simultaneously.

THEORICAL FRAMEWORK

Marketing

Marketing refers to activities a company undertakes to promote the buying or selling of a product or service. Marketing includes advertising, selling, and delivering products to consumers or other businesses. Some marketing is done by affiliates on behalf of a company. Marketing as a discipline involves all the actions a company undertakes to draw in customers and maintain relationships with them. Marketing contains a broad meaning, where marketers are more customer-oriented, customer satisfaction and customer loyalty to products and brands.

Service Quality

Service quality can be defined as the extent of discrepancy between customer's expectations or desire and their perceptions. From this statement it is stated that the quality of service received by customers can be measured by how big the difference between the expectations or desires of customers and their level of perception. The Dimensions of service quality (SERVQUAL) according to Parasuraman (1998:77) are Reliability, Responsiveness, Assurance, Empathy, and Tangibles.

Customer Satisfaction

Customer satisfaction is the level of a person's feelings after comparing the performance/results they have experienced with their expectations. Satisfied and dissatisfied customers will have an impact on marketing success. Customer expectations can be shaped by past experiences, comments from relatives and promises and information from marketers and competitors. Satisfied customers will stay longer, be less price sensitive and leave good comments about the company. To create customer satisfaction, companies must create and manage a system to obtain more customers and should have the ability to retain customers.

Previous Research

Minh and Huu (2016) developed and empirically tested the interrelationships between service quality, customer satisfaction, and customer loyalty in a retail banking context. In this study, first, a research model about the interrelationships between service quality, customer satisfaction, and customer loyalty is suggested. Then a survey is conducted with retail banking customers about these constructs, which results in 261 valid respondents. The hypotheses are then proposed and tested using confirmatory factor analysis (CFA) and the structural equation modelling technique (SME). The analysis reveals that service quality and customer satisfaction are important antecedents of customer loyalty and customer satisfaction mediates the effects of service quality on customer loyalty.

Fida et al. (2020) examined the impact of service quality on customer loyalty and customer satisfaction using the SERVQUAL model for four main Islamic banks in the Sultanate of Oman. This is a quantitative nature of a study, which involved a structured, self-administered questionnaire based on a convenience sampling method gathering data from 120 customers of Islamic banks in Oman. The study data were analyzed using SPSS, and the reliability coefficient (Cronbach's alpha) was established. The correlation analysis examined the significant relationships among the study variables. The impact of service quality dimensions on customer satisfaction was captured through regression analysis. The key findings of the study revealed that the respondents showed on average an "Agree" response in the five areas, namely, tangibles, responsiveness, reliability, assurance, and empathy. The correlation results depicted a significant relationship between the three variables: service quality, customer satisfaction, and customer loyalty. Similarly, regression results demonstrated that empathy and responsiveness dimensions have a significant positive impact on customer satisfaction

Khan dan Fasih (2014) determined the satisfaction level of banking customers regarding quality of different services provided by their bank and their loyalty with the respective bank. Service quality is studied within a spectrum of different dimensions. An effort is also made to find out which service quality dimensions may enhance customer satisfaction and customer loyalty in a better way. Respondents are chosen from a range of varying demographic features using stratified random sampling. Banks from both public and private sector are

selected for sampling. Survey questionnaires were distributed among 270 customers of different banks. An 83% (225 respondents) valid response rate is yielded. Descriptive statistics, one sample t-test, correlation and regression are used to analyze the data. Findings indicate that service quality and all its dimensions have significant and positive association with customer satisfaction and customer loyalty.

Conceptual Framework
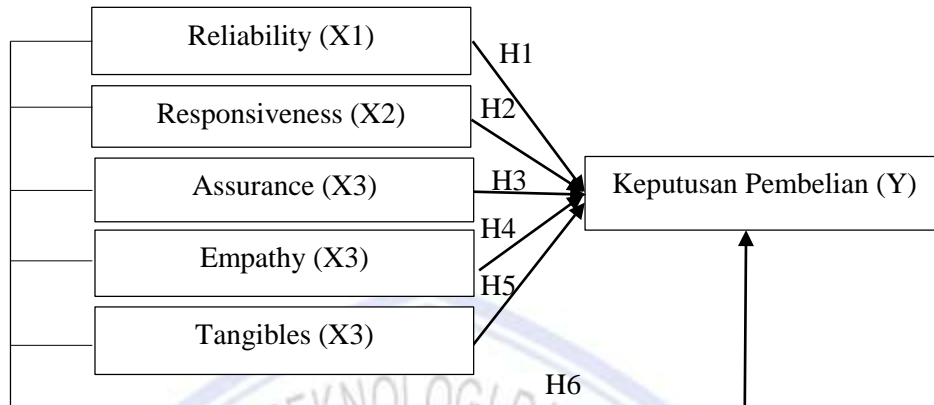
Figure 1. Conceptual Framework
Source: Literature Review

Research Hypothesis
        The Hypothesis of the research are as follows:
H1: Reliability has a significant effect on Customer Satisfaction at BRI Unit Unsrat.
H2: Responsiveness has a significant effect on Customer Satisfaction at BRI Unit Unsrat.
H3: Assurance has a significant effect on Customer Satisfaction at BRI Unit Unsrat.
H4: Empathy has a significant effect on Customer Satisfaction at BRI Unit Unsrat.
H5: Tangibles has a significant effect on Customer Satisfaction at BRI Unit Unsrat.
H6: SERVQUAL has a significant effect on Customer Satisfaction at BRI Unit Unsrat.

RESEARCH METHOD

Research Approach
        This research is a quantitative research. "Quantitative data can be measured or counted directly, in the form of information or explanation expressed in numbers or in the form of numbers" (Sugiyono, 2015). The type of this research is causal research that seeks to identify cause-and-effect relationships (Zikmund et al., 2012:57).

Population, Sample, and Sampling Technique
        Population is a generalization area consisting of objects/subjects that have certain quantities and characteristics set by researchers to study and then draw conclusions (Sugiyono, 2015). The population in this study are the loan customers (debtors) at BRI Unit Unsrat. With a total population of 1.242 Customers. So far, the total amount of saving and loan customers of BRI Unit Unsrat Manado are 2.225. The sample is a part or representative of the population to be studied. If the research is carried out by part of the population, it can be said that the research is a sample research, Arikunto (2012:131). According to Sekaran and Bougie (2016:264) to determine sample size, will be used "the sample size should be more than 30 and less than 500 are appropriate for most research". The sample size that will be taken in this research are 50 respondents (loan customers) of BRI Unit Unsrat Manado. Sampling techniqiue use Purposive sampling is a technique to determine research samples with certain considerations that aim to make the data obtained more representative, Sugiyono (2015). Because the researcher want to access a particular subset of people, in this case only for loan customers (debtors) so the sampling technique that will be used in this research is non-probability sampling, in form of purposive sampling

Data Collection Method

Data collection method is the procedure or the way of collecting, measuring and analyzing accurate insights for research using standard validated techniques. In this research, the data collection method that will be used is through researcher's observations directly, interviews with customers as the samples, and also use questionnaires, where the samples are asked by researcher to fill the same set of questions in a form of questionnaire. Used Likert Scale to measure the data.

RESULT AND DISCUSSION

Result
Validity and Reliability Test

Validity test result by using the SPSS statistical program 28 shows the Pearson Correlation value of every indicator (rcount) of variables Reliability (X1), Responsiveness (X2), Assurance (X3), Empathy (X4), Tangibles (X5) and Customer Satisfaction (Y) have higher value than rtable value which is 0.279. It means every indicator in the questionnaire is valid and can be used for further analysis because below than the significant level (each indicator of variables) which is 5% or 0.05. Based on the results of calculations with the help of SPSS 28, it can be seen that the variables used by researcher are reliable, this can be seen on the Table 4.3 above, showing that the Cronbach's Alpha value of each independent variables and dependent variable has a reliable average value that is above 0.60, So it can be concluded that all variables are valid and reliable which means it can be accepted and used for further statistical analysis.

Testing of Classical Assumptions
Normality Test

The data in figure 2 shows that the Normal P-P Plot of Regression Standardized Residual graph depicts the spread of data around the diagonal line and the distribution follows the direction of the graph's diagonal line. In other words, the presence of points around the linear line indicates that the model is normally distributed.
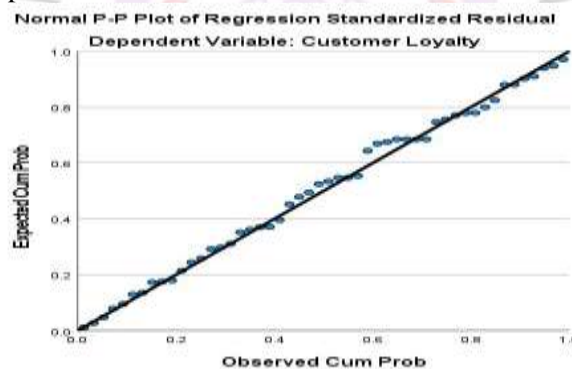

Figure 2. Heteroscedasticity Test Result
Source: IBM SPSS Statistics Version 28, Data Processed, 2022

Multicollinearity Test
Table 1. Multicollinearity Test Result

VARIABEL	TOLERANCE		VIF		STATUS
	RESULT	VALUE	RESULT	VALUE	
Reliability (X1)	0.429	> 0.1	2.331	< 10	No Multicollinearity
Responsiveness (X2)	0.247	> 0.1	4.043	< 10	No Multicollinearity
Assurance (X3)	0.222	> 0.1	4.551	< 10	No Multicollinearity
Empathy (X4)	0.329	> 0.1	3.038	< 10	No Multicollinearity
Tangibles (X5)	0.468	> 0.1	2.135	< 10	No Multicollinearity

Based on the table 1, it shows the result of Multicollinearity Test. The tolerance value of Reliability (X1), Responsiveness (X2), Assurance (X3), Empathy (X4), and Tangibles (X5) as independent variables are higher than the standard which is 0,1 and the value of Variance Inflation Factor (VIF) for all independent variables are

lower than the standard which is 10. So, it can be concluded that there is no symptom of multicollinearity in this research.

Heteroscedasticity Test

Figure 3. Heteroscedasticity Test Result
Source: IBM SPSS Statistics Version 28, Data Processed, 2022

Figure 3 shows it does not form in a clear pattern, the dots in the scatterplot spread above and below 0 in Y axis. The result of this test is no heteroscedasticity in this regression model, then, can `be used to predict the influence between dependent variable and independent variables.

Multiple Linear Regression Analysis
Table 6. Multiple Linear Regression Test Result

Coefficients[a]								
		Unstandardized Coefficients		**Standardized Coefficients**			**Collinearity Statistics**	
Model		**B**	**Std. Error**	**Beta**	**t**	**Sig.**	**Tolerance**	**VIF**
1	(Constant)	1.579	2.000		.790	.434		
	Reliability	.525	.149	.519	3.523	.001	.429	2.331
	Responsiveness	-.078	.167	-.091	-.467	.643	.247	4.043
	Assurance	.210	.166	.260	1.268	.211	.222	4.511
	Empathy	.092	.151	.103	.610	.545	.329	3.038
	Tangibles	.112	.191	.083	.586	.561	.468	2.135

a. Dependent Variable: Customer Satisfaction
Source: IBM SPSS Statistics Version 28, Data Processed, 2022

The result in the Table 6 can be shown through the formula of regression equation as follows:
$$Y = 1.579 + 0.525X1 + -.078X2 + 0.210X3 + 0.092X4 + 0.112X5 + e$$

Table 6 shows the result of Multiple Linear Regression Analysis, the influence of independent variables (X1, X2, X3, X4, X5) on dependent variable (Y). The unstandardized beta coefficient value will be explained below:
1. The constant value is 1.579, it means that all the independent variables which are Reliability (X1), Responsiveness (X2), Assurance (X3), Empathy (X4), and Tangibles (X5) equal to zero, then the value of Customer Satisfaction (Y) is 1.579. In other words, most independent variables have a positive influence towards dependent variable.
2. Regression coefficient of Reliability (X1) is 0,525, it means if Reliability (X1) increase, then the Customer Satisfaction (Y) is increasing by 0,525 with the assumption that the other variables are constant. In other words, the importance of variable Reliability affecting Customer Satisfaction.
3. Regression coefficient of Responsiveness (X2) is -.078, it means if Responsiveness (X2) increase, then the Customer Satisfaction (Y) will decrease by -.078 with the assumption that the other variables are constant. In other words, the importance of Responsiveness element not affecting Customer Satisfaction.

4. Regression coefficient of Assurance (X3) is 0.210, it means if Assurance (X3) increase, then the Customer Satisfaction (Y) is increasing by 0.210 with the assumption that the other variables are constant. In other words, the importance of Assurance element affecting Customer Satisfaction.
5. For Empathy (X4) the regression coefficient is positive, it means that if Empathy (X4) increases by 1%, then Customer Satisfaction (Y) will increase by 0.092%.
6. For Tangibles (X5) the regression coefficient is positive, it means that if Tangibles (X5) increases by 1%, then Customer Satisfaction (Y) will increase by 0.112%.

Simultaneous Test (F-Test)
Table 7. F-Test Result

		ANOVA[a]				
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	70.443	5	14.089	12.667	<.001[b]
	Residual	48.937	44	1.112		
	Total	119.380	49			

a. Dependent Variable: Customer Satisfaction
b. Predictors: (Constant), Tangibles, Reliability, Empathy, Responsiveness, Assurance
Source: IBM SPSS Statistics Version 28, Data Processed, 2022

Based on the Table 7 that shows the F-test result in ANOVA output with 5% (α=0.05) as the level of significance, the result of significant level is <0.001, it means below 0.05. Degree of freedom (df) is 5;45 the value of Fcount is 12,667 and the Ftable is 2,42. The result shows that Fcount > Ftable which is 12,667 > 2,42. Based on the result, it shows that Reliability (X1), Responsiveness (X2), Assurance (X3), Empathy (X4) and Tangibles (X5) as independent variables have significant effect on the Customer Satisfaction (Y) as dependent variable simultaneously. All hypothesis (H1, H2, H3, H4, H5, H6) state that all the SERVQUAL Elements, which are Reliability (X1), Responsiveness (X2), Assurance (X3), Empathy (X4) and Tangibles (X5) have significant effect on Customer Satisfaction (Y) simultaneously is accepted.

Partial Test (T-Test)
Based on the results of the calculation in table 8, can be concluded that:
1. The independent variable X1 which is Reliability with tcount value is 3.523 and ttable is 2.01537 means tcount > ttable or 3.523 > 2.01537 with the significant level is 0,001, less than 0,05. It means that Reliability (X1) have significant effect on Customer Satisfaction (Y). The H1 (first hypothesis) that states Reliability (X1) has significant effect on Customer Satisfaction (Y) partially is accepted.
2. While the the rest of independent variables, which are X2, X3, X4, and X5 have tcount values less than ttable. It means tcount < ttable. (X2, -.467 < 2.01537), (X3, 1.268 < 2.01537), (X4, 0.610 < 2.01537), (X5, 0.586 < 2.01537) with the all the significant level values are more than 0,05. It means that Responsiveness (X2), Assurance (X3), Empathy (X4) and Tangibles (X5) have no significant effect on Customer Satisfaction (Y) partially. The H2, H3, H4, H5 are partially is rejected.

Table 8. T-Test Result

		Coefficients[a]						
		Unstandardized Coefficients		**Standardized Coefficients**			**Collinearity Statistics**	
Model		**B**	**Std. Error**	**Beta**	**t**	**Sig.**	**Tolerance**	**VIF**
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	Reliability	.525	.149	.519	3.523	.001	.429	2.331
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	Empathy	.092	.151	.103	.610	.545	.329	3.038
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a. Dependent Variable: Customer Satisfaction
Source: IBM SPSS Statistics Version 28, Data Processed, 2022

Discussion

The Effect of Reliability on Customer Satisfaction

One of the SERVQUAL Elements is Reliability. In Service approach, Reliability means the ability to perform the promised service dependably and accurately. We can measure the Reliability of service from several indicators such as Appropriate Service, Reliable Service, and Credibility. With that being said, the researcher made the hypothesis that Reliability has a significant effect on Customer Satisfaction at BRI Unit Unsrat Manado, and the result from several tests that has been tested with several methods show that it is true, Reliability is important and has a positive significant effect on Customer Satisfaction. With using this three indicators to measure reliability such as appropriate service, reliable service, and credibility at BRI Unit Unsrat Manado, Customer satisfaction has been gained successfully. Customer is happy and satisfied when bankers give an appropriate service based on Company's Operational Standard or SOP, also give them the sense of safeness and secure. Reliability is defined as the ability to perform the required service to customers dependably and accurately as promised to deliver (Ziethaml, Parasuraman, and Berry, 1990). Dealing whatever the problems in services encountered by customers, performing the required services right from the first time, services being rendered at the promised time and maintaining error-free record are the paradigm of reliability in terms of service quality which will strongly influence the level of customer satisfaction (Parasuraman, Zeithaml, and Berry, 1988). In banking services provided to the customer, accuracy in completing orders, maintaining precise record and quote, accuracy in billing, maintaining promised services are the basic views of reliability which is considered as the most important factor in convincing customers to retain in banking services (Yang and Fang, 2004). This research is inline with previous research by Negi (2009) explained that satisfaction is influenced by the dimensions (Reliability, Empathy, and Assurance). It proves that variable reliability has a positive significant effect on customer satisfaction and is partially accepted.

The Effect of Responsiveness on Customer Satisfaction

Responsiveness, is the willingness to provide assistance and not allowing customers to wait too long to be served. From this definition of Responsiveness in Service approach, can be seen that this element of service is really important to be carried out and applied by every Service Company, Organization, or Institution, especially in Business Field. Ziethaml, Parasuraman, and Berry (1990) defined responsiveness as the interests shown in providing prompt service to customers when required. Further, it is researched that willingness or readiness of employees to provide the required customer service without any inconvenience at any time will strongly influence the level of customer satisfaction (Parasuraman, Zeithaml, and Berry, 1988). Customers get satisfied when banks provide individual attention and the employees are paying attention to problems experienced by customers regarding safety in transaction (Kumar and Sharma, 2009). From the data that researcher' collected from the questionnaire, the indicators that used to determine Responsiveness are Availability, Excellent Companion, and Efficient Service. For example, at BRI Unit Unsrat Manado, The Bankers, and other Bank Officers always available, and ready to respond appropriately to every customer when they are interacting with each other. However, from the result of Multiple Linear Regression test that used in this research, shows that element Responsiveness has a negative correlation and does not have a significant effect on Customer Satisfaction at BRI Unit Unsrat Manado. Also the result of t-Test is partially rejected. This research has the same result with previous research by Selvakumar (2015) stated that Responsiveness has the least significant impact on customer satisfaction towards banks in Coimbatore.

The Effect of Assurance on Customer Satisfaction

Assurance itself is defined as the ability of employees to be friendly, polite and respectful to customers. This variable has a significant effect on Customer Satisfaction because when Service Company have this quality, the Customer can be satisfied with the service they experienced. Also, assurance is defined as the knowledge and good manners or courtesy of employees (Van Iwaarden et al., 2003). Further, it is also defined as the ability of employees with the help of the knowledge possessed to inspire trust and confidence will strongly strike the level of customer satisfaction (Parasuraman, Zeithaml, and Berry, 1988). In banking services provided to the customer, assurance means providing financial assistance in a polite and friendly manner, ease in accessibility of account details, comfort or convenience inside the bank, a well experienced and professional management team and will have favorable outcomes on customer satisfaction (Sadek et al., 2010). However, based on the results of t-test in this research, it was found that Assurance does not have a significant effect on Customer Satisfaction at BRI Unit Unsrat Manado. So, this research has a different result from the previous research from Selvakumar (2015) stated that Assurance has the most significant impact on customer satisfaction towards banking services provided in.

The researcher think that all the indicators measurement that used which are friendly, polite, and respectful are not strongly enough to make customer feel satisfied based on the answer from the questionnaire filled by respondents. So, the element Assurance is partially rejected in this research.

The Effect of Empathy on Customer Satisfaction

Empathy is the ability and willingness to understand customer needs. For example, As an employee, or officer who have to deal with customer a lot, the way to communicate clearly and ethically when interacting with customer or other people is really important and it is a must, also the ability to understand customer's specific needs, along with the good ability to listen and respond to every customer's complaints patiently and attentively, should be carried out in order to give a sense of security to build a good relationship with customer. Empathy is defined as the ability to take care of customer's attention individually in providing service to customers (Van Iwaarden et al., 2003). Convenient working hours, individualized attention, better understanding of customer's specific needs, enhanced communication between management and customers will have a positive outcome on customer satisfaction (Ananth, Ramesh, and Prabaharan, 2011). Previous research by Parasuraman, Zeithaml, and Berry (1988) state that Empathy has a significant effect on customer satisfaction because understanding customer expectations better than competitors in providing the required customer service at any time without any inconvenience will strongly influence the level of customer satisfaction. Even though this research is not inline with previous research, because from the result of t-Test, it was partially rejected, but the F-Test is simultaneously accepted.

The Effect of Tangibles on Customer Satisfaction

Tangibles is the ability to provide physical facilities, equipment, communication tools, and good personal appearance. This variable have significant effect on Customer Satisfaction, because when customer experience the service in tangible world, everything that can be sensed with sensory can stimulate them. Van Iwaarden et al. (2003) defined tangibility as physical facilities, equipment and appearance of employees and management team. Further, it is also defined as the ease in visibility of resources necessary for providing the service to customers, well groomed employees and ease in accessing written materials like pamphlets, brochures, folders, information books etc will have a favorable consequence on the level of customer satisfaction (Parasuraman, Zeithaml, and Berry, 1988). Therefore, some indicators that used to determine this variable are cleanliness, tidiness, and sophistication. For example, the cleanliness of the room and environment of the Bank BRI Unit Unsrat is very well maintained, Bank officers are neat, attractive, and wear ID card, and sophisticated modern tools, equipment and facilities. If customer have a great experience, they can feel secure, safe, and comfortable with service provider. In other words, This Quality of Service can lead to Customer Satisfaction.

CONCLUSION AND RECOMMENDATION

Conclusion

1. Reliability has a positive correlation and significant effect on Customer Satisfaction at BRI Unit Unsrat Manado partially.
2. Responsiveness has a negative correlation and non-significant effect on Customer Satisfaction at BRI Unit Unsrat Manado partially
3. Assurance has a negative correlation and non-significant effect on Customer Satisfaction at BRI Unit Unsrat Manado partially.
4. Empathy has a negative correlation and non-significant effect on Customer Satisfaction at BRI Unit Unsrat Manado partially.
5. Tangibles has negative correlation and non-significant effect on Customer Satisfaction at BRI Unit Unsrat Manado partially.
6. SERVQUAL has positive correlation and significant effect on Customer Satisfaction at BRI Unit Unsrat Manado simultaneously.

Recommendation

By the result, here are several recommendations that can be given by the researcher:

1. In order to gain Customer Satisfaction, BRI Unit Unsrat Manado should continue in maintaining and improving their Service Quality Elements, because from the results of the research in t-Test show that even though Reliability (X1) has a positive correlation and significant effect on Customer Satisfaction (Y), the rest of other SERVQUAL which are Responsiveness (X2), Assurance (X3), Empathy (X4), and Tangibles (X5) still got low rate/point from customer's answer through questionnaire that was filled by them.

2. This research can be used as a reference in the future study or research to develop or build new idea that can be implemented towards marketing in banking sector study.

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