THE EFFECT OF CUSTOMER SERVICE QUALITY ON CUSTOMER SATISFACTION AT PT BANK CENTRAL ASIA THAMRIN CENTRAL JAKARTA BRANCH

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Abstract

The purpose of this study is to determine the effect of customer service quality on customer satisfaction at PT Bank Central Asia Tbk, Thamrin branch. The research method used is a survey with questionnaires distributed to customers transacting at the branch. The sample size for this study is 100 respondents, and the data analysis was conducted using SPSS version 2.5. The results indicate that customer service quality has a significant impact on customer satisfaction. The t-test hypothesis shows a significance value of 0.000, which is less than 0.05, with a t-value (20.382) greater than the t-table value (1.984). The coefficient of determination is 0.809, indicating that 80.9% of the variation in customer satisfaction can be explained by customer service quality. The simple linear regression model obtained is Y = 0.205 + 0.950X, indicating that an increase in customer service quality significantly enhances customer satisfaction.

Keywords: ***Customer Service Quality, Customer Satisfaction, Simple Linear Regression***

1. INTRODUCTION

In the current era of globalization, financial institutions such as banks have an important role in supporting the development of a country. Banks as financial institutions that focus on providing services, must be able to provide excellent service in order to compete effectively in an increasingly competitive situation. In the face of fierce competition in the banking sector, every bank without exception must develop the concept of "best service for its customers".   (Setiyawan Agus, 2021) . Providing services to customers in the banking services sector has a very important role. This is considered because services tend to be *intangible* and require feedback to assess their quality. In general, customers want friendly, on-target, fast, and effective service. Therefore, satisfaction from quality service is an important requirement for banks in seeking and maintaining customer satisfaction and loyalty. Banks need to introduce a variety of new products and services to customers or prospective customers, accompanied by advantages and facilities such as prize savings, ATM cards, *mobile banking, internet banking, SMS banking*, digital machines and so on.

Competition between conventional banks owned by the government and the private sector has a significant impact on customer satisfaction and the progress of the banking industry. Key factors such as product innovation, operational efficiency, customer education, reputation, and technology play an important role in this. Conventional banks owned by the government need to adapt and develop innovation, while private banks need to strengthen their image and improve the quality of

their services. Overall, this competition can provide consumers with a better variety of choices and encourage sustainable development in the banking industry.

In a study conducted to assess the top 10 banks with excellent service (*service excellence*) at Forbes Indonesia's Best of the Best Awards 2023 from Forbes Indonesia magazine. Meanwhile, according to the Forbes assessment survey in the same way as Statista, it assesses banks based on indicators of digital services, customer service, financial advice and customer trust. The following is a list of the best banks in Indonesia according to Forbes:

Bank Name	Peringkat
Bank BCA	1
Bank DBS	2
Bank Jago	3
Bank Mandiri	4
Bank UOB	5
Bank BCA Syariah	6
Bank BNI	7
Bank BSI	8
Bank BNC	9
Bank BRI	10

Table 1. Ranking of the 10 Best Banks in Excellent Service in 2023
Sumber: www.infobanknews.com, 2023

The table above places Bank BCA as the bank that has the best level of service. This is because Bank BCA has a good assessment of the assessment indicators. Followed by Bank DBS and Bank Jago ranked 2nd and 3rd in the survey. Meanwhile, Bank Mandiri ranks 4th. This shows that the quality of excellent banking services in the private sector is superior to that in the public sector. Established in 1957, BCA has been present in the Indonesian people and has grown to become one of the largest private banks in Indonesia. For more than 65 years, BCA has never stopped offering a variety of banking solutions that answer the financial needs of customers from various walks of life.

Through a variety of quality and targeted products and services, BCA's financial solutions support personal financial planning and business customer development. Supported by the strength of the inter-branch network, the breadth of the ATM network, and other electronic banking networks, anyone can enjoy the convenience and convenience of transactions offered. In line with BCA's commitment to "Always Be by Your Side", BCA strives to maintain the trust and expectations of customers and stakeholders, winning the trust to provide the best solution to the financial needs of customers is an honor and pride for BCA.

In order to achieve customer satisfaction, Bank BCA has two satisfaction survey assessment methods, namely *Branch Service Quality (BSQ)* where the *BSQ survey* is aimed at regular customers and *Customer Engagement* (CE) where the CE survey is aimed at priority customers. The following are the results of a customer satisfaction survey on the quality of service at Bank BCA Thamrin Branch.
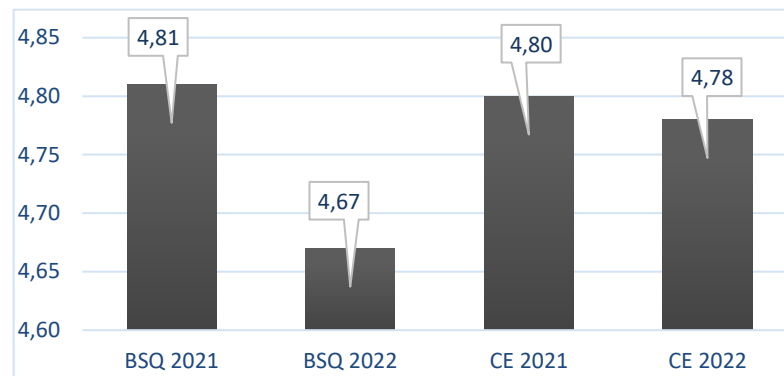
Figure 1. BCA Thamrin Customer Satisfaction Index 2021-2022

Source: Bank BCA Thamrin data, 2023

In terms of assessment, *the BSQ* reached its peak in 2022, namely 4.67, down from the previous year which reached 4.81 in 2021. Meanwhile, the customer satisfaction index, which is assessed based on *the CE* aspect, decreased from 4.80 in 2021 to 4.78 in 2022. The authors concluded that some of the problems that affected the decline in customer brutality of Bank BCA Thamrin Branch were:

1. The inability of *customer service* to resolve customer cases on the first contact, causes customers to have to come and queue again for the same purpose, which has an impact on increasing waiting times and decreasing customer satisfaction.
2. Lack of empathy *for customer service* in providing education to customers regarding the use of product services can cause discomfort and confusion, potentially reducing effectiveness and satisfaction in service.
3. The lack of customer *service response* in technical constraints on product service causes significant delays in the service process, potentially reducing effectiveness and customer satisfaction.
4. Inability of *customer service* to handle problems/complaints and provide solutions to customers.

In this case, the author will research at Bank BCA Thamrin Branch, judging from the *customer service* provided to its customers. This study aims to (1) find out and describe the influence of *customer service* on customer satisfaction at PT Bank Central Asia Tbk Office and (2) find out and describe how much the influence of *customer service* contributes to customer satisfaction at PT Bank Central Asia Tbk Thamrin Branch Office, Central Jakarta. It is hoped that this research will help companies in developing business strategies by identifying areas where the company's services can be improved and help increase customer satisfaction and customer retention and this research will help companies in developing business strategies by identifying areas where the company's services can be improved and help increase customer satisfaction and retain customers.

This study uses the theory of service quality according to Parasuraman, Zethalm and Berry in To measure service quality (SERVQUAL) This is a multi-item scale consisting of questions that can be used to measure the perception of service quality covering 5 dimensions, namely: (1) (Lupiyoadi, 2018) *tangibles* (physical evidence) are physical tangible forms that include facilities, equipment, employees, and means of information or communication. (2) *reliability* (3) *responsiveness*. (4) *assurance* (5) *empathy*.

By maintaining service quality, it can minimize the occurrence of customer dissatisfaction. To provide satisfaction to customers, the company must improve or improve the quality of service continuously. Satisfaction is a response to the fulfillment of consumer desires. It is an assessment that the features of a product or service, or the product or service itself, provide a pleasant level of consumption related to fulfillment. According to Armaniah et al, 2019 in measuring consumer

satisfaction there are 5 dimensions, namely: (1) product quality, which is an aractometer that affects the ability of a product to meet the needs or desires of consumers (2) Price, which is the consumer's perception of the product or service in relation to the costs incurred, (3) Price, which is the consumer's perception of the product or service in relation to the costs incurred. (4) Emotional factor: the ability of service providers to create positive emotional relationships with customers. (5) Cost and convenience, good value proposition by considering both cost and ease of use in the development of the Company's products or services.

2. IMPLEMENTATION METHOD

This research was conducted with the approach used in this study is a quantitative descriptive approach. The quantitative descriptive approach is used because this method is carried out with the main purpose of creating a picture or describing a situation objectively. The research method used in this study is to use surveys and quantitative approaches to determine the level of customer satisfaction of Bank BCA Thamrin Branch with the quality of service. Questionnaires are used to collect data, information and facts that occur in the field during this research. Questionnaire is a data collection technique that is carried out by giving a set of questions or written statements to respondents to answer them.

3. RESULTS AND DISCUSSION

The results of the discussion began by testing the validity and reliability, providing a description of the research variables, after which it was continued with hypothesis testing and finding the influence of the research variables.

Validity Test

This validity test is carried out with the aim of finding out the truth of the questionnaire or questionnaire. The truth here means that a questionnaire or questionnaire that is used is able to measure what should be measured A questionnaire is said to be valid if a person's answer to the questions contained in the questionnaire is valid or accurate from time to time. This validity test can be done by comparing the calculated r value with the table r value. The calculated r value is taken from the SPSS output.

Table 2. Results of Service Quality Validity Test

Question	R. Count	R. table	Information
X1	0,394	0,195	Valid
X2	0.599	0,195	Valid
X3	0.650	0,195	Valid
X4	0.346	0,195	Valid
X5	0.426	0,195	Valid
X6	0.380	0,195	Valid
X7	0.352	0,195	Valid
X8	0.653	0,195	Valid
X9	0.560	0,195	Valid

Source: Data processed by SPSS 25, 2023

The results of the Service Quality Validity Test from 9 questions given to 100 respondents explained that the service quality variable has valid criteria for all question items that can be seen in question X1 has a greater r calculation value of 0.394 compared to the table r value of 0.195. The same result was obtained for the X2-X9 statement where the r value is calculated > r table.

Table 3. Customer Satisfaction Validity Test Results

Question	R. Count	R. table	Information
Y1	0,481	0,195	Valid
Y2	0.491	0,195	Valid
Y3	0.644	0,195	Valid
Y4	0.308	0,195	Valid
Y5	0.637	0,195	Valid
Y6	0.545	0,195	Valid
Y7	0.485	0,195	Valid
Y8	0.501	0,195	Valid
Y9	0.635	0,195	Valid

Source: Data processed by SPSS 25, 2023

The results of the Service Quality Validity Test from 9 questions given to 100 respondents explained that the service quality variable has valid criteria for all question items that can be seen in question Y1 has a greater r calculation value of 0.481 compared to the table r value of 0.195. The same result was obtained for the Y2-X9 statement where the r value is calculated > r table.

Reality Test

This reliability test is used to test the consistency of data over a certain period of time, that is, to find out the extent to which the measurements used can be trusted or reliable. These variables are said to have a value greater than 0.70 in the *cronbach alpha*, which means that the instrument can be used as a data collector.

Table 4. Results of the Reality Test of Service Quality Variables

Variable	Cronbach's Alpha	N Of Item	Information
Customer Satisfaction (Y)	0,856 > 0,70	9	Reliable

Source: Data Processed by SPSS 25, 2023

It shows that all indicators of service quality, product quality, price, emotional and customer satisfaction variables have a *Cronbach's Alpha* value above 0.70. So it can be explained that all these indicators are reliable.

Table 5. Results of Reality Test of Customer Satisfaction Variables

Variable	Cronbach's Alpha	N Of Item	Information
Customer Satisfaction (Y)	0,856 > 0,70	9	Reliable

Source: Data Processed by SPSS 25, 2023

It shows that all indicators of service quality, product quality, price, emotional and customer satisfaction variables have a *Cronbach's Alpha* value above 0.70. So it can be explained that all these indicators are reliable.

Simple Linear Regression Coefficient Analysis

Simple linear regression analysis is an analysis to measure the magnitude of the influence between independent variables (X) on dependent variables (Y) and predict dependent variables using independent variables. This analysis was carried out to find out whether or not there is an influence of variables, namely service quality (X) as an independent variable has a significant effect on customer satisfaction (Y).

Table 6. Results of Simple Linear Regression Coefficients

Source: Data Processed by SPSS 25, 2023

Based on table 4.25 the simple linear regression equation read is the value in column B, the

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
1 (Constant)	.205	.184	-
Quality of Service (X)	.950	.047	.900

first row shows the constant and the next row shows the coesifian regression of the independent variable. Based on the table above, the regression model used is as follows:

Y = 0.205 + 0.950 X

From the results of the simple linear regression test above, it can be seen that:

a. The constant value of 0.205 indicates that if the independent variable (service quality) X is considered constant or zero, then the value of Y (customer satisfaction) is 0.205.

b. The value of the service quality variable coefficient (X) is 0.950. This means that for every increase in service quality by 1 unit, customer satisfaction will increase by 0.950 units assuming other independent variables remain constant. It can be concluded that a positive value coefficient means that there is a positive relationship/influence between service quality (X) and customer satisfaction (Y), meaning that the better the service quality, the higher the level of customer satisfaction at Bank BCA Thamrin Branch.

Uji Hipotesis

Partial hypothesis testing is intended to find out whether or not there is an influence of partial independent variables on bound variables. The hypothetical results in this test are:

Table 6. Partial Test Results (t-Test)

Model	Unstandardized Coefficients		Standardized Coefficients	t	M r
	B	Std. Error	Beta		
1 (Constant)	. 205	.184	-	1, 117	, 267
Quality of Service (X)	. 950	.047	.900	2 0,382	. 000

Source: Data Processed by SPSS 25, 2023

Based on the table above, t calculated on the service quality variable (X) is 2.46. At the degree of freedom (df) = N - k = 100 - 2 = 98, then t table of 1.984 is found. So it can be concluded that t counts > t table (20.382 > 1.984). The criteria for service quality are as follows:

a. If t is calculated ≥ t table, then Ho is rejected statistically, there is an influence of the t-test results, the value is less than 0.05 (0.000 < 0.05), meaning that there is an influence between service quality (X) on customer satisfaction (Y) at PT Bank Central Asia Tbk Thamrin Branch, Central Jakarta

b. If t counts ≤ t table, then Ho is accepted, which means that statistically there is no influence between service quality (X) and customer satisfaction (Y)

Based on the above criteria, **Ho was rejected** and **Ha was accepted**. This means that the quality of service (X) has a positive and significant effect on customer satisfaction (Y) at Bank BCA Thamrin.

Coefficient of Determination (R²)

The determination coefficient (R²) aims to find out how much the independent variable of service quality (X) is able to explain the customer satisfaction variable (Y). The following are the results of the determination test (R²):

Table 6. Partial Test Results (t-Test)

Model	R	R²	Adjusted R²	Std. Error of the Estimate	Durbin-Watson
1	,9 00A	809	,807	,26818	2,102

Source: Data Processed by SPSS 25, 2023

Based on the table above, it is known that the R² value is 0.809 (80.9%), this shows that by using the regression model obtained where the independent variable, namely service quality (X), has an influence on the dependent variable, namely customer satisfaction of 80.9%. While the remaining 19.1% were not studied in this study and were influenced by other factors such as services provided from *security* and tellers.

Based on the interpretation of the results of the simple regression coefficient above, it can be concluded that the service quality variable (X) has a positive and significant influence on customer satisfaction (Y). The results of the calculation of the determination coefficient (R²) of 0.809 or 80.9% mean that the contribution value of the influence/relationship between the service quality variable (X) to customer satisfaction at Bank BCA Thamrin Branch is very strong, because the value of the determination coefficient (R²) between the independent variable (X) and the dependent variable (Y)

shows that the number of 0.809 or 80.9% means that the contribution of the independent variable, namely service quality (X) can be explained by the variation of the dependent variable, namely customer satisfaction (Y). While the remaining 19.1% was influenced by other factors outside this study that were not studied.

The significance test of the simple regression model above, the hypothesis of the T test was tested. From the test of the hypothesis of the T test, α (*Alpha*) or the significance level of each of 0.000 numbers was far below α (5%). The value of the results of this hypothesis test can be interpreted that **Ho** who states that there is no positive influence between service quality (X) on customer satisfaction **"rejected"** and **Ha** who states that there is a positive influence between service quality (X) on customer satisfaction **"accepted".** Thus, it can be concluded that the results of this study are significant, meaning that if the quality of service is good, it will be able to increase customer satisfaction (Y) to the maximum at Bank BCA Thamrin Branch.

Based on the results of the simple regression calculations and analysis that have been carried out above, it can be seen that the quality of service (X) to customer satisfaction (Y) is very high/very strong. This shows that in the hypothesis test, the value of t calculation > t table is shown, namely the value of t calculation = customer satisfaction 20.382 > t table = 1.984, this means that the service quality variable (X) can increase the customer satisfaction variable (Y) to the maximum at Bank BCA Thamrin Branch.

4. CONCLUSION

From the formulation of the proposed problem, the data analysis that has been carried out and the discussion that has been presented in the previous chapter, it can be concluded that:

1. From the results of data analysis and research discussion, it was concluded that the influence of service quality (X) on customer satisfaction (Y) at PT Bank Central Asia Tbk Thamrin Central Jakarta Branch was significant (influential). This is proven through a simple regression equation where Y = 0.205 + 0.950 X, which means that service quality (X) affects customer satisfaction by 0.950 so that it can be known that in every improvement in service quality by 1 unit, it will increase customer satisfaction (Y) assuming other independent variables remain.

2. Judging from the results of the t-test, it shows that the t calculation is 20.382 with a table t of 1.984. It can be concluded that t calculation is greater than t table, which means that the influence between service quality (X) on customer satisfaction (Y) is significant (influential). Meanwhile, the results of the determination coefficient showed a value (R²) = 0.809 or 80.9% and the remaining 19.1% was not studied in this study and was caused by other factors such as services provided from security and tellers, and others.

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