



## Analysis of Service Quality on Customer Satisfaction of Bank Central Asia, TBK (Case Study of KCP Mall Kelapa Gading III)

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### ABSTRACT

This research aims to determine the effect of Service Quality, which consists of service quality dimensions, on Customer Satisfaction at Bank Central Asia, Kelapa Gading III Mall Branch. This research is quantitative, the population of this research is customers of Bank Central Asia Kelapa Gading III Mall branch. The total sample was 121 respondents, while the sampling technique used a sampling technique. The data for this research is primary data sourced from questionnaires that have been tested for validity and reliability, the data of which is processed using SPSS 24 to determine the results of correlation, determination, linear equations, and partial and multiple regression in hypothesis testing, both partial and simultaneous. The results of this research show that:

- 1) Customer satisfaction is positively and significantly impacted by tangibles.
- 2) Customer satisfaction is positively and significantly impacted by reliability;
- 3) customer satisfaction is positively and significantly impacted by responsiveness;
- 4) customer satisfaction is positively and significantly impacted by assurance;
- 5) customer satisfaction is positively and significantly impacted by empathy; and
- 6) tangible, responsiveness, empathy, assurance, and reliability all positively and significantly impact customer satisfaction.

## INTRODUCTION

In the world of banking, especially the issue of service is very important because service is considered capable of influencing people's interest in banks. This service determines customer satisfaction, because the quality of customer satisfaction and dissatisfaction is an important measure of customer satisfaction.. Customer satisfaction is the hope of every bank. Customer satisfaction supports the continuity of the company for long-term development. Customer satisfaction depends on what the customer has seen and felt so that customers can give positive and negative responses to the bank.

Bank Central Asia Tbk (BCA) continues to strive to improve service to customers by offering a variety of technological innovations that make it easier for customers to make transactions practically, safely and comfortably. The sophistication of banking solution services and products offered by the company encourages customer loyalty which has resulted in BCA's success in maintaining positive performance amidst increasingly competitive banking sector competition. BCA's achievement in controlling market share and becoming the main bank of choice for the public has won two awards at once, namely Best Bank in Indonesia and Best Asian Bank for the fourth time at the 2019 FinanceAsia Country Awards for Achievement. <https://www.bca.co.id/aboutbca/corporation/siaranpers/2019/07/01/04/27/bca-again-won-best-bank-in-indonesia-and-asia>

Figure 1.1 Graph of BCA as the best bank in ASEAN



[Source: https://katadata.co.id/grafik/2016/02/15/bca-kalahkanbankterbesarasia-tenggara](https://katadata.co.id/grafik/2016/02/15/bca-kalahkanbankterbesarasia-tenggara)

According to the graph above, BCA beats the largest banks in Southeast Asia. BCA is the first to top ASEAN banking capitalization with a total of 330 trillion, displacing the Development Bank of Singapore (DBS), whose share price has fallen 30 percent in the last year.

In reality, problems arise regarding satisfaction and dissatisfaction with customer service at BCA Bank. Research on customer satisfaction is important because customer satisfaction is one of the factors or measures of success for any development and implementation of information systems in a company (Umar, 2002: 16). And also according to Hoq and Amin (2010) in Mahyuni (2013) that to satisfy and retain customers, product and service quality is an important prerequisite, the key element of customer satisfaction is the nature of the relationship between customers and product and service providers.

Many issues can be formulated based on the background information provided: Do tangible factors, reliability, responsiveness, assurance, and empathy have a partial impact on customer satisfaction at the Bank BCA Kelapa Gading III Mall branch? Do tangible factors, reliability, responsiveness, and assurance have a simultaneous impact on customer satisfaction at the BCA Bank Kelapa Gading III Mall branch?

## **LITERATURE REVIEW**

Quality, in the words of Garvin (1988), is a dynamic state that has to do with people and labor, processes and tasks, products, and the environment in order to meet or surpass consumer or customer expectation. Since consumer preferences and expectations for a product are constantly shifting, the product's quality needs to be modified or adjusted as well. In order for products to meet or surpass customer expectations, adjustments to the company environment, adjustments to production tasks and processes, and adjustments to workforce skills are all necessary in response to changes in product quality. Although no definition of quality is universally accepted, there are several similarities between the five definitions of quality above, namely in the following elements:

1. Efforts to meet or surpass customer expectations are part of quality.
2. The environment, processes, human services, and goods are all examples of quality.
3. Quality is a condition that is always changing (for example, what is considered quality now may be considered less quality in the future) (Nasution, 2001: 15)

Services are actions or deeds that can be offered by one party to another party, which are intangible (not physically tangible) and do not produce anything (Lupiyoadi, 2009: 54). Thus, service is customer behavior to fulfill customer needs and desires to achieve customer satisfaction so that it will influence customer decisions. Service is an effort to provide assistance or assistance to other people, either in the form of material or non-material so that the person can overcome the problem themselves (Suparlan, 2000: 35). Service is an action or performance that can be given to other people (Kotler, 2003: 464).

According to Lewis & Booms in Tjiptono & Chandra (2011: 180), service quality is a measure of how well the level of service provided can be realized according to customer expectations. Just as stated by Tjiptono (2011: 157), service quality itself is determined by the company's ability to meet customer needs and desires by customer expectations.

Zheithaml et al in (Ariani, 2009) five main dimensions known as SERQUAL (service quality) which consist of: Zheithaml et al in (Ariani, 2009) five main dimensions known as SERQUAL (service quality) which consist of:

1. Physical evidence (tangibles), specifically, a business revealing its existence to outside parties. One way that service providers give their clients high-quality service is through the dependability of their physical facilities and infrastructure, as well as the state of the surrounding area. These consist of the physical facilities (structures, books, bookcases, tables, chairs, and so

- forth), the technology (tools and apparatus), and the demeanor of the personnel.
2. Reliability is The capacity of the business to deliver services in a precise and dependable manner. Performance needs to meet or exceed customer expectations, which include being on time, having a caring demeanor, being highly accurate, and providing the same level of service to all clients equally.
  3. Responsiveness is the readiness to assist clients and deliver services with prompt accuracy and clear communication of information. Customers will perceive a service's quality negatively if they are ignored and kept waiting without a good explanation.
  4. Assurance is the knowledge, courtesy and ability of company employees to foster customers' trust in the company. This includes several components, including:
    - a. Communication, specifically consistently giving customers information in an understandable manner and employing language so that customers can comprehend what employees are telling them, as well as promptly and receptively handling customer complaints.
    - b. Credibility is the need to ensure that customers are trusted, that the business is credible going forward, and that it is believable or honest.
    - c. Security, the strong level of customer trust in the services they are provided. Of course, there is a guarantee of trust in the services offered.
    - d. Competence is the knowledge and abilities required to deliver services to clients in the best possible way.
    - e. Courtesy, The company's provision of services to customers is based on moral principles. Conditions and circumstances in place guarantee courtesy to customers.
  5. Empathy (empathy), specifically giving clients real, personalized attention by attempting to comprehend their needs. In this regard, a business should be aware of its clients' needs, understand their particulars, and schedule its business hours to suit them. client.

### Customer Satisfaction

Satisfaction is the level of someone's feelings after comparing the perceived performance (or results) to their expectations (Parasuraman, 2008: 49). Satisfaction is a person's feeling of happiness or disappointment that arises after comparing the performance (results) of the product in question against the expected performance (or results) (Kotler P & K L Keller, 2016).

Customer Satisfaction Factors According to Irawan (2004), five main factors determine customer (service) satisfaction, including:

- a. Product Quality

After purchasing and utilizing the product, customers are happy because the quality is good. Performance, durability, features, reliability, consistency, and design are the six minimum components of product quality. Product quality is a global dimension.

b. Price

Since they will receive excellent value for their money, low prices are typically a major source of satisfaction for finicky consumers. For people who are not sensitive to price, this cost factor is, nevertheless, comparatively insignificant..

c. Service Quality

It is challenging to replicate satisfaction with service quality. One multifaceted driver is service quality. About 70% of the contribution comes from this human factor. It is necessary to apply the development of attitudes and behavior to employees.

d. Emotional Factor

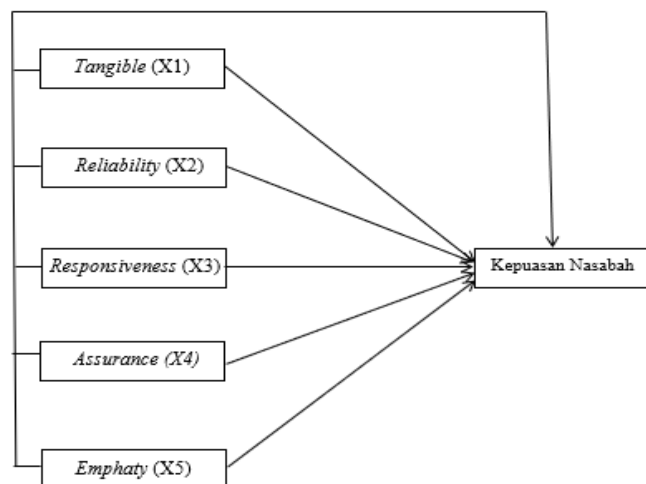
Because the brand of the good or service has emotional value, customers will be satisfied.

e. Cost and Convenience

If obtaining goods or services is comparatively simple, comfortable, and efficient, customers will be happier.

Merida Manurung (2007) in research entitled The Influence of Service Performance on Customer Satisfaction at PT. Bank Jatim Malang Branch shows the results that service performance variables which include Tangibles, Reliability, Responsiveness, Assurance and Empathy have a simultaneous or joint effect on customer satisfaction and can explain changes in customer satisfaction are very high, while changes in other customer satisfaction variables are explained by other variables not studied in a low proportion  
Conceptual framework

Figure 1.2



## METHODOLOGY

This research is quantitative, the population in this research is Bank BCA customers. The sample in this research is some of the customers of Bank BCA

Mall Kelapa Gading III who are at least 20 years old. The sampling that will be used in this research is purposive. Purposive sampling is a sample collection method based on specified criteria. In determining the sample, the Slovin formula is used so that the research results can be generalized and the calculation does not require a table of sample sizes. Slovin's formula for determining samples is as follows:

$$n = \frac{N}{1 + (N \cdot e^2)}$$

Information :

n : Sample Size

N: Population Size

e: The tolerance limit in this study is 5%, namely 0.05.

$$n = \frac{173}{1 + 173 (0,05^2)}$$

$$n = 120.76 \sim 121 \text{ responden}$$

Data collection methods use library research, and field research using questionnaires and observation.

## RESEARCH RESULT and DISCUSSION

Of the total 121 respondents (N) who were customers of Bank BCA Kelapa Gading III Mall Branch, if viewed from a gender perspective, the majority of respondents were women, 71 (58.7) respondents. The majority of respondents were in the 20 - 30 year age range, namely 109 (90.1%) respondents. If we look at the occupation of the respondents who came to Bank BCA Kelapa Gading III Mall branch, most of them were others, totaling 54 (44.6) respondents.

The Influence of Tangibles on Customer Satisfaction at the Kelapa Gading III Mall Branch, which has 5 descriptive statistical question indicators, obtained an average value (mean) of 0.884, which means that respondents who are customers of BCA Bank Kelapa Gading III Mall Branch assess that the influence of Tangible Service Quality on customers BCA Bank Kelapa Gading III Mall Branch is very good. For the overall reliability test, the indicator is greater than the required Cronbach's Alpha ( $\alpha = 0.60$ ), namely 0.862, which means reliable. Meanwhile, if you refer to the Item-Total Statistics table in the Cronbach's Alpha column, overall the indicators in the tangible variables have reached the required values, which means they are reliable or feasible as a whole. The validity test shows results that the total correlation value for indicators px1.1 to px1.5 on construct or concept scores shows significant results for all two-sided (2-tailed) indicators with  $\alpha = 0.01$ . The results of partial regression data processing between tangible variables and customer satisfaction are positive and strong. Meanwhile, the hypothesis test results obtained were significant, which means there is a significant influence between Tangible and Customer Satisfaction at Bank BCA Mall Kelapa Gading III Branch.

The Influence of Reliability on Customer Satisfaction at the Kelapa Gading III Mall Branch, which had 5 descriptive statistical question indicators, obtained an average value (mean) of 0.870, which means that the respondents who were customers of Bank BCA, Kelapa Gading III Mall Branch assessed that the

Influence of Reliability on BCA Bank customers The Kelapa Gading III Mall branch is very good. For the overall reliability test, the indicator is greater than the required Cronbach's Alpha ( $\alpha = 0.60$ ), namely 0.862, which means reliable. Meanwhile, if you refer to the Item-Total Statistics table in the Cronbach's Alpha column, overall the indicators in the reliability variable have reached the required value, which means they are reliable or feasible as a whole. The validity test shows that the total correlation value for indicators px2.1 to px2.5 on construct or concept scores shows significant results for all two-tailed indicators (2-tailed) with  $\alpha = 0.01$ . The results of partial regression data processing between the reliability variable and customer satisfaction are positive and very strong. Meanwhile, the hypothesis test results obtained are significant, which means there is a significant influence between reliability and customer satisfaction at BCA Bank Kelapa Gading III Mall Branch.

The Influence of Responsiveness on Customer Satisfaction at the Kelapa Gading III Mall Branch, which has 5 descriptive statistical question indicators, obtained an average value (mean) of 0.883, which means that respondents who are customers of Bank BCA, Kelapa Gading III Mall Branch, assess that the Influence of Responsiveness on Bank BCA customers The Kelapa Gading III Mall branch is very good. For the overall reliability test, the indicator is greater than the required Cronbach's Alpha ( $\alpha = 0.60$ ), namely 0.918, which means reliable. Meanwhile, if you refer to the Item-Total Statistics table in the Cronbach's Alpha column, overall the indicators in the Responsiveness variable have reached the required value, which means they are reliable or feasible as a whole. The validity test shows results that the total correlation value for indicators px3.1 to px3.5 on construct or concept scores shows significant results for all two-sided (2-tailed) indicators with  $\alpha = 0.01$ . The results of partial regression data processing between the Responsiveness variable and customer satisfaction are positive and very strong. Meanwhile, the hypothesis test results obtained are significant, which means there is a significant influence between Responsiveness and Customer Satisfaction at BCA Bank Kelapa Gading III Mall Branch.

The Impact of reliability on customer satisfaction in Kelapa Gading Mall Branch III, which has 5 descriptive statistical question indicators, obtained an average value (mean) of 0.876, which means that respondents who are customers of BCA Bank Kelapa Gading III Mall Branch assess that the influence of Assurance on BCA Bank customers The Kelapa Gading III Mall branch is very good. For the overall reliability test, the indicator is greater than the required Cronbach's Alpha ( $\alpha = 0.60$ ), namely 0.926, which means reliable. Meanwhile, if you refer to the Item-Total Statistics table in the Cronbach's Alpha column, overall the indicators in the assurance variable have reached the required value, which means they are reliable or feasible as a whole. The validity test shows results that the total correlation value for indicators px4.1 to px4.5 on construct or concept scores shows significant results for all two-sided (2-tailed) indicators with  $\alpha = 0.01$ . The results of partial regression data processing between the assurance variable on customer satisfaction are positive and very strong. Meanwhile, the hypothesis test results obtained are significant,

which means that there is a significant influence between assurance on customer satisfaction at BCA Bank Kelapa Gading III Mall Branch.

The impact of empathy on customer satisfaction at the Kelapa Gading III Mall Branch, which has 5 descriptive statistical question indicators, obtained an average value (mean) of 0.860, which means that respondents who are BCA Bank Kelapa Gading III Mall Branch customers assess that the Influence of Empathy on BCA Bank customers The Kelapa Gading III Mall branch is very good. For the overall reliability test, the indicator is greater than the required Cronbach's Alpha ( $\alpha = 0.60$ ), namely 0.905, which means reliable. Meanwhile, if you refer to the Item-Total Statistics table in the Cronbach's Alpha column, overall the indicators in the Empathy variable have reached the required value, which means they are reliable or feasible as a whole. The validity test shows that the total correlation value for indicators px5.1 to px5.5 on the construct or concept score shows significant results for all two-sided (2-tailed) indicators with  $\alpha = 0.01$ . The results of partial regression data processing between the Empathy variable on customer satisfaction are positive and very strong. Meanwhile, the hypothesis test results obtained are significant, which means there is a significant influence between Empathy on Customer Satisfaction at Bank BCA Mall Kelapa Gading III Branch

The results of the overall multiple regression data processing between the variables Tangible, Reliability, Responsiveness, Assurance, and Empathy on Customer Satisfaction at the Kelapa Gading III Mall Branch have a positive correlation and are very strong and there are no other factors that influence the variables Tangible, Reliability, Responsiveness, Assurance, and, Empathy. Meanwhile, the hypothesis test results obtained are significant, which means that there is an influence between the variables Tangible, Reliability, Responsiveness, Assurance, and, Empathy with Customer Satisfaction at BCA Bank Kelapa Gading III Mall Branch.

Regarding the Influence of Service Quality on Customer Satisfaction at Bank BCA Kelapa Gading III Mall branch, the results of simple linear regression analysis were obtained with the correlation coefficient (R) having a positive and very strong correlation. Meanwhile, for the assessment of the hypothesis results,  $H_0$  was rejected and  $H_a$  was accepted, so it was stated that there was a significant influence between Service Quality and Customer Satisfaction at the BCA Bank Kelapa Gading III Mall branch.

## **CONCLUSIONS AND RECOMMENDATIONS**

The results of this research show that: Tangible has a positive and significant impact on customer satisfaction. Reliability positive and significant impact on customer satisfaction. Responsiveness has a positive and significant impact on customer satisfaction. Security has a positive and significant impact on customer satisfaction. Empathy has a positive and significant impact on customer satisfaction. Tangibility, reliability, responsiveness, security and empathy have a positive and significant impact on customer satisfaction.

As input for decision-making at Bank BCA Kelapa Gading III Mall branch, from the conclusions above, the author provides several suggestions, including:

- 1) On the service quality variable at Bank BCA Kelapa Gading III Mall branch, the average results were very good, this influence must be maintained. Likewise, the customer satisfaction variable carried out by waiters or employees at Bank BCA Kelapa Gading III Mall branch obtained good average results, which means that they still need to be improved to very good for question indicators with low scores. by paying more attention to what customers of BCA Bank Kelapa Gading III Mall branch expect and need
- 2) This scientific research was carried out through a survey where the research subjects were customers of BCA Bank Kelapa Gading III Mall branch, therefore with all existing limitations, such as limited time, the author's experience in researching, and so on, it is recommended that it be carried out further research that is more extensive and in-depth.

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