MODEL OF CUSTOMER SATISFACTION : THE EMPIRICAL STUDY AT BRI IN JAMBI

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Abstract: Customer satisfaction is a top priority in this study because of the level of the increasingly sharp competition among banking company in Indonesia. The main thing that the company can survive, compete and dominate the market then must improve service performance and enhanced. Companies must pay attention to things that are important to customers, so that customers feel satisfied and do not switch to a competitor.Therefore this study raised the issue of service performance of BRI Jambi in order to determine the effect of service performance which consisted of Physical Evidence / Tangibles, Reliability / Reliability, Responsiveness / Responsiveness, Assurance / Assurance, and Attention / Empathy on customer satisfaction of BRI Jambi.Sampling technique used was probability sampling. The analysis technique used is the Multiple Linear Regression Analysis to determine the influence of the variables studied either simultaneously or partially, as well as to determine which variables are the most powerful influence on customer satisfaction. In Regression Analysis Assumptions used Classical Multi co linearity test, autocorrelation and normality. From the analysis of the five variables can know the performance of the service has an influence on customer satisfaction, both simultaneously and partially. Results of analysis is also known that the most dominant variable is a variable influencing customer satisfaction guarantee / Assurance.

Keywords: Service Performance, Brand Image, Customer Satisfaction,

1. INTRODUCTION

The development of services in the business of banking services has been very rapid, supported by technological advances that increasingly pamper human life.The Bank should seek to improve the quality of care by providing a lot of convenience and profit-making, to create satisfied customers. With the achievement of customer satisfaction it is expected the company's revenue will increase and in the long term the company can continue to grow in line with the trust of its customers. Quality of care is the expected level of excellence and control over the level of excellence to meet the wishes of customers, according to (Tjiptono, 2002: 59, Ismail, 2016).

Bank is a financial institution whose main function is to collect and distribute funds, channel financing, increase benefits over public funds (by moving from the

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excess funds to those in need). Understanding bank according to Law No. 10 of 1998 is an entity that collects funds from the public in the form of deposits and distribute to the public in the form of credit or other forms in order to improve the living standards of the people.

Competition between banks increased and rapid deregulation of the national banking sector has led companies engaged in the banking business to find ways that benefit in order differentiating themselves against their competitors. While on the other hand, increased competition is the customer as a consumer services produced are also more selective in choosing a bank to meet its needs in the use of banking services. To win the competition and determine the viability of the company in the long term is strongly influenced by the level of customer satisfaction, due to the high satisfaction will create an emotional attachment to the brand image and will produce high customer loyalty. The higher the level of quality of service, the higher the level of satisfaction felt by consumers, with high satisfaction felt by consumers, consumers would recommend the product to others (Kotler, 2009; Meutia, 2015; Meutia and Ismail, 2015).

The banking business is a business of trust so that the safety factor for the customers in saving their money in bank is preferred, and these factors are a major mainstay for state-owned bank to compete with privately owned banks. But with the government's guarantee on all funds deposited on all banks, could potentially cause a safety factor of public funds rather than as a comparative advantage.

According to (Kotler & Armstrong, 2005), customer satisfaction is an estimate of the degree to which the performance of the product in accordance with the expectations of the buyer. Meanwhile, according to the customer's satisfaction. Zeithaml, Bitner & Dwayne, (2009), "Customer's evaluation of a product or service in terms of Whether that product or service has met the customer's needs and expectations". According to customer satisfaction is customer ratings for products or services in terms of assessing whether the product or service has met the customer's needs and expectations.

Companies must determine the factors that affect customer satisfaction in order to make improvements and innovations that are expected to improve customer satisfaction. One of the factors that affect customer satisfaction is the quality of service. This is consistent with the statement Kotler & Armstrong (2008: 7), that customer satisfaction is very closely linked to quality.

The quality has a direct impact on product performance and customer satisfaction. The relationship between customer service and satisfaction was also expressed by Tjiptono (2006: 87) which defines a similar service as the actions or deeds of a person or organization to give satisfaction to the customer.

2. RESEARCH METHOD

The method is a procedure or a way of knowing things, which have systematic measures (Kriyantono, 2006: 51). In this study used a survey method. Referring to the background and the formulation of the problem, this research uses explanatory research methods (research explanation). According Singarimbun (1998: 5), the kind of explanatory research used to explain the causal relationship between the variables through hypothesis testing. Researchers are trying to explain the causal relationship that occurs between variables that have to do with the hypothesis. Hypothesis testing is done by using the data that has been collected during the research using this type of research is explanatory in order to obtain a clear picture on the object studied in order to be concluded.

This study uses Non-Probability Sampling. Non-Probability Sampling is a sampling technique that does not provide opportunities or equal opportunity for each element or member of the population to be selected into the sample (Sugiyono, 2003).

Techniques used in sampling in this study is Convenience sampling or accidental sampling. Convenience sampling or accidental sampling is researchers have the freedom to choose respondents found to be investigated, Umar (2000). (Sugiyono: 2003) states that accidental sampling is a sampling technique based on coincidence, that anyone who by chance met with researcherscan be used as a sample, if it is deemed that the person who happened to be found suitable as a data source.

3. RESEARCH RESULT

Validity and Reliability Test Results

To test the validity of the answer P1 through P 19 (Question 1 to 19 is a question for the indicator variable Quality of Service) will be valid if the count r> r table. R count value contained in the column Corrected Item- Total Correlation. While the table according to table r r Product Moment. This means that r count from P1 to P19 entirely valid because the table is greater r 0.176

Test Reliability

Reliability associated with the consistency, accuracy and predictability of a measuring instrument, while relating to the validity of which should be measured. Reliability Test is used to determine whether the instrument has good confidence index if tested repeatedly. Arikunto (2002: 154) defines reliability as an instrument that is sufficiently reliable to be used as an instrument to be used as a means of collecting data because the instrument is good. Good instrument will not be tendentious directing the respondent to choose a particular answer. Instruments

that have been trustworthy, reliable would produce reliable data as well. Reliability test is an index which indicates the extent to which the measuring instrument that can be trusted or relied upon for the test. To find out, it can be used formula Alpha Croncach by the formula:

$$r_{11} = \left[\frac{K}{(K-1)} \right] \left[1 - \frac{\Sigma \sigma_b^2}{\sigma_1^2} \right]$$

Where:

r_11=Reliability Instruments

K = number of grains of the statement or the amount of matter

Σ_σ2 / b = Number of grains variants total variance

σ = 2/1Instruments can be said reliably or flexible when it has a reliability coefficient of 0.6 or more (Arikunto, 2002: 115-116).

   (a) Test of Multico linearity: Multicollinearity test aims to test whether the regression model found a correlation between the independent variables (independent variables). Regression models were either should not happen correlation between independent variables.According table 1 and 2 below Multicollinearities test results showed that all the independent variables from the regression model there is no multicollinearity indicated by VIF values are below (<10) and tolerance values greater than 0.10. This shows that the regression model is feasible to use because there are no variables are experiencing multicollinearity.

Table 1
Test of Multicolinearity

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	7,358	1,855		3,967	,000		
X1=Service Quality	-,120	,036	-,370	-3,312	,001	,363	2,753
X2=Barnd image	1,431	,172	,926	8,302	,000	,363	2,753

a. DependentVariable:Y=Customer Satisfaction

   Seeing the results of magnitude of the correlation between the independent variables (Quality of Service and Brand image) appear to have a correlation above 0,363, it can be concluded there is no serious multicollinearity because 36% is still below 90% A regression model is said to be the case when the results of the

calculation multicollinearities tolerance values> 0.10 and variance inflation factor (VIF) <10 (Ghozali, 2006). SPSS results to see tolerance and VIF areas follows:

Table 2
Test ofMulticolinearity

Coefficient Correlations[a]

Model			X2=Citra Merek	X1=Service Quality
1	Correlations	X2= Barand Image	1,000	-,798
		X1=Service Quality	-,798	1,000
	Covariances	X2=Brand Image	,030	-,005
		X1=Service Quality	-,005	,001

a. DependentVariable:Y=Customer Satisfaction

(b) Hypothesis Testing: Correlation test to determine whether there is a relationship between the independent variable on the dependent variable. If there is, how much the relationship. From the table below it can be seen all the positive correlation indicates that the relationship is unidirectional. That is if there is an increase in the service of customer satisfaction will increase. Similarly, the image of the brand. Significant when seen from the figures probability (sig) of -0.798. smaller than 0.05. If the number probability <0.05, meaning that there is a significant relationship between the independent variables with the dependent variable.

Table 3
Hypothesis Testing Table

Correlations

		X1	X2	Y
X1=Service Quality	Pearson Correlation	1	,798[**]	,370[**]
	Sig. (2-tailed)		,000	,000
	N	125	125	125
X2=Citra Merek	Pearson Correlation	,798[**]	1	,631[**]
	Sig. (2-tailed)	,000		,000
	N	125	125	125

**. Correlation is significant at the 0:01 level (2-tailed).

3. CONCLUSION

Based on the analysis and discussion of the influence of service performance on customer satisfaction PT. BRI Jambi, it can be concluded as follows: Variable performance of services which include Tangibles, Reliability, Responsiveness, Assurance and Empathy influence simultaneously or together on customer satisfaction PT. BRI Jambi. Variable performance of services which include Tangibles, Reliability, Responsiveness, Assurance and Empathy has a significant partial effect on satisfactioncustomer PT. BRI Jambi with the direction of the positive

relationships / properties of unidirectional relationship. Variable Assurance has dominant influence on customer satisfaction PT. BRI Jambi. Variable performance of services which include variable Tangibles, Reliability, Responsiveness, Assurance and Empathy has the ability to explain the changes are very high customer satisfaction, customer satisfaction, while changes in other variables is explained by other variables not examined by the low proportion.

4. SUGGESTIONS

Based on the conclusion, can put forward some suggestions which are expected to be beneficial for the company or other interested parties. The advice given, among other things:The results showed that the variables have the assurance that a dominant influence on customer satisfaction PT. BRI Branch Malang should pay more attention on service performance assurance variables to bring the image, the better for the company. This variable consists of employees having sufficient knowledge of the banking system and products of Bank BRI Jambi, so that it can answer the questions of customers, employees of bank to be friendly and courteous to customers, the ability of banks in describing the financial security of customers, and customers' security when transacting. Important mind by the company that sense of security is a condition required by every human being in the running life and it has become imperative and is a key element desired by the customer / client in assessing a banking service.

Employees of PT. BRI Jambi also should pay attention to the performance of services related to the variable tangibles, reliability, responsiveness and empathy due to have an influence on customer satisfaction though the effect is not too large.

Employees of PT. BRI Jambi must improve the service provided to customers in terms of empathy, because of the results of the analysis and discussion of empathy variables have the most influence is small compared with other variables, although it has a positive effect. The empathy that should be improved, namely: BRI employees Jambi always give attention to the needs and desires of its customers, employees BRI Jambi understand the needs and desires of customers, andBRI Jambi always maintained good relationships with customers and continuous basis.

Should be reproduced on employee training BRI Jambi-related knowledge and skills of daily work. PT. BRI Jambi needs more depth and capable of conducting market research on an ongoing basis for the determination of a company's marketing strategy in order to maximize profitability. This is due to anticipate changes in the wishes and needs of customers in service performance variables such as tangibles, reliability, responsiveness, assurance, and empathy, which can change at any time.BRI Jambi should always conduct a survey or research to BRI customers to see whether the customer is satisfied with the services provided by the BRI Jambi.

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