



Customer Satisfaction Analysis (Case Study at PT. Bank Rakyat Indonesia (Persero) Kolaka Branch)

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ABSTRACT

This study aims to analyze the customer satisfaction of PT. Bank Rakyat Indonesia (Persero) Kolaka Branch. The analytical tool used is a Cartesian diagram with the object of research, namely customers of PT. Bank Rakyat Indonesia (Persero) Kolaka Branch. These results indicate that the level of customer satisfaction dominates in quadrant A, which means that the level of customer satisfaction is the main priority for the company.

Keywords: *Customer Satisfaction, Reliability, Responsiveness, Assurance, Empathy, Physical Appearance, Cartesian Diagram.*

I. INTRODUCTION

In the current era of globalization, the industrial sector is experimenting very rapid development. One of these industrial sectors is the banking industry. According to Law No.7 of 1992, as amended by Law No. 10 of 1998 concerning the definition of a bank is a business that collects funds from the public in the form of savings and distributes them to the public in the form of credit and or other forms in order to improve the people's standard of living. (buchari, 2017) in order for people to want to save their money in the bank, the banks provide, among others, interest, profit sharing, gifts, services or other remuneration. The higher the remuneration provided, the more people's interest in saving the money they have. Therefore, the banking sector must provide stimulation and trust so that people are interested in investing their funds (Kasmir, 2015).

In marketing, it is known as the marketing mix, in the form of 4 P namely product, price, place and promotion. However, for marketing services, including banking services, it must be equipped with 3 P namely people, physical evidence and process. This is due to the intangible nature of services, inseparability, variability and perishability (Buchari, 2017). The mix of people elements really needs to be maintained in the behavior of bank employees regarding attitude and friendliness, courtesy, smile, caring, patience, having sufficient knowledge, expertise, accuracy, physical appearance, neatness, uniforms, accessories, responsive to customer needs and full concern. Physical evidence includes facilities, parking facilities, waiting rooms, types of office service quality, furniture, waiting rooms comfort, cleanliness, room interiors, color, availability of forms and information boards. The banking process includes speed and convenience, accuracy, responsiveness to customer complaints, ease of bookkeeping, deposit and closing of passbooks, ease of withdrawal, deposit, remittance and speed of error correction. All of the marketing mix aims to satisfy customers. While consumer satisfaction is influenced by two factors, namely consumer expectations for the performance of a product and the reality received after consuming the product (Singgih Santoso, 20017).

Bank Rakyat Indonesia provides a variety of banking products including fund products, service products, and services as well as credit products that are always trying to survive, compete and dominate the market by improving their performance in order to remain a healthy and well-developed bank. The competition does not only rely on financial performance, but also on the quality of services and products. Bank Rakyat Indonesia has provided a strategy to anticipate the increasingly fierce competition.

Quality products can provide satisfaction for its customers so that they will continue to believe and be loyal to become bank customers. Although customer satisfaction is an abstract thing, it can be measured. Understanding the needs and measuring customer satisfaction is an important thing for a company because by knowing the level of customer satisfaction, the company will know its position in business competition. Furthermore, the company will find it easier to take policies that implement strategies. Consumer behavior has often been studied by various parties;

therefore, the results of the research were carried out, namely obtaining information about what attributes influence consumer behavior in decision making.

Referring to the background that has been stated above the researcher is interested in conducting a study entitled "Satisfaction Analysis of Savings Customers at PT. Bank Rakyat Indonesia (Persero) Kolaka Branch".

II. LITERATURE REVIEW

2.1 Banking

According to the Law of the Republic of Indonesia No.7 of 1992 concerning Banking which was amended by law No.10 article 1 of 1998, banking is everything that concerns banks, including institutions, business activities as well as methods and processes in carrying out their business activities, while a bank is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit or other forms in order to increase the standard of living of many people before being able to run their business, a bank must first have a permit from the government.

According to Kasmir (2014), the activities of collecting funds and distributing funds are the main activities of banking. Meanwhile, the activity of providing other child services is only a supporting activity of the two main banking activities, the activities of the banking sector.

2.2 Marketing

According to Kotler (2016), marketing is defined as a social process by which individuals and groups obtain what they need and want through creating and exchanging products and value with other individuals and groups. According to Kotler (2015), a marketing expert, put forward the notion of service (service), namely any action or performance that can be offered by one party to another that in principle does not materialize and does not cause a transfer of ownership. Meanwhile, according to Rangkuti (2016), service is the provision of an invisible performance or action from another party. In general, they are produced and consumed simultaneously, where the interaction between service providers and recipients affects the service. Service characteristics according to Kotler (2016), services have four characteristics, namely: intangible, inseparable.

2.3 Customer Satisfaction

Satisfaction is a person's feelings of pleasure and disappointment that arise after comparing his perceptions/impressions of the performance (result) of a product and his expectations as described. Satisfaction is a function and perception/impression of performance and expectations. If performance is below expectations, the customer is dissatisfied

2.4 Teller Service

Teller service concerns all services provided by tellers including attitude and friendliness, courtesy, smile, and attention, patience, having sufficient knowledge, expertise, accuracy, physical appearance, neatness, uniforms, accessories, responsive to customer needs, full concern.

2.5 Quality and Service Process

A product is said to be of quality for someone if the product can meet his needs (Supranto, 2016). The quality of the product is divided into two, namely the quality of design and quality of conformance (quality of design and quality of conformance). The quality of design reflects whether a product or service has an intended appearance, the quality of conformity reflects how far the product or service really fits or is in accordance with the design intent (conform to the intent of the design). According to Slamet (2013) explains that the philosophy of quality in this case is to give satisfaction to the target audience (customers). According to Iqbal (2007), in terms of quality service has at least five dimensions, namely tangible, reliability, responsiveness, assurance.

III. CONCEPTUAL FRAMEWORK AND HYPOTHESIS

3.1 Conceptual Framework



Figure 3.1. Research Concept Framework

3.2 Research Hypothesis

Mulyani's research (2016) regarding customer satisfaction with Bank Rakyat Indonesia savings product at PT Bank Rakyat Indonesia (Persero) Tbk Bogor Branch which aims to identify customer characteristics, analyze customer desired attributes, analyze attribute performance, analyze customer satisfaction level, and analyze characteristic relationships. Customers with customer satisfaction. The analytical tools used are IPA, CSI and chi-square. The conclusion obtained from a high level of importance is the safety of saving with an average score of 4.515 for the highest level of performance as well as the safety of saving with a score of 4.091. while the attributes that are considered unimportant and the lowest performance or poor performance are biggest prizes 3.162 and 2.899.

H1: The level of customer satisfaction savings at PT Bank Rakyat Indonesia (Persero) Kolaka Branch has a positive influence in providing services.

IV. RESEARCH METHOD

The type of data used is a combination of qualitative and quantitative data. The data sources of this research are based on filling out questionnaires by customers of Bank Rakyat Indonesia Kolaka Branch and the company's annual report of Bank Rakyat Indonesia (Persero) Tbk. In the measurement of this study using ordinal/scale data, it will be converted into an interval scale to get a better level of accuracy in the results of data analysis and to normalize the distribution of the data. Data management in this study was carried out with the help of the software program for Windows version 15, Microsoft Excel and SPSS for Windows version 15.

V. RESULTS AND DISCUSSION

5.1 Result

Based on an analysis of 100 customers of the Kolaka Branch of Bank Rakyat Indonesia who become the research sample, it was found that the majority of the customers of the Kolaka Branch of Bank Rakyat Indonesia were women with a total of 43 people (43%). While male customers were 57 people (57%).

5.1.1 Age

The result of the analysis of the age of the customers of the Kolaka Branch of Bank Rakyat Indonesia who become the research respondents, it turned out that most of them were between the ages of 25 to 46 years.

USIA * GENDER Crosstabulation				
Count		GENDER		Total
		L	P	
USIA	<25	16	2	18
	<45	18	17	35
	>45	11	9	20
	26-46	12	15	27
Total		57	43	100

In table 1, the distribution of customers aged under or equal to <25 years is 18%, customers aged 26-45 are 27%, >45 are 20%, customers aged <45 are 35%, this is because in that age is still active in working or in other words collecting money for future needs so that some of the money earned is set aside for savings in the bank.

5.1.2 Work

Employment is the customer's main source of finance. Some of the money or salary earned from the work will be deposited in the Kolaka Branch of Bank Indonesia and the other part will be used to meet their daily needs. Customer distribution based on work can be seen in table 2.

PEKERJAAN * GENDER Crosstabulation				
Count		GENDER		Total
		L	P	
PEKERJAAN	PELAJAR	16	2	18
	PNS	29	26	55
	WIRASWASTA	12	15	27
Total		57	43	100

From the customer's patience in table 2 shows that civil servants dominate the percentage of customers with a percentage figure of 55%, civil servants work. Students are 18% and Entrepreneurship are 27%

5.1.3 Education

The level of education owned by Bank Rakyat Indonesia Kolaka Branch customers varies from high school to postgraduate. A person's education level can determine the type of work performed by a consumer. A person's level of education can also affect the mindset, perception, attitude and even perspective.

PENDIDIKAN * GENDER Crosstabulation				
Count		GENDER		Total
		L	P	
PENDIDIKAN	PASCASARJANA	9	7	16
	SARJANA	26	30	56
	SMA	22	6	28
Total		57	43	100

From table 3, the distribution of the majority of customers with undergraduate education is 56%, high school is 28% and postgraduate is 16%. Undergraduate education that dominates the distribution can show that a person's level

of education is influenced by the mindset or perspective of each person. With a higher level of education, it will help someone in thinking and will realize the importance of saving to get benefits in the future.

5.1.4 Income

Income received by a person, is wages or salaries or rewards from work done to earn a living and to meet the needs of that person. Table 4 shows the distribution of Bank Rakyat Indonesia customers based on the income received by each customer.

PENDAPATAN * GENDER Crosstabulation				
Count		GENDER		
		L	P	Total
PENDAPATAN	>1000000	21	5	26
	>5000000	36	38	74
Total		57	43	100

In the study, most of the customers of Bank Rakyat Indonesia have a monthly income of >5.000.000 by 74% and income >1.000.000 by 26%.

5.1.5 Expenses

In addition to the income received by a person, the person will also incur to meet his needs. These expenses can be in the form of living expenses. For example, food, drink, and many other needs. Table 5 shows the distribution of expenditures for the needs of Bank Rakyat Indonesia customers at the Kolaka Branch.

PENGELUARAN * GENDER Crosstabulation				
Count		GENDER		
		L	P	Total
PENGELUARAN	<5000000	16	10	26
	>1000000	41	33	74
Total		57	43	100

In table 5, it can be seen the percentage of each monthly expenditure for customers of Bank Rakyat Indonesia Kolaka Branch. Most of the largest customers with the highest percentage, namely 74%, have monthly expenses of Rp. >1.000.000 then 26% for monthly expenses of Rp. <5.000.000.

5.1.6 Importance Performance Analysis

Comparison of the analysis results obtained from each attribute that determines customer satisfaction of Bank Rakyat Indonesia Branch Kolaka which can be shown in table 11-15.

Table 11. Calculation of the Average Value of the Level of interest and Conformity (performance) of the attributes of Bank Rakyat Indonesia.

NO	ATTRIBUTE	$\bar{X} = \frac{\sum Xi}{n}$	$\bar{Y} = \frac{\sum Yi}{n}$
Reability			
1	Employees of BRI branch of Kolaka must always be responsive in helping customers who have difficulty in making transactions	4.1	4.3
2	Employees of BRI Kolaka Branch must always be responsive in helping customers who are experiencing difficulties without having to be asked for help.	4	4.1
3	The bank has modern equipment such as (ATM, mobile banking).	3.9	4
4	BRI Kolaka Branch employees must serve with speed of service	3.9	3.8
Responsiveness			
5	Employees of BRI Kolaka Branch must always provide services to customers accurately/precisely	4.1	4.2
6	Employees of BRI Kolaka Branch must provide the same service to all customers regardless of customer background of background	4.2	4.2
7	Employees of BRI Kolaka Branch must not make mistakes in service	4.2	4.3
8	Employees of the BRI Kolaka Branch must be sympathetic to customers	4.2	4.2
Assurance			
9	Employees of BRI Kolaka Branch must have good knowledge of types of banking services and products	4.2	4.2
10	Employees of BRI Kolaka Branch must always prioritize hospitality in providing services to customers	4.2	4.2
11	Employees of BRI Kolaka Branch must always prioritize politeness in providing services to customers	4	4.4
12	BRI kolaka Branch employees must be skilled in providing information o customers	4	4.3
Empathy			

13	Employees of BRI Kolaka Branch must always pay attention to customers who make transactions	4.2	4.3
14	Employees of BRI Kolaka Branch must be able to understand customer needs.	4.1	4.2
15	Employees of BRI kolaka Branch must always convey information to customers until the customer really understands	4.1	4.3
16	Employees of BRI Kolaka Branch must be able to provide patient services to customers.	4.2	4.1
Tangible			
17	The BRI Kolaka Branch room must always be kept clean and comfortable	4.1	4.3
18	Employees of BRI Kolaka Branch must always dress and look neat and appropriate /polite	4.3	4.3
19	BRI ATM facilities must be available adequately and can function properly	4.1	4.2
20	The BRI Kolaka Branch parking page must be spacious and guarded by officers so that customers feel safe when parking their vehicles.	3.9	4.3
Average		4.14	4.2

In table 11 it can be seemed that the level of expectation with the highest average score on prompting politeness in providing services to customers is 4.4. this value is above the average value of the expectation level. Which is 4.2. in the arrangement of the exterior and interior space becomes the main priority that can influence decision making in using the Indonesian people's bank branch kolaka while the attribute that the lowest average score is 3.8. Employees of BRI Kolaka Branch must serve with speed of service. Customers consider that the speed of service is one of the most important things in service.

In table 11 it can also be seen that the results of the reality level with the highest average score are that the employees of BRI Kolaka Branch must always dress and look neat and appropriate/polite 4.3. this value is below the average reality level, which is 4.14. customers are very satisfied with the employees of Bank Rakyat Indonesia Branch Kolaka must be able to provide patient service to customers. While the attribute that has the lowest average score is 3.9 employees of BRI Kolaka Branch must serve with speed of service.

5.1.7 Cartesian Diagram

Cartesian diagram is used to map the service quality attributes that have been analyzed, with the following image information:

Quadrant A

Indicators whose management needs to be prioritized by PT. Bank Rakyat Indonesia Kolaka Branch which consists of 18 attributes. Quadrant a is an area that becomes the main priority in developing a marketing strategy for savings products. Attributes that are in quadrant A are attributes that are considered important by customers which consist of 18 attributes.

Quadrant B

Quadrant B is a quadrant that contains service attires that are considered Important by customers and the implementation of attributes is in accordance with customer expectations. This quadrant is an achievement of Bank Rakyat Indonesia in providing services, so it needs to be maintained so that customers remain satisfied with the performance of Bank Rakyat Indonesia. Attributes included in this quadrant are not present.

Kuadran C

Quadrant C is an area that contains attributes that are considered less important by customers and the performance of Bank Rakyat Indonesia is still low. In this case the existing attributes in quadrant C are 3 improved. The attributes included in quadrant C 3 and 4.

Kuadran D

Quadrant D contains attributes that are considered not very important by customers, but the performance of Bank Rakyat Indonesia exceeds customer expectations. There are not attributes that fall into quadrant D.

5.2 Discussion

The results of using a Cartesian diagram are as follows;

1. Based on quadrant a Cartesian diagram above, it can be explained that Quadrant a is a quadrant that contains service attributes that are considered important or main of attributes is in accordance with customer expectations. This quadrant is an achievement of Bank Rakyat Indonesia in providing services, so it needs to be maintained so that so that customers remain satisfied with the performance of Bank Rakyat Indonesia. The attributes included in this quadrant are numbers 1,2,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20. Which means that employees of the Bank Rakyat Indonesia branch of the Kolaka must experience difficulties in conducting transactions, providing fast service to customers when making transactions, the Bank has modern equipment such as (ATM, SMS Banking and mobile banking), serving with speed service always provides services to all customers without discrimination or customer background, does not make mistakes in service, is sympathetic to customers, has good knowledge of types of banking services and products, to customers, must be skilled in providing services to customers, must be skilled in providing information to customers, always pay attention to customers who transact, be able to understand customer needs, always convey information to customers until customers really understand, able to provide services patiently to customer, always maintain cleanliness and comfort, always dress and look neat and appropriate/polite, BRI ATM facilities must be available adequately and can function properly. The BRI

Kolaka Branch Parking page must be spacious and guarded by officers so that customers feel safe when parking their vehicles. Quadrant A is an area that becomes the main priority in developing a marketing strategy for savings products.

2. Based on Quadrant B in the Cartesian diagram above, it can be explained that maintaining performance does not include any components in this quadrant because this attribute may be considered important by customers in the future.
3. Based on quadrant C in the Cartesian diagram above, quadrant C is an area that contains attributes that are considered less important by customers and the performance of Bank Rakyat Indonesia is still low. This quadrant consists of attributes with components 3 and 4. It means that the Bank has modern equipment such as (ATM, SMS banking and mobile banking), and serves with speed of service.
4. Based on Quadrant D in the Cartesian diagram above, quadrant D contains attributes that are considered not so important by customers. But the performance of Bank Rakyat Indonesia exceeded the expectations of customers. Then it can be explained that there are no attributes that are included in this quadrant because it could be later on these attributes are considered important by customers.

VII. CONCLUSIONS AND RECOMMENDATIONS

6.1 Conclusion

In this study, the customer of Bank Rakyat Indonesia Branch of Kolaka as the object of research using Cartesian diagrams as an analytical tool to produce the performance of attributes of Bank Rakyat Indonesia Branch of Kolaka in meeting the attributes of customer needs is good. It can be seen that all attributes are in quadrant A, which consists of 18 attributes. Where customer interest is high and the performance of Bank Rakyat Indonesia Kolaka Branch is good. While in quadrant B there are not attributes and so are quadrant while in quadrant C there are attributes, namely attributes 3 and 4. So it can be concluded that quadrant A is the main priority in this study.

6.2 Recommendations

1. Other attributes that have and have shown good performance, should be maintained satisfied customers enable the creation of loyalty to the Kolaka Branch of Bank Rakyat Indonesia.
2. Measurement of customer satisfaction should be done regularly, considering that this research is very useful for improving and improving the performance of Bank Rakyat Indonesia Kolaka Branch. It is also hoped that PT Bank Rakyat Indonesia (Persero) Tbk Kolaka Branch will continue to be committed to maintaining customer satisfaction in previous years and increasing customer satisfaction in the following years.

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