Can Service Quality Towards Banking Customer Satisfaction?

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A R T I C L E   I N F O

A B S T R A C T

This study examines and examines the effect of service quality on customer satisfaction at Pada Bank BRI Makassar. Research data were collected using a questionnaire with a Likert scale. The data obtained were then analyzed using descriptive and inferential statistical analysis, namely t-test and one-way ANOVA at a significance level of 5 percent with processing using SPSS-21. The results showed that the variables of reliability, responsiveness, assurance, empathy, and tangible partially and simultaneously significantly affected customer satisfaction at PT. Bank BRI Makassar. The scientific facts found in this study indicate that responsiveness is the dominant variable that significantly influences customer satisfaction at PT. BRI Makassar. This result of our study proves that reliability, responsiveness, assurance, empathy, and tangibles contribute to customer satisfaction and illustrate that customers need tangible evidence of information and service quality to get satisfaction and have implications for their loyalty

INTRODUCTION

Banking efforts to improve service quality and build competitive product advantages cannot be delayed any longer. They should be the attention of various parties, not only for service providers (banks) but also for the community as consumers. A company's attention is not limited to the products or services produced but also to aspects of the process, human resources, and the environment (Amin, 2016). In other words, the company's attention to quality is not only on the product but also on all aspects of the company's operations. Thus the environment faced by a company is increasingly complex. Only really qualified companies can compete in the global market.

Good service quality from a bank is closely related to the success of a company in meeting customer satisfaction effectively (Amin & Isa, 2008). Therefore, banks must develop cooperation with consumers in the delivery of timely and accurate services with attention and friendliness (Culiberg & Rojšek, 2010). For this reason, it is necessary to develop a system that is responsive to customer needs, desires, and expectations (Famiyeh, Asante-Darko & Kwarteng, 2018). For example, suppose the customer feels that all the expectations he wants have been fulfilled, both in terms of products or services. In that case, loyalty will grow in the customer and always consume (make a purchase) the products or services offered by the company.

Every company faces five competitive forces or factors as stated by Porter in his research (Tjiptono, 2001), namely the presence of competitors in the same industry, bargaining power of suppliers, bargaining power of buyers, threat of new entrants, and threat of substitute products. Superior banking can be seen from the number of customers or customers who consume or use the goods and services produced. To attract prospective customers and retain customers, the company must be able to satisfy its

customers. Therefore, customer satisfaction has an essential meaning for the company. Customer satisfaction can create customer loyalty to the company's products and vice versa; if the customer is not satisfied with the company's products or services, the customer may leave the company and become a competitor's customer.

The increasing needs and desires of customers are increasingly diverse, making it increasingly difficult for service providers as producers to meet and satisfy their customers (Firdous & Farooqi, 2017). Business people engaged in banking or services must be proactive in this era of global competition (Ganguli & Roy, 2011). It is expected to become a significant player in global business. Business actors must have goals that are achieving large corporate profits and must be able to satisfy their customers and continue to strive for continuous improvement in products, promotions, and services (Herington & Weaven, 2009). Customer satisfaction is a strategic target to develop, continue to exist in the face of change, and intense competition in the global era (Janahi & Al Mubarak, 2017). So it is hoped that in the end, customer satisfaction can be used as a motivation for companies always to be creative, innovative in providing services so that they can create a superb condition in the future (Kant & Jaiswal, 2017). Today's banking has experienced a drastic increase compared to the previous decade (Khan & Fasih, 2014). This can be seen from banks' contribution to the world economy, which now dominates the market for about two-thirds (Lupiyoadi, 2001). Along with the increase in people's welfare, the consumption of essential goods other than food, clothing, and housing is also increasing.

PT. Bank BRI Makassar is a company engaged in banking or financial services where one of the most critical factors is serving customers in an integrated manner. To provide good service quality for customers at PT. Bank BRI Makassar must be responsive to every complaint and complaint from customers; besides that, the company must pay more attention to speed, accuracy and provide complete and accurate information about its products. PT. Bank BRI Makassar must also provide complete and innovative facilities to provide total satisfaction for its customers, in this case, promotional products owned by PT. Bank BRI Makassar. In providing complete and accurate information, alignment with customer service is needed, which is also helpful in improving the quality of services to consumers so that customers feel the superior product of PT. Bank BRI Makassar. Therefore, the management of PT. Bank BRI Makassar should have a particular strategy in providing bank services, regardless of the type of product. Bank services provided to customers have continuously increased incapacity, and strengthening customer trust indicates the better quality of bank service products in providing customer service to PT. Bank BRI Makassar, which feels satisfaction and not just a slogan. As a mainstay product, it is hoped that customer interest in BRI bank will be higher with capacity and quality, which will also increase. To oversee service operations for customers, BRI bank prepares to open services 24 hours a day. Through internet banking, BRI bank never rests or sleeps in serving its customers and always oversees the resolution of complaints whatever the problem, as proof of loyalty as the meaning of the values contained in PT. Bank BRI.

Data analysis conducted at PT. Bank BRI Makassar in improving its services and products is improving its human resources, namely by realizing employee competencies through education and training, fostering employee discipline and leadership methods that can be used as role models and motivation for employees. The quality of services and products owned and customer satisfaction are interrelated. The quality provided by the company will provide an impetus to customers to establish strong bonds with the company. This bond will enable the company to understand the expectations and needs of customers in the long term. Thus the company can increase customer satisfaction. Furthermore, the company maximizes a pleasant customer experience and minimizes an unpleasant customer experience until finally, customer satisfaction can create customer loyalty. Based on this, the level of service at BRI bank, service quality is the main thing to be a concern.

Service is an activity that can be identified separately because it is not palpable (Kundu & Datta, 2015). Services are carried out to meet needs and do not have to be related to the sale of other products or

services (Lee, & Hwan, 2005). In producing services, it may or may not be necessary to use natural objects if the use of objects is necessary, but there is no transfer of ownership of the object. Service is the marketing of services that have similarities with the marketing of goods or products and often complement each other between the two, and it is just that which one is more concerned is more dominant. Often in the business world, services in the form of services are essential and can affect rival companies. Although banks are different from other businesses such as manufacturing, marketing is essentially also applicable in the banking world. This is based on the core concept of marketing which begins with the need, desire and demand for a product or service which ultimately leads to a transaction or exchange. In the banking business, Kasmir, (2004) explains that the marketing concept develops through five stages of perception evaluation as follows:

1. ***Through advertising, sales promotions, and publications,*** this process begins with intense competition to increase savings. Some banks have started to implement advertising and sales promotions by offering various prizes.
2. ***Through a smile and friendly atmosphere,*** In this process, the bank gains a new awareness that attracting people to become customers is an easy job. The tricky thing is to keep them as loyal customers. New programs are designed to make customers feel at home, for example, customers changing the layout of service rooms to become more familiar and friendly.
3. ***Segmentation and Innovation,*** the Bank finds new tools to compete through market segmentation and creates new products or services for each target market. One of the weaknesses in bank products is that they are easy to imitate and easy to abandon. Realizing this, banks are required to innovate continuously.
4. ***Positioning,*** Advertising, smile, have a share, and be innovative are relatively owned by every bank. Therefore, banks should look for new bases to compete through positioning strategies. Positioning is the formulation of the competitive positioning of products and creating a more complex marketing mix. This strategy is used to find out the specific differences that are the advantages of the bank to meet the needs of these customers.
5. ***Analysis, Planning, Implementation and Control as a Marketing Tool.*** This is a modern bank marketing concept. A bank must have a set of effective systems for marketing analysis, planning, implementation, and control. Every year, the bank evaluates the performance achieved in the previous year and prepares work plans and budgets, specific plans or targets that will be carried out for the following year.

If this definition is related to business, it is clear that the bank's business can be classified as a service business because what is offered or sold by the bank is physically intangible. Current accounts, deposits, savings, or credit are only a form of product that is not physically visible but is only a facility that allows customers to choose alternatives to store their wealth in the form of money, whether to facilitate transactions, invest, speculate, or just in case (Moghavvemi, 2003). Lee & Lee (2018) Referring to the characteristics of service marketing in general as stated by Kotler, (2007), the characteristics of service marketing can be described as follows:

1. ***Intangibility,*** Services are different from goods. If the goods are an object, tool, or object, then the service is an act, performance, or effort. If goods can be owned, then services can only be consumed but cannot be owned. Although most services can be associated with and supported by physical products, the essence of what customers buy is the performance provided by one party to another. Services are tangibility, meaning they cannot be seen, felt, touched, or heard before they are purchased. One cannot see the results of merit until he has enjoyed it himself. When a customer buys a service, then he only uses, utilizes, or rents the service. The customer does not necessarily have the services it has. Therefore, to reduce uncertainty, customers pay attention to signs or evidence of service quality. They will infer service quality from the places, people, equipment, communication materials, symbols,

and prices they observe. The conclusions drawn by customers will be significantly influenced by the attributes used by service companies, both objective and quantifiable attributes, and highly subjective and perceptual attributes.

2. *Inseparability,* Goods are usually produced, then sold, then consumed. While services are usually sold first, then produced and consumed simultaneously. The interaction between service providers and customers is a unique feature of service marketing. Both affect the outcome of the service. In this service provider and customer relationship, the effectiveness of the individual delivering the service is an essential element. Thus, the key to the success of a service business lies in the concept of recruitment, compensation, training and development, and its employees. Another factor that is no less important is paying particular attention to customer participation/involvement in the service process. Likewise, service support facilities need to be considered, and the selection of the right location, in terms of being close and easily accessible to customers, also needs to be considered. This applies to services where customers visit service providers or vice versa; service providers visit customers.

3. *Variability,* Services are very variable because they have many variations in form, quality, and type, depending on who, when, and where the service is produced. Three factors cause service quality variability: cooperation or customer participation during service delivery, employee morale/motivation in dealing with customers, and company workload. In service industries that are peer-based, the human component involved is far more than equipment-based services. The implication is that the results (outcomes) of multiple-based service operations tend to be less standardized and unidirectional than the results of equipment-based services or manufacturing operations. Service buyers are very concerned about this very high variability of services, and often they seek the opinion of others before deciding to choose a service provider. In this case, the service provider can use three approaches in quality control: Investing in selecting and training suitable personnel. Second, standardize the service process (service-performance process). This is done by preparing a service blueprint that describes service events and processes in a flow chart to identify potential factors that can cause service failures. Monitor customer satisfaction so that poor service can be detected and corrected.

4. *Perishability,* Services are non-durable commodities and cannot be stored. Therefore, the perishability of the service will not be a problem if demand continues to run smoothly. If demand fluctuates, service companies face a complex problem. However, in reality, customer demand for services is generally highly variable and influenced by seasonal factors. Therefore, service companies must evaluate their capacity (substituting the service supply) to balance supply and demand. In this case, it is necessary to analyze costs and revenues if the capacity is set too high or too low. Service quality, according to Fandy Tjiptono (2005), is that in principle, it focuses on efforts to fulfill customer needs and desires as well as the accuracy of delivery to balance customer expectations.

Fredy Rangkuti, (2003) explains that the type of quality used to assess services is the outcome and quality of the work delivered by the service itself. Quality of service (process), namely the way the service is delivered. Because services are invisible and service quality cannot always be evaluated accurately, customers try to assess service quality based on what they feel through attributes representing process quality and service quality. Consumers' expectations and assessments of the company's performance involve several determinants of service quality.

These ten dimensions can be simplified into five dimensions, sources from Fandy Tjiptono (2005), namely Responsiveness, Reliability, Empathy, assurance, Tangible. Oni, Adewoye & Eweoya, (2016) explained that the customer satisfaction factor is also determined by product quality, price, personal factors, and temporary situations. Customers' perceptions of service quality do not expect customers to use these services first to give an assessment (Rahman, Khan & Haque, 2012). A service company is said to win the competition if it consistently conveys information that is of higher quality than competitors and

higher than customer expectations (Ramachandran & Chidambaram, 2012). These expectations are formed by experience, word of mouth, and service company advertisements; after receiving the service, the customer compares the expected service and is no longer interested in competing services. If the service experienced meets or exceeds expectations, they will use the service again.

The assessment of employee performance productivity, namely the customer's assessment of service quality, results from a comparison between expectations (before receiving services) and their experiences (after receiving services). If expectations are met, they will be satisfied, and the perception is positive, and vice versa; if it is not fulfilled, they are dissatisfied, and the perception is negative. Meanwhile, if the service performance exceeds their expectations, they are happy (more than just satisfied). Customer assessment of service quality is influenced by the service delivery process and the output of the service. There are two kinds of service quality, namely, average service quality and normal service quality deviation. When problems arise, the company must increase its contact with customers.

Satisfaction results from post-consumption evaluation if the chosen alternative matches or exceeds customer expectations (Mont, 2003). Customer satisfaction departs from the primary goal of marketing, which is to understand customer needs and influence customers' shopping behavior. One of the main perspectives in research on behavior is the analysis of shopping behavior, better known as the information process perspective (Selvakumar, 2015). Under this perspective model, the decision-making process and various supporting factors and influencing factors behind it (Mont, 2003), namely identification of needs; Information search; Evaluation before purchase; Purchase; Consumption; Post-purchase re-evaluation; Divestment.

Functional theory (Katz, 1960; Mont, 2003) explains attitudes in shaping social behavior. Humans have certain attitudes towards products, brands, advertisements, shops, themselves, and others, based on four things, including usability functions; value function; ego defense function, and knowledge functions (Mont, 2003). Customer satisfaction can be influential in providing benefits to the company. A successful company will correct the products it produces. To identify the shortcomings or advantages of its products, a company will have a Quality Function Deployment (QDF). Its main goal is to develop products and meet customer needs. This is the most effective way of assessing customer satisfaction (Mont, 2003). Achieving satisfaction can be a simple process or a complex one. In order to better know the level of customer satisfaction, it is necessary to understand what causes satisfaction. Not only are customers more disappointed in service products than goods, but they also rarely complain. One of the reasons is because they, as customers, are also involved in the service creation process. For example, if the advice of a service consulting firm causes the performance of its client's company to worsen, we cannot immediately place the blame on the consultant. It is possible that the client does not convey clearly and ultimately all aspects of the company that can affect decision-making and delivery results.

Kotler, (1994) views that customer satisfaction is a person's level of satisfaction after comparing performance (results/service products received) with expectations. There are two main things here: customers' expectations and beliefs about what they will receive when they buy or consume a product (goods/services). At the same time, the perceived performance is the customer's perception of what is received after consuming the purchased product. Therefore, every customer-oriented company needs to provide the most comprehensive opportunity for its customers to submit their suggestions, opinions, complaints. Media that can be used include suggestion boxes, feedback cards, unique telephone lines (customers), or any media that makes it easy for customers to submit their responses. The information obtained can provide input for the company to emerge new ideas to provide more satisfying services to customers.

Satisfaction is an expression of one's feelings obtained after evaluating the performance of an item or service following their needs or expectations, including the performance of the quality of services provided (Subashini, 2016). According to Zamzami & Bitner, (2000), consumer perceptions determine service quality in two ways. The first is the perception of service quality in terms of technical outcomes

provided by service providers. Second, quality in terms of the results of a service process (process outcome) is manifested in how the service is provided. In a service business with intangible, variable, and inseparable characteristics, the service quality factor is one of the most powerful strategies in competition. Service quality in the service business can only be measured through consumer perceptions of the quality of services provided by the service provider/company. According to Kotler, (2007) that if all company departments work together to serve customer interests, then the result is integrated marketing. Integrated marketing runs in two stages. The first stage; All marketing functions of the company must function and work together optimally. This is done to avoid the occurrence of internal conflicts that impact the quality and performance of the company's services to customers. Second stage; Marketing and activities, in general, must be well-coordinated with all other parts of the company. Marketing will not work if only one department or section is functioning.

The influence of service quality on customer satisfaction is inseparable from the creativity of banking services. To realize a quality service that leads to customer satisfaction, the bank must be able to identify who its customers are so that they will be able to understand the level of perceptions and expectations of service quality. It is important because customer satisfaction compares perceptions and customer expectations of the perceived service. Therefore, the quality of services provided by banks in meeting customer expectations in the form of the bank's physical appearance, reliability, care and attention, responsiveness, and customer guarantees will affect customer satisfaction. This means that the better the quality of services provided by the bank, the more satisfied customers will be with the service. Irawan (2005) also explained that many studies in service quality and customer satisfaction had provided clear conclusions. The company's failure to provide services that meet customer expectations 70% is due to human factors, while technology and system factors only contribute about 30%. Therefore, companies that seek to improve service quality by only focusing on technological change will be disappointed if they do not prepare other infrastructure that is more important, namely employee attitude.

Customer satisfaction and dissatisfaction with a product or service affect subsequent behavior patterns. The customer shows this after the purchase process occurs. If the customer is satisfied, then he will show the possibility of repurchasing the same product. Satisfied customers also tend to give good references to the product to others. On the other hand, they are assuming dissatisfied customers. If customer satisfaction can be achieved, several benefits will be obtained; namely, the relationship between the company and its customers becomes harmonious. They are encouraging the creation of customer loyalty and loyalty to the services produced. They form word-of-mouth recommendations that benefit the company (Zameer, Tara, Kausar & Mohsin, 2015). To measure customer satisfaction, one of the factors can be seen from the number of account openings as a level of customer satisfaction with the desired product. However, no standard can be used as a guide; apart from the relative nature of satisfaction, the expectations and interpretations of customers are also different. However, empirically customer satisfaction can be understood by companies by examining five dimensions of service quality, namely: reliability, assurance, tangibles, empathy, responsiveness. If PT. Bank BRI Makassar can describe these five dimensions in a service mechanism, customer satisfaction is more easily realized. In other words, customer expectations to be satisfied with the bank's services will be closer to reality. The service is said to be of quality if the customer is satisfied, both at the time of service contact in certain situations and at the time of post-purchase; the customer is said to be satisfied if there is a match between customer expectations after evaluating a product and the service it receives. Dissatisfaction will arise if the expectations and desires of customers are not under the qualifications of the service they receive (Arnoldus Ryanto, 2006); the systematic model in this study can be seen in Figure 1.

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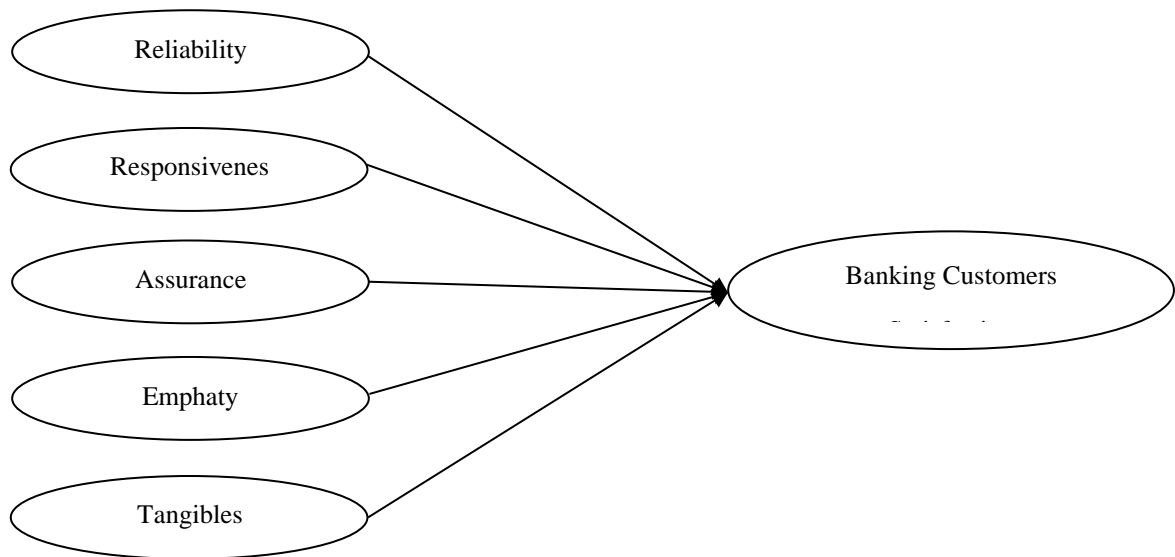
Figure 1. Research Model

RESEARCH METHOD

We carried out this study at PT. Bank BRI Makassar. The sample in this study was selected based on the category of customers who have been customers of PT. Bank BRI Makassar. This study uses primary data obtained directly by distributing questionnaires to selected customers and then asked to answer the draft questions given with five categories of answers (1 = Strongly disagree, 2 = Disagree, 3 = Fairly Agree, 4 = Agree, 5 = Strongly agree). The data collected will be tabulated and processed using SPSS tools with several stages of testing data quality and data validity before testing the hypothesis. The question test is a test of validity, reliability, normality, heteroscedasticity, autocorrelation. Hypothesis testing was tested using multiple regression methods and simultaneous testing (F-test), partial test (t-test), and R Square test. Multiple regression analysis methods will use the following formulation:

$$Y = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$$

Description :

Y	= Customer Satisfaction
X1	= Reliability
X2	= Responsivenes
X3	= Assurances
X4	= Empathy
X5	= Tangibles
B1-B5	= Regression Coefficient
B0	= Constant
e	= Error factor

To test the hypothesis, the F test is carried out, namely the collective test, intended to determine the variable of employee service quality. This test is meaningful if F-count > F-table with 95% confidence level or $P < 0.05$, so the result is rejected H0 and accepts Ha; otherwise, if $P > 0.05$, accept Ho and reject Ha. This F test was conducted to see the independent variables as a whole on the dependent variable. This t-test was carried out to see the significance of the individual independent influence on the dependent variable by assuming the other variables were constant. This test is carried out by comparing t-count with t-table. In addition to this method, several independent variables are also combined in certain groups,

which will then be examined how the influence of the independent variables on the dependent variable, so that will appear that the most influential and more significant.

RESULTS AND DISCUSSION

Characteristics of respondents is a profile of the object of research that interprets the research on the Effect of Service Quality on Customer Satisfaction at PT. Bank BRI Makassar. The number of customers is obtained based on the number of account openings at PT. Bank BRI Makassar, presented in more detail in Table 1. Table 1 above shows the age distribution of the respondents where most of them are in the productive age interval of 20 - 30 years, namely seven people and 16 people aged 30-40, and age > 40 as many as two people. This can be interpreted as the customer respondents of PT. The researched BRI Makassar bank has matured enough to decide to choose and use PT. Bank BRI Makassar and provide their perceptions. Based on the percentage, the age interval of 20 - 30 years is 28%, the age interval of 30 - 40 years is 64%, and age > 40 is 8%. Table 2 above shows that there are 17 male respondents and eight female respondents. It means that most PT. Bank BRI Makassar customers who became respondents in this study were men. Based on the percentage of male respondents by 68% and female respondents by 32%. The dominant group of respondents based on the respondent's customers is male. Based on the table above, it is known that most of the respondents have a bachelor's degree, which is as many as 3,500 people. This means that such education allows the respondents to be selective and make valuable contributions to this research. More details can be seen in the percentage of each respondent, namely high school 20%, academy/diploma 40%, undergraduate 36%, and postgraduate 4%.

An instrument is said to be valid if it can measure what is desired. In other words, able to obtain the correct data from the variables studied. The minimum requirement to be considered eligible is if r count r table (0.30). An instrument is reliable if it has a reliability coefficient (Alpha Cronbach) of 0.6 or more. So if the reliability value> Cronbach's Alpha value (0.6). For further researchers make a recapitulation of the results of the validity test and reliability test.

The proof of the hypothesis is intended to test the variation of the regression model used in explaining the independent variable (X) to the dependent variable (Y) by testing the significance of the regression coefficient. The results of calculations using the full regression model (Full Model Regression) were obtained with the value of the regression coefficient on the analysis of factors that affect customer satisfaction PT. Bank BRI Makassar, as shown in Table 1.

Table 1. Multiple Regression Analysis (Full Model Regression)

Variable	Coefficient	R	R Square	F-Calculated	Sig.	t	Constant	Pearson Correlation
X_1	0.267	0.935	0.875	36.558	0.006	2.478	8.554	0.504
X_2	0.308				0.025	2.171		0.815
X_3	0.210				0.045	3.068		0.593
X_4	0.233				0,047	2.102		0.739
X_5	0.259				0.043	2.182		0.749

Based on table 1, the calculation with the help of the SPSS program using the Full Model Regression obtained multiple linear regression equations are as follows:

$$Y = 8.554 + 0.267X1 + 0.308X2 + 0.210X3 + 0.233X4 + 0.259X5$$

The regression equation obtained, there is a constant value of 8,554. This shows that if all independent variables are considered to be worth 0, then the number of dependent variables (Y) is 8,554.

Therefore, the independent variable with a significance value closest to 0 or almost equal to 0 means that the level of the dependent variable is getting more assertive or dominant to the dependent variable.

The Effect of Reliability on Customer Satisfaction

From the research data processed with SPSS, it shows that the reliability variable on customer satisfaction with the t-test, namely t-count > t-table (2,478 > 2,060) and or the probability of error, is less than 5% (p < 0.05). Then the reliability variable on the amount of customer satisfaction partially has a positive and significant effect. The reliability variable regression coefficient value is 0.267 with a significance = 0.006 <a = 0.05, which means that the reliability variable has a positive and significant effect on customer satisfaction. The data shows that the reliability variable with the Pearson correlation test is 0.504. then the reliability variable on customer satisfaction at PT. Bank BRI Makassar correlates with 50.40%.

The Effect of Responsiveness on Customer Satisfaction

From the research data processed with SPSS, it shows that the responsiveness variable to customer satisfaction with the t-test, namely t-count > t-table (2.171 > 2.060) and or the probability of error, is less than 5% (p < 0.05). Then the responsiveness variable to customer satisfaction partially has a positive and significant effect. The regression coefficient value of the responsiveness variable is 0.308 with a significance = 0.025 < a = 0.05, which means that the responsiveness variable has a positive and significant effect on customer satisfaction. The data shows that the responsiveness variable with the Pearson correlation test is 0.815. then the variable responsiveness to customer satisfaction at PT. Bank BRI Makassar correlates with 81.50%.

The Effect of Assurances on Customer Satisfaction

From the research data processed with SPSS, it shows that the assurances variable on customer satisfaction by t-test, namely t-count > t-table (3.068 > 2.060) or the probability of error is less than 5% (p < 0.05). Then the assurances variable on customer satisfaction partially has a positive and significant effect. The regression coefficient value of the assurance variable is 0.210 with a significance = 0.045 < a = 0.05, which means that the assurance variable has a positive and significant effect on customer satisfaction. These data indicate that the assurance variable with the Pearson correlation test is 0.593. then the assurance variable on customer satisfaction at PT. Bank BRI Makassar correlates with 59.30%. This finding explains that the high assurances given to customers will increase customer satisfaction to achieve service quality at PT. Bank BRI Makassar.

The Effect of Empathy on Customer Satisfaction

The research data processed with SPSS shows that the empathy variable on customer satisfaction with the t-test, namely t-count > t-table (2.102 > 2.060) and or the probability of error, is less than 5% (p < 0.05). Then the empathy variable on customer satisfaction partially has a positive and significant effect. The regression coefficient of the empathy variable is 0.233 with a significance of = 0.047 <a = 0.05, which means that the empathy variable has a positive and significant effect on customer satisfaction. The data shows that the empathy variable with the Pearson correlation test is 0.739. then the empathy variable on customer satisfaction at PT. Bank BRI Makassar correlates with 73.90%.

The Effect of Tangibles on Customer Satisfaction

From the research data processed with SPSS, it shows that the tangibles variable on customer satisfaction by t-test, namely t-count > t-table (2.182 > 2.060) and or the probability of error, is less than 5% (p < 0.05). Then the tangibles variable on customer satisfaction partially has a positive and significant effect. Tangible variable regression coefficient value is 0.259 with a significance = 0.043 <a = 0.05, which

means that the tangible variable has a positive and significant effect on customer satisfaction. The data shows that the tangible variable with the Pearson correlation test is 0.749. then the tangible variable on customer satisfaction at PT. Bank BRI Makassar correlates with 74.90%.

Simultaneously the variables of reliability, responsiveness, assurance, empathy, and tangible to customer satisfaction. The F statistical test or simultaneous significance test shows whether all the independent variables included in the model have a combined effect on the dependent variable Y. This F test is carried out by comparing F-count with the value of F-table at a significant level of a = 0.05. The F test has a significant effect if the F-count is greater than the F-table or the error probability is less than 5% ($P < 0.05$).

The research data processed with SPSS shows that the five variables (reliability, responsiveness, assurance, empathy, and tangibles) have a positive and significant impact on customer satisfaction at PT. Bank BRI Makassar. The results of the F-test show Fcount > Ftable (36,558 > 26,373). The magnitude of the influence (contribution) of the independent variable (X) together with the dependent variable (Y) can be seen from the magnitude of the multiple determinant coefficient ($R2$). The value of the coefficient of determination is between zero and one. If the $R2$ obtained from the calculation results is 0.875, it can be said that the influence of the independent variable on the dependent variable is considerable.

Discussion

The research data processed with SPSS shows that the five variables (reliability, responsiveness, assurance, empathy and tangibles) have a considerable and significant influence on the value of $R2$'s contribution of 87.50% to customer satisfaction at PT. Bank BRI Makassar. This means that the influence of the independent variables studied can affect customer satisfaction by 87.50%. This is in line with various previous studies that the quality of service provided to customers or customers can significantly affect customer satisfaction. However, it becomes the understanding and knowledge of banking customers that the level of service quality it provides is an obligation for all agencies or institutions related to services that are obliged to enforce and provide the maximum possible quality of service. The quality of service also has implications for gaps or gaps for companies that do not provide full service. Therefore, companies always demand to provide understanding and knowledge for their employees in service. Based on this, the management must always try to provide education and training regarding the quality of service because the research results show that customer satisfaction can be seen by providing full service.

CONCLUSIONS

Our study shows that service quality (reliability, responsiveness, assurance, empathy and tangibles) partially or partially have a positive and significant influence on customer satisfaction at PT. Bank BRI Makassar. The higher the quality of service will have implications for customer satisfaction. This is due to the increasing knowledge of customers about services which implies that the quality provided by customers is an obligation for employees to provide customer satisfaction. Reliability, responsiveness, assurance, empathy, and tangibles contribute to customer satisfaction, and the responsiveness variable is dominant compared to other variables. Customers need tangible evidence from the information and quality of services provided. The results of this study suggest that PT. Bank BRI Makassar Office should maintain and continue to improve the quality of services provided to customers. Besides, PT. Bank BRI Makassar management should pay more attention to tangible evidence of consistency and concern. Likewise, it should improve relationships and other added values , so that customer satisfaction is increasing. PT. Bank BRI Makassar should always maintain customer satisfaction because customer satisfaction can maintain customer loyalty to increase PT. Bank BRI Makassar customers.

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