

Analysis of Service Quality to Customer Satisfaction of ATM Services in Borneo

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Abstract. The purpose of this research is to determine the quality of ATM care services to the satisfaction of customers who use ATM maintenance services, and determine the service model for ATM maintenance services that can provide satisfaction to customers. The research method uses quantitative and descriptive analysis. Quantitative analysis is a process of finding knowledge that uses data in the form of numbers as a tool to analyze information about what you want to know and descriptive analysis is an analysis carried out to assess the characteristics of a data. Research variables are service quality and level of satisfaction of customers who use ATM maintenance services. Methods of collecting data using primary data obtained directly by distributing questionnaires to a number of respondents, namely banks - ATM maintenance service users. Data analysis uses multiple linear regression analysis. From the calculation results, the correlation between service quality and customer satisfaction is 0.825. While for the relationship between service quality variables with significant customer satisfaction or can not be seen from the probability number (sig) of 0.00 which is smaller than 0.05. The provision says if the probability number is <0.05 then there is a significant relationship between the two verbs

Keywords: *service quality, customer satisfaction*

INTRODUCTION

Service classification is very helpful in understanding the limits of a service industry, so it does not only provide a better understanding of the data management system. However, the service industry is still dominated by orientation to operations which states that the service industry is very diverse and different. For this reason, the classification in the service industry is very much needed by the company in providing an understanding of the needs and behavior of consumers properly and correctly [1]. One of the elements of total consumer value is the quality of services where service quality is the main element that is positive in the formation of consumer value. The quality of services for consumers is itself a shaper of customer satisfaction. Comparison of consumer expectations of service quality with service quality dimensions that will ultimately shape customer satisfaction [2]. Basically the purpose of a business organization is to produce goods or services that can

satisfy consumer needs, in other words that the company seeks to create satisfied consumers. By knowing the true basis of business organization, customer satisfaction is a benchmark for the success of the quality of services made by the company. So that the main capital for companies to get a good level of customer satisfaction is to make good quality services [3].

Literature Review

The other studies related to the research conducted are as follows: Wahyu Putri Wulandari, Faculty of Sharia State Islamic Institute of Ponorogo (2018) entitled "The Effect of Quality of ATM (Automatic Teller Machine) Service and Satisfaction on BRI Loyalty of Ponorogo Syariah Customers. The method of data analysis using multiple regression. The results of this study indicate that based on data analysis and hypothesis testing conducted in this study, it can be seen that ATM service quality factors influence loyalty, satisfaction affects loyalty, influences the quality of ATM services and influences satisfaction with loyalty. This is because the significance value between these variables is greater than 0.05. From the results of the above output, it can be seen that the service quality variable has a value of $t_{count} > t_{table}$ (5.959 > 1.985) and a significance value of 0.000 smaller than the sig value of 0.05. Based on the criteria, H_0 is rejected and H_a is accepted, meaning that service quality has an effect on loyalty. From the above output results it can be seen that the satisfaction variable has a value of $t_{count} > t_{table}$ (0.717 > 1.985) and a significance value of 0.000 smaller than the sig value of 0.05. Based on the criteria, H_0 is rejected and H_a is accepted, meaning that satisfaction influences loyalty. Based on the calculation of F test statistics in the table above, it can be seen that the F value is 50,496 > 3,94 and a significance value of 0,000 which is smaller than 0,05. This shows that all independent variables, namely ATM service quality and satisfaction have a significant simultaneous effect on the loyalty of BRI Syariah Ponorogo customers [4].

Syaipullah, Faculty of Economics and Social Sciences, State Islamic University Sultan Syarif Kasim Riau (2011) Entitled "The Effect of the Use of the Atm Card on Customer Satisfaction at PT Bank Mandiri Ahmad Yani Pekanbaru Branch. The analytical method used is multiple linear regression with the help of SPSS (Statistical Product and Solution Service) version 17.00. Retrieval of data in this study was using a questionnaire. The population of respondents in this study were ATM card user customers at PT. Bank Mandiri, Ahmad Yani

Pekanbaru Branch, with a total sample of 100 respondents. The results of the study showed first, the instruments used in this study were reliable and valid through testing validity and reliability using Pearson Correlation and Cronbach Alpha. The second part of the results of this study can be concluded that the benefits of ATM cards consisting of cash withdrawals affect customer satisfaction where t counts of $4,659 >$ from t table 1,984, cash deposits affect customer satisfaction where t count is $2,301 >$ from t table 1,984, purchases affect customer satisfaction where t counts $2.334 >$ from t table 1.984, fund transfers affect customer satisfaction where t count is $1.995 <$ t table 1.984, payment has an effect on customer satisfaction where t counts is $2.245 <$ from t table 1.984, and spending affects customer satisfaction where t counts is $3.175 >$ from t table 1.984. And the qualitative descriptive results from the respondents' answers indicate that the respondents answered very satisfied with the benefits of the ATM cards issued by Bank Mandiri [5].

METHOD

Data Collection Method. Data collection is done by means of observation, namely primary data collection by conducting observations in the field to carefully record closely related phenomena. Tools that can be used in observations are observation sheets, checklists, event records and others. Questions or interviews; Question techniques are more suitable to use in the survey approach [6]. Effective questions will help collect accurate data, therefore Fox (in Sevilla, 1993: 121) provides criteria for the characteristics of effective questions as follows: a) the language is clear; b) there is firmness of content and period of time; c) single purpose; d) free from assumptions; e) free from suggestions, and f) perfection and consistency of grammar. Questionnaire or questionnaire Questionnaire or questionnaire is a technique of indirect data collection (researchers do not directly ask questions with respondents). The instrument or data collection tool is also called a questionnaire containing a number of questions that must be answered or responded to by the respondent [7].

Data Analysis. Analysis of the data used is quantitative and descriptive. Quantitative analysis is a process of finding knowledge that uses data in the form of numbers as a tool to analyze information about what you want to know and descriptive analysis is an analysis carried out to assess the characteristics of a data. Then the next data analysis technique uses multiple regression analysis [8].

RESULT

Test Validity and Reliability. After going through the validity test, there is one statement that is declared not valid. The calculation of reliability in this study of 20 items is valid. Cronch's Alpha on Y variable shows a value of $0.639 >$ 0.60 , meaning the respondent's answer for the Y variable is reliable [9].

Analysis of Multiple Linear Regression. The results of multiple linear regression analysis, namely the first output of the calculation results, obtained the correlation number between service quality and customer satisfaction level of 0.825. That is, the relationship between the two variables is very strong. Positive correlation shows that the relationship between service quality and satisfaction is in the same direction. That is, if the quality of service is getting better, the level of satisfaction will increase [10]. To see the relationship between service quality variables with significant customer satisfaction or can not be seen from the probability number (sig) of 0.00 which is smaller than 0.05. The provision says if the probability number is <0.05 then there is a significant relationship between the two verbs and vice versa [11]. The second output of processing using SPSS v20 software, shows that the data analysis uses a stepwise method with a probability of 5% and the X1 variable influences the Y variable. Or Service Quality training affects the level of customer satisfaction. The third output is the determination coefficient, with Adjust R Square of 0.669. This means that service quality has an effect on the level of customer satisfaction of ATM maintenance services in Kalimantan 66.9% while 33.1% is influenced by other factors ($100\% - 66.9\% = 33.1\%$).

CONCLUSION

The calculation results obtained by the correlation number between service quality and customer satisfaction level of 0.825. That is, the relationship between the two variables is very strong. Positive correlation shows that the relationship between service quality and satisfaction is in the same direction. That is, if the quality of service is getting better, the level of satisfaction will increase. To see the relationship between service quality variables with significant customer satisfaction or can not be seen from the probability number (sig) of 0.00 which is smaller than 0.05. The provision says if the probability number is <0.05 then there is a significant relationship between the two verbs and vice versa. Based on the results of the study showed the T Test with a value of 0,000 $<0,005$, which means rejecting H_0 and accepting H_a . It means that there is a significant effect between Service Quality and Customer Satisfaction Level.

The service provided must be improved to influence the level of satisfaction for customers. Banks that use services from ATM services can be more cooperative in receiving services from a better cooperation in the future.

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