

## **The Influence of Customer Service on Customer Satisfaction (Case Study in Bank BJB Cash Office Yantap Garut)**

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### **ABSTRACT**

Satisfaction is a person's feeling after comparing the perceived performance results with what he expects, factors that can affect customer satisfaction, one of which is the service provided by customer service to its customers. This study aims to analyze the effect of customer service on customer satisfaction at Bank BJB Kantor Kas Yantap Garut. The research method uses descriptive and associative methods with a quantitative approach. The population of this research is customers who have attachments and linkages with customer service Bank BJB Kantor Kas Yantap Garut. Determination of the sample based on the opinion of Indrawan and Yaniawati (2014:103) so that the sample of this study was 68 respondents using non-probability sampling technique with incidental sampling. The results of data processing obtained from the Spearman rank correlation test showed that customer service has a strong influence on customer satisfaction with a value of 0,722 and a coefficient of determination of 0,52 or 52%, and the remaining 48% is influenced by other factors not examined in this study. Based on the results of the study  $(8,518) > t\text{-table} (1,997)$  indicates that customer service has a positive and significant effect on customer satisfaction.

**Keywords:** Customer Service, Customer Satisfaction

### **INTRODUCTION:**

The banking world is currently experiencing rapid development so that the conditions of competition for bank financial institutions are increasingly stringent. Globalization in the banking world has an effect on competition where companies must have competitive advantages so that their survival can be maintained (Subagja, 2019).

In Law no. 10 of 1998 concerning Banks, that 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 and other forms in order to improve the people's standard of living. Banking companies are companies engaged in the field of financial services so that service is an important factor for customers in determining whether customers are satisfied or dissatisfied with the services provided. With increasingly fierce competition as it is today, banks should be able to provide good service because when customers are not satisfied with the services provided, customers may be able to move to other banks that can provide better service (Rusmawati and Ristyandi, 2018).

The main goal of a service company is to create customer satisfaction, customer satisfaction is the result of the customer's assessment of something that the customer expects after using his services. And these expectations are compared by the customer with the performance received by the customer by using these services, the customer is satisfied when the service received is even greater than his expectations and vice versa the customer feels dissatisfied when the service obtained is less than what he expected (Rianto, 2012: 192-193).

Customer satisfaction is the level of one's feelings after comparing the perceived performance results with those expected (Kotler in Tjiptono, 2017: 287). To achieve the highest level of customer satisfaction is the main goal of marketing, when customers are satisfied with the service they get, it is likely that the customer will come back again and will recommend to other people, be it friends or family, about the company (Syafarudin, 2018: 163).

Many factors can cause a bank to run well, one of which is the service factor provided to customers (Kasmir, 2017: 46). Service is generally an activity that aims to provide satisfaction to customers, where with this service the needs and desires of customers can be fulfilled (Meithiana (2019: 57).

Bank Bjb Yantap Garut Cash Office is one of the banking companies engaged in the financial services sector, which is a sub-branch office of the Garut Branch of Bank Bjb which is located at Jl. Patriot, Patriot

Block, Sukagalih, Kec. Tarogong Kidul, Garut Regency, West Java 44151. Bank Bjb is a BUMD Bank owned by the Provincial Governments of West Java and Banten with its head office in Bandung. Bank Bjb was founded on May 20, 1961 in the form of a limited individual (PT) which later in its development changed its status to become a Regional Owned Enterprise (BUMD).

Bank Bjb Yantap Garut Cash Office prepares employees who can handle the wants and needs of its customers to create a feeling of comfort and satisfaction for customers for the services provided, employees who are expected to be able to serve the wants and needs of these customers, one of which is Customer Service.

Customer Service has a very important role in the banking world with the main task of providing services and building good relationships with the public or customers (Kasmir, 2014: 250). When serving customers, customer service always tries to attract and convince potential customers in various ways so that they become permanent customers. In addition, customer service must keep old customers from moving to other banks, so that it can be said that the task of customer service in the banking world is the backbone of backbone of operational activities (Sri Handayani, 2017: 188).

Meanwhile, based on the initial data collection conducted by researchers in March 2022, information was obtained regarding customer service on customer satisfaction at Bank Bjb Yantap Garut Cash Office. Researchers conducted a pre-survey of 20 customers of Bank Bjb Yantap Garut Cash Office, the results of which can be seen in table 1 below:

**Table 1**  
**Responses from Bank Bjb Customer Respondents Yantap Garut Cash Office**

No	Questions	Answers		
		Yes	No	Amount
1	Customer service is able to provide services quickly and accurately	10	10	20
2	Customer service has the ability, knowledge and good attitude	15	5	20
3	The available equipment and technology are adequate	8	12	20
4	Customer Service in providing services is according to the queue	11	9	20
5	Customer service has a fast response in handling complaints	10	10	20
6	The customer service explanation is easy to understand	12	8	20
7	Customer service is able to give trust to customers	14	6	20
8	Customer service guarantees the confidentiality of every transaction	19	1	20

Source: Preliminary Survey of Researchers - March 2022

It can be seen from the table of the results of the initial survey of the research conducted, with the discovery of customer dissatisfaction with Bank Bjb Yantap Garut Cash Office customer service. Some customers stated that they were dissatisfied with the services provided, meaning that there are still several efforts that need to be improved in customer service in providing services to customers because they are considered to have not fulfilled customer expectations for the services received by Bank Bjb Yantap Garut Cash Office customers.

Based on the results of an interview with Mrs. Kania as Bank Bjb Customer Service Yantap Garut Cash Office located on Jl. Patriot on March 17 2022, there was a problem phenomenon faced by Bank Bjb Yantap Garut Cash Office which resulted in a lack of customer satisfaction that occurred including:

1. There is only one customer service.
2. There are complaints about the length of the customer service queue for many customers.
3. There are customers who do not use the queue to get service.
4. Opening an account takes one day because the customer service cannot directly input it.

From the various problem phenomena that have been described, it turns out that there is a discrepancy between customer expectations and the customer service provided where there are differences in customer service ratings. satisfied with customer service at Bank Bjb Yantap Garut Cash Office.

Service that is well received and in accordance with what is expected is one of the factors that can affect satisfaction (Syafarudin, 2018: 167-168). This is in line with previous research conducted by Subagja (2019) in the study "The Influence of Customer Service Quality on Customer Satisfaction at Bank Bjb Subang Branch" the results of the study stated that customer service quality has a significant effect on customer satisfaction.

## **LITERATURE REVIEW:**

### **Customer Service**

Every bank today must be able to face increasingly fierce competition between banking institutions, banks must provide the best service for their customers with the aim of retaining old customers and also adding new customers. Customer service has an important role in the banking industry, because the main task of customer service is to provide the best service and build good relationships with customers in order to create a sense of customer satisfaction. "Customer Service is someone who is assigned to provide services in the field of opening accounts, closing accounts, receiving and resolving various customer complaints" (Kasmir, 2017: 250). Kasmir in Pepen Pendi (2020: 310) emphasizes, "customer service is any activity intended or intended to provide satisfaction to customers, through services that can meet customer activities and needs".

Service quality indicators according to Parasuraman, Zeithaml, and Berry quoted by Tjiptono in the book *Marketing & Customer Satisfaction* (Meithiana, 2019:64-65) include:

1. Reliability: the ability to provide services in accordance with what has been promised accurately which includes conformity of performance with customer expectations which means timeliness, equal service for all customers, sympathetic attitude and high accuracy.
2. Awareness: Awareness of employees in helping consumers who need help.
3. Attention: attention in the form of information or action to consumers in order to make consumers comfortable in the service.
4. Accuracy: accuracy in providing good service to consumers.

### **Customer satisfaction**

Customer satisfaction is easier to fulfill if the bank's customer service is well acquainted with the nature and character of the customer. Many factors affect customer satisfaction, one of which is the customer service factor. With good and correct customer service, it will satisfy the desires, needs and expectations of customers.

Syafarudin (2018: 162), "Customer satisfaction is a situation where the desires, expectations and needs of customers can be fulfilled."

"Customer satisfaction is a feeling that arises after evaluating the experience of using a product or an emotional response to the experience produced by the specific product or service purchased. (Tjiptono and Anastasia Diana, 2015:27)". Tjiptono (2013: 39) emphasized that, "Satisfaction is the level of one's feelings after comparing the performance of a product or service that he feels with his expectations."

Tjiptono (2014: 268-269), the dimensions of customer satisfaction are as follows:

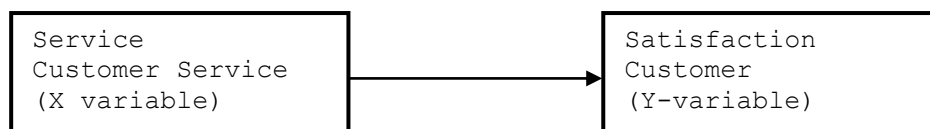
1. Overall customer satisfaction: The simplest way to measure customer satisfaction is to directly ask customers how satisfied they are with certain specific products or services.
2. Dimensions of customer satisfaction: Identify customers to assess the company's products or services based on items such as speed of service, service facilities or friendliness of customer service staff. Ask customers to determine the dimensions they think are most important in assessing overall customer satisfaction.
3. Confirmations of expectation: In this concept, satisfaction is not measured directly. However, it is concluded based on the suitability or discrepancy between customer expectations and the actual performance of the company's products on a number of important attributes or dimensions.
4. Repurchase intention: Customer satisfaction is measured behaviorally by asking whether the customer will shop or use the company's services again.
5. Willingness to recommend: In the case of products whose purchase money is relatively long or even a one-time purchase (such as car purchases, home brokers, life insurance, tours around the world and so on). The willingness of customers to recommend products to their friends or family is an important measure to be analyzed and followed up.

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6. Customer dissatisfaction: Several aspects are often examined to find out customer dissatisfaction, including: complaints, product returns, warranty costs, product recalls from the market, and consumers switching to competitors.

Service that is well received and in accordance with what is expected is one of the factors that can affect satisfaction (Syafarudin, 2018: 167-168). Customer service has a duty to serve customers, measurement of customer satisfaction is one of the services provided by customer service.

The paradigm of thought that has been put forward can be described by the structure of the research paradigm as follows:



**Figure 1**  
**Research Paradigm Structure**

#### **METHODOLOGY:**

In this research the method used is quantitative method with descriptive method and associative method. The population in this study are customers who have links and attachments to the customer service of Bank Bjb Yantap Garut Cash Office. so that the number of samples in this study were 68 customers.

In carrying out this research the authors used data collection techniques in the following way:

- 1) Questionnaire or questionnaire.
- 2) Observation
- 3) Interview or interview
- 4) Literature study

The data obtained from the results of the research were then processed and analyzed using the Quantitative Analysis method: namely a data analysis using statistical formulas in the form of validity and reliability tests, analysis of simple and multiple correlation coefficients, coefficient of determination and hypothesis testing.

#### **RESEARCH RESULTS AND DISCUSSION:**

##### **Customer Service at Bank Bjb Yantap Garut Cash Office**

In providing services, Bank Bjb Yantap Garut Cash Office requires employees and personnel in it to provide the best service, especially customer service, because customer service is a person who interacts more directly with customers. Thus, customer service must be able to provide good service so that customers are satisfied with the services provided.

Based on the results of research on customer service conducted at Bank Bjb Yantap Garut Cash Office, it can be seen from the results of obtaining a customer service rating scale of 3,276 which is located between lines 2,992 and 3,740. This shows that customer service at Bank Bjb Yantap Garut Cash Office received a good response. This good customer response is because the results of the respondents' answers are in the area of generalization agree, one of the dominant indicators forming customer service in the statements contained in the questionnaire which includes the abilities possessed and the appearance of customer service.

An indicator of ability with a statement that customer service has the ability to create good relationships with customers. This shows that good relationships with customers are very important for service companies such as Bank Bjb Yantap Garut Cash Office, because it is in line with Kasmir's opinion (2017: 253) that "the function of customer service is as a customer relation offer, where as a person who can build relationships good with all customers, including seducing or persuading customers to stay and not run away from the financial institution concerned.

In addition, the customer also agrees regarding display indicators with the customer service statement of Bank Bjb Yantap Garut Cash Office that looks attractive and polite. This shows that in providing services the customer service requirements have been fulfilled, because it is in line with Kasmir's opinion (2017: 257) that

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"the personality requirements of a customer service must have a good personality such as smiling generously, then having courtesy and gentleness and good nature. sympathy in serving customers. Apart from that, the mental requirements of a customer service person must always be attractive.

The indicators that have a small effect or have the lowest value are responsive to complaints, have good knowledge, and complete infrastructure is available. This is because some respondents feel that the customer service of Bank Bjb Yantap Garut Cash Office has not been able to meet the needs or desires of customers, and has not met the expectations of the respondents. This is in line with the opinion according to Tjiptono and Anastasia Diana (2015: 27) that customer satisfaction is a feeling that arises after evaluating the experience of using a product or an emotional response that is driven by cognitive processes, where objects, actions or certain conditions are compared with values, needs or customer wishes.

### **Customer Satisfaction at Bank Bjb Yantap Garut Cash Office**

Satisfying customer needs is the desire of every company, apart from being an important factor for the company's survival, satisfying customer needs can also increase competitive advantage. Tjiptono in the book *Marketing Management of Islamic Banks* (2013: 39) that "Satisfaction is the level of one's feelings after comparing the performance of a product or service that he feels with his expectations."

Customers who are satisfied with the service tend to use the service again in the future. This is also done by Bank Bjb Yantap Garut Cash Office by trying to provide the best service to customers, so that the customers of Bank Bjb Yantap Garut Cash Office feel satisfied so that customers will come back and will not move to another bank.

Based on the results of research on customer satisfaction conducted at Bank Bjb Yantap Garut Cash Office, it can be seen from the results of obtaining a customer satisfaction rating scale of 3,260 which lies between the lines 2,992 and 3,740. This shows that customer satisfaction at Bank Bjb Yantap Garut Cash Office received a good response. This good customer response is because the results of the respondents' answers are in the area of generalization agree, one of the dominant indicators forming customer satisfaction in the statements contained in the questionnaire which include emotion, friendliness, complaints, and willingness to recommend to others.

The customer agrees regarding the emotional indicators with the statement that the customer is satisfied with the performance of Bank Bjb Yantap Garut Cash Office customer service. This shows that the level of customer satisfaction is very good with the quality of customer service at Bank Bjb Yantap Garut Cash Office. This is in line with the opinion of Kotler and Keller in Meithiana (2019: 90) that "the factors determining the level of satisfaction, one of which is the quality of service, especially for the service industry, they will feel satisfied if they get good service or as expected".

In addition, customers agree about hospitality with statements that customers are satisfied because customer service employees are friendly, and complaints with customer service statements do not make it difficult for customers to transact. This shows that customers are satisfied because the service received from customer service is friendly and also feels easy when transacting. This is in line with the opinion of Tjiptono (2014: 268) that "one of the customer satisfaction measurement factors is the customer satisfaction dimension, by identifying customers to assess company products or services based on items such as service speed, service facilities, or friendliness of customer service staff" .

In addition, the customer also agrees about recommending to other people with a statement that the customer has no objection to giving advice to other people to become a customer of Bank Bjb Yantap Garut Cash Office. This is in line with the opinion of Tjiptono (2014: 269) that "one of the factors measuring customer satisfaction is the availability to recommend, where the willingness of customers to recommend to friends or family is an important measure to analyze and follow up on".

The indicators that have a small effect or have the lowest value are feelings of satisfaction, fast service, and available facilities. This is because some respondents feel unsatisfied or dissatisfied with the service which feel they are not fast in providing services and also dealing with customer complaints, besides that the facilities available are incomplete so that some customers are not willing to come back to Bank Bjb Yantap Garut Cash Office come back in the future. This is in line with Kasmir's opinion (2017: 253-255) that negligence in carrying out tasks will be fatal for financial institutions, even financial institutions will lose customers who have struggled to maintain them, besides that negligence will also have bad consequences for the career of customer service itself.



### **The Effect of Customer Service on Customer Satisfaction at Bank Bjb Yantap Garut Cash Office**

The results of the research conducted show that customer satisfaction can be influenced by customer service. If the company has good customer service, it can increase customer satisfaction and vice versa if the customer service is not good, it will reduce customer satisfaction.

Based on the results of calculations using Spearman's rank correlation coefficient analysis, it shows that the relationship between customer service and customer satisfaction is strong, obtained from calculations using SPSS version 24 software with a result of 0.722 at strong intervals which indicates a strong influence between customer service and customer satisfaction .

To find out how much influence the influence of variable X (customer service) has on variable Y (customer satisfaction) at Bank Bjb Yantap Garut Cash Office, a coefficient of determination test was carried out with a result of 0.52 or 52%. This means that the influence or determination of customer service on customer satisfaction is 52%, while the remaining 48% is influenced by other factors such as product and service quality, emotion, price, and cost (Kotler and Keller in Meithiana, 2019: 90-91) .

The results of this study are supported by research conducted by Sebayang and Nurbaida (2021:24) with research "The Effect of Customer Service on Taplus Muda Customer Satisfaction at PT Bank BNI KCU Medan" stating that there is an influence on the quality of customer service at PT. Bank BNI KCU Medan on Customer Satisfaction Taplus Muda.

### **CONCLUSIONS, PROPOSALS, RECOMMENDATIONS:**

Based on the formulation of the research problem proposed, as well as based on the data analysis that has been carried out and the discussion that has been put forward in the previous chapter, several conclusions can be drawn from this research, namely as follows:

1. Customer service at Bank Bjb Yantap Garut Cash Office is in the good category with the majority of respondents agreeing, obtained from the analysis of respondents' responses which shows a total score of 3,276, this value is between the lines 2,992 and 3,740. This shows that customer service at Bank Bjb Yantap Garut Cash Office has been going well including regarding customer service having the ability to create good relationships with customers, and Bank Bjb Yantap Garut Cash Office customer service looks attractive and polite. This shows that so far the customer service of Bank Bjb Yantap Garut Cash Office has been able to create, achieve, and produce good service quality. However, there are indicators that have not run optimally, namely the existence of several customers who consider customers, service is not responsive to complaints, and the facilities and infrastructure available at Bank Bjb Cash Office Yantap Garut are incomplete.
2. Customer satisfaction at Bank Bjb Yantap Garut Cash Office is in the good category with the majority of respondents agreeing, obtained from the analysis of respondents' responses which shows a total score of 3,260, this value is between 2,992 and 3,740. it can be seen that the indicators of customer satisfaction have been going well, including regarding customers being satisfied with the performance of customer service at Bank Bjb Yantap Garut Cash Office, customers feeling satisfied because customer service employees are friendly, and complaining about customer service statements not making it difficult when customers make transactions, and customers have no objection to giving advice to other people to become customers of Bank Bjb Yantap Garut Cash Office. This shows that so far the customer service of Bank Bjb Yantap Garut Cash office has provided customer satisfaction. However, there are indicators that have not run optimally, namely in feelings of satisfaction, fast service, and available facilities.
3. The effect of customer service on customer satisfaction can be proven through test results and statistical analysis using Spearman's rank correlation coefficient test and determination test. Based on the results of the calculation of the Spearman rank correlation coefficient, it can be seen that the relationship between customer service and customer satisfaction at Bank Bjb Yantap Garut Cash Office has a "strong" relationship. The coefficient of determination of the effect of customer service on customer satisfaction is 0.52 or 52% and the remaining 48% is influenced by other factors not examined in this study. So that from the results of testing the hypothesis with  $(8.518) > t\text{-table} (1.997)$ , thus  $H_0$  is rejected and  $H_a$  is accepted meaning that customer service (X) has a positive and significant effect on customer satisfaction (Y) at Bank Bjb Yantap Garut Cash Office.

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