

# Analysis of The Effect of Service Quality on Customer Satisfaction (Study on Bank Danamon Singaraja Branch, Bali)

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## ABSTRACT

The study aims to determine the effect of service quality on customer satisfaction at Bank Danamon Singaraja Branch. The study used quantitative methods. Data collection techniques use literature studies, observations, and questionnaires. While the analysis techniques used are validity test, reliability test, Multiple Regression Analysis, t Test (Partial Test), F Test (Simultaneous Test). Referring to the research that has been done, it was concluded that the results of the Partial Test showed that the six variables, namely ability, attitude, appearance, attention, action and responsibility have a positive and significant influence. From the results of the Simultaneous Test shows that the six variables namely ability, attitude, appearance, attention, action and responsibility have a positive and significant influence. Of the six variables (ability, attitude, appearance, attention, action and responsibility) that have been tested, the most dominant variable affecting customer satisfaction at Bank Danamon Singaraja Branch is action. This is because of the magnitude of the actions given by employees to customers, it will provide satisfaction for depositor customers.

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## 1. INTRODUCTION

It is increasingly believed that the banking world in Indonesia is currently moving very fast and the competition is getting more competitive. The rapid development of banking in Indonesia is accompanied by challenges that are increasingly broad and complex, this encourages the enthusiasm of banks to always be able to improve and develop their business. Companies are required to provide services that can satisfy customers and produce a variety of quality products based on customer desires.

Providing quality services is an important thing that needs to be done by companies, in this case the banking sector. The success of providing quality service is shown by customers with a sense of satisfaction from customers. Customer satisfaction or dissatisfaction is part of the customer experience for the products or services provided by the company. From the experience gained, customers can compare products or services that have been provided with competing companies. If the company has good quality in providing products and services, then the company is able to fulfill needs, customer requests, customer desires and produce customer satisfaction compared to other companies. The task of company management is to provide the best service by the company to customers in order to be able to develop strategies and anticipate customer assessments so that the

company can retain existing customers and attract new customers. The services provided by a company will influence customers in making their choice. Satisfied customers will always provide good input and comments about the company and will always be loyal to the company.

Bank Danamon is one of the major banks that has a business network throughout Indonesia that competes with banks in Indonesia. Bank Danamon places great importance on customer service and has implemented Service Excellence as a service standard for customers. From year to year Bank Danamon always evaluates in terms of creating customer satisfaction.

Bank Danamon Singaraja Branch which is located at Jalan Ahmad Yani No.46 Buleleng Singaraja realizes that service quality has a very important role in creating customer satisfaction. Providing good service and achieving targets is a work motivation for Bank Danamon Singaraja Branch to be able to retain its customers.

Based on the background and description above, the authors are interested in conducting research whether service quality regarding abilities, attitudes, appearance, attention, actions and responsibilities given to customers affects customer satisfaction at Bank Danamon Singaraja Branch. the formulation of the problem in this study are:

- a. Does the service provided by Bank Danamon Singaraja Branch have a partial significant effect on customer satisfaction of Bank Danamon Singaraja Branch?
- b. Does the service provided by Bank Danamon Singaraja Branch have a significant simultaneous effect on customer satisfaction of Bank Danamon Singaraja Branch?
- c. Which variable has the most dominant influence on customer satisfaction, especially at Bank Danamon Singaraja Branch?

## 2. RESEARCH METHOD

This research was conducted at Bank Danamon Singaraja Branch which is located at Jalan Ahmad Yani No.46, Singaraja, Bali.

In this study, the scope of this research is the employees of Bank Danamon Singaraja Branch. The research variables consist of independent variables and dependent variables. The independent variables in this study are abilities, attitudes, appearance, attention, action and responsibility. The dependent variable in this study is customer satisfaction with savers. The population in this study is all customers at PT. Bank Danamon Singaraja Branch.

The sample used in this study was 100 customers. By using the Slovin formula in Iqbal hasan (2002:61) The object of this study is the customer response at PT. Bank Danamon Singaraja Branch regarding abilities, attitudes, appearance, attention, actions and responsibilities to then be analyzed in order to determine the significance of the effect on customer satisfaction. All data obtained will be processed by a quantitative analysis.

Data collection techniques used are observation, questionnaires, interviews. The tests carried out are validity test, reliability test, multiple regression analysis, t test (partial test), F test (simultaneous test).

## 3. RESULTS AND DISCUSSION

The results of the research that will be presented include a description of the identity of the respondent which includes the characteristics of the respondent based on the age, gender, education level, and occupation of the respondent. The profile description of the respondents was determined by 100 respondents. Based on the dominant age in this study, 36 people (36%) were over 40 years old, the largest sex was male, 58 people (58%), the majority education level was undergraduate, 53 people (53%), and the most dominant jobs are private employees as many as 55 people (55%),

### Validity Test

Validity test results with *pearson bivariate correlation*, all indicators used to measure the variables used in this study have a correlation coefficient that is greater than r table, namely 0.30. (r table value for the number n = 100) This means that all of these indicators are valid.

Based on the results of testing the validity of excellent service with 6 variables, namely: ability, attitude, appearance, attention, action, responsibility, it shows that all data is stated *valid*. It can be

seen from all the data in the table shows that the results of the validity test have a correlation value above  $0 > 0.30$ .

### Reliability Test

From the results of the reliability test through SPSS calculations, the alpha ( $\alpha$ ) value was obtained for the ability variable of 0.715, the attitude variable was 0.748, the appearance variable was 0.747, the attention variable was 0.715, the action variable was 0.746, the responsibility variable was 0.757, and the customer satisfaction variable was 0.732. So it can be said that the variables of ability, attitude, appearance, attention, action, responsibility and customer satisfaction which consist of the items in the questionnaire are reliable, because they have a value *cronbach's alpha* which is above of 0.60.

### Multiple Regression Test

In this study, multiple regression analysis acts as a statistical technique used to test whether there is an influence of service (ability, attitude, appearance, attention, action, and responsibility) on customer satisfaction at Bank Danamon Singaraja Branch. Therefore, the results of processed regression data can be presented using the SPSS program to see how much influence the six service variables have, namely: ability, attitude, appearance, attention, action, and responsibility that affect customer satisfaction, the regression equation is as follows:

$$Y = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6$$

$$Y = 1.694 + 0.187 + 0.119 + 0.134 + 0.175 + 0.392 + 0.157$$

The results of the regression equation above can be interpreted as follows:  $b_0 = 1.649$ , which means a constant value, without the ability, attitude, appearance, attention, action and responsibility, customer satisfaction is 1.649%, then the value  $b_1 = 0.187$ , which means that with an increase in the ability of employees, it will be followed by an increase in customer satisfaction of 0.187%, for a value of  $b_2 = 0.119$  which means that if the respondent's response regarding attitude increases, it can provide customer satisfaction by 0.119%, the value of  $b_3 = 0.134$  which means that if respondents' responses regarding appearance increase, customer satisfaction will increase by 0.134%, then  $b_4 = 0.175$  which means that if the respondents' responses regarding attention increase, customer satisfaction will also increase by 0.175%, then the value of  $b_5 = 0.392$  which means that if the respondent's response regarding the action increases, it will provide customer satisfaction of 0.392%, then the value of  $b_6 = 0.157$  which means that if the respondents' responses regarding responsibility increase, customer satisfaction will increase by 0.157%.

From the results of the regression analysis, it can be seen that the most dominant service variable influencing customer satisfaction at Bank Danamon Singaraja Branch is action, this is because the action variable has the largest beta value when compared to other service variables. Based on the results of multiple correlation analysis, the R value is 0.930. This indicates that ability, attitude, appearance, attention, action, and responsibility have a significant relationship with customer satisfaction, because the R value = 0.930 or close to 1. Then the R value<sup>2</sup> ( $R_{\text{square}}$ ) of 0.868 (86.8%), this shows that the percentage influence of the independent variables (ability, attitude, appearance, attention, action, and responsibility) is able to explain 86.8% of the variation in customer satisfaction variables, while the remainder is 13, 2%.

Then standard error *of the estimated* is a measure of the number of errors in the regression model predicting customer satisfaction (Y). From the results of the regression analysis, the standard value is obtained error *of the estimated* of 0.179. This shows that the number of errors in predicting customer satisfaction can be determined at 0.179, because standard *error of the estimated* small, it can be concluded that the regression model used in this study is considered good.

### Partial Test (t test)

Significant test of ability with customer satisfaction

In a significant test between ability and customer satisfaction, scores are obtained value = 0.017 and t value<sub>count</sub> = 2,432 and t<sub>table</sub> = 1.221. Thus the effect of ability on customer satisfaction can be said to be significant because it has value<sub>value</sub> = 0.017 < 0.05 and besides that the t value<sub>count</sub> (2,432) > t<sub>table</sub> (1,221).

**Significant test of attitude with customer satisfaction**

In a significant test between attitudes and customer satisfaction, scores are obtained  $r_{\text{value}} = 0.276$  and  $t_{\text{count}} = 1,096$  and  $t_{\text{table}} = 1.221$ , it can be said that attitude has a significant effect on customer satisfaction, because it has  $\text{value} = 0.276 < 0.05$  and besides that the value of  $t_{\text{count}} (1.096) > t_{\text{table}} (1.221)$ .

**Significant test of appearance with customer satisfaction**

In the significant test between appearance and customer satisfaction, scores are obtained  $r_{\text{value}} = 0.193$  and  $t_{\text{count}} = 1,310$  and  $t_{\text{table}} = 1.221$ . Thus it can be said that appearance has a significant influence on customer satisfaction, because it has  $\text{value} = 0.193 < 0.05$  and besides that the value of  $t_{\text{count}} = 1.310 > t_{\text{table}} (1,221)$ .

**Significant test of attention to customer satisfaction**

In the significant test between attention and customer satisfaction, scores are obtained  $r_{\text{value}} = 0.103$  and  $t_{\text{count}} = 1,649$  and  $t_{\text{table}} = 1.221$ . Thus it can be said that attention has a significant influence on customer satisfaction, because it has  $\text{value} = 0.103 < 0.05$  and besides that the value of  $t_{\text{count}} = 1.649 > t_{\text{table}} (1,221)$ .

**Significant test of action with customer satisfaction**

In the significant test between action and customer satisfaction, scores are obtained  $r_{\text{value}} = 0.001$  and  $t_{\text{count}} = 3,421$  and  $t_{\text{table}} = 1.221$ , it can be said that action has a significant effect on customer satisfaction, because it has  $\text{value} = 0.001 < 0.05$  and besides that the value of  $t_{\text{count}} = 3.421 > t_{\text{table}} (1,221)$ .

**Significant test of responsibility with customer satisfaction**

In the significant test between responsibility and customer satisfaction, scores are obtained  $r_{\text{value}} = 0.117$  and  $t_{\text{count}} = 1,583$  and  $t_{\text{table}} = 1.221$ , it can be said that responsibility has a significant effect on customer satisfaction. because  $\text{value} = 0.117 < 0.05$  and besides that the value of  $t_{\text{count}} = 1.583 > t_{\text{table}} (1,221)$ .

**Simultaneous Test (Simultaneous Test/F test)**

The results of the research carried out in the simultaneous test used simultaneous testing (F test), where from the ANOVA or F test,  $F_{\text{test}}$  obtained  $F_{\text{count}}$  of 11.491 and  $F_{\text{table}} = 2.198$  and besides that it has a  $p_{\text{value}} < 0.05$  ( $0.000 < 0.05$ ), with a significant level of 0.000. Because the prob value (0.000) is much smaller than  $\alpha = 0.05$  then the regression model can be used in predicting customer satisfaction. This means that the higher the ability, attitude, appearance, attention, action and responsibility, it will have a simultaneous impact on customer satisfaction at Bank Danamon Singaraja Branch.

**4. CONCLUSION**

Based on the results of the discussion regarding the effect of service quality on customer satisfaction at Bank Danamon Singaraja Branch, several conclusions can be presented from the results of the analysis, namely as follows: The results of the Partial Test show that the six variables namely ability, attitude, appearance, attention, action and responsibility have a positive and significant influence. Thus the first hypothesis proposed is proven true. The results of the Simultaneous Test show that the six variables namely ability, attitude, appearance, attention, action and responsibility have a positive and significant influence. Thus the second hypothesis proposed is proven true. Of the six variables (ability, attitude, appearance, attention, action and responsibility) that have been tested, the most dominant variable influencing customer satisfaction at Bank Danamon Singaraja Branch is action. This is because the amount of action given by employees to customers will provide satisfaction for saving customers. Thus the third hypothesis proposed is not proven true.

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