

The Influence of Service Quality and Security on Customer Satisfaction at PT. Bank Rakyat Indonesia Persero Tbk Kabanjahe Branch

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***Abstract.** The demands and needs of the community for banking product services are increasing, however, in a situation of banking competition, banks need to work hard to get prospective customers and retain them, efforts to get customers are largely determined by the company's ability to provide quality services. One way to create quality service is that banks can differentiate themselves by consistently delivering higher quality than their competitors, the bank interacts with customers accompanied by control feedback and measures of success. The research method used in this study uses the Multiple Regression analysis method. with a total sample of 75 with results showing Based on the results of data analysis shows that service quality and security have a significant effect on customer satisfaction PT. Bank Rakyat Indonesia Persero Tbk Kabanjahe Branch*

***Keywords:** 3-5 service Quality, Promotion, satisfaction*

INTRODUCTION

Companies engaged in the service sector, this customer's sense of customer satisfaction is a feeling that the customer feels as a result of the service he gets. This sense of satisfaction has different levels among customers. So as a service provider the company must be able to provide different quality of service among its customers. If this has been achieved by the company, the company can obtain a more established level of profitability to cover all the costs it has to incur and improve the welfare of the position stakeholders (Nasib, 2017).

The demands and needs of the community for banking product services are increasing, along with increasing knowledge or progress (Susilowati, 2021). So that people want to save their money in banks, the banking sector provides stimulation in the

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form of remuneration that will be given to customers (Tabrani, 2021). These incentives can be in the form of ease of opening a savings account, high interest rates, gifts (souvenirs), free transfer fees between security guarantee accounts for customer deposited funds, ATM facilities spread throughout Indonesia, customers can take and deposit every day without being restricted (Husnita, 2021).

In a situation of banking competition, banks need to make a lot of effort to get prospective customers and maintain those that are already in hand (Ramdanyah, 2020). The success of this business is largely determined by the company's ability to provide quality services. Service quality is reflected in customer satisfaction in reusing banking services. Customer satisfaction in using the services or products offered can be used as input for management to improve and improve the quality of services provided (Sugiyanto, 2019).

For this reason, service employees should always monitor the satisfaction felt by banking customers to achieve customer loyalty. Loyal customers are an effective promotional tool. Having loyal customers will greatly help the bank, because loyal customers are an effective word of mouth promotion tool. Loyal customers will bring other customers to enjoy the company's product services. The more the number of customers served, the more the company's revenue and profits will increase (Jeany, 2020).

Customer satisfaction with the service received will certainly have a major impact on the customer's desire to use banking services or products (Widodo & Wardani, 2020). As a customer, satisfaction will continue to change from time to time. So that a fast response is needed from the banking sector in providing the value of expectations that exist in customers. This excellent service has a significant effect on customer satisfaction. It may be that the number of existing customers in the banking sector has increased, but the number of existing transactions is not in line with the increase in customers. This specifically encourages leaders in units or centers to continue to increase the number of transactions (Agustina, 2020).

According to (Tjiptono & Chandra, 2012) explains in providing services, at least banks must write 5 service quality criteria which are often called RATER so that they can create loyal customers, namely reliability, assurance, tangible, empathy, and responsiveness. Furthermore, reliability can be seen from the ability to provide services accurately as promised, confidence guarantees, physical evidence can be seen from

visible facilities, which can be enjoyed directly by customers, communication, namely employees must pay individual attention to customers and understand customer needs, while responsiveness is the ability of employees to help customers provide services quickly according to what the customer wants. One way to create quality service is that a bank can differentiate itself by consistently delivering higher quality than its competitors, the bank interacts with customers accompanied by control feedback and measures of success.

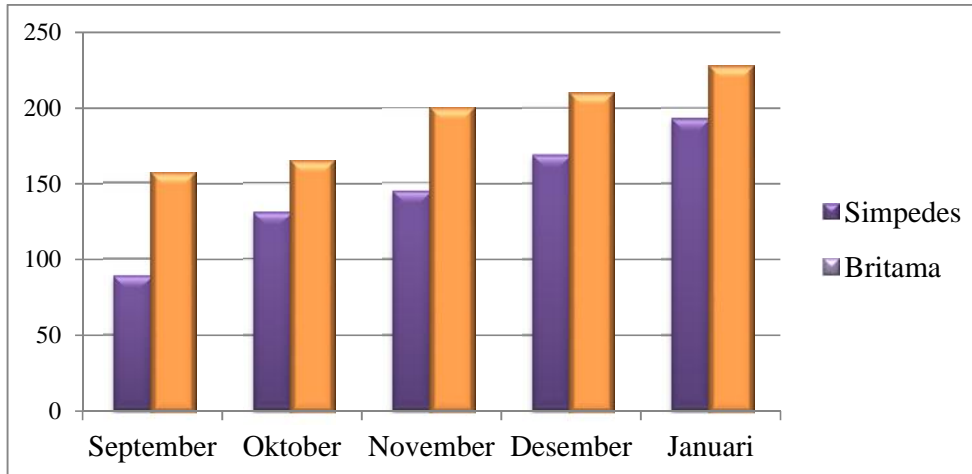
The rapid development of the world of technology, both information and communication technology, provides many benefits and conveniences (Parubak, 2020). One of the technologies used in various fields including education, government, and banking is the internet. These technological advances are accompanied by product strategies developed by companies or organizations so that they have the advantages of these products so that they can attract the interest of their users. At present economic actors, especially banks, are trying to improve services that are easier and faster for their customers (Suryanti, 2021).

Public unrest over high-intensity cases of embezzlement of customer funds at banks. The cases that occurred had an impact on the diminishing public trust in banks. The modes are even more numerous and varied as information technology develops. The existence of these crimes can raise doubts or distrust of customers towards banks. Because trust is a factor that influences E-banking acceptance, banks must form a positive attitude that can increase customer confidence in the technology applied (Oswari, 2020).

The problem of security and confidentiality of personal and financial data in internet banking is often questioned by customers before they decide to use internet banking. Internet banking that is able to convince its customers of the security and confidentiality of customer data will gain the trust of customers. Trust in a banking service system will determine consumer decisions to use the system so that it will make consumers satisfied with the facilities used.

PT. Bank Rakyat Indonesia (Persero) Tbk., Kabanjahe Branch is one of the most trusted banks and has the widest network and has several excellent products that can compete both in terms of technology and closeness to the community. From the service system provided by PT. Bank Rakyat Indonesia (Persero) Tbk., Kabanjahe Branch, are there customers who are satisfied, so they are loyal to this bank and use and reuse it. If

the customer is satisfied, what is expected by the bank is a recommendation to other colleagues to use the services of PT. Bank Rakyat Indonesia (Persero) Tbk., Kabanjahe Branch and increasing the proportion of bank service spending. To find out whether or not customers who use the services of PT. Bank Rakyat Indonesia (Persero) Tbk., Kabanjahe Branch, it can be seen from the table below:



Source: PT. Bank Rakyat Indonesia (Persero) Tbk., Kabanjahe Branch

Figure 1. Customer Complaints

Based on the picture above, customer complaints above show that Simpedes savings in September experienced customer complaints by 89 customers, while Britama savings in September experienced 155 customer complaints. In October, Simpedes savings experienced an increase in customer complaints by 131 customers, while Britama savings experienced an increase customer complaints in October amounted to 163 customers. Simpedas savings in November experienced an increase in customer complaints by 145 customers, while the Britama savings in November experienced an increase in customer complaints by 198 customers. Simpedes savings in December experienced PT an increase in customer complaints by 169 customers, while the Britama savings account in December experienced an increase in customer complaints by 208 customers. Simpedes savings in January experienced an increase in customer complaints by 193 customers, while the Britama savings in January also experienced an increase in customer complaints by 226 customers.

Services received by customers can be used as a standard in assessing the performance of a bank, which means that customer satisfaction is the main thing. PT. Bank Rakyat Indonesia (Persero) Tbk., Kabanjahe Branch strives to provide services that

meet customer expectations and good facilities to retain existing customers and to obtain prospective customers.

LITERATURE REVIEW

Satisfaction

A customer, if he is satisfied with the value provided by a product or service, is very likely to become a customer for a long time. The conditions that must be met by a company in order to be successful in competition are trying to achieve the goal of creating and retaining customers (A. F. Nasib, 2019). In order to achieve this goal, every company must strive to produce and deliver goods and services that consumers want at reasonable prices. Thus every company must be able to understand consumer behavior on the basis of its goals because of the survival of the company (S. Nasib, 2021). For companies that are able to provide satisfaction to their customers, it will certainly make the company's operational costs more efficient. Where companies will be able to heat costs to recruit new customers (Sari, 2020). It is very important for companies to measure the level of satisfaction of their customers. According to (Keller, 2016) explains that there are three methods that can be used in measuring customer satisfaction. The three methods consist of periodic surveys, analysis of customer loss rates and mysterious customers.

Accessibility

Accessibility is a measure of how easy it is for a location to be reached from other locations through the transportation system. The measure of affordability or accessibility includes the ease of time, cost, and effort in moving between places or areas. Ease of access to banking locations will be considered carefully for a customer. Areas that are bustling and supported by public accounting facilities will certainly be chosen by customers. Areas or points that are considered vulnerable will be avoided by customers when making transactions. Accessibility is the location that is passed or easily accessible by public transportation facilities. The indicators of accessibility are: distance; access to location, transportation; traffic flow (Tjiptono, 2013). The results of previous research show that accessibility has a significant effect on customer satisfaction (Susilowati, 2021)(Tabrani, 2021)(Mahadewi, 2020)(Zaini, 2022).

Security

Security is one of the reasons that influence customers to use mobile banking. When a mobile banking user gives a password or pin to a hacker, they can easily find out and track their system to break into a customer's account. Other attacks are also rife with various modes of deception. Apart from that, what must be faced in mobile banking is failure to make transactions, and making repeated transactions because there is no mechanism to maintain connections, the impact can cause losses to customers even though we can complain to the bank which takes quite a long time. Often, security problems in application systems are ignored by mobile banking users, even after a disaster occurs, they realize the importance of securing an application to be maintained (Parubak, 2020). This convenience can be of various levels, depending also on the user or the buyer himself, but of course basically there is a standard of convenience that is the same level for all users. And later it is hoped that this convenience factor will have an impact on behavior, namely the higher the perception (Oswari, 2020). The results of previous research stated that security has a significant effect on customer satisfaction (Indriana, 2020)(Rahab, 2021).

Theoretical Thinking Framework

The theoretical framework in this study is as follows:

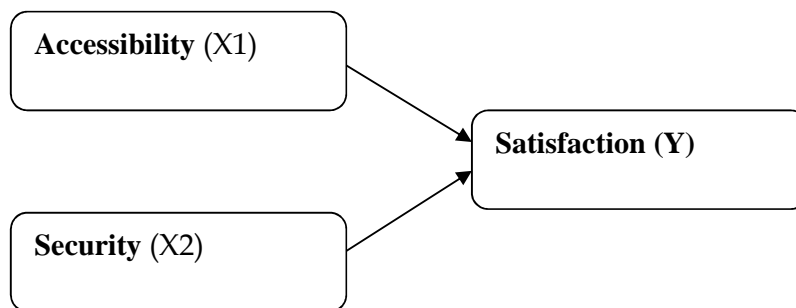


Figure 1 Conceptual Framework

Hypothesis

The hypothesis in this study is as follows:

H1: Service Quality affects Customer Satisfaction

H2: Security affects customer satisfaction

RESEARCH METHOD(S)

This type of research is quantitative. The data was obtained by distributing questionnaires with a Likert measurement scale. The population is PT. Bank Rakyat Indonesia Persero Tbk Kabanjahe Branch where the sampling technique uses accidental sampling. So the researchers chose 75 customers. Last data analysis using multiple linear regression analysis

FINDINGS AND DUSCUSSION

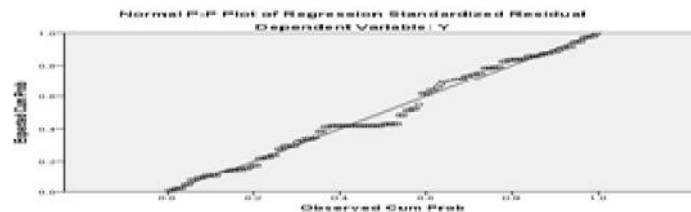
Classic assumption test

Normality test

Before processing the data using regression analysis, the data normality test was first performed. If the graphic display shows a spreading pattern around the diagonal line and follows the direction of the diagonal line.

The hypothesis:

1. If the data spreads around the diagonal line and follows the direction of the diagonal line or the histogram shows a normal distribution pattern, then the regression model meets the normality assumption.

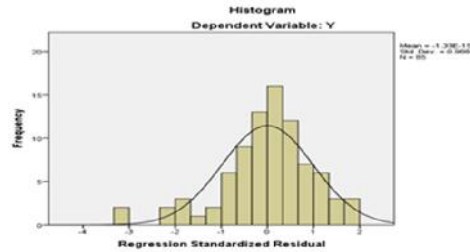


Source: research results, 2018 (data processed)

Figure 2. PP-Plot Curve Normality Test Results

Figure 2 shows that the data (dots) spread around the diagonal line and follow the diagonal line. So, from the figure it can be concluded that the residuals in the regression model are normally distributed.

2. If the data spreads away from the diagonal line or does not follow the direction of the diagonal line or the histogram shows a normal distribution pattern, then the regression model does not meet the assumption of normality. The test results can be seen in the following graph:



Source: Results of Processing with SPSS Version 22

Figure 3. Histogram Graph Normality Test Results

Based on Figure 3 above, it can be seen that the line drawing is in the form of a bell, not deviating to the left or right. This shows that the data is normally distributed and meets the normality assumption

Model		Coefficients ^a				Collinearity Statistics		
		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Tolerance	VIF
1	(Constant)	14.242	5.816		2.621	.010		
	X1	.428	.107	.353	3.991	.000	.829	1.206
	X2	.683	.132	.460	5.315	.000	.829	1.206

a. Dependent Variable: Y

Multicollinearity Test

In this regression model, the results of the multicollinearity test can be seen from the following table:

Table Multicollinearity Test Results

Based on the processing results in Table 1, it shows that the VIF and tolerance values for all variables in this study do not experience multicollinearity. This is indicated by the VIF values of the two independent variables which are less than 10, and the tolerance value far exceeds 0.01. These results indicate that in this regression model all independent variables do not have multicollinearity problems.

Heteroscedasticity Test

The heteroscedasticity test was carried out to test whether in a regression model, there is an unequal variance of the residuals from one observation to another. If there is a certain pattern, such as the dots forming a regular pattern, then heteroscedasticity has occurred.

If there is no clear pattern and the points are spread irregularly then heteroscedasticity does not occur. The results of the implementation of the heteroscedasticity test are shown in Figure 4 below:

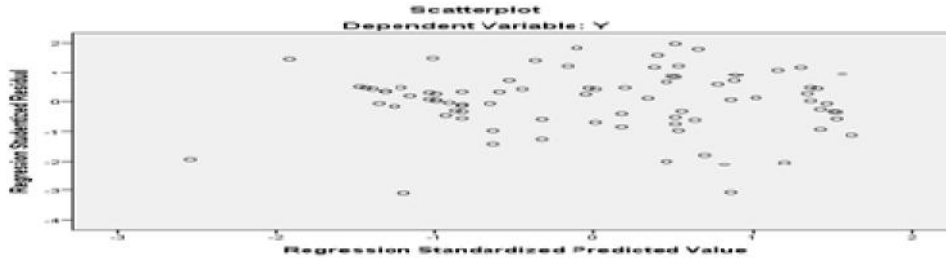


Figure 4. Heteroscedasticity Test Results

Figure 4 above shows that the resulting points spread randomly and do not form a particular pattern or trend line. The picture above also shows that the distribution of data is around the zero point. The results of this test indicate that the regression model is free from heteroscedasticity problems, in other words: the variables to be tested in this study are homoscedastic.

Statistical Test Results

Multiple Linear Regression Analysis

The results of multiple linear regression analysis can be seen in the table below:

Table Results of Multiple Regression Analysis

Model		Coefficients ^a				Collinearity Statistics		
		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	T	Sig.	Tolerance	VIF
1	(Constant)	14.242	5.816		2.621	.010		
	X1	.428	.107	.353	3.991	.000	.829	1.206
	X2	.683	.132	.460	5.315	.000	.829	1.206

a. Dependent Variable: Y

Source: SPSS Calculation Results Version 22

Based on Table 2 above, the multiple linear regression equation in this study is:

$$Y = 15.243 + 0.428X1 + 0.683X2 + e$$

1. In this regression model, the constant value listed is 15.243 which can be interpreted if the independent variables in the model are assumed to be equal to zero, on average the variables outside the model will still increase satisfaction by

15.243 one-unit or in other words if the quality variable services and incentives are not improved, then customer satisfaction is still 15,243 units.

2. The value of the regression coefficient b1 of 0.428 in this study means that when service satisfaction increases by one unit, it will increase customer satisfaction performance by 0.428 units.
3. The value of the regression coefficient b2 of 0.683 in this study can be interpreted that the security variable is 0.683 which indicates that when incentives increase by one unit, it will increase service satisfaction by 0.683 units.

Hypothesis testing

Partial Test (t test)

The results of testing the first hypothesis partially can be seen in table 3 below:

Table Test Results t

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	14.242	5.816		2.621	.010		
	X1	.428	.107	.353	3.991	.000	.829	1.206
	X2	.683	.132	.460	5.315	.000	.829	1.206

a. Dependent Variable: Y

a. Dependent Variable: Y

Source: SPSS Calculation Results 22

Based on Table 3 above, the following results are obtained:

1. The significance value for the variable Quality of service (0.000) is smaller than that of alpha 5% (0.05) or $t \text{ count} = 3.991 > t \text{ table } 1.988$ ($n-k=85-3=82$). Based on the results obtained, H_0 is rejected and accepted. H_a for service quality variable. Thus, partially that the service quality variable has a positive and significant effect on customer satisfaction at PT. Bank Rakyat Indonesia Persero Tbk Kabanjahe Branch.
2. The significance value for the security variable (0.000) is smaller than that of alpha 5% (0.05) or $t \text{ count} = 5.315 > t \text{ table } 1.988$ ($n-k=85-3=82$). Based on the results obtained, H_0 is rejected and accepted. H_a for safety variables. Thus, partially that the security variable has a positive and significant effect on customer satisfaction at PT. Bank Rakyat Indonesia Persero Tbk Kabanjahe Branch.

Simultaneous Test (Test F)

The results of the F test in this study can be seen in the table below:

Table F Test Result

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1527.986	2	763.993	36.411	.000 ^b
	Residual	1720.061	82	20.976		
	Total	3248.047	84			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

Source: SPSS Calculation Results Version 22

On the results of the regression test in this study, it is known that the significance value is 0.000. Where it is required that the significance value of F is less than 5% or 0.05 or the value of $F_{count} = 36.411 > F_{table} 3.11$ ($df_1 = k-1=3-1=2$) whereas ($df_2 = n - k$ ($85-3=82$)) Thus it can be concluded that all the independent variables namely service quality and security have a positive and significant effect on quality at PT Bank Rakyat Indonesia Persero Tbk Kabanjahe Branch.

Coefficient of Determination (R2)

The results of the determination test can be seen in the following table:

Table Test Results for the Coefficient of Determination

Model Summary ^b				
Model	R	R Square	Adjusted Square	RStd. Error of the Estimate
1	.683 ^a	.470	.458	4.580

a. Predictors: (Constant), X2, X1
b. Dependent Variable: Y

Based on Table 2 obtained:

1. The correlation regression value is 0.684, meaning that together service quality and security on customer satisfaction at PT. Bank Rakyat Indonesia Persero Tbk Kabanjahe Branch has contributed at a strong level.
2. For more than one independent variable it is better to use the adjusted R Square. Where the value (R2) is 0.458 (45.7%). So that it can be said that 45.7% variation of the dependent variable, namely service quality and security in the model can explain the variable customer satisfaction at PT. Bank Rakyat Indonesia Persero Tbk Kabanjahe Branch while the remaining 54.3% is influenced by other variables outside the model.

CONCLUSION AND RECOMMENDATION

Effect of service quality on customer satisfaction

This research is in accordance with research conducted by (Amelia, 2018)(F. A. A. F. E. H. S. R. S. S. Chaniago, 2019)(Banuari, 2023)(Bhastary, 2019)(Ahmad Rivai, 2020)(A. Hou, 2020) which states that service quality has a significant effect on satisfaction customers. Whereas in this study the significance value for the service quality variable (0.025) is smaller than that of alpha 5% (0.05) or $t_{count} = 3.991 > t_{table} 1.988$ ($n-k=85-3=82$). Based on the results obtained, H_0 is rejected and accepted. H_a for service quality variable. Thus, partially that the service quality variable influences customer satisfaction at PT. Bank Rakyat Indonesia Persero Tbk Kabanjahe Branch. According to (A. F. Nasib, 2020) every organization has a different quality of service. Regardless of the origin of an organization, it will make the existing quality identical to the owner of the organization.

Effect of security on customer satisfaction

This research is in accordance with research conducted by (N. S. Chaniago, 2018)(Martin, 2018) (Ballian, 2020)(D. M. P. P. N. S. H. Nasib, 2021) which states that security directly has a significant effect on customer satisfaction. Whereas in this study the significance value for the security variable (0.000) was smaller than that of alpha 5% (0.05) or $t_{count} = 5.931 > t_{table} 1.988$ ($n-k=85-3=82$). Based on the results obtained, H_0 is rejected and accepted. H_a for safety variables. Thus, partially that the security variable affects customer satisfaction at PT. Bank Rakyat Indonesia Persero Tbk Kabanjahe Branch. According to (T. Hani Handoko, 2012) security is an incentive offered to customers to save their funds in banking

The influence of service quality and security on customer satisfaction

This research is in accordance with the results of research conducted by (E. A. M. D. B. F. A. A. Hou, 2022)(Syarifuddin, 2022)(Mardikaningsih, 2022) which states that service quality and safety have a significant effect on employee satisfaction. Whereas in this study the significance value of F was less than 5% or 0.05 or the value of $F_{count} = 36.411 > F_{table} 2.71$ ($df_1 = k-1=3-1=2$) whereas ($df_2 = n-k$ ($90-3 = 87$)) Thus it can be concluded that all independent variables namely service quality and security have an effect on customer satisfaction at PT Bank Rakyat Indonesia Persero Tbk Kabanjahe Branch.

ACKNOWLEDGEMENT

Based on the results of data analysis, it shows that service quality and security have a significant effect on customer satisfaction at PT. Bank Rakyat Indonesia Persero Tbk Kabanjahe Branch. The variable that has the greatest influence contribution is security. So it is very important for the management of Bank Rakyat Indonesia Persero Tbk Kabanjahe Branch to continue to pay attention to the extent of security for its customers.

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