

Teller Service Satisfaction Level Analysis at BNI Undaan Surabaya Branch

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Abstract

This study aims to find out the analysis of the level of satisfaction of teller services at BNI Undaan Surabaya Branch by using the research dimension consisting of tangible (physical evidence), reliability (reliability), responsiveness (responsiveness), assurance (guarantee) and empathy (empathy). This research is a research that uses the approach qualitative, the technique used in this research is the method of questionnaires and data collection techniques through google form. Then using the gap analysis method and managed to find the gap score is - 0.48 with an average score of -0.096. The research subjects used were customers at BNI Undaan Surabaya Branch which amounted to 50 people. The results showed from 50 respondents known analysis of the quality of teller services to customers at BNI Undaan Surabaya Branch with a Very Dissatisfied attitude of 0%, Dissatisfied 0%, Dissatisfied 0%, Satisfied 9.6% and Very Satisfied 90.4%. Based on the results of the research can be interpreted the quality of service provided by the teller at BNI Undaan Surabaya Branch is Very Satisfied.

Keywords:

Customer Satisfaction, Gap Analysis, Service Quality

1. Introduction

In this increasingly advanced and sophisticated age, competition in the business world is undeniable. Similarly, in the world of banking is getting tighter every day in the field of business and services. All existing banks are competing - competition ranging from state-owned banks, private banks and foreign banks to find new customers or retain old customers. One way to make customers interested in the products of the bank is to improve the quality in the field of service so that the customers have a good relationship with the bank. So if the customer is satisfied, they will be interested in all programs offered by the bank and do not close the possibility to invite their colleagues or their relatives to become customers at the bank. Therefore, the bank must know very well about how to treat customers properly and so as to make them feel satisfied with the service at the bank. (Kusmayadi, 2008)

The quality of service can be interpreted as a customer's assessment of the overall privileges of a product or service. According to Assauri, (2007) good service will have a positive impact for every member and prospective member so that it can attract them to use the 3 products and services offered. If the company's service is maximal, then by itself will get positive value from consumers, which will have a direct impact on the bank's brand image. (Kartika, C., Adam, A. D., & Trisna, 2019)

Customer satisfaction is the feeling of pleasure or disappointment of someone arising from comparing the perceived performance of the product (or results) with their expectations, if the performance fails to meet expectations then the customer will be dissatisfied, if the performance in accordance with the customer's expectations will be satisfied, if the performance exceeds the expectations of customers are very satisfied or happy (Kotler, Philip, 2008). GAP Analysis is used as a business evaluation tool that focuses on performance gaps. This analysis is used to determine the gap between consumer perception and expectations and identify the actions needed to reduce the gap and achieve expected performance in the future. Therefore, the company wants to know the gap between the company and the quality expectations of services that have been provided by the teller of BNI Undaan Surabaya Branch.

2. The Foundation of Theory

Customer satisfaction plays an important role in maintaining customers who have been served by banks, who are then able to generate and increase bank income. (Indiani, Ni Luh Putu., Yasa, I Putu Ngurah Suyatna., Sitiari, 2016).

When the quality of the product is considered good by the customer, the customer's commitment to the bank is higher. A number of studies confirm this, found that product quality has a positive and significant effect on customer loyalty. (Yaya, L.H.P., Marimon, F., Casadesus, 2011; Wu, Y.L.& Shang, 2013; Ismail, 2014).

2.1. Quality of Teller Service

According to Tjiptono, (2001), quality can be interpreted as "dynamic conditions related to products, services, human resources, processes, and environments that meet or exceed expectations". Based on this definition, quality is the relationship between products and services or services provided to consumers can meet consumer expectations and satisfaction

2.2. Service Quality Dimension

There are five quality dimensions that can be used as a strategic planning and analysis framework. those dimensions are:

- a. Tangible is the ability of a company to show its existence to external parties. This aspect includes physical facilities, equipment, employees and communication facilities. This physical evidence will be seen directly by the customer. Physical evidence includes the appearance of physical facilities, equipment, personnel, and corporate communication materials. Therefore, this physical evidence should be interesting and modern.
- b. Reliability is the ability of a reliable company to provide services as promised accurately and reliably. This aspect is the ability to provide services promised immediately and satisfactorily. In order to support this, every bank employee should be given training and education to improve their abilities. Ability to perform services as promised immediately, accurately, and satisfactorily.
- c. Responsiveness is the desire of the staff to help customers and provide responsive service. Therefore, the bank management needs to provide great motivation so that all bank employees support service activities to customers indiscriminately. It would be better if the motivation given to employees will be rewarded according to their abilities.
- d. Assurance is that consumers will be well served by employees who have an adequate level of competence and are able to provide a sense of security and comfort. There is a guarantee that employees have knowledge, competence, ability, and trustworthy nature or behavior, so it is important that customers are confident that their transactions are right and on target. Guarantees in the company include knowledge, courtesy of officers and their trustworthy nature so that customers or customers are free from risk.
- e. Empathy is the concern and attention of individuals or individuals that the company provides to its customers including the ease of conducting relationships, good communication, and understanding the needs of customers quickly and appropriately. (Prakoso, A. F., Nurul, R., Wulandari, A., Trisnawati, N., Fitrayati, D., Rachmawati, L., Kurniawan, R. Y., Dewi, R. M., Ghofur, M. A., Sholikhah, N., Hakim, L., Marlana, N., Widayati, I., Solichin, M. R., & Andriansyah, 2017)

2.3. Meaning of Teller

Teller is a Bank officer whose daily work is directly related to the customer or non-customer (general public). The bank has to choose the officer who will be appointed as Teller because the work of a teller is seen from how he communicates well and is able to do his job quickly and precisely. Indirectly will reflect the reputation and circumstances of the Bank. (Perbankan, 2019)

2.4. Perception

Sarlito W Sarwono, (2010) argues that perception is generally a process of obtaining, interpreting, selecting and setting sensory information. Perception takes place when a person senses stimulus from the outside world that is captured by his auxiliary organs that then enter the brain. Perception is the process of finding information to understand using sensing tools (Sarlito W Sarwono, 2010). (Mahmoud, S. S., Hussain, Z. M., O'Shea, P., Schaubach, K. R., Iv, N. J. D., Rappaport, T. S., Feuerstein, M. J., Feuerstein, M. J., Blackard, K. L., Blackard, K. L., Rappaport, T. S., Seidel, S. Y., Seidel, S. Y., Xia, H. H., Phillips, C., Sicker, D., Gru, 2015).

2.5. Expectation

According to Karami, M., Maleki, M. M., & Dubinsky, (2016), consumer expectations or expectations are consumer confidence in certain standards of what it will receive. Customer expectations or expectations are always based on four things, including: (1) individual needs, (2) words of mouth, (3) past experiences or past experiences, (4) external communication (Karami, M., Maleki, M. M., & Dubinsky, 2016). Kotler and Keller's satisfaction is the feeling of pleasure or disappointment of someone arising from comparing perceived performance of a product (or result) against their expectations. (Hakim, M., & Mulyapradana, 2020)

2.6. Gap Analysis

GAP analysis is defined as a comparison of actual performance with potential or expected performance. GAP analysis is used to evaluate businesses by comparing the company's current performance with previously targeted performance and determining what steps need to be taken to reduce those gaps and achieve the desired conditions in the future. This analysis model is based on consumer assumptions by comparing the company's performance with certain standards or consumer expectations. (Stolzer, A. J., Halford, C. D., & Goglia, 2011)

3. Research Methodology

3.1. Research Description

The type of research used in this study uses analitative kuapproach. Qualitative research understanding is research whose main purpose is to gain insight into a particular topic.

3.2. Data Collection Methods

The method of collecting data using questionnaires with 50 respondents. Questionnaire is a study conducted by distributing a piece of question to respondents to get answers from them. For now the questionnaire can be done online by filling out the *google form*. This way is easier and faster because there is no need to meet with respondents. To measure consumer perceptions and expectations in questionnaire statements, a Likert scale is used. In the measurement done is using the Scale Likert. According (Kriyantono, 2006:134) likert scale is a scale used to measure the attitudes, opinions, and perceptions of a person or group of people about social events or symptoms (Sugiyono, 2010:1993). The measurement method is to confront a responden with a statement and then be asked for answers from five answer options, where the answer value has a different answer value. ((SNAST), 2014)

This research uses variable dimensions of service quality (X) and customer satisfaction (Y) and then look for the value of the gap is using Gap Analysis. positive gaps will be obtained if the value of consumer perception is greater than the value of expectations. Consumers are considered satisfied with the company. While the negative gap will be obtained if the value of consumer expectations is greater than the value of perception. This suggests consumers are less or less satisfied with the company. The higher the expectation value and the lower the perception value indicates the greater the gap that occurs. (Jienardy, 2017)

4. Research and Discussion Results

4.1. Description of Research Results

Based on the frequency of analysis of the level of satisfaction of teller services at BNI Undaan Surabaya Branch with a very dissatisfied attitude of 0%, Dissatisfied 0%, Dissatisfied 0%, Satisfied 9.6% and Very Satisfied 90.4%. Can be seen from the results of the research interpreted the quality of service provided by the teller at BNI Undaan Surabaya Branch is Very Satisfied.

4.2. Descriptive Analysis and Gap Analysis

Table 1 and 2 are the frequency of analysis of the level of tellr service satisfaction at BNI Undaan Surabaya Branch with as many as 50 respondents, by selecting 5 service indicators using a likert scale with the results of 250 accumulated frequencies. From the amount of data there is stated that the level of satisfaction of teller waitresses at BNI Undaan Surabaya Branch is Very Satisfied.

Table 1. Frequency Analysis of Teller Service Satisfaction Level at BNI Undaan Surabaya Branch

No	Category	Frequency	%
1.	Very dissatisfied	0	0
2.	Unsatisfied	0	0
3.	Dissatisfied	0	0
4.	Satisfied	24	9,6
5.	Very satisfied	226	90,4
	Sum	250	100

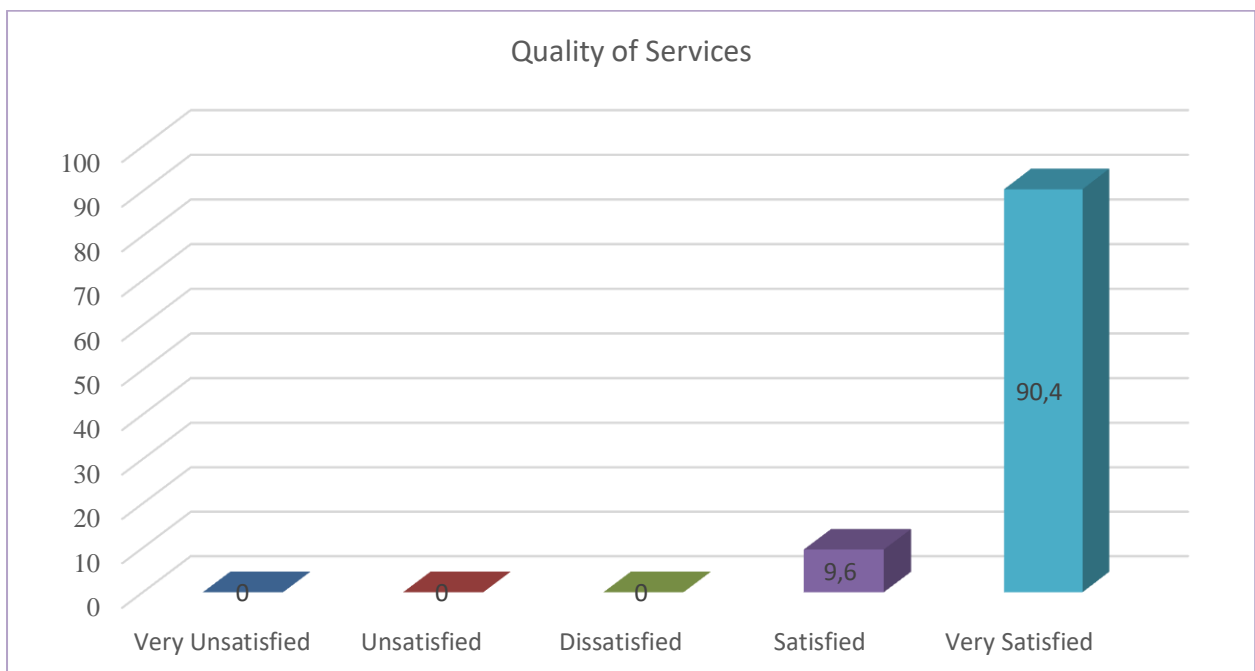


Figure 1. Teller Service Satisfaction Level Analysis at BNI Undaan Surabaya Branch

Based on the table above, it can be determined the average value (mean) of the teller service variable of 24.52 median (middle value) of 25.00 mode (the most frequently appeared value) of 25.00. As for every study in BNI Undaan Surabaya Branch the overall value is 100 (a hundred) percent. If the assessment uses a likert scale then the overall value is 25.00 . The formula used in this study is as follows:

$$\begin{aligned} \text{Score SERVQUAL} &= \text{Score of Perception (P)} - \text{Score of Expectation (I)} \\ \text{Score SERVQUAL} &= \text{Score } 24,52 \text{ (P)} - \text{Score } 25,00 \text{ (I)} \\ &= 24,52 - 25,00 \\ &= - 0,48 \end{aligned}$$

So based on the formula above, the researchers found GAP – 0.48 in Variable Research Teller

Table 3 is the average value of Gap analysis of teller service satisfaction level at BNI Undaan Surabaya Branch. The gap value is obtained from the average value of perception minus the average expectation value of each indicator in tangible variables, reliability, responsiveness, assurance and empathy. Negative gap value indicates the expectation value is higher than the consumer perception value which means teller service quality performance still has not reached the target. Because the target of the company want to get perfect value from the customers who come. Nevertheless, the quality of teller service at BNI Undaan Surabaya Branch is included in the category of Very Satisfied.

Table 2. Variable of Teller Service

No	Assessment Indicators	Perception	Expectation	GAP
1.	Tangible	4,86	5,00	-0,14
2.	Reliability	4,92	5,00	-0,08
3.	Responsiveness	4,92	5,00	-0,08
4.	Assurance	4,90	5,00	-0,10
5.	Emphaty	4,92	5,00	-0,08
	Average	4,904	5,00	-0,096

5. Conclusions and Suggestions

The gap value of the service quality variable is -0.48 with an average value of -0.096. Teller at BNI Undaan Surabaya Branch has not been able to reach the target that must be fulfilled by the company. But they still get very satisfied value. The highest gap lies in the tangible variable (physical evidence) of -0.14. While in variable reliability, responsiveness and empathy put a near-perfect value, with a value of -0.08 and then assurance (guarantee) with a value of -0.10. The higher the target value provided by the company, the more difficult the level of service that must be done

It is expected to teller, especially Bank Negara Indonesia (BNI) Undaan Surabaya Branch to continue to maintain the services that have been given because based on research all variable teller services have been in a very good category but have not been able to meet the target of the company, for the future maintain the already good and improve for the better.

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Biographies

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