The Influence Of Service Quality On Customer Satisfaction At Cimb Bank, Solok City West Sumatera

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A R T I C L E I N F O

A B S T R C T

The objectives to be achieved through this research are as follows: 1). To Learn How to Shape Commercial Service Quality at At CIMB Bank, Solok City West Sumatera .2). To Learn How to Form Customer Satisfaction At CIMB Bank, Solok City West Sumatera. 3). To Learn How to Influence of Service Quality on Customer Satisfaction At Cimb Bank Solok City West Sumatera. Influence research on the implementation of service quality on customer satisfaction At CIMB Bank, Solok City West Sumatera. This effect, researchers using survey research method with qualitative and quantitative approaches. From the research results presented the following conclusions: 1) .The quality of service At CIMB Bank, Solok City West Sumatera still less for it needs to be improved again service excellence so that customers feel more comfortable and happy in bertransaksi.2) Satisfaction in the service At CIMB Bank, Solok City West Sumatera should be increased to clients that the service is fast and accurate and easy to transaction At CIMB Bank, Solok City West Sumatera. 3) Based on the results of hypothesis testing results obtained through the correlation between the Influence Quality of service (X) to the satisfaction of the customer (Y) is obtained by 0868, meaning between Quality of service and satisfaction of customers there is a very strong and positive with a significant level less than 0.005, namely of 0000. While the value of determinant coefficient (R-Square) Influence Quality of service X) is equal to 0754, or 75.4%, where the variation increases and decreases in customer satisfaction (Y) can be explained by the variable quality of service Influence of 75.4%, while the remaining 24.8% customer satisfaction influenced by other factors not included in the variables studied. To test the regression Y = a + bX obtained Y = 172+ 0513 (Quality of service), this shows the positive effects generated by the quality of service to the satisfaction of the customer. This means that if the quality of service (X) is increased by 1 point then it will give effect to customer satisfaction for 172+ 0513 Based on the hypothesis test (t test) obtained t count of 12 118 while ttabel amounted to 1,671. Thus t count 12 118> ttable 1671, so the hypothesis (Ho) is rejected and (Ha) received acceptable. This means that there is the influence of service quality on customer satisfaction.In connection with the above conclusions, put forward suggestions as follows: 1. To improve the quality of service should be a reform of the Bank as provided briefing for employees and improving facilities for the convenience customers. 2. To increase employee satisfaction can provide the best service to customers so that customers feel comfortable and pleased.3. Based on the results of hypothesis testing there is influence between service quality and customer satisfaction. to see the influence between service quality and customer satisfaction indicators of service need attention

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1. Introduction

The customer is likened to a king who must be served, but this does not mean giving up everything to the customer. Efforts to satisfy customer needs must be carried out profitably or be a "win-win situation" that is where both parties feel happy or no one is harmed. Customer satisfaction is the focus of attention by almost all parties, including the government, business people and consumers. This is due to the better understanding of the concept of customer satisfaction as a strategy to win competition in the business world. The word 'satisfaction' comes from Latin "satis" (meaning quite good, adequate) and "facio" (doing or making). In simple terms, satisfaction is defined as 'an effort to fulfill something or make something adequate (Tjiptono, 2007: 349). Companies engaged in banking are service businesses that are based on the principle of trust so that the problem of service quality is a very decisive factor in business success.

Service quality is a form of customer assessment of the level of perceived service with the expected service level. In order to compete, survive and develop, banking companies are required to be able to provide quality services that can meet the needs and desires of customers.

Service is an effort that must be done to meet customer satisfaction. In the services provided to customers will be a benchmark for the extent to which the Bank is able to provide the best to each of its customers. Service is an effort that is carried out directly or indirectly in analyzing the overall nature. In the service that applies to banking activities the analysis can include the following aspects: determinants of banking activities and influencing factors, transaction problems and bank operational supervision, the forms of policies made in dealing with problems that arise.

In addition, increasing competition in the banking services industry forced CIMB Bank, Solok City West Sumatera to find the most appropriate strategy to win the competition. One strategy for achieving success in the banking services industry is by creating customer satisfaction. Therefore, the CIMB Bank, Solok City West Sumatera highly prioritizes the quality of products by providing superior services and facilities that are not owned by competitors, which will certainly result in customer satisfaction. Initial data / customer data at the CIMB Bank, Solok City West Sumatera from 2010-2015. can be seen in the following Table:

Table 1 Number of CIMB Bank Customers in 2010 - 2015

No	Year	Number of Customers
1	2010	500
2	2011	400
3	2012	300
4	2013	350
5	2014	200
6	2015	200

This study was designed to test the level of service to customer satisfaction and to find out whether the quality of servants in the form of physical (tangibles), reliability (reliability), responsiveness (assurance) and assurance (empathy) affect customer satisfaction. In the service industry, the Customer certainly hopes to get good service, while on the other hand the service provider also has quality standards in providing services. Likewise in the banking world which is a service industry, customers as customers must have expectations for the quality of certain services that may differ from service providers. Customer perceptions of the quality of service itself are the customer's overall assessment of the excellence of a service.

By providing good service quality will provide an encouragement to customers to establish strong needs ties with the bank. If the quality of service is getting better, shown by reliable service, has responsiveness, has a guaranteed service and more empathy (attention), then the customer will feel satisfied.

Customer satisfaction is born because of the good quality of service that includes tangibles, reliability, responsiveness, assurance, and empathy. These five elements of service quality, will at least provide customer satisfaction if the Bank always serves exceeding customer expectations. Apart from the quality of service the trust factor is an important factor, because without trust, the community will not save their funds in the bank. For this reason, banks must be able to maintain the trust of the public that funds are kept safe.

Thus the customer's trust is a sense of security in their interaction with what is desired and expected so that it will provide positive and beneficial results for the customer. Lack of trust held by

customers towards CIMB Bank, Solok City West Sumatera will reduce customer satisfaction. This was demonstrated by the ability of the CIMB Bank, Solok City employees in West Sumatra to respond to customer needs and complaints. In creating customer satisfaction, especially customers, CIMB Bank, Solok City West Sumatera must be able to increase customer value.

Based on observations made by CIMB Bank, Solok City West Sumatera researchers, there were customers who complained because of the length of the transaction or network, the number of customer queues and lack of attention from the bank, in addition to the low ability of employees to communicate with customers. there are customers who do not understand the products offered by CIMB Bank, Solok City West Sumatera due to inadequate promotion. With a lack of customer understanding of the products of the CIMB Bank, Solok City West Sumatera. This allows a decrease in the quality of services provided by service providers, namely the CIMB Bank, Solok City West Sumatera, which has an impact on reducing customer satisfaction.

By paying attention to the importance of the quality of service quality of employees towards increasing customer satisfaction in achieving organizational goals, the authors are interested in taking the title of " The Influence Of Service Quality On Customer Satisfaction At CIMB Bank, Solok City West Sumatera".

2. Method

The research method used in this study is a survey research method with a quantitative approach. The data collection techniques used in this study using questionnaires and interview methods. For data processing techniques, it will later use statistical analysis techniques using Statistical Program for Social Science (SPSS).

3. Research Results and Discussion

Based on the results of interviews conducted service quality is an effort that must be done to meet customer satisfaction. In the service provided to customers will be a benchmark for the extent to which the Bank is able to provide the best to each of its customers. Service is an effort that is carried out directly or indirectly in analyzing the overall nature.

The results of interviews with CIMB Bank customers in Solok City, West Sumatra, Mrs. Astuti Yunan stated that:

1. As long as I become a customer of this bank in providing services, employees are indeed not fast enough so we have to wait a long time, and the equipment used is less sophisticated and less modern because there are frequent interruptions in network transactions or offline.
2. While the knowledge possessed by employees can be said to be sufficient because what is asked is an answer even though it is not satisfactory. Likewise regarding the fine of late questions I was responded to but I was not satisfied with the answers given.

The conclusion of the interview above stated that the quality of service of the CIMB Bank, Solok City West Sumatera is still lacking, and needs to be improved again because there are still customers who are still not satisfied with the services provided by employees. Provision of good quality service to customers will increase customer interest to invest more or transact with CIMB Bank, Solok City West Sumatera, for that employees must improve the quality of their services by providing better services, improving the facilities and infrastructure needed by customers and more concerned about complaints faced by customers.

Whereas according to Mr. Jamaris Sati stated that: 1. As long as I become a debtor, there must be complaints or complaints, for example, the length of time to conduct transactions, 2. To maintain good relations if I am satisfied, I will praise and if I am not satisfied, I will complain, and 3. To feel satisfied is still not satisfied because there are still many shortcomings that the bank must complete.

Another thing was conveyed by Mr. Desta that: "I am quite satisfied with the service I received but if possible the service time is accelerated again"

The conclusion of the second interview mentioned above is that CIMB Bank customers in Solok City, West Sumatra, stated that they were less satisfied with the services provided by the Bank. It should be further enhanced. In order for customers to feel satisfied and happy to transact at CIMB Bank, Solok City West Sumatera.

Based on the results of testing the hypothesis can be explained that:
a. From the results using Cross Tabb:
   A) Service quality
      1) CIMB Bank, Solok City West Sumatera has attractive, comfortable and clean facilities, and is safe to use (for example: waiting rooms, parking lots, etc.): from processed data 52.3% of respondents stated that they agree that every time they come to CIMB Bank, Solok City West Sumatera feels comfortable because of the clean waiting room and the large parking area.
      2) Transactions at the CIMB Bank, Solok City West Sumatera are free from errors. From the data that has been processed 43.0% of respondents stated that they agree that conducting transactions at the CIMB Bank, Solok City West Sumatera is free from mistakes.
      3) The CIMB Bank, Solok City West Sumatera, provides the same service throughout the day to all customers. From the processed data 38.4% of respondents provide the same service throughout the day to all customers without discriminating between customers.
      4) CIMB Bank, Solok City West Sumatra guarantees customer security in transactions. From the processed data 38.4% of respondents stated that the CIMB Bank, Solok City West Sumatera guarantees the security of customers in the transaction.
      5) ATM machine that do not yet exist for transactions. From the data that has been processed, 25.6% of respondents simply agree because the CIMB Bank ATM machine needs to be held in the city of Solok to make it easier for customers to make transactions.
   B) Customer Satisfaction
      1. Ensure customer security in carrying out each transaction. From the processed data 43.0% of respondents said that they agreed that the CIMB Bank, Solok City West Sumatera guaranteed the security of customers in carrying out each transaction.
      2. Room Clean service and friendly and polite staff. From the processed data 43.0% of respondents agreed that the bank service room was clean and employees were friendly and polite.
      3. The ability of employees is still lacking in meeting customer banking needs. From the data that has been processed 38.4% of respondents said they agree that the ability of employees is still lacking in meeting customer banking needs.

b. Through the regression test $Y = a + bX$ obtained by $Y = 172 + 0.513$ (Level of Quality), this shows the positive influence generated by the quality of service on customer satisfaction. This means that if the quality of service (X) is increased by 1 point it will have an influence on customer satisfaction of $172 + 0.513$.
c. Through the correlation test between the effect of service quality (X) on customer satisfaction (Y) obtained results of 0.868, meaning that between service quality and customer satisfaction there is a very strong relationship (Interpretation of Correlation Coefficients between 0.80 - 0.100) and positive with significantly more levels small from 0.005 that is equal to 0.000. Whereas from the results of the determinant coefficient test through SPSS 16.00, the Determinant Coefficient (R-Square) value of Service Quality (X) is 0.754 or 75.4%. Thus the variation in increase and decrease in customer satisfaction (Y) can be explained by the variable service quality of 75.4%, while the remaining 24.6% Customer satisfaction is influenced by other factors not included in the variables studied.
d. Based on the hypothesis test (t test) obtained tcount of 12,118 while the table is 1,671. Thus, tcount 12,118> t table 1.671, so that (Ho) is rejected and (Ha) is accepted, meaning that there is an influence between service quality on customer satisfaction. The probability of the research results is known to be 0.000, while the α value is set at 5%. Thus [$\rho = 0.000 < \alpha = 0.05$] because the probability value is below the alpha value (α), the effect of service quality variable is significant on customer satisfaction, meaning that the influence of service quality can be used as a parameter in determining customer satisfaction.

4. Conclusion

1. The service quality of CIMB Bank in Solok City, West Sumatra is still lacking for that needs to be improved again so that customers feel more comfortable and happy in making transactions.
2. Customer satisfaction at the CIMB Bank, Solok City West Sumatera has not been achieved in a fast and precise service and ease of transaction.
3. Based on the results of testing hypotheses obtained results through a correlation test between the effect of service quality (X) on customer satisfaction (Y) obtained results of 0.868, meaning that between service quality and customer satisfaction there is a very strong and positive relationship with a significant level smaller than 0.005 that is equal to 0,000.

While the Determinant Coefficient (R-Square) Effect of Service Quality X) is equal to 0.754 or 75.4%, where the variation in increase and decrease in customer satisfaction (Y) can be explained by the influence of service quality variable by 75.4%, while the remaining 24.6% customer satisfaction influenced by other factors not included in the variables studied.

For the regression test Y = a + bX obtained by Y = 172+ 0.513 (Quality of service), this shows the positive influence generated by the quality of service towards customer satisfaction. This means that if the quality of service (X) is increased by 1 point it will have an influence on customer satisfaction of 172+ 0.513

Based on the hypothesis test (t test) obtained the value of 12,118 while the table is 1,671. Thus, t count 12,118> t table 1,671, so that the hypothesis (Ho) is rejected and (Ha) accepted can be accepted. This means that there is an effect of service quality on customer satisfaction.

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