Measurement Of Customer Satisfaction Index (Csi) At Bank Tabungan Negara Corporation (Ltd),Surabaya Office Branchas An Effort To Improve Service

Didik Mujayadi[1]
{didik.mujayadi92@gmail.com}

Postgraduate, Engineering Management Institut Teknologi Sepuluh Nopember, Surabaya

Abstract. Companies in the financial industry continue to increase in number along with development of the city of Surabaya. This results in the intensification of competition to gain more and more customers or at least to maintain the number of loyal customers. Likewise, Bank Tabungan Negara Corporation (Ltd) seeks to realize this goal. This is thedriving force for Bank Tabungan Negara Corporation, Surabaya Branch Office in order to further enhance its ability to have an advantage over existing banking competitors, aiming to maintain customer satisfaction which plays a very crucial role in having a competitive edge in the financial field.

Keywords: customer satisfaction, SERVQUAL, structural equation model partial least square (SEM-PLS).

1. Introduction

Quality involves adynamic statebetween products, services, people, processes, and environments that meet or exceed expectations (Tjiptono, 2007). Another definition of quality is the degree achieved by the related features in order to fulfill the criteria (Lupiyoadi and Hamdani, 2006). Service quality is a level of advantagethat is expected and the control over that advantagein fulfilling customers'requests. There are two factors affecting service quality, namely the customers' perception towards the actual services they receive (perceived service) and the ideal services that are expected / desired (Expected Service). Clients' satisfaction is determined by the quality of service, in this case the quality of service consists of reliability, guarantee, facility, response, and empathy. What is necessary to support the company in analyzing the needs of customers is by knowing the level of customer satisfaction. Customer satisfaction is one keythat becomes a parameter of the success or failure of a company in marketing its products. Although customer satisfaction is abstract, it can be quantified. Measuring customer satisfaction is crucial to a company, because measuring customer satisfaction can reveal whether there is discrepancy between the quality of service expected by the customer and the service quality perceived/received by the customer of a bank. Customer satisfaction is the customers' response to the inadequacy between the level of prior interest and actual performance that is felt after use (Hartono, 2008). According to Supranto (2002) there are three levels of customer satisfaction, namely very satisfied customers, satisfied customers, and dissatisfied customers. Customers are very satisfied if perceived service is beyond the expected service. Customers are satisfied if the perceived service is the same as the

expected service. Customers are not satisfied if the perceived service is not as good as the expected service. Previous research on SERVQUAL was conducted byKhafafa (2013) on customer satisfaction in Libyan commercial banks, using structural equation models (SEM) with modified dimensions of the SERVQUAL model as follows.
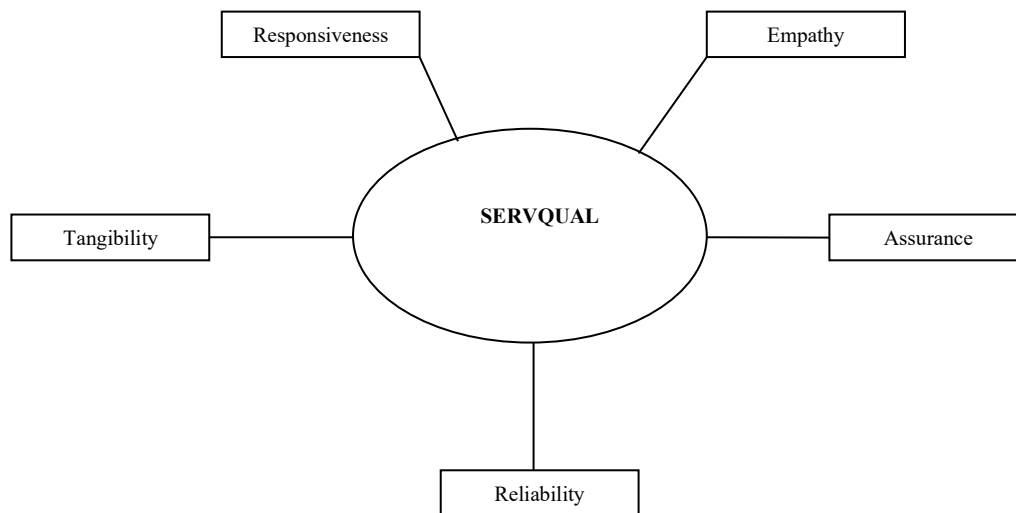
In the current era,small and large scale service companies are emerging, competing for the broadest portion of the market. With the existing increasingly fierce competition, companies must have the right strategy to achieve their objectives. Considering that the availability of customers is an important factor in achieving goals, companies arebecoming increasingly aware of the need for an analysis of the role of customers. In its efforts to serve customers as market segment, a company must understand the desires and needs of customers in order to provide optimal customers'satisfaction.

2. Method

This study utilizes interview and questionnaire methods. The questions in the questionnaire are closed questions designed based on the Likert scale. According to Umar (2005), this scale is used to measure attitudes, opinions, and perceptions of a person or group of people concerning social phenomena. The data obtained in this study are subject datain the form of opinions, attitudes, experiences or characteristics of a person or group that is the subject of research or respondents (Indrianto and Supomo, 1999) obtained directly from customers of Bank Tabungan Negara Corporation (Ltd) Surabaya BranchOffice. The population is the total number of respondents from the unit of analysis whose characteristics are assumed (Masri, 1995). Another view of population is a generalized area consisting of objects/subjects that have certain qualities and characteristics set by the researcher to investigate and then draw conclusions (Sugiono, 1999). The population in this study is the customers of Bank Tabungan Negara Corporation (Ltd) Surabaya Branch Office. Population and population sampling, namely a group of people, eventsor everything that has certain characteristics. For this study, the population is the customers of Bank Tabungan Negara

Corporation (Ltd) Surabaya Branch Office. Sampling in this study was conductedbased on certain considerations. According to Ghozali (2008), the strength of the analysis is based on the portion of the model that has the largest number of predictors. Based on these criteria, the number of respondents was determined as 100.

3. Result and Discussion

Respondents'answers to each research variable are tabulatedas the respondents' overall answers to questions regarding tangible, reliability, responsiveness, assurance, empathy, and customer satisfaction. Respondents' answers to the questions on exogenous variables, namely tangible, reliability, responsiveness, assurance and empathy can be seen in Table 1 as follows.

Table 1. Respondents' Answers to Exogenous Variable

Variable	Question	Frequency of Respondents' Answers					Mean	Total Mean
		VNS (1)	NS (2)	N (3)	S (4)	VS (5)		
Tangible (X1)	X1.1	0	8	10	44	11	3,79	3,82
	X1.2	0	2	8	49	14	4,03	
	X1.3	1	0	12	45	15	4,00	
	X1.4	0	2	12	41	18	4,03	
	X1.5	4	10	26	29	4	3,26	
Reliability (X2)	X2.1	0	1	6	43	23	4,21	4,09
	X2.2	0	3	7	46	17	4,05	
	X2.3	0	2	10	46	15	4,01	
Responsiveness (X3)	X3.1	1	3	10	51	8	3,85	3,84
	X3.2	0	4	9	51	9	3,89	
	X3.3	0	5	14	43	11	3,82	
	X3.4	0	5	13	46	9	3,81	
Assurance (X4)	X4.1	1	2	5	40	25	4,18	4,08
	X4.2	1	1	8	39	24	4,15	
	X4.3	0	1	9	47	16	4,07	
	X4.4	1	1	13	46	12	3,92	
Emphaty(X5)	X5.1	0	2	6	39	25	4,21	4,06
	X5.2	1	1	18	42	11	3,84	
	X5.2	0	2	7	42	22	4,15	

The average for the tangible variable is 3.82. The reliability variable scored at an average of 4.09. The meanfor responsiveness variable is 3.84. The assurance variable has an average of 4.08. While the mean for empathy variable is 4.06. Respondents' answers to endogenous variables namely customer satisfaction is presented in Table 4.8 as follows.

Table 2. Respondents' Answers to Endogenous Variable

Variable	Question	Frequency of Respondents' Answers		Mean	Total Mean
		No (1)	Yes (2)		
Customer Satisfaction (Y)	Y1	16	57	1,78	1,87
	Y2	26	47	1,64	
	Y3	4	69	1,95	
	Y4	4	69	1,95	
	Y5	2	71	1,97	
	Y6	5	68	1,93	

The data collected from Bank Tabungan Negara corporation were analyzed based on internal and external factors; this was then used to determine the company's strategic factors for the SWOT analysis. The external-internal matrix of the position of the BTN Bank,Surabaya Branch Office is as follows.

Table 3. Matrix SWOT Bank Tabungan Negara Corporation (Ltd)

	Strength (S)	Weaknesses (W)
Internal Factor	1. S1 Accuracy, security and trust while in customer service 2. S2 Good physical facilities during the service period	1. W1 ATM networks that are easily accessible 2. W2 Promotion/Advertisements
ExternalFactor **Opportunities (O)** 1. O1 Market Share area/Dense area 2. O2 Community needs for banking transactions	**Strategy S-O** 1. Maintaining quality and expertise with excellent service standards for the wider community as needed (S1, S2; O1, O2) 2. Caring for facilities that are well suited to the community's need to conduct banking transactions (S2, O2)	**Strategy W-O** 1. 1. Coordinating with ATM network managers that are easily accessible for customers (W1; O1, O2) 2. Promote or advertise aimed at a broad market share and according to community needs (W2 and O2)
Threats (T) 1. T1 Number of competing banks around BTN KC Surabaya 2. T2 Public purchasing power	**Strategy S-T** 1. The quality of service and expertise possessed by BTN KC Surabaya officers can be the positioning of BTN KC Surabaya among other banks in attracting public interest (S1, S2, S3; T1, T2) 2. Diversifying BTN KC Surabaya services in accordance with community requests (S1, T1, T2)	**Strategy W-T** 1. Benchmarking competing banks around BTN KC Surabaya (W1, W2; T1, T2) 2. Make advertising promotions more attractive from competing banks and adjust tariffs with public purchasing power (W2; T1, T2)

Note: (Si; Oi) or (Wi; Oi) or (Si; Ti) or (Wi; Ti) shows a combination of external and internal environments in producing strategic options.

4. Conclusion

Overall, the results of SWOT integration show that customers are satisfied with the services provided by BTN Surabaya Branch Office. This satisfaction must be compared (benchmarking) with the services provided by competing banks around BTN Surabaya Branch Officeso that services can be improved. The results of this study can be replicated in other units in order to improve the quality of service based on the determined business

classifications. This is based on the universal nature of research andthus it can be applied to other service industries.

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