

Quality of Service at PT. Bank Rakyat Indonesia (Persero) Tbk. Ampana City Unit Tete Tojo Una-una Regency

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Abstract - The goal of this research was to establish the level of service provided by PT. Bank People of Indonesia (Persero) Tbk. in Ampana City, Tojo Una-Una Regency. The qualitative-descriptive research approach were adopted. Data was gathered through observation, interviews, and documentation. The Miles and Huberman Interactive model is used in the data analysis approach. The study was conducted in Bank Rakyat Indonesia, Ampana City, Tete Unit, Tojo Una-Una district, with unit head informants, orderlies, and customers. The theory employed in this study is Zeithaml, Parasuraman, and Berry's theory in Rahman Mulyawan, which states that there are five aspects to assess service quality: Tangibles, Reliability, Responsiveness, Assurance, and Empathy. According to the study's findings, PT. Bank Rakyat Indonesia (Persero) Tbk. The city of Ampana Unit Tete, Tojo Una-Una district has not delivered quality services in accordance with consumer expectations, thus it is not considered good. This is demonstrated by the existence of two dimensions of service quality that have not gone well, namely Tangibles (tangible) and Responsiveness (responsiveness), as evidenced by the slowness of creating new accounts due to network problems, a lack of building area, and a lack of parking spaces for four-wheeled vehicles.

Keywords: - Styrofoam, KAO, Marshall.

INTRODUCTION

According to Law No. 10 of 1998, a bank is a commercial institution that gathers funds from the public in the form of savings and distributes them to the public in the form of credit or other forms in order to improve the people's standard of life [1]. Banking is one of the financial institutions that has a considerable impact on a country's economy and society. Banks, as financial institutions, keep cash for numerous parties, including enterprises, individuals, and government organizations. Banks fulfill financial requirements and streamline payment systems for all sectors of the economy through credit operations and numerous services supplied. Banks have become a requirement of life for people in a country over time [2]. Banks are critical to every country's economic prosperity. Banks are experiencing fast transformation as a result of the market's creative and constantly evolving electronic offerings [3].

Giving exceptional service to consumers is the cornerstone of any company's success in gaining customer pleasure and loyalty. In the banking sector, competition is not just about interest rates, proper goods, or how many branches a firm has; it is also about the service that allows the company to develop a good and close relationship with its consumers [4]. The banking industry is highly competitive, with comparable products and services being offered to the same target market. The only way to succeed is to be creative in delivering better offers to the market in order to ensure their long-term existence and profitability [5]. A strong business image strengthens the link between customer perceived value and customer retention [6]. A satisfied consumer is a valuable asset. One of the keys to retaining customers is to satisfy them [7].

In 2018-2019, the Infobank Research Bureau collaborated with Marketing Research Indonesia (MRI) to assess the amount of customer loyalty to the bank of choice as a crucial basis for customer loyalty. The research results rank PT. Bank Rakyat Indonesia (Persero) Tbk. in fifth place, indicating that PT. Bank Rakyat Indonesia (Persero) Tbk customer's loyalty is still lower than that of other banks such as Bank Mandiri, Bank Danamon, Bank Central Asia, and Bank Negara Indonesia. The task for PT. Bank Rakyat Indonesia (Persero) Tbk. is to increase customer loyalty, because loyal customers will increase the collection of funds for banks, such as demand deposits, savings, time deposits, and other forms of savings, or launch bank funds in the form of loans or other services that generate income for banks [8].

Bank Rakyat Indonesia (BRI) is the largest government-owned bank in Indonesia, with 70 million clients [9]. Tbk. PT Bank Rakyat Indonesia (PERSERO) Ampana City Unit Tete Tojo Una-Una district is one of Indonesia's state-owned banks, with clients from all walks of life. Tbk PT Bank Rakyat Indonesia (Persero) Ampana Unit Tete was established on April 1, 1981. The establishment of the BRI Ampana Unit Tete Branch in Ampana, Tojo Una-Una Regency, was the outcome of economic advances in the area. Farming and fishing provide the majority of Ampana's income. The year was 1980, and the Ampana people were getting enormous rewards from producing agricultural crops such as copra. At the time, the BRI City of Ampana Unit Tete was still installing a slow-processing system. The system in use is known as the NCS system (National Clearing System). It takes three working days for this system to handle the monies that will be transferred to the destination client. Initially, relatively few individuals became customers of BRI's Ampana Unit Tete Branch since the system established was still sluggish to process and people did not know or trust the banking sector.

BRI's Ampana Unit Tete branch built their technology in 2002 so that transactions could be completed more quickly. After one day, the monies supplied will be promptly received by the target client. As a result of this development, the number of customers at the BRI Ampana Unit Tete Branch increased rapidly, accompanied by the hard work of employees in providing trust and clear explanations to the public so that people better understood the usefulness of banking, particularly at the BRI Ampana Unit Tete Branch, which was located in the heart of the Ampana community.

In 2008, the government offered aid to PT. Bank Rakyat Indonesia (Persero) through the product PBC (People's Business Credit) as part of a program to help the community's economy. The government has sponsored this commodity. People only need to pay 50% of the expenses lent with this PBC (People's Business Credit) product, so that the costs that should be borne by customers are 100% when making loans. The government will bear half of the cost. The number of BRI Ampana Unit Tete subscribers has grown as a result of this government product. This product piques the attention and needs of a large number of individuals. The subsidy is still valid till today despite according to UH (Unit Head) PT. Bank Rakyat Indonesia (Persero) Tbk. Ampana Kota Unit Tete Branch, the amount of subsidy offered by the government is greater and more beneficial for borrowing customers who require it.

Customers who receive satisfactory service will not seek out other banks. This is why PT. Bank Rakyat Indonesia (Persero) Tbk. Ampana City, Tojo Una-Una district must give its customers the best service possible. However, based on their findings, the researchers discovered that the service was not optimum. Customers who wished to conduct transactions had to wait from 11.00 WITA to 14.30 WITA to be served. Despite the fact that there were two tellers at the cashier's desk, only one individual was served. Customers are forced to wait longer than necessary as a result of this. According to the observations, the responsiveness feature remains deficient. This is due to the sluggish service supplied. The utilization of time is ineffective and inefficient in accordance with the bank's Standard Operating Procedures. As a result, researchers are interested in conducting this study to determine the extent to which the quality of services offered to clients while processing transactions at PT. Bank Rakyat Indonesia (Persero) Tbk. Ampana City, Tojo Una-una Regency.

LITERATURE REVIEW

Customer satisfaction is one of the elements that might influence banking customers' willingness to use the services supplied by the bank [10]. The efficiency and simplicity of use of a service are significant dimensions of service excellence [11]. Customers who are loyal to a financial institution are seen as a great asset [12]. Consumers were pleased with the effectiveness of the bank's services but disappointed with the user-friendly components [13]. As a result, the studies highlight the significance of measuring the efficacy of trust, the availability of online banking, perceived value, and the impact of service quality on customer satisfaction and accountability. Website design, reliability, timeliness, and trust may all have an influence on service quality and customer satisfaction, which can have a substantial impact on a consumer's proclivity to buy [14].

Because it is well recognized that the banking environment is both dynamic and competitive, innovative human resource management approaches should focus on providing workers with new and diverse skills and cognition, while also ensuring their adaptability to change [15]. Furthermore, customer-contact employees' creative and service recovery performances, which necessitate extra-role behaviors, contribute considerably to organizational success. These individuals provide management with suggestions and input for new client problems and service enhancement, and they are required to address customer problems satisfactorily [16]. Qualified human resources must back up employee performance [17]. As a result, managers would like to know whether investing in customer and firm employee relations benefits service firms, particularly banks [18].

1. *Customer Satisfaction*

Customer contentment is a mental state in which the results of pre-purchase customer expectations are compared against post-purchase performance evaluations [19]. Customer satisfaction and other factors tend to motivate customers to spread positive word of mouth and engage in other beneficial activities [20]. Mittal and Frennea define customer satisfaction as a consumer's post-purchase appraisal of a product or service [21]. It was highlighted that overall customer happiness will increase her faith in the organization [22]. Customer happiness is often viewed as a crucial pillar of marketing success, with a satisfied customer base playing an important role in developing company competitiveness. Furthermore, this is contingent on a company's ability to match the needs and wishes of its target consumers through superior product/service performance [23].

2. *Service Quality*

Sometimes the term "quality" is used to describe a service or a product. It indicates a distinct meaning for different individuals and institutions, making it difficult to create a broad description. There are several definitions for the terms in the literature to help build a common understanding. The notion of quality was previously connected largely with items. As a result, quality concerns have become an issue in the manufacturing period, and many quality definitions contain product features [24]. The psychological 'experience' of a client in relation to their 'expectations' is described as service quality. The gap between client expectations and perceived service helps to determine the effectiveness of the services offered [25].

In the banking industry, service quality is an important factor that influences customer satisfaction [26]. Customer satisfaction reflects service quality when banking services are reused [27]. Traditional banking services are distinguished by personal connection between consumers and personnel. As a result, most service quality dimensions/items have been developed to capture the character of interpersonal service contacts within the transaction process [28]. Customers routinely compare service quality and will not hesitate to move to a different service provider if they are dissatisfied [29]. When consumers find that their problems have been handled as a result of a service failure, they are more inclined to forgive the company for the failure and continue doing business with the company since their problem was later remedied by the company [30].

The Servqual model, which includes the aspects of dependability, empathy, responsiveness, assurance, and tangibility, is primarily utilized as a multi-dimensional research tool for customer satisfaction [31]. [32] investigated how service quality aspects impact customer perceptions and expectations using the Servqual scale. Customers' expectations and views were significantly influenced by empathy, responsiveness, and reliability, according to the findings. Tangibles and empathy, on the other hand, had only a minimal influence on consumer expectations and impressions [33].

Parasuraman, Zeithaml, and Berry were the forefathers of service quality research. They observed gaps in executives' and consumers' views of the same service quality, which led to the development of a five-gap model, as seen in Figure 1 below: The term "gap" (1) refers to the difference in perceptions between clients and management. The difference between real service standards and managers' impressions of client wants is referred to as the gap (2). A gap is the discrepancy between what is actually supplied and the service standards (3). The discrepancy between what was conveyed to the service and what was provided is referred to as the gap (4). Finally, the gap (5) refers to the discrepancy between the service's expectations and the service's actual impressions. Then, a service that surpasses customers' expectations results in a positive quality perception, whereas a service that falls short of clients' expectations results in a negative and frustrated quality perception [34]

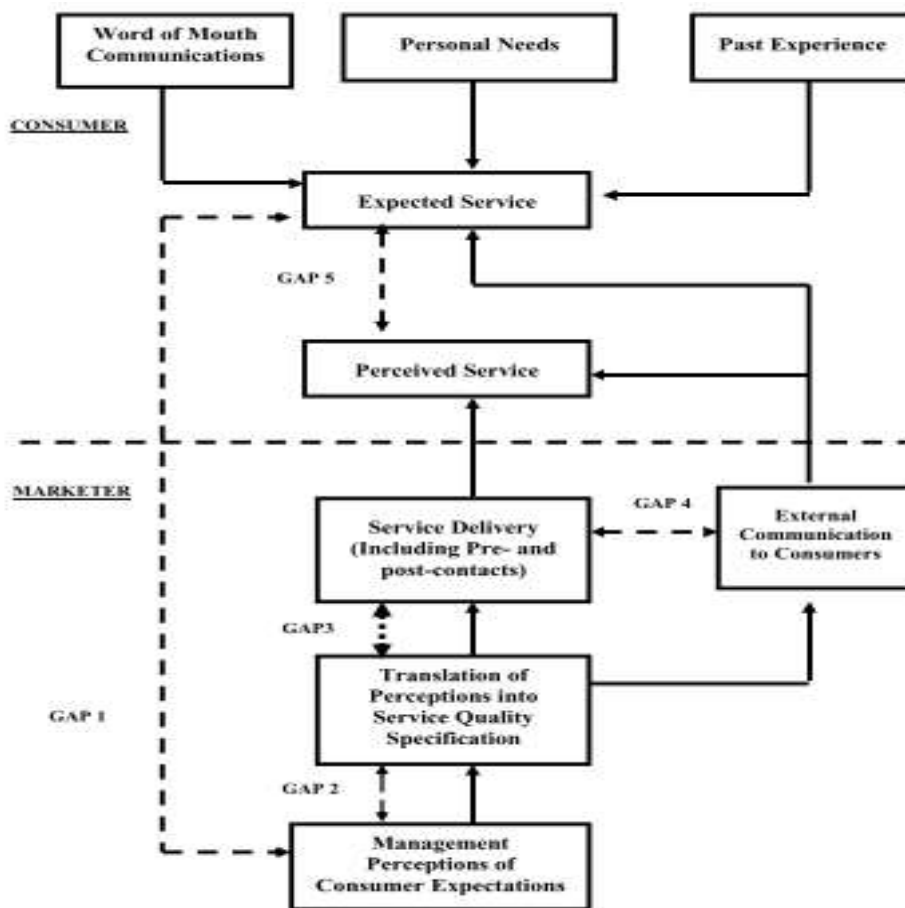
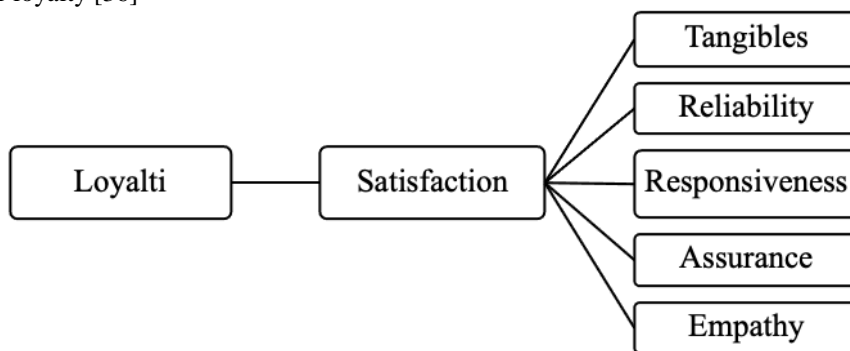


FIGURE 1. SERVICE QUALITY MODEL (GAP ANALYSIS). ADOPTED FROM [34] A CONCEPTUAL MODEL OF SERVICE QUALITY AND ITS IMPLICATIONS FOR FUTURE RESEARCH. JOURNAL OF MARKETING, 49, 4, 41-50.

METHODS

The focus of this research is on service quality, so that the customer's perspective can be used to evaluate the services provided by employees of PT. Bank Rakyat Indonesia (Persero) Tbk. Ampana City, Tete Unit, Tojo Una-Una Regency. The authors chose this location after receiving customer complaints about services that did not meet their expectations. This study used a qualitative method design to collect primary data and a summative approach to analyze the qualitative content [35]. The study employs [34] five component model for service quality as a foundation model to identify determinants that affect commercial bank service

quality. First, this study would look at the factors that influence service quality. Then there's the connection between customer satisfaction and customer loyalty [36]



The personal interview survey was used for this study. Given the nature of the current study, the researcher chose to employ structured interview schedules [37]. The technique of determining the informant by using a purposeful method [38]. In this study, the informants are the Head of Unit, Mantri, and Customers. This sample was chosen after considering the information that will be obtained from the informant. Following data collection, the data must be processed and analyzed in accordance with the outline and for the purpose of developing the research plan [39].

Miles, Huberman, and Saldana's interactive model data analysis is used to examine the obtained data, which comprises data collection, data condensation, data display, and drawing conclusions and verification [40]. The qualitative data analysis approach was employed in this study, with the following stages: Observation, interviews, and documentation were used to collect data, especially data relating to the study's emphasis. Because the amount of data acquired in the field is so huge, reduction/simplification is conducted as needed. The presenting of reduced data with narrative writing to make it more intelligible is known as data presentation. Sorting data in order to increase the quality of the information obtained and then deleting data that is thought unneeded is what data verification includes. Member check, which entails reviewing the collected data several times to ensure that it matches the required data. The process of determining the validity of data by comparing it to anything outside of it is referred to as data triangulation. Source triangulation is a method of determining data reliability by comparing data from various predetermined sources. Draw conclusions is the process of presenting facts in the form of findings in line with the study's objectives [41]

RESULTS AND DISCUSSION

As a financial institution that relies on customers, PT. Bank Rakyat Indonesia (Persero) Ampana City, Tete unit, Tojo Una-una district must provide quality services in order to gain the community's trust in BRI Ampana City Tete unit. The only initial step for BRI Kota Ampana Tete unit to increase their income is to improve service quality. Several problems were discovered as a result of preliminary observations made by researchers, which reduce the quality of the BRI Ampana City Tete unit. Customers are made to wait for long periods of time due to network constraints when processing customer data; there are also complaints about a lack of space in the office or waiting room; and there is no parking area for four-wheeled vehicles (cars), so car drivers must park on the side of the road.

Based on the existing problems, the service quality of PT. Bank Rakyat Indonesia (Persero) Ampana City, Tete unit, Tojo district can be assessed using the Zeithaml-Parasuraman-Berry (1990) theory, which states that there are indicators of consumer satisfaction measurements that are located in five dimensions of service quality based on what consumers say. Servqual's five aspects are tangibles, dependability, responsiveness, assurance, and empathy.

1. Tangibles

Tangibles are services connected to physical office amenities, such as parking space availability, suitable waiting rooms with air conditioning, entertainment in the form of spectacles, appropriate waiting chairs, and information boards. This study found that tangibles had a considerable beneficial influence on customer satisfaction. As a consequence, respondents feel that tangible physical proof impacts their contentment. Customers place a high value on tangible proof [42].

PT. Bank Rakyat Indonesia (Persero) Tbk. facilities in Ampana City, Tete unit, Tojo Una-Una Regency have met the standard. Computers, money counting machines, counterfeit money detection machines, and CCTV are directly connected to the unit head room to control and monitor the operation of services in every room, as is an adequate waiting room. However, the BRI Ampana City Tete unit is experiencing network issues. As a result, the service is delayed and customers have to wait longer because the network does not support or is slow to process the requested data. The researcher observed a service delay at the customer service department, with one customer served by CS taking 20 minutes. Then, according to the SOP, the customer service time for opening new accounts for customers is 10 minutes. Customer service, on the other hand, can take up to 20 minutes or more due to network constraints. This constraint not only reduces the assessment of the Tangibles dimension, but it also reduces the quality of the Responsiveness dimension, which interferes with the speed with which employees provide services.

Communication and informational facilities, such as banners, queue monitors, queue number callers, and bank product TV screens, are already available. Employees who deal directly with elderly customers, on the other hand, file complaints. This is due to elderly customers' inability to see the direction of the process that must be followed. As a result, PT. Bank Rakyat Indonesia (Persero) Ampana city branch Tete unit should pay more attention to those assigned to serve or security guards on duty at the door to direct and provide information about customer needs.

Furthermore, the space provided for the service process is still insufficient, making customers feel uneasy. Also, given that this is the time of the Corona virus pandemic, a fairly large room is required. Because the hallways for spaces are narrow, waiting rooms must be shared with employees who work in other fields who use desks, and the distance that is set is less far between the queue and the desks of the employees serving, office activities feel stiff. Customers then complain that the parking area is too narrow, with only two-wheeled vehicles able to park in the bank's yard. Four-wheeled vehicle owners must park their vehicles outside the bank area or on the side of the road.

2. *Reliability*

Reliability is defined by two factors: work consistency (performance) and the ability to be trusted (dependability) [43]. The ability to provide the promised service on time, accurately, and satisfactorily is referred to as reliability. The more reliable the results displayed, the faster the issues encountered will be resolved. The higher the level of dependability, the higher the level of satisfaction [44]. Employees at PT. Bank Rakyat Indonesia (Persero) Kota Ampana unit Tete have a 90 percent ability and reliability in explaining the products offered. Employees who are given training must also master the products that are offered to customers. However, the central bank's product development was so rapid that new products were not yet mastered by employees. However, a solution is provided by adhering to the product information guidelines to ensure that no errors occur and by being reminded on a regular basis so that they can be studied. One of the assessments in this dimension is employee discipline. Employees who are disciplined demonstrate their dependability as good employees. All employees are said to be disciplined because they are afraid of the sanctions that will be imposed and are motivated to win an award at the end of the year.

3. *Responsiveness*

Because responsiveness has been identified as an essential indicator of customer satisfaction, bank managers should include a complete information/technology infrastructure into their entire current banking operations in order to provide consumers with speedy and seamless banking services. Furthermore, bank workers must be well trained in order to deliver the finest service possible [45]. As a financial institution, PT. Bank Rakyat Indonesia (Persero) Ampana City Tete unit must provide services that are quick, precise, and responsive. Each employee has been in charge of the tasks assigned to them in accordance with their respective work divisions. Customers, on the other hand, have to wait longer due to network constraints. Although the service in terms of accuracy is excellent. There is a network disruption, which causes problems with the speed of service that customers experience, and customers are uncomfortable because they must wait longer. Customers complain about the speed with which services are provided, and this is acknowledged by the head of the PT. Bank Rakyat Indonesia (Persero) Ampana City Tete unit.

4. *Assurance*

Employees' knowledge and courtesy, as well as their ability to convey trust, constitute assurance. Skilled employees treat customers with respect and make them feel confident in the company's ability to provide assurance [46]. The motto of Bank Rakyat Indonesia is to serve with sincerity; this is the desire of the unit's head, who directs all employees who interact directly with customers. Sincere service is undoubtedly accompanied by courtesy, welcome, and a smile extended to service recipients. The motto is also a requirement for public servants because it is a reflection of each employee's behavior toward service recipients or customers. A positive attitude will make customers feel welcomed by the bank and will encourage them to entrust funds to the bank. The researcher, who had asked permission to conduct an interview about the service at the time, was well received and responded quickly. Researchers are treated with respect and courtesy.

As a teller who interacts with customers on a daily basis, you must always greet and smile. If the employee serves politely and friendly, the customer will do the opposite, so in order to get a good response, a worker who is in charge of directly serving customers must serve politely and friendly, accompanied by greetings and smiles to support the friendly attitude given to every customer. Customers are pleased with the demeanor of every employee they encounter. By responding quickly to what is required and remaining polite and friendly when speaking and asking questions. According to Article 34 of Law Number 25 of 2009, "one of them is to behave politely and friendly when providing public services." The ability to provide hospitality and courtesy during the service process can foster positive relationships and communication between employees and customers.

The customer stated that the employees' friendliness and courtesy made the customer feel at ease when making transactions and trusting in the funds deposited. Customers had no complaints or problems as service recipients, and researchers witnessed firsthand the friendly attitude received when conducting direct research. Customers are always treated with friendliness, politeness, and courtesy.

5. Empathy

Empathy is having a caring and nurturing attitude toward each customer [47]. Because every customer, regardless of status or amount of funds, is a top priority. A firm but attentive attitude is required so that problems can be resolved fairly and according to what is required, but this cannot be separated from customer attention. Empathy is also linked to offering the same degree of service to all customers without exception. As a consequence, using employee empathy as an independent variable, this study examines its indirect effects on service loyalty through the mediating effect of confidence in and contentment with the service employee [48].

The firm and attentive attitude of PT. Bank Rakyat Indonesia (Persero) Kota Ampana unit Tete is explained by asking and reminding customers about problems or loans that need to be paid while remaining polite and friendly. This attitude is very influential, as it prevents customers from avoiding and forgetting their obligations as a result of incorrect attitudes. If the employee on duty pays attention to his customer, does not offend, and does not speak oppressively, the customer will pay diligently.

Each service task has a distinct primary service. Customers are reminded not to be offended when allowances are made in the field of loan services. It is not the same when it comes to receiving and withdrawing funds. Employees pay close attention when explaining and informing customers about available funds, especially elderly customers. Older customers require special explanations and attention from the teller employees on duty in order for them to understand better. As a result, the dimensions of empathy in the PT. Bank Rakyat Indonesia (Persero) Kota Ampana Tete unit have been running smoothly. Customers who receive satisfactory service and quality can be given a good value.

CONCLUSION

The Servqual model is used to examine the determinants of service quality to customers of PT. Bank Rakyat Indonesia (Persero) Kota Ampana unit Tete using adjusted factors. A theoretical model was created to reveal the factors that influence service quality and customer loyalty. Tete can be concluded based on the findings of the research and discussion of the analysis of service quality variables on customer satisfaction at PT. Bank Rakyat Indonesia (Persero) Kota Ampana unit: Customers have given positive feedback on the variables Reliability, Assurance, and Empathy. Based on the dependability in explaining and solving problems, as well as guarantees of friendliness, courtesy, and a satisfactory attitude, as well as empathy in the form of a firm but not offensive attitude and behavior that does not discriminate against customers. Everything mentioned above has been provided to customers who receive services in a satisfactory manner. Meanwhile, the Tangibles variable and the Responsiveness dimension need to be addressed further. The bank must provide a supportive network as well as a comfortable environment for customers. This is to ensure that customers are satisfied with the best services provided when transacting.

Public or government banks must try to increase customer satisfaction by narrowing the service quality gap in all areas. Banks must take initiatives and adopt regulations to address the aforementioned size difference. Consistent service, timely delivery and response, concern management attention, and other factors will boost satisfaction in the needed domains. Banks should also propose unique and tailored techniques and policies to meet consumer issues. As a consequence, all of the banks in town delivered on the services they had promised or guaranteed to their customers [49].

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