
Student satisfaction assessment using Servqual approaches in receiving banking services

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Abstract

Customer satisfaction is one of the important assessment indicators that cannot be ignored in every service activity, especially in the business world, which is centered on service activities, one of which is the banking world. In this study, we try to focus on assessing the satisfaction of banking services obtained by students of the University of Muhammadiyah Malang in the administration of lecture payments. This research is explanatory using quantitative data obtained with primary data through the distribution of questionnaires distributed to students who happen to be at the location and are conducting transactions. The sample used was 50 students taken accidental. By using the SERVQUAL approach and CARTER dimension methods to then be analyzed using the ordinary panel data regression method to find out which of the 6 dimensions have the most powerful influence on the assessment of service satisfaction obtained by students.

Keywords: SERVQUAL, CARTER, Satisfaction assessment, Bank

Abstrak

Kepuasan nasabah menjadi salah satu indikator penilaian penting yang tidak dapat diabaikan dalam setiap kegiatan jasa layanan khususnya dunia bisnis yang memang berpusat dalam kegiatan pelayanan salah satunya dunia perbankan. Penelitian ini fokus pada penilaian kepuasan layanan perbankan yang diperoleh oleh mahasiswa Universitas Muhammadiyah Malang dalam proses administrasi pembayaran perkuliahan. Penelitian ini merupakan penelitian ekplanatory dengan menggunakan data kuantitatif yang diperoleh dari data primer melalui penyebaran kuesioner kepada mahasiswa yang berada pada lokasi dan sedang melakukan transaksi. Sampel yang digunakan adalah 50 mahasiswa yang diambil secara accidental. Dengan menggunakan metode pendekatan SERVQUAL dan metode dimensi CARTER untuk kemudian dianalisis menggunakan metode regresi data panel biasa untuk mengetahui dari 6 dimensi manakah yang memiliki pengaruh paling kuat dalam penilaian kepuasan layanan yang diperoleh mahasiswa.

Kata kunci: SERVQUAL, CARTER, Penilaian kepuasan, Bank

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Introduction

The banking industry in the current era has many strategic roles in the economic development of society in general in productive economic activities (Apriyanti, 2017). But over time there have been many types of banking growing from conventional in the beginning to the emergence of Islamic banks. The financial industry or bank is a company that is primarily oriented towards providing services (Harish *et al.*, 2014). Excellent and perfect service is the main selling product of a bank considering that one of the functions of a bank is as an intermediary institution, an institution that expedites the process of trade transaction mix, money circulation process and as an institution that also provides loans and financing for customers, both the future profits granted will be obtained directly or indirectly. It was mentioned above that service is an important aspect to obtain consumer ratings (Fitriani, 2019).

The products offered by banks to consumers or their customers are also diverse and of course this product offering is supported by the existence of digital economic technology that makes consumers or customers more pampered and made it easier to access all services available to banks in the current era, of course of course this is a challenge and opportunity for the bank in particular. In addition to improving the various kinds of technology offered by banks that are no less important than others is related to excellent and quality services for customers (Uzaimi *et al.*, 2015),

At the present time the feeling and assessment of customers or consumers is one of the important assessments for the company and at the same time an important thing in the age of success of a business that is seen from the length of time the business is running or exists. Consumer ratings are becoming increasingly important in service-oriented businesses. If a business, individually or corporation, all parts of it provide excellent services, it will have an

impact on the level of satisfaction obtained by consumers and this will have an impact on the sustainability of a business and an increase in the company's image. In addition to improving the company's image, the assessment of satisfaction received by consumers as service users will also increase loyalty and alignment to the company (Cahyani, 2016). The concept of measuring satisfaction with services received by consumers has experienced rapid development, and one of the measurement tools is to use SERVQUAL (Service Quality) analysis (Berry *et al.*, 1988).

Service Quality (ServQual) itself is a company service concept that can be relied upon to continue to survive amid similar business competition that is increasingly fierce competition today (Marketeers, 2013) where ServQual has five main elements namely Reability, Assrance, Tangible, Empathy and the last is Responsiveness. The form of expectation possessed by consumers towards something they want to receive which is then compared to the results they get directly in the field of the services they use is the basic form sought by using the concept of service quality obtained from the expression of consumer satisfaction (Subagiyo & Adlan, 2017). One business that often uses service satisfaction indicators as material for investigation and evaluation in making new policies is the Bank. The bank is one of the business companies engaged in services that cannot be separated from consumer ratings and this is the main indicator (Astuti *et al.*, 2009).

Good service will result in an increase in the expression of satisfaction (statisfaction) from consumers as indicated by increasing customer loyalty to the existence of a business or business of a company but other impacts that arise are higher and better the image of the company or business that we build (Uzaimi

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et al., 2015). If the services obtained by consumers are not enough to satisfy them, then what happens is they can just make a break with us or even do negative things that can actually damage the image of the company that we build (Subagiyo & Adlan, 2017). The banking world has now developed significantly significantly with the times, a lot of bank products that have been available for consumers include savings products, savings, deposits, etc. With the large number of products offered by banks, this must be in accordance with the targets they will achieve given the large number of similar products and with various types of banks that exist today, from conventional banks up to now the ones that are excellent are Syariah banks. This condition must be accompanied by better services for consumers of each bank where this statement is in accordance with research conducted by Rohmati & Fanani (2019) which suggests that one of the strategies that will support the success of a business in the service sector is by conducting high quality service offerings, where the quality of the service referred to is a comparison between the expectations and perceptions of consumers of the performance provided to them.

The increasingly fierce competition conditions that make banks must have the right thoughts and strategies so that banks do not experience defeat in competing with other banking industries and also still be able to maintain consumer loyalty to remain in the shade of the same bank company. At present the Bank in order to make their business increasingly developed efforts that are carried out is to do the ball pick-up system, one example is that many banks have practiced cooperation with all universities both public and private in Indonesia. The role of the Bank in Higher Education is to facilitate financial service provider facilities for everyone in the campus environment including students.

This can be seen from the University when carrying out its administrative activities have involved a lot and are fully supported by the banks, with the form of support that is the banks open branch offices in the campus area. The involvement of banks in the process of administrative activities is none other than to facilitate student financial transaction services, for example, the administrative process of registration payment for new students, payment of tuition and all activities related to financial transactions currently 90% delegated or cooperated with the Bank.

University of Muhammadiyah Malang has collaborated with 2 Conventional Banks namely BNI 46 Bank and East Java Bank. The two banks synergized with UMM to facilitate student payment service transactions. Bank BNI 46 and Bank Jatim are located just below Masji AR Fachrudin and are still in the campus environment. The location of the bank which is still around the campus provides added value to service users, especially students, but on the other hand there are negative aspects felt by students regarding the length of the service process because the number of students conducting transactions at these two banks is almost 40,000 students, so sometimes at critical times such as the time for SPP, DPP and graduation payments becomes very crowded with queues snaking away from the two banks. The world of banking that offers services to customers satisfaction is a very important aspect because customers make a very large contribution both directly and indirectly through the income deposited with the bank. Customer satisfaction reflects the quality of services provided by the bank and can provide the image of the bank concerned to the wider community, and this can be used as a reference for improving the quality of service in order to be better.

Customers or consumers who are expected to have high loyalty can be done by providing good service quality, because the existence of customers who are not satisfied with the services provided will actually lead to an unfavorable image so that loyalty will decrease (Nurfarida, 2003). From this background, this research is a study or study of how the level of satisfaction, especially students of the University of Muhammadiyah Malang in obtaining services, especially related to the payment process by Bank BNI 46 using the SERVQUAL approach and CARTER dimensions to find what factors need to be improved between the 6 dimensions so customer satisfaction is getting better and increasing. The approach to the CARTER dimension includes 6 aspects, namely Compliance, Tangibles, Reability, Assurance, Responsiveness, and Empathy. Of the 6 service satisfaction indicators which is the most dominant factor influencing student satisfaction in obtaining services from the Bank.

Method

This study belongs to the category of explanatory research (explanation) because a study that seeks to explain the causality relationship by testing the relationship between research variables. The process of collecting data in this study is by collecting

primary data, through: Conducting field observations;

- a. In the initial stages of the research conducted is a clarification of the problems that occur and is based on research background. Which is customer satisfaction or service satisfaction obtained by customers is very important for companies, especially those that have major products in the field of services, one of which is the bank
- b. Conduct a literature study in which this activity is carried out to reference any theories that will be used as a basis in research so that this has a very important role, so that research can be done properly and correctly based on existing theories.
- c. Conduct interviews and direct question and answer on respondents or related parties who are the objects in this study;
- d. Conduct initial questionnaire to respondents in the form of a list of questions that must be filled out by respondents both physically (paper) and e-form through the google form application;
- e. Conducting research sampling processing;

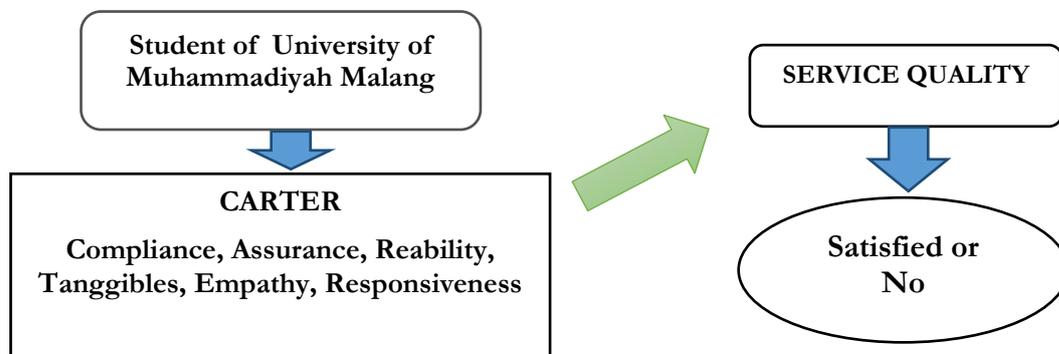


Figure 1
The conceptual framework

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f. Perform data processing using PLS application software.

Sample

Before conducting research activities must first determine the population and number of samples to then be used as research objects. In this study the object of research focused only on students of the University of Muhammadiyah Malang,

amounting to $\pm 40,000$ students. Considering the large number of populations, sample selection is calculated using the Slovin formula and also the selection of samples is taken accidentally on the research object that happens to be at the research location and is conducting a transaction. Slovin formula that produces a sample size in this study with a specified margin of error is 10% or 0.1 is:

Table 1 Survey Results

No	Research variable	Problem	Number of complaints
1	Sevice Quality Fast counter service The use of technology Experienced employees	Because sometimes only one counter is opened so it's a waste of time once in the payment process, students sometimes have to queue for hours	80%
2	Compliance Live the law and written principles There is no payment outside the stipulated provision (SOP)	-	0%
3	Responsiveness Employees easily assist customers in making transactions Fast and efficient service	Services tend to be long, especially in urgent times, for example beginning of the semester and before an exam or graduation. Sometimes employees seem rather difficult to be asked to explain financial constraints on the grounds that they only accept the task of assisting payment inputs.	70%
4	Reability Guaranteed transaction security Optimal service time (hour)	Sometimes the closing time of the counter service is faster than it should be, and only 1 counter is opened so that the queue is unstoppable and takes almost 1-2 hours.	70%
5	Assurance Employees are polite and friendly Bank employees have extensive knowledge in answering all customer questions	If the queue is too long, sometimes employees seem rushed, so some questions about finances and payments they are reluctant to answer, only reply we only carry out according to procedures and do not really know the details.	20%
6	Empathy Easy to reach location Adequate parking area Confidentiality of customer data is guaranteed	-	0%
7	Tangible Clear operating hours Provision of clear screens or dividers	The queue is too long and a waste of time	70%

Source : Questionnaire results were processed, 2019

$n = N / (1 + [\frac{N}{n}]^2)$ so, $n = 40.000 / (1 + (40.000 \times [\frac{1}{40.000}]^2)) = 40.000 / (1 + 0,0001) = 99,75$, or rounded up to 100 samples.

Analysis Techniques

In the process of testing the hypothesis of this study a multiple regression analysis technique was used using the PLS application. This regression analysis is used to determine the effect of each independent variable, namely the CARTER dimension, namely Compliance, Responsiveness, Reability, Assurance, Empathy, Tangible on the level of service satisfaction obtained by students in banking service activities at Bank BNI 46 Kanca Universitas Muhammadiyah Poor. CARTER's six dimensions that describe customer service satisfaction are generally used for banks with conventional operational systems (Cahyani, 2016).

The following presented in the table below are the results of the survey and the distribution of questionnaires related to the variables that are the subject of this research.

Result

The presence of BNI 46 Bank in the campus environment of the University of Muhammadiyah Malang makes it easy for all students and employees and lecturers to get

access to banking services easily and quickly, this is in accordance with the results of research that has been done on customer satisfaction in obtaining bank services in particular (Alaan, 2016) concerning the administration of lecture payment activities. By using six dimensions CARTER to find out how satisfied the level of student is in receiving banking services, especially those carried out by BNI 46 Bank Kanca Muhammadiyah University of Malang. Using interval or scale 1-5, where 1 represents the lowest dissatisfaction felt by students and 5 represents very high satisfaction.

From the results of observation and analysis of the tables obtained from all the variables used in this study, the average value of service quality from the 6 dimensions is in the range of 4.52 so it shows that the response to service quality is very high. Apart from the results of observations and table calculations the value of the calculation is also done through processing using PLS software with the average results of the answers in each dimension is significant with the specified error level is $\alpha = 0.05$ so that the significance level of each of the six dimensions is obtained the compliance variable was 4,671, the Responsiveness was 5,577, the Reability was 7,874, the Assurance was 10,049, Empathy was 2,108 and the last variable x6 was the dependent



Figure 2. SmarPLS Ouput

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variable at 7,134. from the results of data processing can be seen in Figure 2.

From these results it can be described simultaneously the results of data processing all the variables of the six dimensions have a significant influence with the results

obtained by the model is $Y = 14,464 + 4,671 X_1 + 5,572 X_2 + 7,874 X_3 + 10,049 X_4 + 2,108 X_5 + 7,134 X_6$, and the magnitude of the influence of CARTER dimension variables on Service Quality is 59.6% and the rest is influenced by other variables.

Table 2 Regression

Variable	Contribution	t-Statistic	P Values
X1 Latent Variable 1	0.574	4.671	0.000
X2 Latent Variable 2	0.606	5.572	0.000
X3 Latent Variable 3	0.686	7.874	0.000
X4 Latent Variable 4	0.764	10.049	0.000
X5 Latent Variable 5	0.272	2.108	0.036
X6 Latent Variable 6	0.657	7.134	0.000
Y Latent Variable 2	1.000		
Laten Variable 1 – Latent Variable 2	0.772	14.464	0.000

Source : data processed, 2019.

The regression coefficient on the compliance variable (X1) of 0.574 is positive, which means that the better the level of compliance (compliance) that is running the written law and principles and there is no payment beyond the stipulated (SOP) applied by the BNI 46 bank, customer satisfaction especially those represented by students in this study will increase, and this is in accordance with research conducted by (Irawan & Komara, 2017). While the magnitude of the coefficient for CARTER dimensions in the assessment of service satisfaction for Assurance large variables is at the largest 0.764 compared to other variables. Where this can be interpreted that the assurance variable has a dominant effect in reflecting the level of customer satisfaction in this case Muhammadiyah University of Malang students who make transactions at BNI Bank 46 UMM branch offices.

Discussion

Effect of Service Quality on Student Satisfaction Level

From the research results obtained from interviews, questionnaires and data processing it is known that all CARTER dimension variables used in service quality indicators have a significant positive effect. In this case the level of significance of reability has an influence on service satisfaction in accordance with research conducted by (Astuti *et al.*, 2009), which states that the highest CARTER dimension in customer satisfaction assessments conducted at BRIS Surakarta is the highest is the reability dimension that is by indicator of transactions they do is their security in making transactions using the bank and the timeliness of service operations.

The security and guarantee of customers in conducting transactions is an absolute necessity for the bank and has a very important element for customers or customers (Nurfarida, 2003), so it is expected that if the customer satisfaction rate increases, it will be linearly proportional to the increase in the number of customers who transact using Bank BNI46 Kanca University of Muhammadiyah Malang, considering that in addition to BNI banks students can also still use other banks namely Bank Jatim.

Of all dimensions of CARTER that has a significant positive level that still occupies the highest level is the assurance dimension, this assurance dimension regarding the behavior of employees who are polite in serving customers and good insight or knowledge possessed by employees to answer all questions raised by customers in this regard is a student. However, the assurance dimension in this study gained a high of 0.272 with an average reason expressed by students, the bank especially the teller who served them less was acting very politely but there were some things to watch out for that the teller was less so answering the questions raised by students because of the many queues that occur making bank employees rush to serve students.

Of course this can be improved and increased efforts by adding counters or payment counters for students so that the queue is not too long so students do not wait and employees do not seem rushed in doing services to students.

Conclusions

Satisfaction is not something that is easily calculated but is a natural feeling that is felt by someone. However, there have been many series of studies conducted to illustrate clearly and in detail from the

satisfaction assessment (Akhtar & Zaheer, 2014), Quality of service which is the main factor in this satisfaction assessment is a real direct relationship between goods or services used by consumers and obtained through the company both the service or the quality of products produced (Jeymima *et al.*, 2018).

The conclusion of this study is, service satisfaction indicators that use CARTER six dimensions have contributed significantly to service quality and customer satisfaction, in this case students of the University of Muhammadiyah Malang, with results reflected from the average obtained in this study is 4.52 that have been very high. The highest order starts from assurance, reliability, reliability, compliance, compliance and finally empathy. Because this research only focuses on assessing satisfaction with Bank BNI, it is expected to conduct a form of research development with different banks so as to obtain a variety of information with different characteristics.

In this study the results obtained from R square were only 59.6%, so it is hoped that further researchers would be able to develop and look for other variables that had an influence on the quality of customer service obtained or obtained by students. This study has several limitations including, among others, this study only focuses on one bank, namely BNI 46. It is hoped that researchers or even other researchers who have similar interests can develop further by taking other banks in the campus area of the University of Muhammadiyah Malang as a comparison between banks in providing student payment service satisfaction in particular and can uncover other variables that have not been revealed in this study so that it can be accepted as input to the bank concerned to improve the quality of the services they provide.

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