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SERVICE QUALITY ANALYSIS OF BPR XYZ

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Abstract

BPR XYZ is a banking company engaged in savings, deposit, and loan services. In providing services to customers, its employees follow service standards established by the company. However, in reality, there are still many complaints from customers. Therefore, it is necessary to measure the quality of the services provided to determine whether they meet customer expectations and identify areas for improvement. This must be addressed immediately if the company wishes to remain competitive. This study will use the Service Quality (Servqual) method to address the issues faced. The Servqual method is used to measure the quality of service based on attributes of each dimension, resulting in a gap value that indicates the difference between consumer perceptions of the services received and their expectations of what should be received. This study evaluates 21 attributes, covering both service and product attributes offered. The results show that 12 attributes exceed customer expectations, including strategic location, availability of queue numbers, appropriate operating hours, clear and easy-to-understand information, assistance from officers when customers face issues, trustworthiness, the bank's ability to ensure customer data security, confidentiality of customer data, non-discrimination, and understanding of customer needs. However, there are still 9 attributes below customer expectations, including the comfort of the waiting room, sufficient parking area, ease of transactions, reliability in resolving customer issues, waiting time, service speed, responsiveness to customer complaints, politeness in service, and the overall impression given to customers by the service provided.

Keywords: Banking, Customer Satisfaction, Service Quality

INTRODUCTION

The banking industry in Indonesia plays an important role in driving national economic growth because its main function in managing the flow of money and providing financial services that support economic activities (Bhegawati and Utama, 2020). The banking industry acts as an intermediary between those who have excess funds and those who need funs (Matthews, Thompson, and Zhang, 2023). Banks provide services to collect public funds such as savings, deposits, and loans, including Rural Banks (BPR) (Usanti and Setiawati, 2022). For banking companies, service quality is the most effective way to attract customers because the products offered by each bank are mostly the same (Sugiarto and Octaviana, 2021).

BPR XYZ is a banking company engaged in deposits, savings, and lending. The mission of BPR XYZ is to provide excellent service, innovative products, good personal relationships in meeting all customer needs in a professional manner, and participate in encouraging Indonesia's economic growth. In accordance with its mission BPR XYZ applies excellent service standards so that customers feel satisfied. Excellent service is a service that exceeds customer expectations and provides an extraordinary experience in every interaction.

But in reality BPR XYZ still gets customer complaints and based on the results of the google review still gets a poor rating of 2.9 out of 5 regarding its service quality. In addition to the google review results obtained by BPR XYZ, the company also experienced a decrease in the number of customers from September 2023 to February 2024, this can be seen in table 1 below:

Table 1
Customers of BPR XYZ

Number	Month	Customers
1	September 2023	1493
2	October 2023	1501
3	November 2023	1482
4	December 2023	1482
5	January 2024	1452
6	February 2024	1449

Source: BPR XYZ, 2024

Based on Table 1 shows a decrease in customers. The decline that occurred from December to February indicates that the quality of service provided needs to be improved. These results are not in accordance with the expectations of the bank because what the bank expects is an increase in customers. Based on existing problems, researchers use the Service Quality (Servqual) method, which is a method used to measure the quality of service from the attributes of each dimension, so that a gap value will be obtained which is the difference between consumer perceptions of the services that have been received and expectations of what will be received (Tešić, 2020; Tamanna, 2020). There are several service quality measurement methods that can be used based on previous research, including service performance, lean service, and customer relationship management. However, the Servqual method was chosen because it is easy to understand, has clear measurement instruments, and uses 5 service dimensions that are essential for evaluating the quality of the services provided. The advantage of using this method lies in its ability to capture the subjectivity that occurs in data collection taken through questionnaires, and its ability to be able to find out the attributes that must be considered to be improved based on the potential value of customer satisfaction, so that the company can determine the level of service quality at BPR XYZ (Stefano, Zattar, and Casarotto-Filho, 2020). With this research, BPR XYZ can find out the quality of service that must be improved. Therefore, this research objective is to measure the quality of the services provided in order to recommend which attributes need to be improved.

REVIEW OF LITERATURE

Service quality is an effort to fulfill the needs and desires of consumers and the accuracy of their delivery in balancing consumer expectations (Mahsyar and Surapati, 2020). Measurement of service quality consists of 5 characteristics, namely tangibles, reliability, responsiveness, assurance and empathy (Setiono and Hidayat, 2022). Good service quality will increase the level of customer satisfaction (Supriyanto, Wiyono, and Burhanuddin, 2021). Customer satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the performance (results) of the product that is thought against the expected performance (Syahsudarmi, 2022). Satisfying consumer needs is the desire of every company (Wulandari, 2022). The quality of service provided to customers must be much better than

expected so that customers are not disappointed. Measurement of service quality in general can be done with the service quality method. Service Quality is built on a comparison of two main factors, namely customer perceptions of the real service that customers receive from service providers. If the reality is more than expected by the customer, then the service can be said to be of quality, whereas if the reality is less than expected by the customer, then the service can be said to be of poor quality (Zouari and Abdelhedi, 2021).

Service Quality or Servqual is one method to measure service quality using a questionnaire. The Servqual questionnaire can be changed and adjusted to suit different companies or services. The Servqual method is a method for measuring the quality of a service or service from the attributes of each dimension, so that a gap value will be obtained, where this value is the difference between the respondent's expectations of the service and the respondent's reality of the service received. This Servqual method is based on a multi-item scale that measures customer perceptions and expectations and the gap between the two based on 5 dimensions of quality, namely reliability, physical evidence, certainty, empathy and responsiveness. Reliability is the ability to consistently provide accurate and dependable service (Tripathi and Siddiqui, 2020). Physical Evidence are the tangible aspects and environment where the service is delivered, including facilities, equipment, and appearance (Idayati et al., 2020). Certainty (or Assurance) is the knowledge and courtesy of employees and their ability to inspire trust and confidence. Empathy is the ability to understand and address the individual needs and concerns of customers. And responsiveness is the willingness and ability to promptly assist customers and address their needs and requests (Fida et al., 2020).

RESEARCH METHOD

This study uses quantitative research because it uses numerical data to measure the gap between customer perceptions and expectations of service quality. The types of data used in this study are primary data and secondary data. The population in this study was 1449 and the sample was 92 respondents using random sampling. Data collection in this study using a questionnaire. In this study, it is measured using a Likert scale and data processing in this study has several stages including validity testing, reliability testing, calculation of weighted

scores of perceptions and expectations, calculation of the average value of perceptions and expectations and then at the last stage is the calculation of service quality gaps. Based on the results of the calculation of the service quality gap, the quality of service at BPR XYZ is known.

RESULTS AND DISCUSSION

Validity Test

The use of the validity test for the level of measure of how strong to the accuracy of the measuring instrument in performing its measuring function (Sürücü and Maslakci, 2020). Validity testing using SPSS V22 software. With 92 respondents, df = 92 - 2 = 90, a = 5%, then r table is 0.207. Data criteria can be declared valid using the $r_{count} > r_{table.}$

Table 2
Validity Test of Perceptions and Expectations

Variable	Attribute	R_{count}	R_{table}	Results	R_{count}	R_{table}	Results
X1	Strategic location and easily accessible to customers	0,650	0,207	Valid	0,520	0,207	Valid
X2	Customer waiting room comfort	0,628	0,207	Valid	0,553	0,207	Valid
X3	Staff always look neat and clean	0,629	0,207	Valid	0,489	0,207	Valid
X4	The bank has an adequate parking area	0,611	0,207	Valid	0,530	0,207	Valid
X5	Officers apply a queuing system using numbers and serve customers in the order of the assigned sequence number customers according to the assigned serial numbers	0,493	0,207	Valid	0,382	0,207	Valid
X6	On-time operating hours	0,591	0,207	Valid	0,423	0,207	Valid
X7	Officers convey clear information and language that is easy for customers to understand.	0,780	0,207	Valid	0,566	0,207	Valid
X8	Easy to make transactions	0,490	0,207	Valid	0,481	0,207	Valid

Variable	Attribute	R_{count}	R_{table}	Results	R_{count}	R_{table}	Results
X9	Officers are reliable in handling problems faced by customers	0,342	0,207	Valid	0,470	0,207	Valid
X10	Long time to queue	0,510	0,207	Valid	0,357	0,207	Valid
X11	Speed of service time	0,516	0,207	Valid	0,428	0,207	Valid
X12	Officers are always willing to help if customers are in trouble	0,795	0,207	Valid	0,591	0,207	Valid
X13	Officers quickly respond and respond to customer complaints	0,642	0,207	Valid	0,503	0,207	Valid
X14	Officers can instill trust and a sense of security to customers	0,730	0,207	Valid	0,680	0,207	Valid
X15	Bank guarantees customer security in transactions	0,716	0,207	Valid	0,606	0,207	Valid
X16	Proper protection of stored documents	0,714	0,207	Valid	0,660	0,207	Valid
X17	Security and confidentiality of customer data	0,724	0,207	Valid	0,567	0,207	Valid
X18	Officers are always polite and friendly in serving customers	0,488	0,207	Valid	0,436	0,207	Valid
X19	Officers serve with non-discrimination (discriminating)	0,679	0,207	Valid	0,605	0,207	Valid
X20	Officers are able to understand customer needs	0,670	0,207	Valid	0,423	0,207	Valid
X21	Officers try to give a good impression to customers	0,597	0,207	Valid	0,505	0,207	Valid

Source: Processed Data, 2024

Based on table 2, it shows that all variables are declared valid because the rcount value is more than the rtable value (>0.207). All the attributes used in the questionnaire show valid results. This indicates that each attribute can accurately measure its function as a measurement tool.

Reliability Test

The reliability test tests the extent to which a measurement tool can be trusted or reliable. The questionnaire as a measuring tool must have high reliability (Shrestha, 2021). By using SPSS V22 software to calculate the Cronbach Alpha (α) value, if (αcount ≥ αtable) then the questionnaire items can be declared reliable.

Table 3
Reliability Test of Perceptions and Expectations

No	Questionnaire	Cronbach's Alpha	Coefficient Alpha	Information
1	Perceptions	0.914	>0.60	Reliable
2	Expectations	0.859	>0.60	Reliable

Source: Processed Data, 2024

The Cronbach's Alpha results for the perception questionnaire, the respondent shows a figure of 0.914 which is > 0.60, it can be concluded that the perception questionnaire according to the respondent is quite reliable as a data collection tool and The Cronbach's Alpha results for the respondent's expectations questionnaire show a figure of 0.859 which is > 0.60, it can be concluded that the expectations questionnaire according to the respondents is quite reliable as a data collection tool. The questionnaires said to be reliable that means the questionnaires are consistent or stable over time.

Calculation of Total Perception and Expectations Weight

In this calculation, the results of processing questionnaire data with the Service quality method will be displayed, namely in the form of perceptions and expectations for each attribute. An example of calculating the number of perceptual weights of attribute X1 (Strategic location and easily accessible to customers) is as follows:

$$\sum yi = ((\sum STP\ x1) + (\sum KP\ x\ 2) + (\sum CP\ x3) + (\sum P\ x4) + (\sum SP\ x5))$$

$$\sum yi = ((0 \times 1) + (0 \times 2) + (0 \times 3) + (50 \times 4) + (42 \times 5))$$

$$\sum yi = 410$$

By using the above formula, the results of the weighted score of each attribute of the perception of all respondents are obtained and the full results can be seen in table 4 below:

Table 4
Calculation of Total Perception and Expectations Weight

Variable	Attribute	Perception Weight Amount	Expected Weight Amount
X1	Strategic location and easily accessible to customers	410	401
X2	Customer waiting room comfort	380	390
X3	Staff always look neat and clean	398	396
X4	The bank has an adequate parking area	383	393
X5	Officers apply a queuing system using numbers and serve customers in the order of the assigned sequence number customers according to the assigned serial numbers	420	411
X6	On-time operating hours	416	409
X7	Officers convey clear information and language that is easy for customers to understand.	391	388
X8	Easy to make transactions	404	414
X9	Officers are reliable in handling problems faced by customers	397	410
X10	Long time to queue	362	411
X11	Speed of service time	360	389
X12	Officers are always willing to help if customers are in trouble	390	386
X13	Officers quickly respond and respond to customer complaints	375	393
X14	Officers can instill trust and a sense of security to customers	408	405
X15	Bank guarantees customer security in transactions	417	413
X16	Proper protection of stored documents	418	418
X17	Security and confidentiality of customer data	415	411
X18	Officers are always polite and friendly in serving customers	355	396
X19	Officers serve with non-discrimination (discriminating)	413	412
X20	Officers are able to understand customer needs	399	390
X21	Officers try to give a good impression to customers	368	402

Source: Processed Data, 2024

Calculation of Average Value of Perception and Expectation

In this calculation, the results of processing questionnaire data with the Service quality method are displayed, namely in the form of perception data for each attribute. An example of calculating the average perception for attribute X1 (Strategic location and easily accessible to customers) is as follows:

$$\overline{Xi} = \frac{\sum xi}{n}$$
$$\overline{Xi} = \frac{410}{92}$$
$$\overline{Xi} = 4{,}46$$

By using the above formula, the average value of each attribute of the perception of all respondents is obtained and the full results can be seen in table 5 below:

Table 5
Calculation of Average Value of Perception and Expectation

Variable	Attribute	Average Value of Perception	Average Value of Expectations
X1	Strategic location and easily accessible to customers	4,46	4,36
X2	Customer waiting room comfort	4,13	4,24
X3	Staff always look neat and clean	4,33	4,3
X4	The bank has an adequate parking area	4,16	4,27
X5	Officers apply a queuing system using numbers and serve customers in the order of the assigned sequence number customers according to the assigned serial numbers	4,57	4,47
X6	On-time operating hours	4,52	4,45
X7	Officers convey clear information and language that is easy for customers to understand.	4,25	4,22
X8	Easy to make transactions	4,39	4,5
X9	Officers are reliable in handling problems faced by customers	4,32	4,46
X10	Long time to queue	3,93	4,47
X11	Speed of service time	3,91	4,23
X12	Officers are always willing to help if customers are in trouble	4,24	4,2
X13	Officers quickly respond and respond to customer complaints	4,08	4,27
X14	Officers can instill trust and a sense of security to customers	4,43	4,4
X15	Bank guarantees customer security in transactions	4,53	4,49

Variable	Attribute	Average Value of Perception	Average Value of Expectations
X16	Proper protection of stored documents	4,54	4,54
X17	Security and confidentiality of customer data	4,51	4,47
X18	Officers are always polite and friendly in serving customers	3,86	4,3
X19	Officers serve with non-discrimination (discriminating)	4,49	4,48
X20	Officers are able to understand customer needs	4,34	4,24
X21	Officers try to give a good impression to customers	4	4,37

Source: Processed Data, 2024

Servqual Value Calculation (Gap)

In this calculation, the results of processing questionnaire data with the Service quality method will be displayed, namely in the form of servqual value data (Gap) for each attribute. An example of calculating the value of service quality (Gap) attribute X1 (Strategic location and easily accessible to customers) is as follows:

$SQi = \overline{Xi} - \overline{Yi}$
$SQi = 4{,}46 - 4{,}36$
$SQi = 0{,}1$

By using the formula above, the calculation of the service quality value (gap) for each attribute of all respondents is obtained and the complete results can be seen in table 6 below:

Table 6
Servqual Value Calculation (Gap)

Variable	Attribute	Average Value of Perception	Average Value of Expectations	Gap
X1	Strategic location and easily accessible to customers	4,46	4,36	0,1
X2	Customer waiting room comfort	4,13	4,24	-0,11
X3	Staff always look neat and clean	4,33	4,3	0,03
X4	The bank has an adequate parking area	4,16	4,27	-0,11
X5	Officers apply a queuing system using numbers and serve customers in the order of the assigned sequence number customers according to the assigned serial numbers	4,57	4,47	0,1
X6	On-time operating hours	4,52	4,45	0,07

Variable	Attribute	Average Value of Perception	Average Value of Expectations	Gap
X7	Officers convey clear information and language that is easy for customers to understand.	4,25	4,22	0,03
X8	Easy to make transactions	4,39	4,5	-0,11
X9	Officers are reliable in handling problems faced by customers	4,32	4,46	-0,14
X10	Long time to queue	3,93	4,47	-0,54
X11	Speed of service time	3,91	4,23	-0,32
X12	Officers are always willing to help if customers are in trouble	4,24	4,2	0,04
X13	Officers quickly respond and respond to customer complaints	4,08	4,27	-0,19
X14	Officers can instill trust and a sense of security to customers	4,43	4,4	0,03
X15	Bank guarantees customer security in transactions	4,53	4,49	0,04
X16	Proper protection of stored documents	4,54	4,54	0
X17	Security and confidentiality of customer data	4,51	4,47	0,04
X18	Officers are always polite and friendly in serving customers	3,86	4,3	-0,44
X19	Officers serve with non-discrimination (discriminating)	4,49	4,48	0,01
X20	Officers are able to understand customer needs	4,34	4,24	0,1
X21	Officers try to give a good impression to customers	4	4,37	-0,37

Source: Processed Data, 2024

Based on the calculation results in table 6, the gap between perceptions and customer expectations is known. The greater the gap (when the gap is negative) resulting from a service quality calculation, the less good the quality of the service is. Therefore, the priority of improving service quality is carried out from the gap. Conversely, if the smaller the gap value (the gap is zero or positive) the better the quality of the service. In table 7 are the attributes that need to be improved while Table 8 are the attributes that needs to be maintained.

Table 7
Servqual Value Calculation (Negative Gap)

Variable	Attribute	*Gap*	Notes
X10	Long time to queue	-0,54	Needs to be improved

X18	Officers are always polite and friendly in serving customers	-0,44	Needs to be improved
X21	Officers try to give a good impression to customers	-0,37	Needs to be improved
X11	Speed of service time	-0,32	Needs to be improved
X13	Officers quickly respond and respond to customer complaints	-0,19	Needs to be improved
X9	Officers are reliable in handling problems faced by customers	-0,14	Needs to be improved
X2	Customer waiting room comfort	-0,11	Needs to be improved
X4	The bank has an adequate parking area	-0,11	Needs to be improved
X8	Easy to make transactions	-0,11	Needs to be improved

Source: Processed Data, 2024

Table 8
Servqual Value Calculation (Positive Gap)

Variable	Attribute	*Gap*	Notes
X1	Strategic location and easily accessible to customers	0,1	Needs to be maintained
X3	Staff always look neat and clean	0,03	Needs to be maintained
X5	Officers apply a queuing system using numbers and serve customers in the order of the assigned sequence number customers according to the assigned serial numbers	0,1	Needs to be maintained
X6	On-time operating hours	0,07	Needs to be maintained
X7	Officers convey clear information and language that is easy for customers to understand.	0,03	Needs to be maintained
X12	Officers are always willing to help if customers are in trouble	0,04	Needs to be maintained
X14	Officers can instill trust and a sense of security to customers	0,03	Needs to be maintained
X15	Bank guarantees customer security in transactions	0,04	Needs to be maintained
X16	Proper protection of stored documents	0	Needs to be maintained
X17	Security and confidentiality of customer data	0,04	Needs to be maintained
X19	Officers serve with non-discrimination (discriminating)	0,01	Needs to be maintained
X20	Officers are able to understand customer needs	0,1	Needs to be maintained

Based on table 7 attributes that have a negative gap, it is necessary to provide suggestions for improvement, for the comfort attribute of the customer waiting room (X2) with proposed improvements to replace the customer waiting room chairs with the same design to make them more uniform and with chairs that support the back and posture optimally and rearrange the facing distance between chairs by placing the distance between chairs at least 80 cm. As well as the attribute of the bank having an adequate parking area (X4) with proposed improvements to add additional parking areas near the building and collaborate with parking providers near the location to provide special parking lots for bank customers, as well as the attribute of easy to make transactions (X8) with proposed improvements to collaborate with retail outlets or minimarkets that provide bill payment services to make it easier for customers to make credit payments and provide online or mobile banking platforms that allow customers to make credit payments or save electronically anytime, anywhere (Jakhiya, Bishnoi, and Purohit, 2020), as well as the attribute of reliable officers in handling problems faced by customers with proposed improvements to provide special training for officers to handle problems and complaints from customers and provide incentives and rewards for good employee performance, and the attribute of long queuing time (X10) with proposed improvements to increase the number of tellers to meet the needs and create a digital queuing system that allows customers to take queue numbers and monitor their status in real-time, as well as the attribute of speed of service time (X11) with proposed improvements to increase the number of tellers and customer service in order to meet the needs and transfer the filling of physical forms to a digital format that can be filled in online through an application or bank website and an automation system that checks and verifies data electronically, the attribute officers quickly respond and respond to customer complaints (X13) with proposed improvements to improve coordination between the teams involved regarding customer complaints and create an online system for complaints or complaints so that employees can quickly monitor complaints experienced by customers, the attribute of officers are always polite and friendly in serving customers (X18) with proposed improvements to evaluate customer satisfaction with the level of service quality on a regular basis and provide support and guidance to officers to increase employee morale and the last attribute is officers try to give a good impression to customers (Mosimanegape et al., 2020)

(X21) with proposed improvements to evaluate customer satisfaction periodically in order to determine the quality of service provided to customers and operational standards of workers are more closely monitored (Rane, Achari, and Choudhary, 2023).

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From the results above, exit a total of 21 statement items, 12 of them received positive gaps while the other 9 received negative gap values. A positive gap indicates that the service provided by the company meets or exceeds customer expectations, while a negative gap indicates the opposite. A negative gap score indicates customer dissatisfaction with the services provided with the services provided. Therefore, it can be concluded that 12 per 21 or 57% of service quality at BPR XYZ is satisfactory and 9 per 21 or 43% at BPR XYZ is not. The findings indicate that 12 attributes surpass customer expectations, such as the strategic location, availability of queue numbers, suitable operating hours, clear and easily understandable information, helpfulness of officers when customers encounter problems, reliability, the bank's ability to secure customer data, confidentiality, non-discrimination, and attentiveness to customer needs. On the other hand, there are still 9 attributes that fall short of customer expectations, including the comfort of the waiting room, adequate parking, ease of transactions, effectiveness in resolving customer issues, waiting time, service speed, responsiveness to complaints, politeness in service, and the overall impression left on customers by the service provided. The recommendation is to prioritize improving the attributes with the largest negative gaps first, namely queue management, friendliness towards customers, creating a positive impression on customers, and enhancing service speed.

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