

The Effect Of Service Quality On Customer Satisfaction In Increasingly Competitive Bank Competition

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Abstract:-

This research views that service quality will never be dimmed in the discussion of competition for Customer Satisfaction, so the studies that have been carried out also need to be sharpened from time to time as a solution to overcome competition problems, especially in banks. Banks are providers of financial services as their function is to collect public funds in the form of savings, deposits or other forms and distribute them to other parties in the form of loans or other financing. Satisfaction is so important, there is a lot of research on customer satisfaction in the banking industry. Service quality is an important factor to re-examine because it is a basic thing that customers need. Quality of service is very necessary by providing and fulfilling facilities and responses according to customer wishes. Better service quality, such as providing fast responses, being responsive to customer complaints, providing friendly service and good manners will be able to satisfy customers. By taking data from 180 customers using a questionnaire, and analyzing it using the correlation between service quality and customer satisfaction. This research proves that there is a significant relationship between service quality and customer satisfaction. So banks must pay attention to Service Quality (tangibility, reliability, responsiveness, assurance, and empathy) to achieve long-term goals, namely better bank performance.

Key Words: service quality, customer satisfaction, persaingan, kompetitif, bank syariah

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I. Introduction

Business competition in the business world is getting tighter, if consumers are satisfied with the services provided by the company, then consumers will become loyal to the company. The quality of service provided by the company is one of the factors that can attract consumers to buy, in addition to the price, shape and quality of the product. Banking is a service company organization, where in providing services to the community, the services provided by each employee must be able to provide satisfaction with the services produced. Service quality in the banking world is the most important point, because banking itself operates to provide services to customers. If a bank's service is good, it is certain that customers will feel satisfied with that bank. The success of a business can also come from employees, because employees who provide good and professional service can attract customers or buyers to choose that business unit again.

Many researchers believe that customers' perceptions about quality are based on long term, cognitive evaluations of an organization's service delivery, whereas customer satisfaction is a short term emotional reaction to a specific service experience. Following service encounters, customers may evaluate the levels of satisfaction or dissatisfaction and may use this information to update the perceptions of service quality (Anthony, 2014). Service quality and customer satisfaction are important aspects of business since a company's growth is largely dependent on how well it maintains its customers through service and how well they keep their customers satisfied (Edward and Sahadev, 2011). According to Chang et al. (2017); customer satisfaction is expected to result from good service efficiency, which will improve customer engagement and interrelationship. González et al. (2007) asserted that customer satisfaction is linked to high service quality, which makes businesses more competitive in the marketplace (Sotirios Zygiaris et. al, 2022).

In the face of heightening competition and customer sophistication, scholars and practitioners are laying more emphasis on quality service delivery as an important driving force to organizational excellence. These days, customers have become more knowledgeable and sophisticated in demanding for their rights partly due to technological upsurge and industrial interplay. As a result, their expectations of service quality delivery have risen considerably (Anthony, 2014).

What industries make up the service sector and which are the biggest? The latter may not be the ones you would imagine at first, because this diverse sector includes many services targeted at business customers, some of which are not very visible unless you happen to work in that industry. National economic statistics are

a useful starting point. To provide a better understanding of today's service-dominated economy, government statistical agencies have developed new ways to classify industries (Jochen W and Christopher L, 2016). The term Service Quality is an association of two different words; „service“ and quality. Service means “any activity or benefit that one party can offer to another that is essentially intangible and does not result in the ownership of anything”. Quality has come to be recognized as a strategic tool for attaining operational efficiency and better performance of business (Ramya et. al, 2019).

II. Theoretical Review

Service quality

The concept of service has been defined since the 1980s by Churchill and Surprenant (1982) together with Asubonteng et al. (1996), who popularized the customer satisfaction theory through measuring the firm's actual service delivery in conformity with the expectations of customers, as defined by the attainment of perceived quality, and that is meeting the customers' wants and needs beyond their aspirations. With this premise, Armstrong et al. (1997) later expanded the concept of service into the five dimensions of service quality that comprised tangibles, reliability, responsiveness, assurance, and empathy. Extant literature on service delivery focuses on the traditional emphasis on the contact between the customer and service provider (Mechinda and Patterson, 2011; Han et al., 2021).

Doucet (2004) explained that the quality in these traditional settings depends on the design of the location and the behavior of the service provider. More recently, the proliferation of the internet has led to the emergence of the online service centers. In these cases, communication both in-person and online plays a critical role in the quality of service rendered. It follows that service quality in hybrid settings depends on quality of communications on social media as well as the behavioral interactions between the customer and the service provider (Doucet, 2004; Palese and Usai, 2018). These factors require subjective assessments by the concerned parties, which means that different persons will have varied assessments of the quality of service received.

Kotler, *et al.*, (2006) defined services as a form of product that consists of activities, benefits, or satisfactions offered for sale that are essentially intangible and do not result in the ownership of anything. In the opinion of Lovelock and Wright, (2002) and cited by Nimako and Azumah, (2009) services refers to economic activities offered by one party to another, most commonly employing time-based performances to bring about desired results in recipients themselves or in objects or other assets for which purchasers have responsibilities. Some scholars however contend that service and services have different connotations (Solomon et al., 1985; cited in Nimako & Azumah, 2009). Whilst “service” involves the whole organizations performance in providing the customer with a good experience, “services” implies something that can be offered to the customer.

Customer Satisfaction

Customer satisfaction refers to the level of fulfillment expressed by the customer after the service delivery process. This is a subjective assessment of the service based on the five dimensions of service quality. Customer satisfaction is important due to its direct impact on customer retention (Hansemark and Albinsson, 2004; Cao et al., 2018; Zhou et al., 2019), level of spending (Fornell et al., 2010), and long-term competitiveness of the organization (Suchánek and Králová, 2019).

Susskind et al. (2003) describes that service quality has a direct impact on customer satisfaction. For this reason, this research considers that five dimensions of service quality are the important antecedents of customer satisfaction. Service quality refers to the ability of the service to address the needs of the customers (Atef, 2011). Customers have their own perception of quality before interacting with the organization. The expectancy-confirmation paradigm holds that customers compare their perception with the actual experience to determine their level of satisfaction from the interaction (Teas, 1993).

Customer satisfaction, even if the terms, service quality and customer satisfaction are used interchangeably in practice. The most common explanation of the difference between the two is that perceived service quality is a form of attitude (the customer's relatively enduring affective orientation), a long-term overall evaluation, whereas satisfaction is an emotional reaction, a transaction-specific measure (Bitner, 1990; Bolton & Drew 1991; Cronin & Taylor, 1992; Rust & Oliver, 1994). Rust & Oliver (1994) clarified in detail some distinctions between the meanings of quality and satisfaction. First, the dimensions underlying quality judgment are rather specific, whether they are cues or attributes; yet satisfaction judgment can result from any dimension, quality related or not. Secondly, quality perceptions do not require experience with the service or provider; satisfaction, in contrast, is purely experiential.

Competitive Advantage

Porter (1991) provided four key determinants of competitive advantage that are linked and interconnected in the shape of a diamond. These include: (a) firm strategy, structure, and rivalry; (b) demand

conditions; (c) related and supporting industries; and (d) factor conditions. Cheng and Liu (2017) conducted a qualitative study of technology firm that adopted Porter's diamond model and concluded that technology SMEs can gain market share by achieving resource optimization, delivering innovative products, and using innovative marketing strategies. Williamson (1999) provided the two perspectives of bank and competence when studying firm strategy.

The bank view revolves around choosing the best among competing alternatives while competence focuses on how the firm harnesses its resources to achieve the best results (Williamson, 1999). Clegg et al. (2013) noted that the global context when looking at the operation of firms and financial systems implies that scholars and practitioners should be able to study the different evolutionary stages of economic development and learn lessons from when things have gone wrong. The lessons from how firms have fared at different stages of economic development should be documented to serve as resources for future use.

Formalizing strategy impacts innovation; this involves documenting and analyzing the processes that a company has chosen to achieve its objectives (Frechet & Goy, 2017). They added that the process of formalizing does not impede spontaneity as such firm are able to leverage opportunities that become available even after the strategy has been formalized. The ability to be responsive to change and adapt strategy as a result of the dynamic nature of the internal and external environment drives sustainable financial performance and supports Porter's dynamic theory of strategy.

III. Material And Methods

Regarding the approach, this research was characterized as quantitative, where there was the quantification of data through mathematical resources to describe a given phenomenon. It was, therefore, an empirical-descriptive investigation that sought to relate the causes and effects of variables through resources such as tables, charts, standard deviation, averages, frequencies, etc. (Ferreira, 2015). The study was conducted through a non-probabilistic sampling that, according to Pires et. al (2006), refers to a way to calculate the sample without using statistical methods.

Thus, 200 consumers were approached with the prerequisite that they were by selecting the intended bank for the expected service. The selection was made through convenience, i.e., taking into consideration the existing accessibility in relation to the elements under study. As for data collection, we used a questionnaire divided into two parts, which was composed of a script with multiple choice questions and an open question. The first part of the research instrument enabled the identification of the respondents' profile through demographic variables (gender, income, education, and age), as well as the factors that motivated them to the intended bank.

Data were collected in the field, i.e., through direct interaction of the researcher with the interviewees in the natural environment of the phenomenon under study. In addition, a pre-test was initially conducted with 20 consumers in order to ensure the clarity and accuracy of the terms. After the pre-test, three questions were adjusted in order to maintain the clarity of the terms.

Data analysis consists of grouping and coding the data to enable the understanding of the phenomenon under study. Thus, descriptive statistical methods were initially applied for data analysis, thus involving the application of averages, standard deviations, frequencies, tables and percentages, as suggested by Silvestre (2007). In the descriptive statistics method, there was the organization, processing and description of data through three stages: the establishment of categories, coding/tabulation and statistical analysis.

To establish categories, the data were organized by means of a grouping. Subsequently, coding and tabulation was performed with the grouping of the raw data into symbols in order to count the frequencies. Finally, the statistical analysis was done, which involved the generation (application of statistical calculations), presentation (tables to expose the results), and interpretation of the data (description and analysis of the results). Since it is a questionnaire with a Likert scale, the method applied for the statistical analysis was the ordinal scale, now associated with the ordering of the data in relation to an assertion.

IV. Result

The municipality of Bank Syariah is located in Malang-Indonesia, in the state of Malang-Indonesia, currently, the municipality of Bank Syariah is a center of convergence in the Centro-Sul Fluminense region, being a growing stage of commercial and industrial development since 2012. The city also mobilizes its efforts to bring to the public's attention its potentialities in the development of tourism and other areas. Besides the sports and adventure tourism that is the city's trademark, the municipality has an important representation in cultural tourism, with the promotion of dance, theater, music, and local culture festivals; and also in cultural, historical, business, and religious tourism.

For this research, as mentioned in the methodology, one hundred and twenty consumers were interviewed. Initially, it was possible to identify the profile of such individuals through the demographic variables, which constitute elements such as gender, monthly income, education and age. Thus, it is observed, as illustrated

in table 1, that there is a predominance of female individuals, at a rate of 63.8%, while men represented only 36.1% of the sample, thus evidencing that women are more prone to sustainable consumption.

Table 1. Frequencies and percentages according to the variable sex.

| Gender | Absolute | frequency | Proportion Percentage |
|--------|----------|-----------|-----------------------|
| Women | 115 | 0.638 | 63.8% |
| Men | 65 | 0.361 | 36.1% |
| Total | 180 | 1,000 | 100% |

Source: Research data (2024).

With regard to education (table 2), most of the interviewees have completed higher education (36.67%). This result shows that these consumers had an opportunity to access education and that, by having higher levels of education, they became susceptible to evaluate the best alternatives at the time of consumption. Only 8.33% have incomplete elementary school and 10% have incomplete middle school, with the remaining consumers having complete middle school (30%) and incomplete high school (15%).

Table 2. Frequencies and percentages according to the education variable.

| Education | Absolute | frequency | Proportion Percentage |
|---------------------------|----------|-----------|-----------------------|
| Primary school incomplete | 15 | 0.083 | 8.3% |
| Incomplete high school | 18 | 0.100 | 10.0% |
| High school complete | 54 | 0.300 | 30.0% |
| Incomplete college degree | 27 | 0.150 | 15.0% |
| College completed | 66 | 0.366 | 36.6.0% |
| Total | 180 | 1,000 | 100% |

Source: Research data (2024).

Regarding income, most respondents are middle and lower class (39.6%), given that they receive between 1 and 2 minimum wages. It is important to note that the city where the study was conducted is located within the capital and is characterized by having a cheap labor force, with an average of 1.9 minimum wages according to data from IBGE (2020), which explains the data obtained. The other incomes of the customers were made up as follows: 18.7% receive from 3 to 4 minimum wages, 17.1% from 5 to 6 minimum wages, 2.5% from 7 to 8 minimum wages, 7.8% more than 8 minimum wages, and 9.3% claimed to be without income at the moment. The results can be seen in table 3 below.

Table 3. Frequencies and percentages of the income variable.

| Income | Absolute | frequency | Proportion Percentage |
|---------------------------|----------|-----------|-----------------------|
| No income | 18 | 0,093 | 9,3% |
| From 1 to 2 minimum wages | 75 | 0.396 | 39.6% |
| From 3 to 4 minimum wages | 36 | 0.187 | 18.7% |
| From 5 to 6 minimum wages | 33 | 0.171 | 17.1% |
| From 7 to 8 minimum wages | 15 | 0.078 | 7.8% |
| More than 8 minimum wages | 15 | 0.078 | 7.80% |
| Total | 180 | 1,000 | 100% |

Source: Research data (2024).

Finally, the last question regarding the profile was related to age (graph 4). In this sense, the age ranges varied from 16 to 30 years, with only 29.5% of the interviewees being under 20. The indexes with higher frequencies were observed among people between 31 and 40 years old (27.5%), followed by those who reported being over 50 years old (22.5%) and those between 41 and 50 years old (20%). Thus, it can be seen that all generations consume the products, with the Y generation, that is, individuals born between 1977 and 1997 with a current age range between 22 and 42 years old, being predominant. This generation was born in a time of change and in the beginning of environmental movements, which makes such individuals more aware and to the intended bank.

Table 4: Frequencies and percentages of the variable age.

| Age | Absolute | frequency | Proportion Percentage |
|--------------------|----------|-----------|-----------------------|
| Less than 20 years | 11 | 0.025 | 12.0% 12.8 |
| 20 to 30 years old | 36 | 0.275 | 27.5% 26.7 |
| 31 to 40 years old | 25 | 0.275 | 27.5% 20.6 |
| 41 to 50 years old | 21 | 0.200 | 20.0% 18.3 |
| Over 50 years old | 27 | 0.225 | 22.5% 21.7 |
| Total | 180 | 1,000 | 100% |

Source: Research data (2024).

Having seen the consumers' profile, the next question was related to the reasons that led such people to buy green products, where each participant could express more than one cause related to the choose a trusted bank. Table 4 shows the results found for instrument testing. That all questions asked get a Cronbach Alpha value greater than 0.600 so they meet the requirements

Table 5: Frequencies and percentages of the variable age.

| Variable | N Valid | Cronbach Alpha | |
|--|---------|----------------|----------|
| Service Quality (tangibility, reliability, responsiveness, assurance, and empathy) | 15 | 0,934 | Reliabel |
| Customer Satisfaction | 5 | 0,846 | Reliabel |

Source: Analysis research data (2024).

Table 5 shows the results, v =that the relationship between Service Quality (tangibility, reliability, responsiveness, assurance, and empathy) and Customer Satisfaction reaches 71.2%, which shows that there is a very strong relationship. The research produced findings from research data that were valid and reliable. The research also produced a feasible model because the independent variable of service quality was able to explain 71.2% of the variation in customer satisfaction. Service quality has no effect on customer satisfaction, meaning that service quality is not a factor that directly influences customer satisfaction. This research is in line with previous research (Exmawati, 2014; Putu Gede, 2023) which actually shows that the service factor is the most influential or dominant factor on customer satisfaction. This research is also in line with previous research (Sondakh, 2014; Meli Andriyani, 2020) which shows that service has a significant effect on the satisfaction variable.

V. Conclusion

The study performed and portrayed in the article in question, through a quantitative research conducted in Bank Syariah, one concludes that consumers are concerned with investigating whether the service itself has an character or if they have Service Quality (tangibility, reliability, responsiveness, assurance, and empathy) However, it is possible to highlight the influence of service on customers to the intended bank since through the research and data belonging to the studies of this article it is evident an expressive weight of the marketing mix on the purchase decision of customers, since the elements square, product, promotion and price constituted as one of the main reasons for purchase. Moreover, issues related to service from employees and indication of friends were also reasons for the purchase of bank products, explaining that the influence of marketing is not the only stimulus. In this perspective, psychosocial and personal factors have a determination in the final act of purchase, it Service Quality (tangibility, reliability, responsiveness, assurance, and empathy) for

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