

The Effect of Customer Service Quality on Customer Satisfaction at PT Bank Sumut KCP Kampung Pajak

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ABSTRACT

Introduction/Main Objectives: This study aims to investigate the impact of customer service quality on customer satisfaction levels at PT Bank Sumut KCP Kampung Pajak. **Background Problems:** In the midst of increasingly tight competition in the banking sector, service quality is a vital element to maintain and improve customer satisfaction. **Novelty:** The research findings indicate a positive relationship between the quality of customer service and their level of satisfaction. More specifically, satisfactory service—recognized by the presence of friendly staff, effective service processes, and adequate facilities—plays a crucial role in supporting customer satisfaction. **Research Methods:** The findings of the study indicate a positive relationship between customer service quality and customer satisfaction levels. Satisfactory service, which includes friendly staff attitudes, speed in serving, and adequate facilities, has a significant contribution to customer satisfaction. **Finding/Results:** These findings highlight how important it is for PT Bank Sumut KCP Kampung Pajak to continue to strive to improve and maintain service quality in order to maintain customer loyalty and strengthen their position in the banking industry.

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1. Introduction

Nowadays, significant developments in the banking world have caused increasingly fierce competition. Globalization in the banking industry has a significant impact on competition, and companies that have a competitive advantage will be very important to succeed in increasingly fierce competition. Because this ensures the survival of the business, every company must do it. If customers are dissatisfied with the service, they will tell others, damaging the company's reputation and reducing the number of services provided. Businesses must do this because it ensures business continuity. If customers are dissatisfied, they will tell others about the unsatisfactory service, tarnishing the company's reputation and reducing the number of services used (Subagja, 2019)

Banking companies, for example, are required to improve efficiency in customer service. This is because for companies that offer services, creating consistent service standards in the eyes of consumers is not easy. Banks need to require all employees and personnel to provide optimal service, especially in aspects related to customers. In addition to building good relationships, customer service

must also meet face to face with consumers , especially in relation to products offered by the bank . Therefore, customer service must provide the best quality in service to ensure client satisfaction while increasing their loyalty to the bank (Marlius & Putriani, 2020)

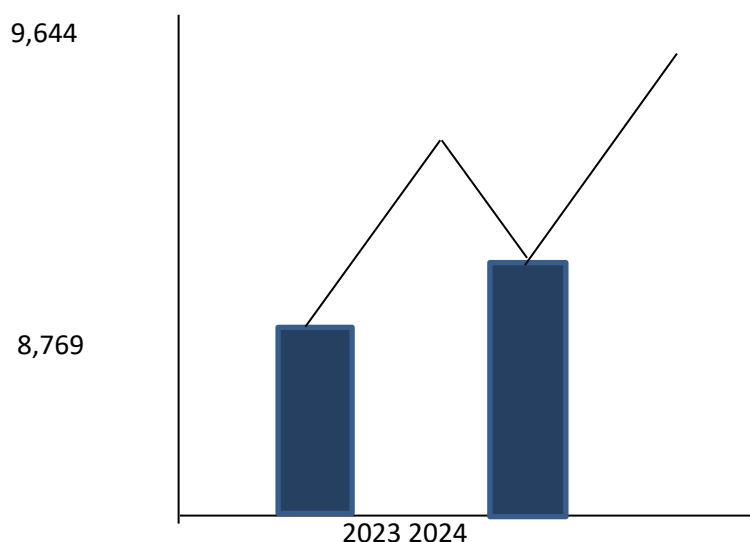
The relationship between customers and banking institutions is a unity, so that both are closely related and inseparable. Customers and banks need each other. As a result, banking institutions are required to provide optimal services to their customers. Providing superior services in the banking sector is crucial for the continuity of business operations. For example, in the context of customer service, there will be officers who are ready to assist customers in making transactions such as opening accounts or asking for information about banking (Ahsan et al., 2024)

Based on observations made by researchers during the internship period at Bank Sumut KCP Kampung Pajak, researchers noted that customer service at this bank was very satisfying. Customer service officers showed friendliness and dedication in serving customers well. In a highly competitive banking world, it is important for banks to pay extra attention to customers if they want to maintain their loyalty. Without the right strategy, customers may switch to other competitors.

Bank Sumut KCP Kampung Pajak understands the importance of services provided by customer service to customers. In dealing with customers who want to open a new account, customer service officers collaborate with security officers to create a comfortable atmosphere at the bank. This cooperation is very important to maintain customer satisfaction. A decrease in the number of customers can affect the quality of banking services and hinder efforts to improve services. Therefore, the services provided by Bank Sumut KCP Kampung Pajak, especially in the customer service section, must be optimized to provide the best service. Changes in the number of customers each year can serve as motivation for employees at PT Bank Sumut KCP kampung pajak and become tool to evaluate the level of customer satisfaction with the services provided. With this background, this researcher focuses on the influence of customer service quality on customer satisfaction at PT Bank Sumut KCP Kampung Pajak.

The researcher chose KCP Kampung Pajak of Bank Sumut as the study location to investigate the impact of customer service quality on client satisfaction. The selection of the bank was based on its proximity to the local community, which allows for analysis of the bank's role in the local economy. It is important for the researcher to understand how banking policies affect the community and small businesses in the area. In addition, this branch is located in an area that is easily accessible to customers. In 2023, the total number of customers reached 8,769 and is expected to increase to 9,644 in 2024. This shows that the services provided by KCP Kampung Pajak of Bank Sumut are very satisfactory. As a result, the number of customers continues to grow. Interestingly, KCP Kampung Pajak has also received an award as the best branch. In addition, this bank has a crucial role in facilitating tax transactions and payments related to taxes. Thus, KCP Kampung Pajak of Bank Sumut has a great opportunity to make a significant contribution, both in the development of banking services and in the field of management studies.

Figure 1. Customer population graphic data at Bank Sumut KCP KP Tax Office



Source: Bank Sumut KCP Kampung Pajak

Based on the assessment of the graph presented, we can consider that Bank Sumut KCP Kampung Pajak customers showed an increase between 2023 and 2024. This is influenced by the quality of service that has a positive impact on customer satisfaction when using savings products offered by the bank. Good service quality also contributes to the growth in the number of customers. The graph shows an increase in the number of customers over a certain period of time, which reflects the effectiveness of the marketing strategy implemented by the bank. However, even though the number of new customers continues to grow, it is important to pay attention to the level of customer retention. If many new customers cannot be retained, then this is a challenge that must be faced. Therefore, graphic data analysis not only provides insight into the current situation but also serves as an important basis for increasing the number of customers in the future.

So, the purpose of this study is to understand the influence of customer service quality on customer satisfaction levels at Bank Sumut KCP Kampung Pajak. This study is expected to contribute to the development of services at Bank Sumut KCP Kampung Pajak and broaden understanding for readers and provide additional references for other researchers.

2. Literature Review

Quality Of Service

Service quality is reflected by how big the difference is between customer expectations and the service they receive. This can be measured through a comparison of customer perceptions of the service experience they have directly experienced (Guspul, 2014)

Banks that run their operations must pay close attention to the quality of service provided to their customers. Superior and comprehensive service quality is essential to meet customer expectations. Satisfactory service will also make customers feel calmer, make them more comfortable, and foster trust in the financial institution (Jayengsari et al., 2021)

service from customer service can be caused by the fact that the task of customer service is an individual who often receives various complaints from customers. They not only record the complaints

received, but must also be willing to offer solutions and be responsive to the expectations of each customer they serve. Of course, all of these things cannot be carried out optimally if a customer service officer does not have an understanding of the role and importance of following the quality service standards set by the company ((Di et al., 2024)

Service quality can be defined as the level of discrepancy between what actually happens and the expectations that customers have regarding the services they enjoy. In order to assess service quality, we can see whether customers' opinions about the services they receive are in accordance with reality (Iriansyah et al., 2023)

Quality can be described as the totality of attributes and properties of a product or service that depend on how well they meet the expressed or implied needs of customers. Thus, manufacturers are able to provide quality only when their goods or services can meet or exceed consumer expectations (Hamdani, 2019)

Service Quality Indicators

(pasuraman dalam Jasfar 2005;51) (Mukuan et al., 2022) tated that service quality consists of several elements or dimensions. This dimension is designed to assess service quality through questionnaire users. The servqual method can identify the magnitude of the difference between customer expectations and their expectations of the services received. Servqual has five dimensions, which include:

1) Tangibles (physical evidence)

Tangibles refer to real evidence of the company's ability to provide the best to customers. This includes physical aspects such as the appearance of buildings, facilities, supporting technological equipment, and employee appearance.

2) Reliability

Reliability refers to a company's capacity to meet consumer expectations through fast, timely service, minimal errors, a sympathetic attitude, and others.

3) Responsiveness (responsiveness)

Responsiveness includes the ability to provide service quickly and responsively, which is also accompanied by clear and easy-to-understand communication.

4) Assurance (guarantee)

Assurance is related to the guarantee and confidence obtained through the friendly attitude given by employees. Customer trust will grow with good communication and adequate knowledge.

5) Empathy (empathy)

Empathy is an effort to provide sincere and individual attention to customers, which aims to understand consumer expectations in a real and detailed manner.

Customer Satisfaction

Customer satisfaction with a product or service is quite difficult to achieve if the provider or industry does not fully understand consumer desires. For products and services that have similar quality, the level of satisfaction can vary between different individuals. Therefore, a company needs to continuously pay attention to the products or services they provide to consumers. Customer satisfaction is the customer's response to the discrepancy between previously desired expectations and perceived performance after using it. (Mukuan et al., 2022)

Customer quality is a major concern in the banking industry, because it is among the main indicators of a company's success. A good company is one that makes customer satisfaction part of its goals and

implements it into its mission, which is then transformed into an operational guide for services. (Sila et al., 2021)

In assessing the level of customer satisfaction with a bank, there are various methods that can be used. According to Kotler in (Kasmir, 2014:256), there are three ways to measure consumer satisfaction, namely:

1. Complaints and suggestions system.

This means how many complaints or grievances are filed by customers within a certain period of time. The more complaints received, the lower the satisfaction, and vice versa. Therefore, it is important to have a complaint and suggestion system.

2. Customer satisfaction survey.

In this context, banks need to conduct periodic surveys, either through interviews or questionnaires, regarding various aspects related to the bank where customers have transacted to date.

3. Hidden consumers.

Banks can send their employees or use other people to pose as customers to observe the services provided by the performance or results that they perceive with their expectations.

Kotler et al. In Fandy Tjiptono (2017:287) stated that customer satisfaction is the level of individual feelings after making a comparison. This shows that consumers are likely to feel disappointed when the results do not meet expectations, feel normal when the results are as expected, and will be very satisfied or happy if the results exceed expectations. If consumers are satisfied, they will tend to give positive reviews about the company and are more likely to remain loyal in the long term. Bank employees directly. (Rusmawati, 2018)

Customer Satisfaction Indicators

Customer satisfaction indicators are measures of customer satisfaction levels after assessing the services or products provided compared to their expectations. Generally, customers who are satisfied with the value offered by a product or service tend to become loyal clients or customers in the long term. It is said that customer satisfaction is a reaction from customers to the assessment of the incompatibility felt after using it. (Saputra & Alwie, 2015)

The dimensions of customer satisfaction that will be considered in this study refer to the dimensions proposed by Irawan, 2008:37 as stated by Guntur Yulia Satria. The factors that play a role in customer satisfaction include:

1. Product quality

Customers will feel satisfied if after purchasing and using the product, the quality offered turns out to be satisfactory.

2. Service quality

Satisfaction with service is often difficult for competitors to imitate. Service quality has many aspects, one of the most well-known is servqual.

3. Product price

For customers who are sensitive to price, low prices are usually one of the significant aspects of satisfaction because customers want good value for the money they spend.

4. Emotional factor (emotional factor)

Customers tend to feel satisfied and proud because of the emotional value provided by the brand related to the product.

5. Convenience

Customers will feel more satisfied if the process of obtaining the product or service is relatively easy, convenient and efficient.

Figure 2. Conceptual Framework

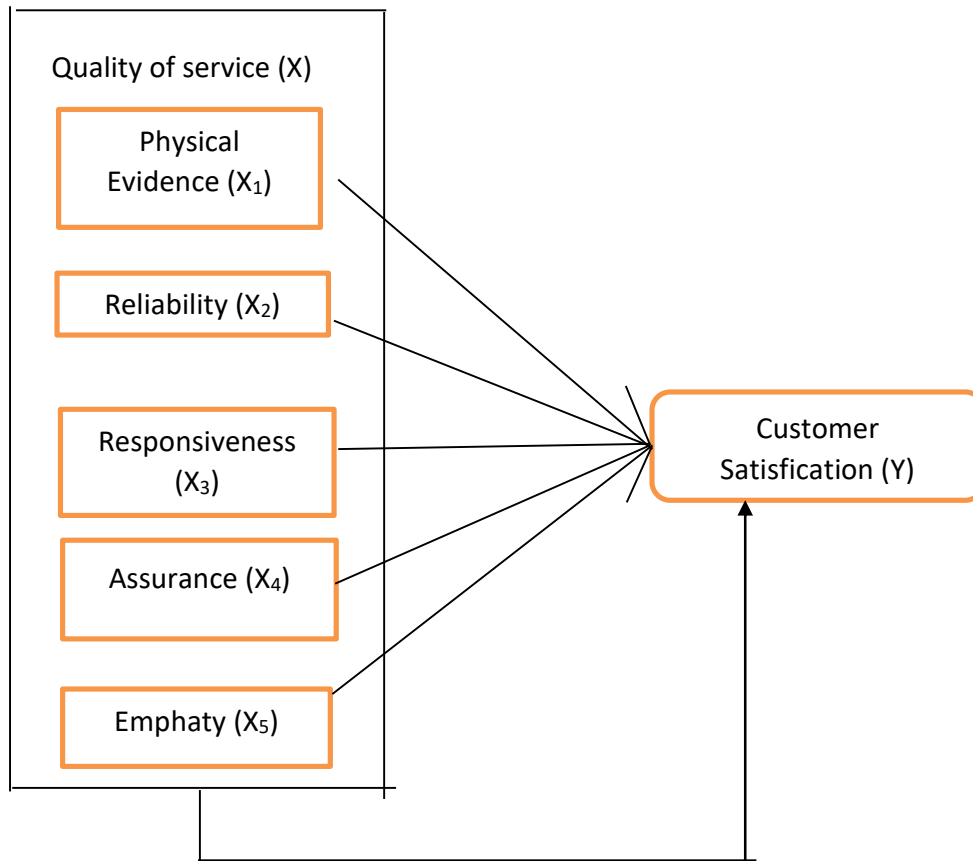


Figure 1: conceptual framework

Hypothesis

Based on the problem analysis, this study proposes a hypothesis that service quality affects customer satisfaction at PT. Bank Sumut KCP Kampung Pajak. From the problem analysis, research objectives, and conceptual framework that have been explained previously, we can formulate the general hypothesis of this study as follows:

- H₁ : tangible evidence has a positive effect on customer satisfactions PT Bank Sumut KCP Kp pajak
- H₂ : reliability has a positive effect on customer satisfactions at PT Bank Sumut KCP Kampung Pajak
- H₃ : responseveness has a positive effect on customer satisfactions at PT Bank Sumut KCP Kampung Pajak
- H₄ : assurance and certainty have a positive effect on customer satisfactions at PT Bank Sumut KCP Kampung Pajak
- H₅ : empathy has a positive effect on customer satisfactions at PT Bank Sumut KCP Kampung Pajak
- H₆ : tangible, reliability, responseveness, assurance and certainty and empathy together have a positive influence on customer satisfactions at PT Bank Sumut KCP Kampung Pajak

3. Method, Data, and Analysis

This study applies quantitative methods. Sugiyono (2013: 23) Quantitative methods are applied when there is a difference between ideal conditions and existing reality, between norms and practices, between concepts and realizations, and between scenarios and implementations. Quantitative research is a category of research that produces findings that can be obtained through statistical methods or other measurement techniques. The sampling technique used is non-probability sampling, not all populations have the same opportunity to be used as research samples and the sampling technique that will be used is purposive sampling where this sampling technique is carried out by determining the target of the population that is considered most suitable for data collection (Edwin et al., 2019) The method used to collect or search for data in this study is in the form of a percentage using numbers. The data is processed using the SPSS (Statistical Product and Service Solutions) application, where the aim is to analyze it statistically and present useful information. SPSS is very helpful for researchers, such as analyzing correlations, relationships, influences, and impacts between variables.

The location of this research is at PT Bank Sumut KCP Kampung Pajak, which is located in the NA IX-X area, North Labuhanbatu district, with research data obtained through online sources. The population examined in this study included 99 respondents from customers at Bank Sumut KCP Kampung Pajak. This study identified two types of variables, namely independent variables related to the quality of customer service and dependent variables related to customer satisfaction. The sample to be taken was 99 customers.

The sample was selected through purposive sampling method. This means that respondents were deliberately selected to have certain characteristics that are considered to reflect the population being studied.

Determining the number of samples uses the Slovin formula (Sekaran 1992):

$$n = \frac{N}{1 + N (e)^2}$$

Information:

N = population size

n = number of samples

e = error rate

population (N) of 9,644 people assuming an error rate (e) = 10%, then the number of samples (n) is:

$$n = \frac{9,644}{1 + 9,644 (0.10\%)^2}$$

n = 98.9 people = 99 people (rounded)

It can be concluded that with a total population of 9,644 individuals and a tolerance for error of 10%, I must draw a sample of 99 people to represent the entire population in this study.

Data were collected through a questionnaire distribution method. This questionnaire was distributed to customers in order to dig up original information that occurred in the field. The questionnaire is closely related to the quality of customer service at Bank Sumut KCP Kampung Pajak.

In this study, the type of scale applied for measurement is the Likert scale, the purpose of which is to ask respondents to express their level of satisfaction or dissatisfaction with the object being analyzed. The Likert scale method calculates by converting qualitative data into quantitative data by giving a value or weight to each level of the scale that has been determined as listed below:

Table 1. Measurement

No	Answer	Score/weight
1	Strongly Agree (SS)	5
2	Agree (S)	4
3	Neutral (N)	3
4	Disagree (TS)	2
5	Strongly Disagree (STS)	1

Table 2. Operational definition of researcher variables

Variables	Definition	Indicator	Scale
Quality of service (X)	Actions within a company to meet consumer needs and wants.	1. physical evidence (tangibles) 2. reliability 3. responsiveness 4. assurance 5. empathy	Likert Likert
Physical evidence (X ₁)	Physical aspects that support service, such as facilities and employee appearance.	Cleanliness and room layout.	Likert
Reliability (X ₂)	The ability to provide promised services accurately and reliably	Punctuality and service as promised.	Likert
Responsiveness (X ₃)	The willingness of employees to help customers and deliver service quickly and responsively.	Clear and easy-to-understand communication that can build customer trust.	Likert
Guarantee (X ₄)	The assurance given to customers about the quality of service.	Employee knowledge and friendly attitude.	Likert
Empathy (X ₅)	Attention and concern for customer needs.	Understand consumer desires in real and detailed ways.	Likert

Source: processed by the author

4. Result and Discussion

This study applies validity and reliability testing to evaluate the suitability of the data collection tool, namely the questionnaire that serves as the main method in collecting information. Validity indicates that the tool is suitable for capturing what is intended to be measured. On the other hand, reliability illustrates that when the same tool is applied repeatedly, the results obtained will remain

consistent. Validity and reliability tests will be applied with SPSS 25 *software* for the Windows operating system .

Validity test

Table 3. Validity test

Variables	Indicator	Correlation Pearson	Measurement mark	Status
Physical evidence (X1)	X1.1	0.692	0.5	Valid
	X1.2	0.629	0.5	Valid
	X1.3	0.698	0.5	Valid
	X1.4	0.693	0.5	Valid
Reliability (X2)	X2.1	0.643	0.5	Valid
	X2.2	0.792	0.5	Valid
	X2.3	0.772	0.5	Valid
	X2.4	0.797	0.5	Valid
Responsiveness (X3)	X3.1	0.929	0.5	Valid
	X3.2	0.857	0.5	Valid
	X3.3	0.875	0.5	Valid
	X3.4	0.885	0.5	Valid
Guarantee (X4)	X4.1	0.857	0.5	Valid
	X4.2	0.894	0.5	Valid
	X4.3	0.857	0.5	Valid
	X4.4	0.864	0.5	Valid
Empathy (X5)	X5.1	0.926	0.5	Valid
	X5.2	0.910	0.5	Valid
	X5.3	0.918	0.5	Valid
	X5.4	0.920	0.5	Valid
Customer satisfaction (y)	Y1.1	0.759	0.5	Valid
	Y1.2	0.780	0.5	Valid
	Y1.3	0.833	0.5	Valid
	Y1.4	0.875	0.5	Valid

Source : processing results with spss 25

Following table 3 , it can be seen that each question related to variables X1, X2, X3, X4, X5 , and Y shows a significance rtable value below 0.05 from 99 people who answered. This means that all questions from these variables have been proven valid and ready for further analysis .

Reliability test

Table 4. Reliability test

Variables	Alpha Cronbach	Measurement Mark	Status
Physical evidence (X1)	0.610	0.5	Reliable
Reliability (X2)	0.731	0.5	Reliable

Variables	Alpha Cronbach	Measurement Mark	Status
Responsiveness (X3)	0.909	0.5	Reliable
Guarantee (X4)	0.890	0.5	Reliable
Empathy (X5)	0.938	0.5	Reliable
Customer satisfaction (Y)	0.828	0.5	Reliable

Source: results of processing with SPSS 25

Table 4 shows that each variable shows a Cronbach's Alpha coefficient value that exceeds 0.6 . This means that the measuring instrument of the questions applied in this study has been proven to be reliable, so that further analysis can be carried out.

Normality test

Figure 3. Normality Test

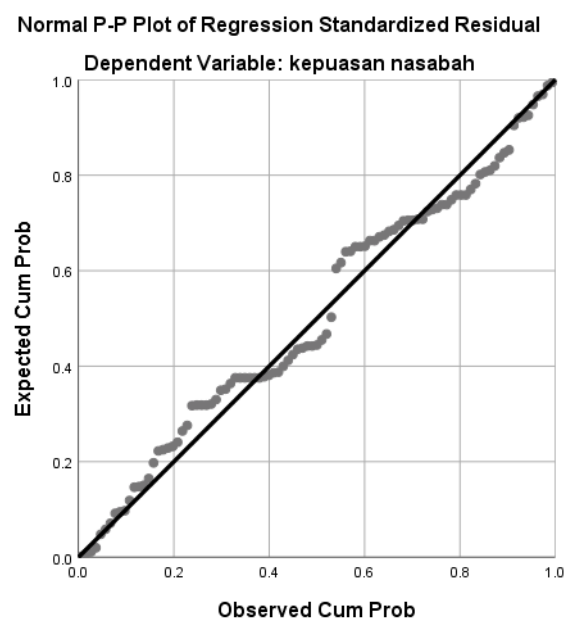


Figure 3: P-Plot graph

5. Source : results of processing with SPSS 25

In the P-Plot graph above, it can be seen that the data spread around the diagonal line follows the direction of the diagonal line, so the regression model can meet the assumption of normality. In this study, normality testing was also carried out using the one-sample Kolmogorov-smirnov test, where $asymp.sig$ (2-tailed) > 0.05 , it can be said that the data is normally distributed. The results of the normality test can be seen in table 5.

Table 5. Normality Test Value

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		99
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.13541578
Most Extreme Differences	Absolute	.088
	Positive	.062
	Negative	-.088
Test Statistics		.088
Asymp. Sig. (2-tailed)		.058 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: results of processing with SPSS 25

In the normality test, data is considered normal if the significance level is > 0.05 , while it is considered abnormal if the significance level is < 0.05 . Because $0.058 > 0.05$, it means that the data distribution is normal.

Table 6. Multicollinearity Test

		Coefficients ^a	
		Collinearity Statistics	
Model		Tolerance	VIF
1	physical evidence	.589	1,697
	reliability	.311	3.220
	responsiveness	.206	4.866
	guarantee	.219	4,576
	empathy	.159	6.288

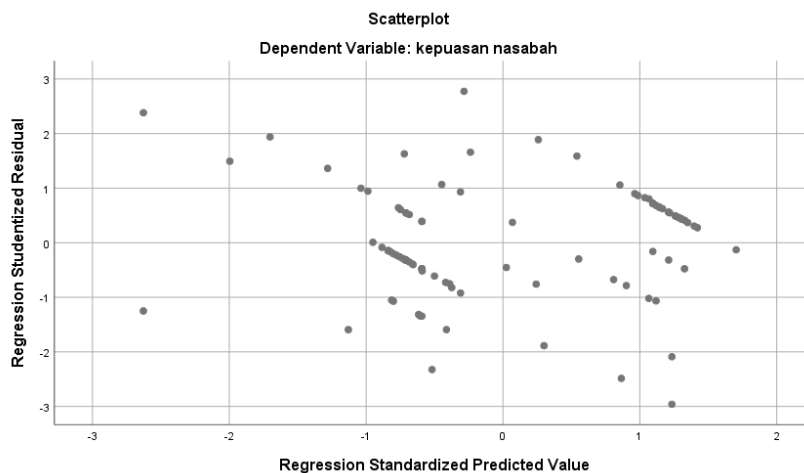
a. Dependent Variable: customer satisfaction

Source : processing results with spss 25

If the tolerance value > 0.1 and $VIF < 10$, it means that the conclusion is that there are no symptoms of multicollinearity. If the tolerance value < 0.1 and $VIF > 10$, it means that the conclusion is that there are symptoms of multicollinearity.

Table 6 shows that the Variance Inflation Factor (VIF) value of each independent variable is < 10 , and the Tolerance value is > 0.1 . This means that there is no multicollinearity between the independent variables in the regression model.

Figure 4. Heteroscedasticity Test



Source: processing results with spss 25

Heteroscedasticity Test is applied to detect the presence of heteroscedasticity symptoms through scatterplot in regression test. Figure 6 shows that the points between the predicted values of the dependent variable and its residuals are randomly distributed, without gathering or forming a certain pattern.

Table 7. Simultaneous test (f test)

ANOVA ^a

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	238,348	5	47,670	35,090	.000 ^b
	Residual	126,339	93	1,358		
	Total	364,687	98			

Source : results of processing with SPSS 25

Following Table 7, the calculated F value is 35,090 with a significance of 0.000 < 0.05. This means that simultaneously the independent variables affect customer satisfaction positively and significantly.

Table 8. Partial test I (t-test)

Coefficients ^a

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.120	.249		20,552	.000
	physical evidence	-.037	.017	-.043	-2.219	.029
	reliability	-.180	.022	-.223	-8,328	.000
	responsiveness	.201	.023	.282	8,559	.000
	guarantee	.206	.025	.262	8.205	.000
	empathy	.514	.028	.697	18,613	.000

a. Dependent Variable: customer satisfaction

Source : results of processing with SPSS 25

Table 8 shows that the variables mentioned have a positive and significant effect on customer satisfaction, which is measured statistically at a significance level of 0.05. However, after analyzing the

sig. value in the coefficient table, this conclusion is not entirely correct. Only the empathy variable shows a positive and statistically significant effect (sig. value $0.000 < 0.05$). The responsiveness and assurance variables show a positive but insignificant effect at a significance level of 0.05. Meanwhile, physical evidence and reliability show a negative and insignificant effect.

Table 9. Coefficient of Determination Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.808 ^a	.654		
			.635	1.16554

a. Predictors: (Constant), physical evidence, reliability, responsiveness, assurance, empathy

Source: results of processing with SPSS 25

Following the analysis of the coefficient of determination, the R square value is 0.654. This means that the contribution of the independent variable has an influence of 65.4%, while the remaining 34.6% is influenced by other variables that are not the focus of this study.

Discussion

The influence of physical evidence on customer satisfaction

this study shows that the existence of physical evidence has a significant and beneficial impact on customer satisfaction. This finding is supported by a significance level (sig) of 0.029, which is lower than the limit of 0.05 this results confirms how important physical elements are in creating a positive perspective and experience for customers.

Physical evidence is something real that can influence consumer decisions in buying and using products or services offered (Kotler & Keller, 2012:62). Zeithaml et al (2009:168) also explained that physical evidence is something that can actually influence consumer decisions in buying and using products or services offered. Meanwhile, Rambat Lupiyoadi (2013:94) stated that physical evidence is in the form of a physical environment where services are produced and interact directly with consumers. Following a number of these definitions, the conclusion is that physical evidence includes various facilities from the company that can be felt by consumers, including parking lots, building equipment, lighting, layout, hotel rooms, which can influence consumer satisfaction. (Iffan et al., 2018).

Physical evidence plays a crucial role in shaping customer perception and satisfaction with the services of PT Bank Sumut KCP Kampung Pajak. A well-maintained and professional-looking physical atmosphere not only creates a good first impression and increases trust, but also influences how service quality is understood and facilitates the service process. Therefore, PT Bank Sumut KCP Kampung Pajak must always maintain and strive to improve the quality of physical evidence so that customer satisfaction is maintained.

The effect of reliability on customer satisfaction

The results of this study state that the significance value (sig.) 0.000 is below 0.05, so it is said that reliability has a significant and positive influence on customer satisfaction. Kotler and Keller (2009:53) explain that "reliability reflects the company's ability to provide services as promised reliably and accurately. The reliability dimension includes fulfilling promises related to service, accountability for service problems faced by customers, and timeliness in providing services. The relationship between reliability and customer satisfaction, namely, accurate service greatly affects customer satisfaction, including having competent employees in their fields, which will make customers feel satisfied with the company's services (Lincincia et al., 2022) .

Reliability has a very significant influence on customer satisfaction. Reliability is the ability of a company to provide services that are accurate, consistent, and in accordance with the promises that

have been given. Simply put, reliability ensures that the organization fulfills its commitments. When these commitments are met continuously, customers will feel valued, trusted, and ultimately satisfied with the services they receive. In terms of service quality (SERVQUAL), reliability is often considered the most crucial factor in influencing customer satisfaction. Customers highly value companies that are consistent and provide the right service from the start.

The influence of responsiveness on customer satisfaction

The results of the study explain that the significance value (sig.) 0.000 is below 0.05, so it can be said that responsiveness has a significant and positive influence on customer satisfaction.

Kotler and Keller (2009:53) state that "Responsiveness refers to the ability of employees to help and respond to customers, as well as provide information regarding when services will be provided and ensure that services are provided quickly. If employees are responsive in serving customers, the company will get sympathy from customers". Therefore, it is important for companies to have policies that can help and provide fast (responsive) and accurate services to customers, including by conveying information clearly. Letting consumers wait too long will create a negative perception of service quality (Lincincia et al., 2022).

Feeling Cared for and Valued When a business understands the needs and wants of its clients, customers feel cared for and valued as individuals. This has an immediate positive impact on their satisfaction levels. Adequate response indicates that the company has an efficient work system and professional employees in serving customers. This strengthens customer trust in the company's capacity. When customers face problems, the company's ability to provide quick and effective solutions will build confidence that the company cares and can solve the problems experienced by customers. Responsive service allows customers to resolve their affairs more quickly and efficiently without having to wait for a long time or go through complicated procedures. This adds convenience and satisfaction. Overall, responsiveness plays a vital role in creating a positive customer experience. It is not just about speed, but also involves being ready to help, offering the right solution, and showing attention to customer desires. Companies that prioritize responsiveness are more likely to create satisfied, loyal customers, and become valuable assets for sustainable business growth.

The influence of guarantees on customer satisfaction

The results of this study prove that the significance value (sig.) 0.000 is below 0.05, so it can be concluded that guarantees have a significant and positive influence on customer satisfaction. (Kotler and Keller 2009:53) explained that "Employees are able to build customer trust in the company and the company is able to foster a sense of security in customers". With the trust given to customers in the form of a sense of security, customers will be satisfied with the company's services. The relationship between assurance and customer satisfaction, namely, through the trust given to customers in the form of a sense of security, customers will feel satisfied with the service (Lincincia et al., 2022).

The impact of assurance on customer satisfaction plays a very significant role. Assurance, which is related to service quality, refers to the capacity of service providers to build trust and confidence among customers through employee skills, politeness, and their ability to channel trust. Trust and Security Assurance creates a sense of trust and comfort for customers. They have confidence in the ability of staff, the security of each transaction, and the reputation of the bank. Reducing Risk Assurance helps reduce customers' perceptions of the risks involved in banking services. A good reputation, reliable facilities, and professional handling of issues provide peace of mind. Confidence in Service A firm service commitment, guarantee (where available), and efficient complaint handling strengthen customers' confidence in the quality of service A solid guarantee strengthens customer loyalty and encourages positive recommendations. In the situation of PT Bank Sumut KCP Kampung Pajak, customers will feel more satisfied if they feel there is assurance in every interaction. This

includes the friendliness and knowledge of the staff, the security of transactions (at the teller or through the digital platform), and the confidence that their problems will be resolved properly

The influence of empathy on customer satisfaction

The research results explain the significance value (sig.) 0.000 below 0.05 so it is said Empathy has a significant and positive influence on customer satisfaction.

(Kotler and Keller 2009:53) stated that "the company understands the problems faced by its customers and acts according to their interests, provides personal attention, and provides convenient operating hours". The relationship between empathy and customer satisfaction is that if customers are satisfied with the empathy of the company, they will be loyal to the services provided by the company (Lincincia et al., 2022).

The influence of empathy on customer satisfaction at PT Bank Sumut KCP Kampung Pajak, as with other service sectors, plays a very crucial and meaningful role. Empathy here describes the capacity of bank employees to understand and feel what customers are experiencing, and to provide personal attention and care. Building Emotional Connections and a Sense of Appreciation, Individual Attention. When employees of Bank Sumut KCP Kampung Pajak show sincerity in handling customer needs and problems, they feel recognized as individuals, not just numbers in a database. This contributes to the availability of mutually beneficial emotional attachments Understanding Customer Perspectives. The capacity of staff to understand customer perspectives both in happy times and in difficult times, makes customers feel heard and accepted. Empathy makes ordinary communication deeper and more meaningful. Customers feel that staff really care about their financial situation and needs. Staff who show empathy can help relieve discomfort. They are convinced that the bank cares. A pleasant experience based on empathy from staff can encourage customers to share positive experiences with others, which in turn can improve the reputation of KCP Kampung Pajak in a positive direction.

The influence of physical evidence, reliability, responsiveness, assurance and empathy on customer satisfaction

The results of the study show that the analysis value obtained shows a calculated F figure of 35,090 with a significance level of 0.000, which is lower than 0.05. If the significance value is below 0.05, it means that the overall test shows a positive and significant impact on customer satisfaction. The conclusion of this study reveals that the independent variable contributes 0.654 or 65.4%, while the rest is influenced by other elements not included in this study.

5. Conclusion and Suggestion

Variables related to the quality of service in customer service at PT Bank Sumut KCP Kampung Pajak are classified as high. Meanwhile, the survey results show that respondents generally agree with the standard of customer service provided and feel that the quality is in accordance with their expectations. Therefore, PT Bank Sumut KCP Kampung Pajak must continue to strive to improve the quality of their services, because the level of customer satisfaction or dissatisfaction is directly related to their expectations after using bank products or services. If customers are satisfied, they are more likely to return and remain loyal, and share good experiences with others, even recommend the company's services to people around them. Conversely, if customers are disappointed, they may spread negative experiences, which can harm the company's reputation and presence, potentially resulting in a decrease in the number of users of the services they offer. Variables reflecting customer satisfaction at PT Bank Sumut KCP Kampung Pajak based on survey results from 99 respondents showed a variety of answers, ranging from doubt to positive responses; the majority of respondents who gave an opinion agreed that they had achieved the criteria in terms of customer satisfaction. Most customers stated that they were satisfied with the performance of the staff at the bank. Satisfactory

service facilities, such as parking lots, queue areas, chairs, service rooms, and various other supporting aspects, contribute to increasing customer satisfaction levels. In this study, it is clear that there is an influence of customer service quality on customer satisfaction levels.

6. Reference

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