

THE EFFECT OF SERVICE QUALITY ON CUSTOMER SATISFACTION
AT BPR POLATAMA KUSUMA NGAWI BRANCH OFFICENanang Agus Wibowo¹), Hari Purwanto²).¹ Management, Faculty of Economics and Business, PGRI University of Madiun
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email: hari.purwanto@unipma.ac.id**Abstrak**

Penelitian ini menganalisis pengaruh kualitas pelayanan ((*tangible, reliability, responsiveness, assurance, dan empathy*)) terhadap kepuasan nasabah di BPR Polatama Kusuma Cabang Ngawi, menyikapi fenomena penurunan nasabah tiga tahun terakhir. Menggunakan metode kuantitatif, data dikumpulkan dari 324 responden dan dianalisis melalui regresi linier berganda. Hasil uji F menunjukkan bahwa secara simultan, kelima dimensi kualitas pelayanan berpengaruh positif dan signifikan terhadap kepuasan nasabah dengan kontribusi (R^2) sebesar 82,6%. Secara parsial (uji t), variabel **Daya Tanggap** ($p=0,004$), **Jaminan** ($p=0,000$), dan **Empati** ($p=0,000$) berpengaruh positif dan signifikan. Namun, **Bukti Fisik** dan **Keandalan** tidak berpengaruh signifikan ($p>0,05$). Temuan ini mengindikasikan bahwa nasabah perbankan mikro di Ngawi lebih mengutamakan aspek fungsional, kepastian keamanan, dan pendekatan personal (humanis) dibandingkan kemegahan fasilitas fisik kantor maupun prosedur keandalan standar. Hasil ini menjadi evaluasi bagi manajemen untuk memprioritaskan strategi *customer retention* berbasis hubungan interpersonal.

Kata Kunci : Kualitas Pelayanan, Kepuasan Nasabah, BPR Polatama Kusuma, Ngawi.

Abstract

This study analyzes the influence of service quality (tangible, reliability, responsiveness, assurance, and empathy) on customer satisfaction at BPR Polatama Kusuma, Ngawi Branch, in response to the phenomenon of customer decline in the last three years. Using quantitative methods, data were collected from 324 respondents and analyzed through multiple linear regression. The F-test results show that simultaneously, the five dimensions of service quality have a positive and significant effect on customer satisfaction with a contribution (R^2) of 82.6%. Partially (t-test), the variables Responsiveness ($p=0.004$), Assurance ($p=0.000$), and Empathy ($p=0.000$) have a positive and significant effect. However, Physical Evidence and Reliability do not have a significant effect ($p>0.05$). These findings indicate that micro banking customers in Ngawi prioritize functional aspects, security assurance, and a personal (humanistic) approach over the splendor of physical office facilities or standard reliability procedures. These results

serve as an evaluation for management to prioritize customer retention strategies based on interpersonal relationships.

Keywords: *Service Quality, Customer Satisfaction, BPR Polatama Kusuma, Ngawi.*

A. INTRODUCTION

Rural banks are banking financial institutions that receive deposits only in the form of time deposits, savings, and or other forms equated with that and distribute funds as a Rural Bank business. The function of rural banks is not just to distribute credit to micro, small, and medium entrepreneurs, but also to receive deposits from the public or in other words function as a collector and distributor of public funds. The target of Rural Banks is to serve the needs of farmers, traders, small entrepreneurs, employees, and retirees because these targets cannot yet be reached by commercial banks and to further realize equal distribution of banking services, equal business opportunities, equal income, and so they do not fall into the hands of moneylenders and loan sharks (Subagyo, 1999: 86).

The phenomenon that occurs at BPR Polatama Kusuma Ngawi Branch shows an urgency to re-examine customer satisfaction. This is based on the number of customers in the last three years. This decline is an indication of problems in maintaining the customer base (customer retention), which is closely related to the level of customer satisfaction. Customer satisfaction is very important in forming a good image and attitude toward BPR Polatama Kusuma Ngawi Branch. The formation of a good attitude is needed so that customers have satisfaction and can continue to be maintained, because competition in the banking world is increasingly competitive so that approaches from various aspects to attract public interest must continue to be carried out. Therefore, the pattern of customer behavior and their attitude toward the bank must be an important variable.

Attitude as a comprehensive evaluation of a concept carried out by someone toward an object will impact their subsequent behavior (Basu, 1998). The increasingly high level of competition between banks (local competition) to win customers in the Ngawi region occurs with banking institutions and BPRs that are increasingly emerging to compete for the loan product

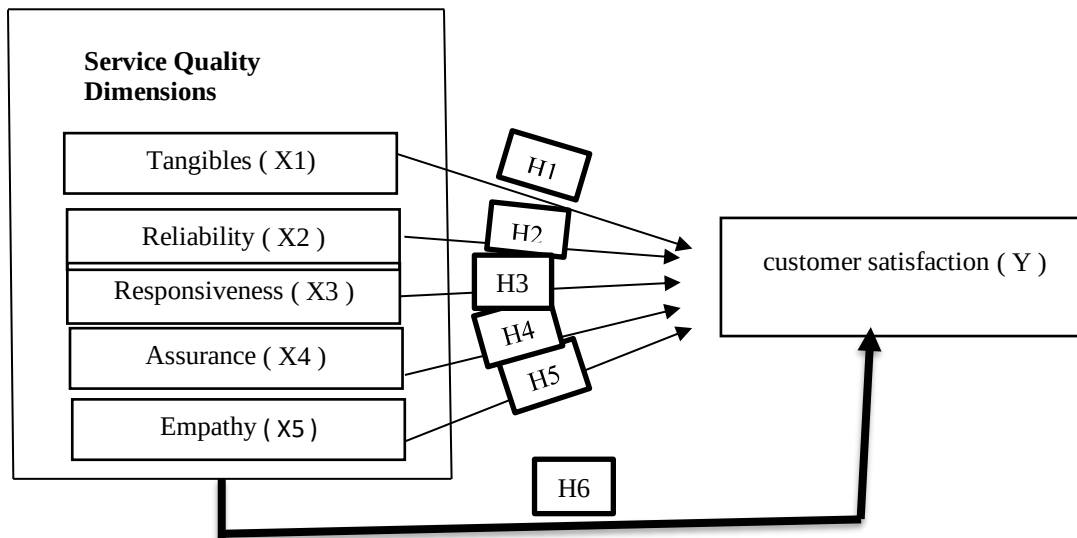
market. Meanwhile, loan customers (local customers) are increasingly easy to choose a bank that meets their needs. If the customer satisfaction of BPR Polatama Kusuma Ngawi Branch is not maintained and improved well, then later it will be able to lose out to other BPRs and eventually old customers of BPR Polatama Kusuma Ngawi Branch can move to become customers of other banks.

1. Problem Formulation

The problem formulations contained in this research based on the background described above are as follows:

- a) Is there an influence of Tangibles on customer satisfaction at BPR Polatama Kusuma Ngawi branch?
- b) Is there an influence of Reliability on customer satisfaction at BPR Polatama Kusuma Ngawi branch?
- c) Is there an influence of Responsiveness on customer satisfaction at BPR Polatama Kusuma Ngawi branch?
- d) Is there an influence of Assurance on customer satisfaction at BPR Polatama Kusuma Ngawi branch?
- e) Is there an influence of Empathy on customer satisfaction at BPR Polatama Kusuma Ngawi branch?
- f) Is there an influence of Service Quality on customer satisfaction at BPR Polatama Kusuma Ngawi branch?

2. Conceptual Framework



Research Hypotheses

Based on the thinking framework and the results of previous research, the research hypotheses are formulated as follows:

- H1:** It is suspected that Tangibles have a Positive and Significant influence on customer satisfaction at BPR Polatama Kusuma Ngawi branch.
- H2:** It is suspected that Reliability has a Positive and Significant influence on customer satisfaction at BPR Polatama Kusuma Ngawi branch.
- H3:** It is suspected that Responsiveness has a Positive and Significant influence on customer satisfaction at BPR Polatama Kusuma Ngawi branch.
- H4:** It is suspected that Assurance has a Positive and Significant influence on customer satisfaction at BPR Polatama Kusuma Ngawi branch.
- H5:** It is suspected that Empathy has a Positive and Significant influence on customer satisfaction at BPR Polatama Kusuma Ngawi branch.

- f) **H6:** It is suspected that Service Quality has a Positive and Significant influence on customer satisfaction at BPR Polatama Kusuma Ngawi branch.

B. METHOD

This research was conducted at BPR Polatama Kusuma Ngawi Regency Branch, which examines the Influence of Service Quality on Customer Satisfaction of BPR Polatama Kusuma Ngawi Branch. This research uses a quantitative approach. A quantitative approach is a research method that focuses on concrete positivistic data, where the data studied are in the form of numbers analyzed using statistical test tools to produce conclusions regarding the problem being studied. The research methods section contains the steps used to solve the problem at hand, along with their

1. Population, Sample, and Sampling Technique

The population in this study are customers of BPR Polatama Kusuma Ngawi branch in 2025, totaling 1,704 population. Considering the large number of population in this study, the determination of the sample size was carried out using the Slovin formula. The number of samples obtained from calculations using the Slovin formula is 324 respondents. In this study, the data collected from respondents were analyzed using descriptive statistics using the SPSS version 25 program, which includes the minimum, maximum, mean, and standard deviation values for each variable. This description becomes the basis for conducting further analysis such as validity tests, reliability tests, classical assumption tests, to hypothesis testing T-Test, F-Test. The sampling technique that will be used in this study is purposive sampling. Purposive sampling is sampling based on certain considerations or criteria. Certain considerations in determining the sample of this study are as follows:

- a) Active customers of BPR Polatama Kusuma Ngawi (both savings, time deposits, and credit debtors).
- b) Have been a customer for at least 6 months or 1 year.
- c) Customers who have been customers for a long time tend to have experienced various aspects of service (deposits, withdrawals, administration, to interaction with Customer Service).

- d) Minimum age of 17 years or already have an Identity Card (KTP).
- e) Considered legally adult and able to understand and answer statements in the questionnaire objectively.
- f) Customers who reside in the Ngawi Regency area and its surroundings so they are easy to reach analysis.

C. RESULTS AND DISCUSSIONS

1. Classical Assumption Test

a. Normality Test

Table 1. Normality Test

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			324
Normal Parameters ^{a,b}	Mean		.0000000
	Std. Deviation		1.62630155
Most Extreme Differences	Absolute		.091
	Positive		.052
	Negative		-.091
Test Statistic			.091
Asymp. Sig. (2-tailed)			.000 ^c
Monte Carlo Sig. (2-tailed)	Sig.		.014 ^d
	99% Confidence Interval	Lower Bound	.004
		Upper Bound	.024

Source: SPSS Output (Processed)

Based on the results of the normality test using the Kolmogorov-Smirnov method and considering the Monte Carlo Sig. (2-tailed) value of .024, it can be concluded that the residual data is normally distributed. Thus, the normality assumption is met and the regression model is feasible to be used in hypothesis testing.

2. Hypothesis Testing

a. t Test

Table 2. t Test

Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.467	.541		.863	.389
	<i>Tangibles</i>	.087	.055	.086	1.585	.114
	<i>Reliabilty</i>	.081	.052	.082	1.564	.119
	<i>Resposiveness</i>	.159	.055	.159	2.894	.004
	<i>Assuranfce</i>	.326	.055	.316	5.912	.000
	<i>Emphaty</i>	.327	.056	.324	5.875	.000

Source: SPSS Output (Processed)

Based on the partial test results (t-test) in table 4.22, it can be concluded that:

- Tangibles Variable (X1):** The t-count value is 1.585 with a significance of 0.114. Because the Sig. value $0.114 > 0.05$, the Tangibles variable has no significant effect on customer satisfaction.
- Reliability Variable (X2):** The t-count value is 1.564 with a significance of 0.119. Because the Sig. value $0.119 > 0.05$, the Reliability variable has no significant effect.
- Responsiveness Variable (X3):** The t-count value is 2.894 with a significance of 0.004. Because the Sig. value $0.004 < 0.05$, this variable has a positive and significant effect.
- Assurance Variable (X4):** The t-count value is 5.912 with a significance of 0.000. Because the Sig. value $0.000 < 0.05$, the Assurance variable has a very significant effect.
- Empathy Variable (X5):** The t-count value is 5.875 with a significance of 0.000. Because the Sig. value $0.000 < 0.05$, the Empathy variable has a very significant effect.

b. Simultaneous Test (F-Test)

Table 3. Results of the F Test

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	4042.017	5	808.403	300.920	.000 ^b
	Residual	854.289	318	2.686		
	Total	4896.306	323			
a. Dependent Variable: Kepuasan Nasabah						
b. Predictors: (Constant), bukti fisik <i>tangibles</i> , keandalan <i>reliability</i> , ketanggapan <i>responsiveness</i> , jaminan <i>assurance</i> , dan empati <i>emphaty</i>						
Source: SPSS Output (Processed)						

Based on the Significance Value, if the Sig. value < 0.05 , then the regression model is simultaneously significant. The Sig. value in table 4.23 is 0.000; since $0.000 < 0.05$, the independent variables together have a significant effect on Customer Satisfaction. Based on the comparison of F-count with F-table, F-count: 300.920 and F-table: (Approximately 2.24 based on the standard F distribution table). If F-count $>$ F-table, the model is significant. $300.920 > 2.24$; because the F-count is much larger than the F-table, H_0 is rejected and H_a is accepted. Based on the F-test results above, it can be concluded that the five dimensions of service quality (Tangibles, Reliability, Responsiveness, Assurance, and Empathy) simultaneously or together provide a very real (significant) positive influence on Customer Satisfaction

c. Coefficient of Determination Test

Table.4. Results of the Coefficient of Determination Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.909 ^a	.826	.823	1.63904
a. Predictors: (Constant), bukti fisik <i>tangibles</i> , keandalan <i>reliability</i> , ketanggapan <i>responsiveness</i> , jaminan <i>assurance</i> , dan empati <i>emphaty</i>				
Source: SPSS Output (Processed)				

From the results of the Coefficient of Determination Test, shows that the R Square value is 0.826, which means there is a strong influence between the independent variables and the dependent variable. The percentage of Tangibles, Reliability, Responsiveness, Assurance, and Empathy variables on the Customer Satisfaction of BPR Polatama Kusuma Ngawi branch is as

follows: $R_2 \times 100\% = 0.826 \times 100\% = 82.6\%$. This shows that the percentage of influence of the service quality dimension variables on BPR Polatama Customer Satisfaction is 82.6%, while the remaining 17.4% is influenced by other variables not studied in this research.

D. CONCLUSIONS

Based on the analysis of the influence of service quality dimensions on customer satisfaction at BPR Polatama Kusuma Ngawi branch, it was found that Partial Influence Responsiveness, Assurance, and Empathy variables are proven to have a positive and significant effect on customer satisfaction. This is driven by factors of staff alertness, the security of collateral documents, and warm communication to customers. Tangible and Reliability variables do not have a significant influence independently. Physical facilities and punctuality of promises are considered minimum operational standards, not the main determinants of satisfaction at BPR Polatama Kusuma Ngawi branch. Together, these five dimensions provide a significant influence of 82.6% on customer satisfaction. The combination of all variables forms a strong perception of quality for BPR Polatama Kusuma Ngawi branch customers.

E. SUGGESTIONS

Based on several things that can be conveyed in this research, the author provides input as follows:

1. For PT BPR Polatama Kusuma Ngawi Branch

- a) **Maintaining Empathy and Assurance:** The bank must continue to maintain a family approach and data transparency to maintain customer trust.
- b) **Increasing Responsiveness:** Periodic training needs to be conducted for security officers and frontliners to be more alert in welcoming customers to minimize the perception of long queues.
- c) **Evaluating and improving Tangibles and Reliability:** It is better not to only focus on renovation or building aesthetics alone, but rather allocate resources to improve staff competence (HR) or efficiency of service processes.

2. For Future Researchers

- a) Considering the R-square value is 82.6%, there are still 17.4% of other variables that were not researched.
- b) Future researchers are suggested to add other variables such as interest rate perception, bank image, or customer loyalty to broaden the scope of the research.

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