

## Enhancing Customer Satisfaction at PT Bank Rakyat Indonesia (Persero) Tbk: The Impact of Service Quality

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### ABSTRACT

The focus of this research objective is to ascertain how customer satisfaction at the Kramat Jati Branch of PT Bank Rakyat Indonesia (Persero) is affected by service quality. Service quality is measured using five dimensions: responsiveness, assurance, tangible, empathy, and reliability. This research uses quantitative methods. Based on the results of the interview, it is known that the population of this study amounted to 1,000 people who are customers of the bank. This study involved 100 respondents who were bank customers, with the sample size calculated using the Slovin formula and selected through accidental sampling techniques. At the Kramat Jati Branch of PT Bank Rakyat Indonesia (Persero) Tbk, customers were asked to fill out questionnaires to provide primary data. Data were analysed using simple regression using the SPSS program. The results showed that service quality has a significant influence on customer satisfaction. Analysis with SPSS indicates that service quality contributes 29.4% to customer satisfaction, while the remaining 70.6% is influenced by other factors not discussed in this study.



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### INTRODUCTION

Competition in the world of business and business in the era of globalisation is now increasing rapidly. This condition encourages business actors to have a competitive advantage to survive and compete effectively with competitors. Therefore, companies need to understand customer needs, wants, and demands because this can create customer satisfaction (Syahidin & Adnan, 2022). Customer satisfaction is essential in all sectors, especially the service sector (Khattoon et al., 2020).

Companies engaged in services, such as the banking industry, must make customer satisfaction the main focus in this fierce competitive situation in order to compete, survive, and dominate the market (Monica & Marlius, 2023). Customer satisfaction is the degree to which a person feels satisfied or disappointed with a product after comparing his evaluation of the product's performance or outcomes to his expectations (Putu Steven Eka Putra et al., 2023). When customers are satisfied, this indicates an alignment between the product or service's performance and their expectations, which may encourage them to reuse the service. Conversely, when customers feel disappointed, they tend to advise other customers to refrain from using the service again, and as a result, they may switch to other competitors (Rahayu, 2020).

Customers' expectations of the quality of the services they receive have a significant impact on customer satisfaction, so quality service is a top priority for measuring a company's competitive advantage (Mahendri et al., 2022). Service quality is essential for customer satisfaction, especially for service-based businesses. Consumers evaluate the services' results and delivery process (Khoiri, 2022).

According to Kotler (Subroto & Khoiruman, 2019), companies in the banking sector are considered a service business that depends on trust, so service quality is a crucial factor for operational success. This is because service quality positively correlates with profits, increased market share, and customer satisfaction (Ramya, 2019). Especially with the continuous advancement of technology and information, customers now have many product and service options, demanding higher quality and customer experience. Therefore, amid increasingly fierce competition in the banking sector, banks must make great efforts to attract new customers and retain existing customers.

Customers assess the quality of service a company provides by comparing it with services provided by similar companies and their expectations of these services (Sinaga et al., 2020). The ability of service providers to regularly meet consumer expectations is what determines the quality of their services (Ismail & Yusuf, 2021). Therefore, to improve service quality, banks must pay attention to the competence and professionalism of employees who serve every customer who conducts banking transactions.

In the banking industry, staff serving customers is often referred to as customer service. They are responsible for interacting with customers and maintaining good relationships with them. Customer service must include politeness, speed, accuracy in delivering services, and the ability and reliability to satisfy customers (Noor et al., 2023). Therefore, product and service quality are essential prerequisites for customer satisfaction.

One of the instruments used to measure service quality is SERVQUAL (Service Quality), a rating scale to measure the difference between customer expectations and perceptions of service (Penilasari & Nugraha, 2021). Although there are criticisms and debates regarding SERVQUAL, this method remains a common standard for measuring satisfaction with service quality (Karina Vashti Devi, 2023). Service quality dimensions are also important in creating customer satisfaction with a product or service. The service quality dimensions are known as RATER, including reliability, assurance, tangible, empathy, and responsiveness (Fadilah & Supendi, 2024). These dimensions are a determining factor in influencing customer satisfaction because

service quality allows customers to form strong bonds with the company. Through this long-term relationship, companies can clearly understand customer expectations and needs, which will affect their behaviour patterns in the future.

Providing high-quality services and creating a sense of customer security are the keys to success for banks that want to grow (C. Safitri et al., 2023). Business success highly depends on the company's ability to provide superior service (Sugiarto & Octaviana, 2021). Providing superior service and a sense of security will create high customer satisfaction and vice versa. PT Bank Rakyat Indonesia (Persero) Tbk also uses this strategy, which aims to satisfy clients by drawing in new businesses and keeping current ones.

Bank BRI is a government-owned bank known for its reliability and comprehensive network. It currently offers several superior products that can compete in technology and proximity to the community. According to Forbes, Bank BRI has been awarded as the "World's Best Bank 2023" and is included in the Forbes list of the ten best banks in Indonesia. The award is assessed based on the general level of customer satisfaction, including trust, digital services, customer service, and others (Schwarz, 2023). In 2024, BRI Bank was again honoured as the "World's Best Bank 2024," according to Forbes (Peachman, 2024). Although it remains the best bank in Indonesia, in 2024, BRI Bank experienced a decline in rank compared to the previous year. In 2023, BRI Bank was ranked 10th, but in 2024, its ranking dropped to 11th. The following is a complete list of the ten best banks in Indonesia in 2023, according to Forbes, based on their rank order and country of origin:

**Table 1. Forbes 2023 Ranking of the 10 Best Banks in Indonesia**

Rank	Name	Center City	Country/region Center	Employee
1	Bank Central Asia	Jakarta	Indonesia	24.508
2	DBS	Singapore	Singapore	33.000
3	Jago	Jakarta	Indonesia	386
4	Bank Mandiri	Jakarta	Indonesia	38.176
5	United Overseas Bank	Singapore	Singapore	24.346
6	BCA Syariah	Jakarta	Indonesia	581
7	Bank Negara Indonesia	Jakarta	Indonesia	27.170
8	Bank Syariah Indonesia	Jakarta	Indonesia	17.636
9	BNC	Jakarta	Indonesia	641
10	Bank Rakyat Indonesia (BRI)	Jakarta	Indonesia	8.553

Source: Data processed by 2024 researchers

Meanwhile, the following is a list of the best banks in Indonesia in 2024 according to Forbes based on their rank order and country of origin:

**Table 2. Ranking of the Best Banks in Indonesia Forbes Version 2024**

Rank	Name	Center City	Country/region Center	Employee
1	Bank Central Asia	Jakarta	Indonesia	24,603
2	Bank Mandiri	Jakarta	Indonesia	37,448
3	Sea Bank	Jakarta	Indonesia	1,273
4	Bank Jago	Jakarta	Indonesia	255
5	Bank Raya	Jakarta	Indonesia	1,010
6	Bank Negara Indonesia	Jakarta	Indonesia	27,202
7	United Overseas Bank	Singapore	Singapore	25,075
8	PT Bank Permata Tbk	Jakarta	Indonesia	7,750
9	Cimb Niaga	Jakarta	Indonesia	12,064
10	DBS	Singapore	Singapore	40,000
11	Bank Rakyat Indonesia	Jakarta	Indonesia	77,739

Source: Data processed by 2024 researchers

Although Bank BRI has been awarded as the best bank in Indonesia, several customers still feel disappointed because they are not satisfied with the services provided by BRI Bank. For example, as discussed in one of the online news, a customer of BRI's Membalong unit expressed his disappointment with the services provided by BRI bank due to the delay in returning collateral in the form of land certificates even though he had made payments (Setyanto, 2024). As a result of this problem, Mahri, as a customer, felt disappointed and questioned the professionalism of the bank in serving customers. In addition, other news mentioned that a BRI bank Pabuaran unit customer was disappointed because the land certificate used as loan collateral at the bank was lost (Gilang, 2024). In response to this problem, the BRI Pabuaran unit promised to process the loss or replace it with a new certificate, but until now, there has yet to be a realisation. This disappointment reflects customer dissatisfaction with the services provided by Bank BRI. Customer dissatisfaction refers to disappointment when customers compare their expectations of a product with the experience they experience (Nida Salma Fahriani & Intan Rike Febriyanti, 2022). Disappointment occurs when product performance does not match customer expectations (Setijaningrum, 2023).

Based on this background description, the authors wish to explore the influence of customer satisfaction on the quality of banking services through study and discussion. For this reason, the author changes the title to "Enhancing Customer Satisfaction at PT Bank Rakyat Indonesia (Persero) Tbk: The Impact of Service Quality".

## RESEARCH METHOD

According to Sugiyono (Himawan & Andayani, 2020), this research uses associative quantitative methods to understand the correlation between two or more variables and to evaluate the function, impact, and cause-and-effect relationship between independent and dependent variables. This research took place for approximately three months, and it is known that the population is 1,000 customers of Bank Rakyat Indonesia Kramat Jati Branch Office, as

revealed through interviews. The number of samples, calculated using the Slovin formula, resulted in 100 respondents. The sampling method used is accidental sampling. Namely, anyone who happens to meet the researcher and is considered suitable as a data source can be sampled (Yusuf et al., 2020).

Data collection in this study includes: (1) questionnaires in the form of Google Forms, where respondents choose the answers that are considered the most appropriate, (2) literature studies that collect theoretical materials relevant to the problem under study, especially regarding the effect of service quality on customer satisfaction. The data analysis used is descriptive analysis, which includes collecting, summarising, visualising, and explaining data in an easy-to-understand format to facilitate the presentation of information (Asma, 2023). Before conducting a simple regression test, an analysis requirement test is carried out with a normality and linearity test. The simple linear regression test, Pearson Product Moment correlation test, coefficient of determination, and T-test were used for hypothesis testing.

## RESULTS AND DISCUSSION

### RESULTS

This study focuses on determining whether customer satisfaction (Y) at PT Bank Rakyat Indonesia (Persero) Tbk Kramat Jati Branch Office is influenced by service quality (X). To collect primary data from 100 bank customers, a survey through Google Forms was used. After data collection, the SPSS version 25 program was used for analysis.

**Table 3. One-Sample Kolmogorov-Smirnov Test Normality Test**

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			100
Normal Parameters <sup>a,b</sup>	Mean		0,0000000
	Std. Deviation		6,10322193
Most Extreme Differences	Absolute		0,072
	Positive		0,072
	Negative		-0,052
Test Statistic			0,072
Asymp. Sig. (2-tailed) <sup>c</sup>			.200 <sup>d</sup>
Monte Carlo Sig. (2-tailed) <sup>e</sup>	Sig.		0,233
	99% Confidence Interval	Lower Bound	0,222
		Upper Bound	0,244

Source: SPSS 25 Data Processing Results, 2024

The analysis's findings indicate that the customer satisfaction and service quality variables have significance values of 0.200, higher than the significance level of  $\alpha = 0.05$ . Therefore, the distribution of customer satisfaction and service quality originates from a regularly distributed population, as indicated by the value of  $0.200 > 0.05$ .

**Table 4. Linearity Test**

			ANOVA Table				
			Sum of Squares	df	Mean Square	F	Sig.
Customer Satisfaction * Service Quality	Between Groups	(Combined) Linearity	2059,273	21	98,061	2,416	0,003
		Deviation from Linearity	1537,758	1	1537,758	37,883	0,000
			521,515	20	26,076	0,642	0,868
Within Groups			3166,167	78	40,592		
Total			5225,440	99			

Source: SPSS 25 Data Processing Results, 2024

The test findings demonstrate that the sig. The deviation from linearity is more than 0.05, with a value of 0.868. This suggests that the independent and dependent variables are regressed linearly.

**Table 5. Simple Regression Analysis**

		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	36,059	12,026		2,998	0,003
	Service Quality	0,723	0,113	0,542	6,393	0,000

Source: SPSS 25 Data Processing Results, 2024

If the simple regression test's asymptotic significance value (ASC) is less than 0.05 and it satisfies the hypothesis testing criteria, it is deemed significant. The above table's SPSS analysis findings indicate that the asymp. Sig. A value of 0.000 is less significant ( $0.000 < 0.05$ ) than a value of 0.05. This suggests that customer satisfaction at the PT Bank Rakyat Indonesia Kramat Jati Branch Office is positively and significantly impacted by service quality.

Furthermore, the constant value of 36.059 signifies that the degree of customer satisfaction stays at 36.059 even in the event that the service quality variable is 0. The service quality variable's regression coefficient was found to be positive at 0.723, meaning that for every point improvement in service quality, customer satisfaction will rise by 0.723 at a constant of 36.059. Consequently, it may be said that customer satisfaction increases with service quality. As a result, the regression equation for this study may be written as follows:

$$\hat{Y} = 36,059 + 0,723X$$

**Table 6. Pearson Product Moment Correlation Test**

		Correlations	
		Customer Satisfaction	Service Quality
Customer Satisfaction	Pearson Correlation	1	.542**
	Sig. (2-tailed)		0,000
	N	100	100
Service Quality	Pearson Correlation	.542**	1
	Sig. (2-tailed)	0,000	
	N	100	100

Source: SPSS 25 Data Processing Results, 2024

From the calculations shown above, a correlation value of 0.542 was obtained. According to the correlation coefficient interpretation table, a result of 0.542 indicates that the connection between Service Quality and Customer Satisfaction can be categorised as a moderate correlation. This aligns with the criteria provided in the correlation coefficient interpretation guidelines.

**Table 7. Correlation of Each Dimension**

Dimensions of Service Quality	Correlations
Responsiveness	0,493
Assurance	0,496
Tangible	0,367
Empathy	0,289
Reliability	0,264

Source: data processed by researchers, 2024

Based on the data processed using SPSS to test the correlation of each dimension of service quality, it is found that the responsiveness dimension has a correlation of 0.493, which according to the correlation interpretation table shows a moderate relationship. Meanwhile, the assurance dimension has a correlation of 0.496 which also shows a moderate relationship. The tangible dimension shows a correlation of 0.367, which indicates a weak relationship, just like the empathy dimension with a correlation of 0.289, and the reliability dimension with a correlation of 0.264, which also indicates a weak relationship. Based on this table, it can be seen that the dimension that has the closest relationship with customer satisfaction is the Assurance dimension, followed by Responsiveness. Furthermore, Tangible is in the third position, then Empathy, and finally the Reliability dimension.

**Table 8. Determination Coefficient Test**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.542 <sup>a</sup>	0,294	0,287	6,134

Source: SPSS 25 Data Processing Results, 2024

The results of the previous calculation show that the R-square value is 0.294, which is equivalent to 29.4%. This means that at PT Bank Rakyat Indonesia (Persero) Tbk Kramat Jati Branch Office, the Service Quality variable influences customer satisfaction by 29.4%. In other words, service quality accounts for 29.4% of customer satisfaction at the PT Bank Rakyat Indonesia Kramat Jati Branch Office.

**Table 9. T-test**

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	36,059	12,026		2,998	0,003
	Service Quality	0,723	0,113	0,542	6,393	0,000

Source: SPSS 25 Data Processing Results, 2024

The critical t-table value at the significance level  $\alpha = 0.05$  is 1.984. According to the decision rule, the independent variable is affected if the calculated t-value exceeds the t-table value. In this case, the calculated t-value is 6.393, higher than the t-table value of 1.984. The study's results obtained from simple linear regression calculations show that the quality of service influences customer satisfaction at PT Bank Rakyat Indonesia Kramat Jati Branch Office. As a result, the H1 hypothesis is supported.

The results showed that customer satisfaction was significantly influenced by the service quality variable, which was indicated by the significance value of the coefficient 0.000, which was less than 0.05 ( $0.000 < 0.05$ ). This shows that the quality of service indeed influences customer satisfaction.

**Table 10. T-test for Each Dimension**

Dimintions	t	Sig.	Description
Responsiveness	3,959	0,000	Significant
Assurance	2,739	0,007	Significant
Tangible	1,679	0,096	Not Significant
Empathy	0,526	0,600	Not Significant
Reliability	-0,218	0,828	Not Significant

Source: data processed by researchers, 2024

The data above is used to identify the influence of each service quality dimension on customer satisfaction. The analysis found that the responsiveness dimension had a significant effect with a significance value of 0.000, which was smaller than 0.05, and the t count (3.959) was more significant than the t table (1.984). Similarly, the assurance dimension showed a significant influence with a significance value of 0.007, more diminutive than 0.05, and the t count (2.739) was more significant than the t table. However, tangible, empathy, and reliability dimensions had no significant effect, with significance values greater than 0.05, respectively, and t counts smaller than t tables.

## DISCUSSION

### **The Influence of Service Quality on Customer Satisfaction of PT Bank Rakyat Indonesia (Persero) Tbk Kramat Jati Branch Office**

The findings indicate that customer satisfaction and service quality at the Kramat Jati Branch Office of PT Bank Rakyat Indonesia had a significant impact. The coefficient value of 0.000 is less than 0.05 ( $0.000 < 0.05$ ), and the t-count value of 6.393 is greater than the t-table value of 1.984. In the simple linear regression test, service quality shows a positive coefficient of 0.723, suggesting that a one-unit increase in the service quality score is associated with an average increase in customer satisfaction of 0.723. The correlation test reveals a moderate relationship between customer satisfaction and service quality, with a value of 0.542. Furthermore, based on the coefficient of determination, service quality contributes 29.4% to customer satisfaction, while the remaining 70.6% is influenced by other factors not discussed in this study. These other factors may include product quality, service quality, emotions, price, and cost, which can also affect customer satisfaction (D. Safitri & Hayati, 2022).

The services provided at the PT Bank Rakyat Indonesia (Persero) Tbk Kramat Jati Branch Office undoubtedly contribute to the impact. Improving physical amenities, comfort, the accuracy of service, and the polite and amiable behaviour of employees all contribute to the good feedback that the bank receives and helps to cultivate a positive perception of the institution. The Kramat Jati Branch of PT Bank Rakyat Indonesia (Persero) Tbk is dedicated to providing its customers with excellent service. Thus, the results of this study show that customer satisfaction and service quality are positively correlated. These results are consistent with an earlier study (Amarin & Wijaksana, 2021), which shows that customer satisfaction is highly influenced by service quality. This is indicated by a t-value of 3.146 and a significance level of 0.000, which is less than 0.05 ( $0.000 < 0.05$ ). Additional research by (M. et al., 2021) also supports these findings, highlighting a strong correlation between the two variables, reaching 0.918.

This study proves that customer satisfaction will increase if consumer expectations provide the quality of service. Service quality is influenced by two factors, namely expected service and perceived service, and this service quality will affect the level of customer satisfaction (Syahrul et al., 2022). Consumers will feel satisfied with the company's service if it meets their expectations and has the desired quality. Conversely, if consumer expectations are not met, the quality of service received could be improved. In that case, they will be disappointed and may leave the company and spread their negative experiences to others (Trimurti & Utama, 2020). In

a service business, attitude and service quality are very important because, if ignored, companies risk losing old customers and deterring potential new customers (Siska, 2022). Service quality is essential because it reflects the company's reputation in the future (Risnawati et al., 2023).

### **The Influence of the Responsiveness Dimension on Customer Satisfaction of PT Bank Rakyat Indonesia (Persero) Tbk Kramat Jati Branch Office**

One of the crucial elements of service that influences bank customers' satisfaction is responsiveness. Employee assistance, prompt response to queries, and provision of information on service delivery times are all included in the responsiveness dimension (Seles & Armiati, 2021). This has to do with how prepared and prompt staff members are while assisting customers, including meeting requests from customers after they have responded (Ifedi et al., 2024). Because it shows a clear commitment to customer satisfaction, responsiveness is frequently regarded as a crucial measure of service quality in the context of services.

In banking, a quick response to customer questions, complaints, and needs reflects the bank's professionalism and commitment to customer satisfaction. Responsive and approachable employees can provide a positive experience, which not only creates short-term satisfaction but also increases customer loyalty in the long run. Conversely, unresponsiveness can lead to dissatisfaction that affects the bank's overall image. The study shows that responsiveness has a significant effect on customer satisfaction at PT Bank Rakyat Indonesia (Persero) Tbk Kramat Jati Branch Office. The positive coefficient indicates that an increase in responsiveness is followed by an increase in customer satisfaction, with the correlation test showing a relationship value of 0.493, which is considered a moderate correlation. In addition, based on the questionnaire filled out by the respondents, the responsiveness dimension has a mean value of 4.44 out of a maximum Likert scale of 5.

In several empirical studies, it was found that there is an influence between the level of responsiveness and the level of customer satisfaction. For example, research conducted by (Sugiyanto & Kurniasari, 2020) shows that high responsiveness will significantly improve customer perceptions of service quality, which in turn will increase their satisfaction. Another study conducted by (Mumtaza & Millanyani, 2023) also revealed that the responsiveness dimension has a significant and positive effect on customer satisfaction, confirming that customers who feel fast and responsive service are more likely to feel satisfied.

Overall, the study of the effect of responsiveness on bank customer satisfaction reinforces the findings of previous research that emphasises the importance of this dimension in service quality management. Banks that are able to maintain high standards of responsiveness have a greater chance of retaining customers and increasing their satisfaction. In other words, in an increasingly competitive banking environment, focusing on responsiveness becomes a crucial strategy in achieving service excellence.

### **The Influence of the Assurance Dimension on Customer Satisfaction of PT Bank Rakyat Indonesia (Persero) Tbk Kramat Jati Branch Office**

The assurance dimension in service quality includes aspects of confidence, trust, and competence that customers feel towards a service (Apriliana & Sukaris, 2022). This aspect involves communication skills, credibility, security, competence, and courtesy (Cen & Kurnia, 2022). When customers feel confident in the ability of bank staff to handle their transactions and problems, their satisfaction level tends to increase. Therefore, the assurance dimension plays an important role in building customer trust and satisfaction (Merdika Mansur & Halim Perdana Kusuma Putra, 2023).

Based on the results of this study, the assurance dimension is proven to have a significant influence on customer satisfaction at PT Bank Rakyat Indonesia (Persero) Tbk Kramat Jati Branch Office. This is indicated by a significance value of 0.007, which is smaller than 0.05. The positive coefficient indicates that an increase follows an increase in assurance of customer satisfaction. The correlation test shows a relationship value of 0.496, which is included in the moderate correlation category. In addition, based on the questionnaire filled out by the respondents, the Assurance dimension has a mean value of 4.45 out of a maximum Likert scale of 5. This research is in line with the results of research from (Solichin et al., 2019), whose research results show that there is a significant positive effect partially Assurance on Customer Satisfaction at Bank Kalteng Muara Teweh Branch. Another study conducted by (Sayekti et al., 2022) also shows that Assurance influences customer satisfaction.

The principles of public services regulated in the Decree of the Minister of Administrative Reform Number 63 of 2003 are also very relevant in discussing the relationship between assurance and customer satisfaction (Faidah et al., 2024). Principles such as providing a sense of security and employee professionalism such as discipline, politeness and friendliness can be directly linked to the assurance aspect. For example, the principle of security is an element in public services that provides security and legal certainty. The principle of professionalism also ensures that bank staff are responsible for the quality of services provided and have appropriate competencies. Thus, customers feel trust and confidence in the services received from the bank.

Furthermore, in bank services, the assurance dimension plays a role in creating a sense of security and comfort for customers. Customers who feel they get clear information and are served by staff who have good understanding and competence tend to feel satisfied with the services provided. This is relevant to the principles of certainty and professionalism in public services, where banks must be able to assure consistent and standardised service quality. In addition, assurance is also related to the protection of customer interests. Customers who believe that banks can protect their data and ensure transaction security will tend to feel more satisfied. The principle of accountability in public service standards emphasises that banks as service providers must be responsible for the security of customer information and be able to address complaints or problems that may arise effectively and efficiently.

Overall, the assurance dimension of bank service quality not only contributes to customer satisfaction but also aligns with the public service principles set out in the Minister of Administrative Reform Decree No. 63 of 2003. Good implementation of these principles, such as

providing a sense of security, accountability and professionalism, will strengthen the assurance dimension and, ultimately, improve overall customer satisfaction.

### **The Influence of the Tangible Dimension on Customer Satisfaction of PT Bank Rakyat Indonesia (Persero) Tbk Kramat Jati Branch Office**

The influence of tangibles in the banking world is often considered important in creating a satisfying customer experience. Tangibles usually include aspects such as physical facilities, employee appearance, and visible supporting equipment in the bank (Wicaksono & Trinanda, 2020). Although these factors do give a good first impression, they are only sometimes the main determinant of customer satisfaction levels. Although tangible is one of the dimensions of service quality, empirical research often shows that dimensions such as assurance have a stronger correlation with customer satisfaction than tangible. The results of research conducted by (Akbar, 2022) proved to be the dimension of service quality that has the greatest influence on customer satisfaction. This means that customer trust in the company influences their perceptions more than physical aspects.

Likewise, the results of this study show that the tangible dimension does not have a significant influence on customer satisfaction at PT Bank Rakyat Indonesia (Persero) Tbk Kramat Jati Branch Office. This is evidenced by the significance value of 0.096, which is greater than 0.05. At the same time, the correlation test shows a relationship value of 0.367, which is interpreted as a low correlation. Although the results of the SPSS analysis show that the tangible dimension has no significant effect on customer satisfaction, the results of the questionnaire show a positive response to the physical facilities provided by the bank. This is shown based on the questionnaire filled out by the respondents, the Tangible dimension has a mean value of 4.57 out of a maximum Likert scale of 5. This means that customers who are satisfied with the physical evidence provided by the bank are not too concerned about the tangible dimension in their satisfaction assessment. This happens because physical facilities, such as a comfortable building, employee appearance, and modern equipment, already meet the standards they expect. This suggests that when the physical aspects are adequate, customers' focus shifts to the quality of service they receive, which plays a greater role in determining their level of satisfaction.

The results of the study are supported by research conducted by (Fuad & Aid, 2019), which concluded that the tangible dimension has no significant effect on customer satisfaction. This study found that although physical facilities meet standards, they are not the main priority of customers in determining their level of satisfaction. Another study by (Harto et al., 2022) also supports this finding, which shows that tangible has no significant effect on customer satisfaction at the Batam Port Business Entity's Punggur port.

### **The Influence of the Empathy Dimension on Customer Satisfaction of PT Bank Rakyat Indonesia (Persero) Tbk Kramat Jati Branch Office**

The empathy dimension is often considered an important factor in increasing customer satisfaction in the banking sector. Empathy refers to the organisation's ability to provide individualised attention to customers, including sensitivity to their needs (Karmila et al., 2023).

However, in several studies, it was found that the empathy dimension only sometimes had a significant effect on customer satisfaction. As is the case with what happened in this study, although respondents gave a positive assessment of the empathy dimension, the results of the SPSS analysis showed that this variable did not make a significant contribution to overall customer satisfaction. The significance value of 0.600, which is greater than 0.05, supports this finding. In fact, the respondents' answers based on the results of the questionnaire showed a fairly high mean, which was 4.31 out of a maximum Likert scale of 5. In addition, the Empathy correlation test shows that the relationship between the Empathy dimension and BRI Bank customer satisfaction only reaches 0.289, which is classified as low. This suggests that although customers feel the bank shows empathy, it is not enough to affect their overall satisfaction level.

This phenomenon could be due to a number of reasons, such as although empathy is important, other dimensions of service quality may be more crucial in shaping customer satisfaction, such as reliability, responsiveness, and assurance. These dimensions may have a greater role in creating satisfaction so that the contribution of empathy is reduced or even invisible in the statistical model. As research conducted by (Nitjano, 2020) shows that empathy does not affect customer satisfaction, but the tangible and reliability dimensions have an effect. Research conducted by (Akbar, 2022) also shows that empathy does not affect customer satisfaction, but the dimensions of assurance and reliability play a role.

The positive but insignificant results of the statistical analysis of the questionnaire could indicate that empathy is already considered a basic expectation in banking services. Customers may perceive empathy as a must-have, so even though they feel it, it is no longer a major factor in determining their satisfaction. In this context, empathy is considered an added value that is only sometimes a top priority. Research by (Ramadhani et al., 2023) also indicates that empathy does not significantly influence customer satisfaction even though the questionnaire answers show positive results.

Overall, although empathy is often associated with quality service, findings from previous studies confirm that the role of empathy in building customer satisfaction is not always significant. Other factors such as service speed, efficiency, and reliability tend to be more dominant in shaping satisfaction, especially in the highly competitive and technology-based banking industry. Therefore, banks need to understand their customers' specific preferences and customise their service strategies according to the most relevant needs.

### **The Influence of the Reliability Dimension on Customer Satisfaction of PT Bank Rakyat Indonesia (Persero) Tbk Kramat Jati Branch Office**

Reliability usually involves the ability to provide services as promised in a timely and trustworthy manner, including consistency in meeting schedules without errors (Along, 2020). This study shows that the Reliability dimension has no significant effect on customer satisfaction. The significance value of 0.828, which is greater than 0.05, supports this result. In addition, the Reliability correlation test shows that the relationship between the Reliability dimension and BRI Bank customer satisfaction is only 0.264, which is classified as low. In addition, based on the questionnaire filled out by the respondents, the Reliability dimension has a mean value of 4.42

out of a maximum Likert scale of 5. This suggests that while the bank may have demonstrated reliable performance, this factor only automatically increases overall customer satisfaction.

Although the statistical analysis did not show a significant effect, respondents gave a positive assessment of the reliability aspect. This means that customers generally feel that the bank is reliable in delivering the promised services. However, more than this positive assessment was needed to significantly increase customer satisfaction. Research by (Suprayogi et al., 2019) shows that the effect of reliability on customer satisfaction at PT PLN (Persero) ULP Lumajang is also not significant. Other studies conducted by (Sapada, 2021) and (Riyad, 2019) also show the same thing.

On the other hand, this study found that other dimensions, such as responsiveness and assurance, have a stronger influence on customer satisfaction. These two dimensions show a significant influence because customers feel more satisfied when they experience a quick response and have confidence in the quality of service provided. So, in the context of banks, customers may value speed and trust more than consistency alone. Responsiveness and assurance provide direct experiences that have more influence on customer satisfaction than reliability, which may be considered a basic standard. Although the influence of reliability is not statistically significant, the favourable ratings from respondents emphasise the importance of maintaining high reliability standards. Therefore, banks need to continuously monitor and evaluate the various dimensions of their services to ensure that they meet customer expectations and improve overall satisfaction.

## CONCLUSIONS

This study confirms that improvements in the services offered by banks can directly improve customer perceptions of the quality of service received. The research findings indicate that, in the context of the banking industry, service quality has a significant influence on the level of customer satisfaction. The results of this study provide strong empirical evidence that service quality improvement strategies, including aspects such as accuracy, convenience, and personal interaction with customers, can be vital in improving customer experience and increasing their satisfaction with banks. The findings provide valuable guidance for bank management in designing more effective policies and strategies for enhancing customer satisfaction through service quality improvement.

The limitation of this study lies in data collection, where the information provided by respondents through questionnaires only sometimes accurately reflects their views. Differences in perspective, varying levels of understanding, and respondents' honesty when filling out the questionnaire can all lead to these discrepancies. Additionally, this study only focuses on customer satisfaction and service quality-related traits. To ensure that the results are relevant and applicable in both theory and practice, it is recommended that future research explore other factors affecting customer satisfaction using more appropriate research methods and procedures.

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