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## The influence of service excellent to customer satisfaction: Study of PT. Bank Rakyat Indonesia Bandar Jaya Branch

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### Abstract

This study aims to determine and describe the partial influence of the variables of ability, attitude, appearance, attention, action, responsibility on customer satisfaction at Bank Rakyat Indonesia Bandar Jaya branch, then to determine the magnitude of the simultaneous influence of the variables of ability, attitude, appearance, attention, action, responsibility for customer satisfaction of Bank Rakyat Indonesia Bandar Jaya branch. This study uses a quantitative research paradigm and is included in the type of explanatory research, the population in this study is the customer of the Indonesian People's Bank at the Bandar Jaya branch, the data collection method uses the Purposive Sampling method. The independent variables in this study are ability, attitude, appearance, attention, action, responsibility, while the dependent variable in this study is

customer satisfaction. Based on the test results with the partial significant test, the results of this study indicate that the variables of ability, attitude, appearance, attention, action, responsibility each have a significant effect on customer satisfaction at Bank Rakyat Indonesia Bandar Jaya Branch. Based on the results of the simultaneous significant test, the  $f_{count}$  value is 20,081 and  $f_{table}$  is 2,20, so it can be concluded that  $f_{count} > f_{table}$ , which means that there is a simultaneous influence between the variables of ability, attitude, appearance, attention, action, responsibility on Bank Rakyat customer satisfaction. Indonesia branch of Bandar Jaya and with the coefficient of determination test it is known that the relationship between ability, attitude, appearance, attention, action, responsibility to customer satisfaction is 56.4%.

**Keywords:** Ability, Attitude, Appearance, Attention, Action, Responsibility, Customer Satisfaction

### 1. Introduction

Intense competition in the business world does not only occur in one type of company, but applies to almost all types of companies, one of which is competition in banking companies. Based on the intense competition that occurs in the banking world, customers (service users) are increasingly critical in responding to a service offered by banking institutions so that service and customer trust (customers) are an integral part that is difficult to separate and is a vital aspect in order to survive to win competition. Along with the increase in the number of banks, resulting in most banks competing to attract funds from the public and channel them back to people who need them both for productive and consumptive purposes, the competition that occurs between banks produces a variety of products and services that are more diverse, so that These factors shape people's behavior towards banks which in the end people will compare banking products or services with the expectations held by each individual. The diverse interests of the public make it difficult for banks to adjust their products to the behavior of the people in the banking business, because most of the products offered by banks have similarities, both in the form of savings and loans. When a bank has the same product as the product offered by competitors, then one aspect that can differentiate or provide more value is the delivery of superior services or commonly referred to as Service Excellent. Service Excellent when interpreted literally, namely Service means service, service or task while excellent means superior, excellent or very good, so that in this study perfect service is one of the important selling points for a banking industry. According to Barata (2011: 27)<sup>[1]</sup> excellent service (service excellent), is a concern for customers by providing the best service to facilitate the fulfillment of their needs and realizing their satisfaction, so that they are always generous to the company, thus to achieve a better position, every bank must pay attention to customer satisfaction, one of which is by providing the best service. In this regard, it is important that one of the main factors for customers to choose a bank is based on the services provided by the bank. In this case, the bank can implement excellent service or called service excellent. Service Excellent in a company can be one of the basic requirements to survive and develop in the banking world, this is as described above, customer satisfaction will have a positive impact on the bank, for that Service Excellence must be pursued by all bank employees, especially on Frontliners

(Customer Service, Tellers, and Security Guards) because they are at the forefront of a bank in delivering a service directly to customers. Based on the opinions mentioned above, the customer can assess whether the service excellent that has been implemented is in accordance with the customer's wishes or not. When service excellence does not meet the standards desired by customers, it can cause customers to feel dissatisfied. Customer dissatisfaction with the service received can cause customer anger, causing Negative Word of Mouth (WOM), customer transfer to other banks and other bad effects that will affect the sustainability of the bank's business (business sustainability). In Indonesia, there are several state-owned and private banks. Bank is one of the government agencies that has SOP (Standard Operating Procedure) to support bank activities so that they can run properly and according to procedures. Bank is a service company that is very often visited by the public. One of them is PT. Bank Rakyat Indonesia (Persero) Tbk. The vision of Bank Rakyat Indonesia is to become a leading commercial bank that always puts customer satisfaction first. Meanwhile, the mission of Bank Rakyat Indonesia is to carry out the best banking activities by prioritizing services to micro, small and medium enterprises to support the improvement of the community's economy. In addition to providing excellent service to customers through a widespread network and supported by professional human resources by implementing Good Corporate Governance practices. PT. Bank Rakyat Indonesia is currently on its way to The Most Valuable Bank in South East Asia and Home To The Best Talent. It can be seen that Bank Rakyat Indonesia (BRI) is the only state-owned bank that has a working area to remote areas. The interest in satisfaction stems from its role in influencing repeat customers' purchasing decisions and subsequent company profits. In addition to making repeat purchases, it can also increase customer immunity against the temptation of other brands. If the customers of Bank BRI Kanca Bandar Jaya are satisfied with the services they get, they will be loyal to the company, including not being tempted by the products or services that competitors offer. It is interesting for the authors to conduct research on whether the application of service excellence affects customer satisfaction at Bank Rakyat Indonesia Bandar Jaya Branch.

2. Research methods

In this study the method used is a quantitative approach. The location of this study was carried out at BRI Kanca Bandar Jaya, Central Lampung Regency. The population in this study were BRI Kanca Bandar Jaya customers. Determination of the sample size in this study using the Lemeshow formula, this is because the total population in the study is unknown. The following is the Lemeshow formula (Kuncoro, 2013: 140).

$$n = \frac{z^2 p(1 - p)}{d^2}$$

$$n = \frac{1.9620.5(1 - 0.5)}{0.1_2}$$

n= 96.04 =96

Then the results obtained by the number of samples needed in this study were 96 respondents but were rounded up to 100 respondents. This is reinforced by the theory conveyed by Sugiyono (2013:131) [4] that the appropriate sample size in the study is between 30 to 500.

Sampling in this study uses a non-probability sampling technique, namely a sampling technique that does not provide equal opportunities/opportunities for each element or member of the population to be selected as a sample. The sample was taken by purposive sampling method, namely the technique of determining the sample with certain considerations (Sugiyono, 2013: 126) [4]. The reason for using the purposive sampling method is based on the consideration that the selected data sample meets the criteria to be tested. The criteria in this study include:

1. BRI Kanca Bandar Jaya customers who are more than 5 years old.
2. BRI Kanca Bandar Jaya customers who have other bank savings.

3. Results and discussion

Descriptive Analysis the results of the descriptive statistical analysis then display the lowest value, highest value, average, and standard deviation based on the research variables which can be seen in the following table:

Table 1: Minimum, Maximum, Mean, Descriptive Statistical Analysis; Standard Deviation, Skewnes and Kurtosis

| Variabel           | Statistic | Minimum<br>Statistic | Maximum<br>Statistic | Mean<br>Statistic | Std. Deviation<br>Statistic | Skewness  |            | Kurtosis  |            |
|--------------------|-----------|----------------------|----------------------|-------------------|-----------------------------|-----------|------------|-----------|------------|
|                    |           |                      |                      |                   |                             | Statistic | Std. Error | Statistic | Std. Error |
| X1                 | 100       | 11.0                 | 19.0                 | 15.420            | 1.7876                      | -0.126    | 0.241      | -0.464    | 0.478      |
| X2                 | 100       | 17.0                 | 25.0                 | 20.740            | 1.6182                      | 0.083     | 0.241      | -0.195    | 0.478      |
| X3                 | 100       | 11.0                 | 19.0                 | 15.450            | 2.1945                      | -0.300    | 0.241      | -0.889    | 0.478      |
| X4                 | 100       | 13.0                 | 23.0                 | 17.910            | 2.0797                      | 0.177     | 0.241      | -0.486    | 0.478      |
| X5                 | 100       | 9.0                  | 19.0                 | 14.760            | 2.3055                      | -0.079    | 0.241      | -0.775    | 0.478      |
| X6                 | 100       | 14.0                 | 24.0                 | 19.180            | 2.1052                      | 0.089     | 0.241      | -0.530    | 0.478      |
| Y1                 | 100       | 16.0                 | 29.0                 | 22.730            | 2.9054                      | 0.024     | 0.241      | -0.541    | 0.478      |
| Valid N (listwise) | 100       |                      |                      |                   |                             |           |            |           |            |

Source: Data Primer 2021

Based on table 2. above, it can be seen that the respondents' assessment of the ability variable (x1) with the amount of data studied amounted to 100 respondents. The total assessment of the perceived ability variable by the respondents showed the lowest value of 11.0 and the highest value of 19.0 with an average perceived value of the ability variable of 15.420.

Simple Linear Regression Analysis

Simple linear regression analysis in this study was conducted to determine the effect of independent variables on the dependent variable, namely the ability variable on the customer satisfaction variable, the attitude variable on the customer satisfaction variable, the appearance variable on the customer satisfaction variable, the attention variable on

customer satisfaction, the action variable of customer satisfaction, customers, and the responsibility variable on the customer satisfaction variable. The results of simple linear regression analysis in this study can be seen in the following table:

**Model Summary**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | ,268 <sup>a</sup> | ,072     | ,062              | ,56056                     |

a. Predictors: (Constant), Kemampuan

**ANOVA<sup>a</sup>**

| Model        | Sum of Squares | df | Mean Square | F     | Sig.              |
|--------------|----------------|----|-------------|-------|-------------------|
| 1 Regression | 2,385          | 1  | 2,385       | 7,589 | ,007 <sup>b</sup> |
| 1 Residual   | 30,794         | 98 | ,314        |       |                   |
| Total        | 33,179         | 99 |             |       |                   |

a. Dependent Variable: Kepuasan Pelanggan  
b. Predictors: (Constant), Kemampuan

**Coefficients<sup>a</sup>**

| Model        | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|--------------|-----------------------------|------------|---------------------------|-------|------|
|              | B                           | Std. Error | Beta                      |       |      |
| 1 (Constant) | 2,911                       | ,460       |                           | 6,323 | ,000 |
| 1 Kemampuan  | ,309                        | ,112       | ,268                      | 2,755 | ,007 |

a. Dependent Variable: Kepuasan Pelanggan

Based on the first table, it can be seen that the R value is the correlation coefficient value. In the ability variable (Ability) the correlation value is 0.268, from this value it can be interpreted that the relationship between ability and customer satisfaction is in the very weak category.

**Analisis Regresi Linier Sederhana Variabel Sikap**

**Model Summary**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | ,304 <sup>a</sup> | ,092     | ,083              | ,55435                     |

a. Predictors: (Constant), Sikap

**ANOVA<sup>a</sup>**

| Model        | Sum of Squares | df | Mean Square | F     | Sig.              |
|--------------|----------------|----|-------------|-------|-------------------|
| 1 Regression | 3,062          | 1  | 3,062       | 9,965 | ,002 <sup>b</sup> |
| 1 Residual   | 30,116         | 98 | ,307        |       |                   |
| Total        | 33,179         | 99 |             |       |                   |

a. Dependent Variable: Kepuasan Pelanggan  
b. Predictors: (Constant), Sikap

**Coefficients<sup>a</sup>**

| Model        | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|--------------|-----------------------------|------------|---------------------------|-------|------|
|              | B                           | Std. Error | Beta                      |       |      |
| 1 (Constant) | 2,181                       | ,632       |                           | 3,451 | ,001 |
| 1 Sikap      | ,412                        | ,130       | ,304                      | 3,157 | ,002 |

a. Dependent Variable: Kepuasan Pelanggan

Based on the first table, it can be seen that the R value is the correlation coefficient value. In the attitude variable, the correlation value is 0.304, from this value it can be interpreted that the relationship between attitude and customer satisfaction is in the very weak category.

**Simple Linear Regression Analysis of Appearance Variables**

**Model Summary**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | ,393 <sup>a</sup> | ,154     | ,145              | ,53514                     |

a. Predictors: (Constant), Penampilan

**ANOVA<sup>a</sup>**

| Model        | Sum of Squares | df | Mean Square | F      | Sig.              |
|--------------|----------------|----|-------------|--------|-------------------|
| 1 Regression | 5,113          | 1  | 5,113       | 17,856 | ,000 <sup>b</sup> |
| 1 Residual   | 28,065         | 98 | ,286        |        |                   |
| Total        | 33,179         | 99 |             |        |                   |

a. Dependent Variable: Kepuasan Pelanggan  
b. Predictors: (Constant), Penampilan

**Coefficients<sup>a</sup>**

| Model        | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|--------------|-----------------------------|------------|---------------------------|-------|------|
|              | B                           | Std. Error | Beta                      |       |      |
| 1 (Constant) | 2,694                       | ,353       |                           | 7,627 | ,000 |
| 1 Penampilan | ,367                        | ,087       | ,393                      | 4,226 | ,000 |

a. Dependent Variable: Kepuasan Pelanggan

Based on the first table, it can be seen that the R value is the correlation coefficient value. In the appearance variable (appearance) the correlation value is 0.393, from this value it can be interpreted that the relationship between appearance and customer satisfaction is in the very weak category.

**Simple Linear Regression Analysis of Attention Variables**

**Model Summary**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | ,537 <sup>a</sup> | ,288     | ,281              | ,49097                     |

a. Predictors: (Constant), Perhatian

**ANOVA<sup>a</sup>**

| Model        | Sum of Squares | df | Mean Square | F      | Sig.              |
|--------------|----------------|----|-------------|--------|-------------------|
| 1 Regression | 9,555          | 1  | 9,555       | 39,640 | ,000 <sup>b</sup> |
| 1 Residual   | 23,623         | 98 | ,241        |        |                   |
| Total        | 33,179         | 99 |             |        |                   |

a. Dependent Variable: Kepuasan Pelanggan  
b. Predictors: (Constant), Perhatian

**Coefficients<sup>a</sup>**

| Model        | Unstandardized Coefficients |            | Standardized Coefficients | T     | Sig. |
|--------------|-----------------------------|------------|---------------------------|-------|------|
|              | B                           | Std. Error | Beta                      |       |      |
| 1 (Constant) | 1,621                       | ,408       |                           | 3,974 | ,000 |
| 1 Perhatian  | ,675                        | ,107       | ,537                      | 6,296 | ,000 |

a. Dependent Variable: Kepuasan Pelanggan

Based on the first table, it can be seen that the R value is the correlation coefficient value. In the attention variable, the correlation value is 0.537, from this value it can be interpreted that the relationship between attention and customer satisfaction is in the very weak category.

### Simple Linear Regression Analysis of Action Variables

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | ,605 <sup>a</sup> | ,365     | ,359              | ,46349                     |

a. Predictors: (Constant), Tindakan

| Model        | Sum of Squares | df | Mean Square | F      | Sig.              |
|--------------|----------------|----|-------------|--------|-------------------|
| 1 Regression | 12,126         | 1  | 12,126      | 56,447 | ,000 <sup>b</sup> |
| Residual     | 21,052         | 98 | ,215        |        |                   |
| Total        | 33,179         | 99 |             |        |                   |

a. Dependent Variable: Kepuasan Pelanggan  
b. Predictors: (Constant), Tindakan

| Model        | Unstandardized Coefficients |            | Standardized Coefficients | T     | Sig. |
|--------------|-----------------------------|------------|---------------------------|-------|------|
|              | B                           | Std. Error | Beta                      |       |      |
| 1 (Constant) | 1,987                       | ,294       |                           | 6,757 | ,000 |
| Tindakan     | ,558                        | ,074       | ,605                      | 7,513 | ,000 |

a. Dependent Variable: Kepuasan Pelanggan

Based on the first table, it can be seen that the R value is the correlation coefficient value. In the action variable, the correlation value is 0.605, from this value it can be interpreted that the relationship between action and customer satisfaction is in the very weak category

### Simple Linear Regression Analysis of Responsibility Variables

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | ,437 <sup>a</sup> | ,191     | ,183              | ,52337                     |

a. Predictors: (Constant), Tanggungjawab

| Model        | Sum of Squares | Df | Mean Square | F      | Sig.              |
|--------------|----------------|----|-------------|--------|-------------------|
| 1 Regression | 6,335          | 1  | 6,335       | 23,127 | ,000 <sup>b</sup> |
| Residual     | 26,844         | 98 | ,274        |        |                   |
| Total        | 33,179         | 99 |             |        |                   |

a. Dependent Variable: Kepuasan Pelanggan  
b. Predictors: (Constant), Tanggungjawab

| Model         | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|---------------|-----------------------------|------------|---------------------------|-------|------|
|               | B                           | Std. Error | Beta                      |       |      |
| 1 (Constant)  | 2,098                       | ,434       |                           | 4,837 | ,000 |
| Tanggungjawab | ,496                        | ,103       | ,437                      | 4,809 | ,000 |

a. Dependent Variable: Kepuasan Pelanggan

Based on the first table, it can be seen that the R value is the correlation coefficient value. In the accountability variable, the correlation value is 0.437, from this value it can be interpreted that the relationship between responsibility and customer satisfaction is in the very weak category.

### Multiple Linear Regression Analysis

The results of multiple linear regression analysis in this study can be seen in table 3. as follows:

Table 3: Analisis Regresi Linier Berganda

| Model        | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig.  |
|--------------|-----------------------------|------------|---------------------------|--------|-------|
|              |                             | Std. Error | Beta                      |        |       |
| 1 (Constant) | -1,719                      | 0,666      |                           | -2,581 | 0,011 |
| X.1          | 0,191                       | 0,084      | 0,165                     | 2,269  | 0,026 |
| X.2          | 0,295                       | 0,095      | 0,217                     | 3,090  | 0,003 |
| X.3          | 0,147                       | 0,073      | 0,157                     | 2,009  | 0,047 |
| X.4          | 0,280                       | 0,108      | 0,222                     | 2,592  | 0,011 |
| X.5          | 0,273                       | 0,082      | 0,296                     | 3,312  | 0,001 |
| X.6          | 0,233                       | 0,087      | 0,205                     | 2,673  | 0,009 |

Sumber: data primer 2021 (diolah)

Based on table 3. above, it is known that the constant value is (-1.719), while the coefficient value for the Ability variable is (0.191), then the Attitude variable coefficient is (0.295), then the Appearance variable coefficient is (0.147), on the variable to four, namely the attention variable, the coefficient value is (0.280), and the action variable coefficient is (0.273) and the last is the responsibility variable coefficient value is (0.233) based on the coefficient values covering the six variables listed in table 4.36 above. multiple linear regression analysis equation can be formed as follows:

$$Y = -1,719 + 0,191 + 0,295 + 0,147 + 0,280 + 0,273 + 0,233 e$$

### Uji Hipotesis Uji Signifikan Parsial (Uji t)

Table 4: Hasil Uji Signifikan Parsial (Uji t)

| No | Hipotesis                                                                                                  | t <sub>hitung</sub> | t <sub>table</sub> | Sig. α | Keterangan |
|----|------------------------------------------------------------------------------------------------------------|---------------------|--------------------|--------|------------|
| 1  | The ability factor has a significant effect on customer satisfaction at Bank BRI Kanca Bandar Jaya.        | 2,269               | 1,661              | 0,026  | Didukung   |
| 2  | Attitude factors have a significant effect on customer satisfaction at Bank BRI Kanca Bandar Jaya.         | 3,090               | 1,661              | 0,003  | Didukung   |
| 3  | The appearance factor has a significant effect on customer satisfaction at Bank BRI Kanca Bandar Jaya.     | 2,009               | 1,661              | 0,047  | Didukung   |
| 4  | The attention factor has a significant effect on customer satisfaction at Bank BRI Kanca Bandar Jaya.      | 2,592               | 1,661              | 0,011  | Didukung   |
| 5  | Action factors have a significant effect on customer satisfaction at Bank BRI Kanca Bandar Jaya.           | 3,312               | 1,661              | 0,001  | Didukung   |
| 6  | The responsibility factor has a significant effect on customer satisfaction at Bank BRI Kanca Bandar Jaya. | 2,673               | 1,661              | 0,009  | Didukung   |

Source: data primer 2021 (diolah)

Table 4. It is known that the t count value of the Ability variable is 2.265 with a probability significance of 0.028, then the Attitude variable has a tcount of 3.090 with a significance of 0.003, then the Appearance variable has a tcount of 2.009 with a significance of 0.047, the Attention



variable has a tcount of 2.592 with a significance value of 0.011, in the fifth variable, namely the action has a tcount value of 3.312 with a significance of 0.001 and the last variable Responsibility has a tcount value of 2.673 with a probability significance of 0.009.

Based on the explanation above regarding the results of testing the six independent variables, namely ability, attitude, appearance, attention, action, and responsibility, it can be seen that all independent variables have a significant effect on the dependent variable, namely customer satisfaction at Bank BRI Kanca Bandar Jaya, which is indicated by the value tcount > ttable.

**Uji Signifikan Simultan (Uji F)**

Table 5. below explains that the Fcount value is 19.750 with a significance level of 0.000. Based on the data in the table above, it is known that df1 = 6 (number of independent variables) with df2 (n-k-1) that is (100-6-1) = 93 with degrees of freedom of 0.05 so that Ftable is 2.20

**Table 5:** Hasil Uji Signifikan Simultan (Uji F)

| ANOVA <sup>a</sup> |                |    |             |        |                    |
|--------------------|----------------|----|-------------|--------|--------------------|
| Model              | Sum of Squares | Df | Mean Square | F      | Sig.               |
| Regression         | 18,589         | 6  | 3,098       | 19,750 | 0,000 <sup>b</sup> |
| Residual           | 14,589         | 93 | ,157        |        |                    |
| Total              | 33,179         | 99 |             |        |                    |

Sumber: data primer 2019 (diolah)

**Uji Koefisien Determinasi (Uji R<sup>2</sup>)**

**Table 6:** Hasil Uji Koefisien Determinasi (Uji R<sup>2</sup>)

| Model Summary <sup>b</sup> |                    |          |                   |                            |
|----------------------------|--------------------|----------|-------------------|----------------------------|
| Model                      | R                  | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1                          | 0,749 <sup>a</sup> | 0,560    | 0,532             | ,39607                     |

Sumber: data primer 2021 (diolah)

Table 6. above explains that the coefficient of determination (R square) has a value of 0.560, this figure shows that the relationship between the six variables namely ability, attitude, appearance, attention, action, and responsibility for customer satisfaction is 0.560 and can it is known that the magnitude of the coefficient of determination of 0.560 is equal to 56%, this shows that the percentage of the influence of the variables of ability, attitude, appearance, attention, action, and responsibility on customer satisfaction is 56%, while the rest (100%-56% = 44%) is influenced by other variables or indicators outside this regression model.

**The Influence of Ability on Customer Satisfaction**

The data analysis in this study is explained based on the data through the results of the partial significant test (t test) on the ability variable which has a tcount value of 2.269 while the ttable value for n = 100 at = 0.05 is 1.661. Based on the results of the calculations above, it can be seen that the value of tcount is 2,269 > ttable 1,661, these results indicate that H1 is accepted, so partially it can be concluded that the ability factor has a significant effect on customer satisfaction at Bank BRI Kanca Bandar Jaya. This study has results that show that the ability variable has a significant effect on customer satisfaction at Bank BRI Kanca Bandar Jaya.

**The Effect of Attitude on Customer Satisfaction**

Further data analysis which is explained based on the data through the results of the partial significant test (t test) on the attitude variable has a tcount value of 3.090 while the ttable value for n = 100 at = 0.05 is 1.661. Based on the results above, it can be seen that the tcount value is 3.090 > ttable 1,661, these results indicate that H2 is accepted, so partially it can be concluded that the Attitude factor has a significant effect on customer satisfaction at Bank BRI Kanca Bandar Jaya.

**The Effect of Appearance on Customer Satisfaction**

The third data analysis is explained based on the data through the results of the partial significant test (t test) on the Appearance variable which has a tcount value of 2.009 while the ttable value for n= 100 at = 0,05 is 1,661. Based on the results above, it can be seen that the tcount value is 2,009 > ttable 1,661, these results indicate that H3 is accepted, so partially it can be concluded that the appearance factor has a significant effect on customer satisfaction at Bank BRI Kanca Bandar Jaya.

**The Effect of Attention on Customer Satisfaction**

The fourth data analysis is explained based on the data through the results of the partial significant test (t test) on the Attention variable which has a tcount value of 2.592 while the ttable value for n = 100 at = 0.05 is 1.661. Based on the results above, it can be seen that the tcount is 2,592 > ttable 1,661, these results indicate that H4 is accepted, so it can be partially concluded that the Attention factor has a significant effect on customer satisfaction at Bank BRI Kanca Bandar Jaya.

**The Effect of Action on Customer Satisfaction**

The fifth data analysis is explained based on the data through the results of the partial significant test (t test) on the Attention variable which has a tcount value of 3.312 while the ttable value for n = 100 at = 0.05 is 1.661. Based on the results above, it can be seen that the value of tcount is 3.312 > ttable 1.661, these results indicate that H5 is accepted, so partially it can be concluded that the Action factor has a significant effect on customer satisfaction at Bank BRI Kanca Bandar Jaya.

**The Effect of Responsibility on Customer Satisfaction**

The fifth data analysis is explained based on the data through the results of the partial significant test (t test) on the Responsibility variable having a tcount value of 2.673 while the ttable value for n = 100 at = 0.05 is 1,661. Based on the results above, it can be seen that the tcount value is 2,673 > ttable 1,661, these results indicate that H6 is accepted, so partially it can be concluded that the Responsibility factor has a significant effect on customer satisfaction at Bank BRI Kanca Bandar Jaya.

Simultaneous Influence of Ability, Attitude, Appearance, Attention, Action, and Responsibility on Customer Satisfaction. The seventh data analysis is explained through simultaneous significant test data (F test) based on all independent variables namely Ability, Attitude, Appearance, Attention, Action, and Responsibility together with the dependent variable, namely Customer Satisfaction, it is known that the Fcount is 19.750 while the value of Ftable for df1 = 6 (number of independent variables) with df2 (n-k-

1) or  $(100-6-1) = 93$  which is 2.20 with a significant probability of 0.000. Based on the results above, it can be seen that  $F_{count} > F_{table}$  thus  $H_7$  is accepted, which means that the Ability, Attitude, Appearance, Attention, Action, and Responsibility factors simultaneously have a significant effect on customer satisfaction at Bank BRI Kanca Bandar Jaya.

#### 4. Conclusion

Based on the results of the study, the discussion on the research entitled "The effect of service excellent on customer satisfaction (study at PT. Bank Rakyat Indonesia Branch Office Bandar Jaya)". obtained in this study:

1. Ability has a significant effect on customer satisfaction at Bank BRI Kanca Bandar Jaya by 7.2%.
2. Attitude has a significant effect on customer satisfaction at Bank BRI Kanca Bandar Jaya 9.2%.
3. Appearance has a significant effect on customer satisfaction at Bank BRI Kanca Bandar Jaya by 15.4%.
4. Attention has a significant effect on customer satisfaction of Bank BRI Kanca Bandar Jaya by 28.8%.
5. Actions have a significant effect on customer satisfaction at Bank BRI Kanca Bandar Jaya by 36.5%.
6. Accountability has a significant effect on customer satisfaction at Bank BRI Kanca Bandar Jaya by 19.1%.

The current research results on simultaneous significant test results which state that the ability, attitude, appearance, attention, action and accountability factors simultaneously have a significant effect on satisfaction. Customers of Bank BRI Kanca Bandar Jaya thus strengthening the results of previous studies and also these results are in accordance with the theory that has been explained

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