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# The Influence of Service Quality on Customer Satisfaction Using the Banking Service Quality (BSQ) Method

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**A B S T R A C T**

This study aims to analyze service quality at Bank 'X' by applying the Banking Service Quality (BSQ) method. Service quality is a crucial factor in maintaining customer satisfaction and preserving the bank's competitiveness against other banks. The BSQ method is used to identify the dimensions of service quality that have the most influence on customer perceptions of services at Bank 'X'. This research employs a quantitative approach by collecting data through questionnaires distributed to customers of Bank 'X', the collected data are then analyzed using statistical techniques such as factor analysis to identify service quality variables that emerge from customer perceptions. Additionally, regression analysis is conducted to measure the influence of each dimension on customer satisfaction. The results of this research indicate a negative gap in the access variable, while the other variable experience a positive gap. Negative gap results are also found in the attributes of "customer service assistance," "number of tellers and customer service staff," and "queues at tellers and customer service." The Pearson product-moment correlation test results show that all variables are related to customer satisfaction. The influence of service quality on customer satisfaction at Bank 'X' is represented by the equation Y = -5.708 + 0.290X1 + 0.305X2 - 0.423X3 + 0.422X3 + 0.341X5 + 0.35X6. The results of the F-statistic test indicate that all service quality variables significantly influence customer satisfaction simultaneously. The t-statistic results reveal that the reliability variable does not have a significant partial effect on customer satisfaction, whereas the other variable have a significant partial effect on customer satisfaction.

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## 1. INTRODUCTION

The service industry in the banking sector is currently experiencing rapid development, making the banking business highly competitive and demanding. Banks must continuously innovate to attract customers and compete to expand their customer base. The evolving banking landscape has been

influenced by the global trade environment, resulting in intense competition among banking companies. The increasing intensity of competition and the growing number of competitors necessitate a focus on customer needs, striving to meet and exceed customer expectations by providing superior services compared to their competitors. The object of this research is one of the banks located in East Kalimantan. Based on the researcher's observation, there are two tellers and customer service who operate to serve customers. Observers also observe the phenomenon of lack service quality. Several service quality shortcomings, such as the absence of air conditioning in the facility, were also identified and relatively long customer queues are present. These factors can lead to a less pleasant customer experience during transactions at Bank 'X'.

The success of a company in the banking service sector depends on the quality of service it provides. Therefore, it is essential for Bank 'X' to consistently focus on the quality of its services. High-quality services contribute to Bank 'X' competitiveness compared to other banks and foster customer loyalty due to the positive customer experience during transactions. This research employs the banking service quality method because it is a method developed to measure service quality in the banking sector. The dimensions used in the BSQ method have been adjusted to the conditions of the banking industry. The dimensions measured by the BSQ method include effectiveness and assurance, access, price, tangibles, service portfolio, and reliability. A commonly used service quality measurement method is SERVQUAL, developed by (Parasuraman et al., 1985), which includes dimensions like tangibles, reliability, responsiveness, assurance, and empathy. The difference between the BSQ and SERVQUAL methods lies in their specific dimensions or attributes, with SERVQUAL being more general, while BSQ is customized for the banking sector (Bahia & Nantel, 2000). Given the aforementioned considerations, measuring service quality using the Banking Service Quality (BSQ) method is crucial for Bank 'X', especially since no previous service quality measurements have been conducted. After measuring service quality, areas of service that need improvement can be identified. However, with limited resources, an analysis is required to prioritize which service quality dimensions to focus on. This prioritization should be based on the dimensions that have the most significant impact on customer satisfaction. Therefore, this research also aims to understand the influence of service quality on customer satisfaction at Bank 'X'.

## 2. LITERATURE REVIEW

### Service Quality

The quality of service refers to the range of products or services offered to customers. From service quality, it can lead to customer loyalty. If, on the other hand, customer loyalty occurs only sometimes, it will eventually deteriorate. A properly executed quality service would be able to satisfy every customer (Jimanto et al., 2014). According to (Tjiptono, 2019), customer expectations are the beliefs held by customers before purchasing and trying a product, which serve as a standard or reference for evaluating the quality of that product or service. One way for a company to remain competitive and stand out among service providers is by offering services of higher quality than its competitors. Service quality is the comparison between the service perceived (perception) by consumers and the service quality expected by consumers. If the perceived service quality is the same as or exceeds the expected service quality, then the service can be considered high-quality and satisfactory. Research by (Suwito, 2018) on (Zahra & Donoriyanto, 2023) explains the benefits of customer satisfaction for business practitioners, including: (a) Building a good relationship between business owners and customers (b) Establishing a strong foundation for repeat purchases (c) Fostering consumer loyalty (d) Generating positive word-of-mouth feedback beneficial to the company (e) Enhancing the company's reputation in the eyes of consumers (f) Contributing to increased profit earnings. From this, it can be inferred that customer satisfaction is one of the most crucial characteristics in the industry, particularly in the service sector. Based on this fact, service industries should be able to identify important factors and make

improvements to achieve relevant customer satisfaction (Trimarjoko et al., 2020). Successful businesses provide value to their customers' experiences by not only satisfying their needs but also making them feel happy and excited. The challenge that worries customers is how to lessen their suffering (Kotler & Keller, 2007).

**Banking Service Quality (BSQ)**

Banking Service Quality (BSQ) is a method used to measure the service quality in the banking sector. This method was developed by Bathia and Nantel in 2000 to assess the quality of services in the banking industry. In the establishment of service quality for banking services, (Bahia & Nantel, 2000) employed a marketing framework known as the 7Ps, which includes product or service, place, process, participant, physical surrounding, price, and promotion.

**Table 1.** BSQ and indicator

| No | Dimensions | Indicator |
|---|---|---|
| 1 | Effectiveness and assurance | a. Teller service speed<br>b. Sustomer service speed<br>c. No delays due to bureaucracy and procedures<br>d. Transaction security teller<br>e. Transactuon security customer service |
| 2 | Access | a. Modern equipment used<br>b. Adequate number of tellers personnel<br>c. Adequete number customer service personnel<br>d. Fast queueing at teller service<br>e. Fast queueing at customer service |
| 3 | Price | a. Low administrative fees<br>b. Loan interest rates<br>c. Savings interest rates |
| 4 | Service Portofolio | a. Phone banking and SMS banking services<br>b. Interbank transfer services via ATM<br>c. Payment services through ATM |
| 5 | Tangibility | a. Clear transaction service instructions<br>b. Availability of supporting equipment<br>c. Physical skills and tidiness of employees |
| 6 | Reliability | a. Employee's ability to provide explanations at teller service<br>b. Employee's ability to provide explanations at customer service<br>c. Absence of errors in service delivery at teller service<br>d. Absence of errors in service delivery at customer service<br>c. Employee's ability to quickly correct errors when they occur |

**Pearson Product-Moment correlation**

The correlation technique is used to identify and establish the relationship between two variables when the data for both variables are interval or ratio scale, and the data sources for both or more variables are the same. The correlation coefficient for the population is denoted by the symbol rho (ρ), while for a sample, it is denoted by the symbol r. Meanwhile, for multiple correlations, it is represented by the symbol R (Sugiyono, 2015).

Here is the simplest formula that can be used to calculate the correlation coefficient.

$$r_{xy} = \frac{\sum xy}{\sqrt{\sum x^2 y^2}} \quad (1)$$

met, the regression line generated will not be suitable for predicting the research model (Mardiatmoko, 2020).

**Multiple Linier Regression**

Multiple linear regression is an advancement of simple linear regression, Multiple linear regression analysis is used to determine the

influence of independent variables on a dependent variable (Izzuddin & Muhsin, 2020). In the application of multiple linear regression, more than one independent variable is used to affect a dependent variable. According to (Ghozali, 2011), regression analysis is the science that studies the dependence of a dependent variable on one or more independent variables. In this study, multiple linear regression analysis is used to determine the extent to which independent variables such as effectiveness and assurance, access, price, service portfolio, tangibility, and reliability influence the dependent variable, which is cust omer satisfaction. The form of the multiple linear regression equation is shown as follows,

$$a = \bar{Y} - b_1\overline{X_1} - b_2\overline{X_2} \qquad (2)$$

Before conducting multiple linear regression analysis, it is essential to perform classic assumption tests. Classic assumption tests are intended to obtain a good research model in multiple linear regression. It is important to satisfy classic assumption tests to produce the best linear (unbiased) estimates. Classic assumption tests are a prerequisite for conducting multiple linear regression.

## 3. RESEARCH METHOD

This research was conducted at Bank 'X'. Due to security reasons, this study did not obtain clear data about the respondent population, so the sample size determination was made using the formula proposed by Lemeshow (Lemeshow et al., 1990). The appropriate sampling method used was non-probability sampling with the purposive sampling technique. Purposive sampling is a technique for selecting samples based on specific criteria in accordance with the research needs (Sugiyono, 2015). In this study, respondents are customers of Bank 'X' who have conducted transactions at least three times at Bank 'X'. There were no policy changes in terms of service quality during the course of this research. This research only focuses on Gap 5, which is the disparity between customer expectations and perceptions. The measurement scale applied in this research is the Likert scale. The Likert scale is used to measure the attitudes, opinions, and perceptions of individuals or groups towards a particular event or social phenomenon. In the use of the Likert scale, the variables to be measured are described in the form of dimensions, and these dimensions are further broken down into subvariables, which are then explained further into measurable indicators (Barua, 2013). These measurable indicators are then used as a basis for developing the instrument items, which consist of questions or statements to be answered by the respondents (Yuliarmi & Marhaeni, 2019).

**Table 2.** Category and value

| No | Category | Value |
|---|---|---|
| 1 | Strongly disagree or very dissatisfied | 1 |
| 2 | Disagree or dissatisfied | 2 |
| 3 | Quite agree or quite satisfied | 3 |
| 4 | Agree or satisfied | 4 |
| 5 | Totally agree or very satisfied | 5 |

## 4. RESULT AND DISCUSSION

### Data Analysis

### 1. Result of Recapitulation of Expectations

The calculation of the summary scores from customer expectation data can be observed by summing the scores of each respondent's answers with the criteria and scores. The scores for customer expectations can be seen in Table 3.

**Table 3.** Result of recapitulation of expectations

| Statement | Strongly Disagree | Disagree | Quite Disagree | Agree | Totally Agree | Total |
|---|---|---|---|---|---|---|
| Q1 | 0 | 0 | 15 | 36 | 49 | 100 |
| Q2 | 0 | 0 | 5 | 31 | 64 | 100 |
| Q3 | 0 | 1 | 3 | 28 | 68 | 100 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Q4 | 0 | 4 | 27 | 43 | 26 | 100 |
| Q5 | 0 | 0 | 13 | 46 | 41 | 100 |
| Q6 | 0 | 1 | 7 | 41 | 51 | 100 |
| Q7 | 0 | 1 | 24 | 38 | 37 | 100 |
| Q8 | 0 | 0 | 5 | 37 | 58 | 100 |
| Q9 | 0 | 0 | 25 | 37 | 38 | 100 |
| Q10 | 0 | 0 | 22 | 36 | 42 | 100 |
| Q11 | 0 | 1 | 20 | 35 | 44 | 100 |
| Q12 | 0 | 2 | 15 | 46 | 37 | 100 |
| Q13 | 0 | 2 | 14 | 42 | 42 | 100 |
| Q14 | 0 | 0 | 11 | 45 | 44 | 100 |
| Q15 | 0 | 3 | 28 | 28 | 41 | 100 |
| Q16 | 1 | 2 | 23 | 32 | 42 | 100 |
| Q17 | 0 | 0 | 11 | 36 | 53 | 100 |
| Q18 | 0 | 0 | 11 | 42 | 47 | 100 |
| Q19 | 0 | 0 | 14 | 44 | 42 | 100 |
| Q20 | 0 | 0 | 13 | 38 | 49 | 100 |
| Q21 | 0 | 0 | 15 | 39 | 46 | 100 |
| Q22 | 0 | 0 | 11 | 42 | 47 | 100 |
| Q23 | 0 | 0 | 15 | 36 | 49 | 100 |
| Q24 | 0 | 0 | 5 | 31 | 64 | 100 |

**2. Result of Recapitulation of Expectations**

The calculation of the summary scores from customer perceptions data can be observed by summing the scores of each respondent's answers with the criteria and scores. The scores for customer perceptions can be seen in Table 4.

**Table 4.** Result of recapitulation of perceptions

| Statement | Strongly Disagree | Disagree | Quite Disagree | Agree | Totally Agree | Total |
|---|---|---|---|---|---|---|
| Q1 | 0 | 3 | 11 | 33 | 53 | 100 |
| Q2 | 0 | 1 | 16 | 40 | 43 | 100 |
| Q3 | 0 | 3 | 10 | 32 | 55 | 100 |
| Q4 | 0 | 0 | 8 | 18 | 74 | 100 |
| Q5 | 0 | 0 | 9 | 16 | 75 | 100 |
| Q6 | 0 | 1 | 31 | 35 | 33 | 100 |
| Q7 | 0 | 3 | 17 | 38 | 42 | 100 |
| Q8 | 0 | 8 | 22 | 35 | 35 | 100 |
| Q9 | 0 | 1 | 34 | 36 | 29 | 100 |
| Q10 | 0 | 5 | 21 | 38 | 36 | 100 |
| Q11 | 0 | 1 | 19 | 37 | 43 | 100 |
| Q12 | 0 | 1 | 15 | 41 | 43 | 100 |
| Q13 | 0 | 3 | 15 | 37 | 45 | 100 |
| Q14 | 0 | 2 | 11 | 42 | 45 | 100 |
| Q15 | 0 | 3 | 9 | 35 | 53 | 100 |
| Q16 | 0 | 0 | 8 | 36 | 56 | 100 |
| Q17 | 0 | 3 | 22 | 33 | 42 | 100 |
| Q18 | 0 | 1 | 21 | 32 | 46 | 100 |
| Q19 | 0 | 2 | 9 | 32 | 57 | 100 |
| Q20 | 0 | 1 | 14 | 24 | 61 | 100 |
| Q21 | 0 | 0 | 9 | 31 | 60 | 100 |
| Q22 | 0 | 0 | 11 | 25 | 64 | 100 |
| Q23 | 0 | 0 | 10 | 26 | 64 | 100 |
| Q24 | 0 | 0 | 10 | 29 | 61 | 100 |

**3. Result of Recapitulation of Expectations**

The calculation of the summary scores from customer perceptions data can be observed by

summing the scores of each respondent's answers with the criteria and scores. The scores for customer perceptions can be seen in Table 5.

**Table 5.** Result of recapitulation of perceptions

| Statement | Perceptions | Expectations | Gap |
|---|---|---|---|
| Q1 | 4.26 | 4.24 | 0.12 |
| Q2 | 4.07 | 4.34 | -0.19 |
| Q3 | 4.39 | 4.34 | 0.05 |
| Q4 | 4.66 | 4.59 | 0.07 |
| Q5 | 4.66 | 4.63 | 0.03 |
| Q6 | 4 | 3.91 | 0.09 |
| Q7 | 4.19 | 4.28 | -0.09 |
| Q8 | 4.01 | 4.42 | -0.41 |
| Q9 | 3.93 | 4.13 | -0.32 |
| Q10 | 4.05 | 4.53 | -0.48 |
| Q11 | 4.24 | 4.13 | 0.11 |
| Q12 | 4.27 | 4.2 | 0.07 |
| Q13 | 4.31 | 4.22 | 0.09 |
| Q14 | 4.32 | 4.18 | 0.14 |
| Q15 | 4.45 | 4.24 | 0.21 |
| Q16 | 4.48 | 4.33 | 0.15 |
| Q17 | 4.19 | 4.07 | 0.12 |
| Q18 | 4.23 | 4.12 | 0.11 |
| Q19 | 4.48 | 4.42 | 0.06 |
| Q20 | 4.59 | 4.43 | 0.16 |
| Q21 | 4.54 | 4.41 | 0.13 |
| Q22 | 4.58 | 4.45 | 0.13 |
| Q23 | 4.6 | 4.47 | 0.13 |
| Q24 | 4.6 | 4.47 | 0.13 |

**Pearson Product-Moment correlation test**

Before examining the influence of service quality variables on customer satisfaction, it is necessary to conduct a Pearson Product-Moment correlation test to observe the relationship between service quality variables and customer satisfaction. The Pearson Product-Moment correlation test is performed using SPSS software, which can be seen in Table 6.

**Table 6.** Result of recapitulation of perceptions

| Variable | Correlation Coefficient Pearson | Correlation direction | Significance Value | Information |
|---|---|---|---|---|
| Effectiveness and assurance | 0.640 | + | 0.000 | Strong |
| Access | 0.632 | + | 0.000 | Strong |
| Price | 0.539 | + | 0,000 | Stong Enough |
| Service Portofolio | 0.623 | + | 0.000 | Strong |
| Tangibility | 0.659 | + | 0.000 | Strong |
| Reliability | 0.589 | + | 0.000 | Stong Enough |

The results of the Pearson Product Moment correlation test indicate that all variables are significant in their correlation with customer satisfaction (as evidenced by significance values < 0.05). This can be interpreted as the higher the quality of service variable, the greater the customer satisfaction. In the dimensions of effectiveness and assurance, access, service portfolio, and tangibility exhibit strong correlations, while in the dimensions of price and reliability, the correlations are moderately strong.

**Multiple Linier Regression**

Multiple linear regression analysis is used to address each hypothesis, whether the independent variables (effectiveness and assurance, access, price, service portfolio,

tangibility, and reliability) have a simultaneous or partial impact on customer satisfaction (Arum & Janie, 2012). The results of the multiple linear regression analysis regarding the impact of independent variables (effectiveness and assurance, access, price, service portfolio, tangibility, and reliability) on customer satisfaction can be seen in Figure 1.

| Model | | Unstandardized Coefficients B | Unstandardized Coefficients Std. Error | Standardized Coefficients Beta | t | Sig. |
|---|---|---|---|---|---|---|
| 1 | (Constant) | -5.708 | 1.646 | | -3.467 | .001 |
| | Effectiveness and Assurance | .290 | .095 | .271 | 3.039 | .003 |
| | Access | .305 | .092 | .343 | 3.329 | .001 |
| | Price | -.423 | .148 | -.335 | -2.868 | .005 |
| | Service Portofolio | .422 | .145 | .305 | 2.907 | .005 |
| | Tangibility | .341 | .144 | .273 | 2.370 | .020 |
| | Reliability | .035 | .081 | .040 | .430 | .668 |

a. Dependent Variable: Satisfaction

**Figure 1.** Multiple linier regression

Based on the data processing results using SPSS, the constant coefficient is -5.708, the coefficient for effectiveness and assurance (X1) is 0.290, the coefficient for access (X2) is 0.305, the coefficient for price (X3) is -0.423, the coefficient for service portfolio (X4) is 0.422, the coefficient for tangibility (X5) is 0.341, and the coefficient for reliability (X6) is 0.35. Therefore, the multiple linear regression equation can be formulated as follows: Y = -5.708 + 0.290X1 + 0.305X2 - 0.423X3 + 0.422X4 + 0.341X5 + 0.35X6.

The constant value obtained is -5.708, which means that if all variables have a constant value of 0, customer satisfaction would be -5.708. The regression coefficients for all variables indicate that an increase of one unit in each variable leads to an increase in customer satisfaction, with the magnitude of the increase determined by the respective regression coefficient of that variable.

**Coefficient of Determination R Square**

The coefficient of determination from the multiple linear regression analysis results indicates how much the dependent variable (customer satisfaction) is influenced by the independent variables (effectiveness and assurance, access, price, service portfolio, tangibility, and reliability) (Arum & Janie, 2012). The results of the coefficient of determination (R2) test can be seen in Figure 2.

**Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .800[a] | .639 | .615 | 1.3843 |

a. Predictors: (Constant), Reliability, Effectiveness and Assurance, Access, Service Portofolio, Tangibility, Price

**Figure 2.** Coefficient of determination R square

The results of the data analysis for the determination coefficient show a value of 0.639 or 63.9%. This indicates that 63.9% of customer satisfaction at Bank 'X' is influenced by all the variables in this study, including the variables of effectiveness and assurance, access, price, service portfolio, tangibility, and reliability. The remaining 36.1% is influenced by other variables not included in this research model.

**F-Statistic Test**

The F-test is conducted to determine whether the independent variables (effectiveness and assurance, access, price, service portfolio, tangibility, and reliability) have a simultaneous impact on the dependent variable (customer satisfaction) (Arum & Janie, 2012).

**ANOVA[a]**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 302.408 | 6 | 50.401 | 26.301 | .000[b] |
| | Residual | 170.551 | 89 | 1.916 | | |
| | Total | 472.958 | 95 | | | |

a. Dependent Variable: Satisfaction

b. Predictors: (Constant), Reliability, Effectiveness and Assurance, Access, Service Portofolio, Tangibility, Price

**Figure 3.** F-statistic test

The results of the analysis of the F-Statistic (ANOVA) using SPSS software revealed an F-statistic of 26.301. Based on the F-table with a significance level (α) of 5%, the F-table value is 2.31. The calculation result shows that F-statistic = 23.301 > F-table = 2.31.

Furthermore, the significance value obtained is 0.000 < 0.05, leading to the rejection of the null hypothesis (H0) and the acceptance of the alternative hypothesis (H1). This means that the independent variables, which include effectiveness and assurance, access, price, service portfolio, tangibility, and reliability, collectively have a significant impact on the dependent variable, customer satisfaction. This is in line with (Sumardiningsih et al., 2012)'s research, which indicates that the six variables, namely effectiveness and assurance, access, price, service portfolio, presence, and reliability, significantly influence customer satisfaction simultaneously.

**t-Statistic Test**

The t-statistic test is performed to determine whether the independent variables (effectiveness and assurance, access, price, service portfolio, tangibility, and reliability) have a partial impact (Arum & Janie, 2012).

| t | Sig. |
|---|---|
| −3.467 | .001 |
| 3.039 | .003 |
| 3.329 | .001 |
| −2.868 | .005 |
| 2.907 | .005 |
| 2.370 | .020 |
| .430 | .668 |

**Figure 4.** t-statistic test

The results of the t-statistic analysis using SPSS software indicate that the variables "effectiveness and assurance," "access," "price," and "service portfolio" have significance values less than 0.05, which means that H0 is rejected, and H1 is accepted. This signifies that these variables have a significant partial effect on customer satisfaction. On the other hand, the "tangibility" variable has a significance value of 0.02, which is less than 0.05, leading to the rejection of H0 and acceptance of H1, indicating a significant impact on customer satisfaction. However, the "reliability" variable with a significance value of 0.668 has H0 accepted and H1 rejected, indicating that it does not have a significant impact on customer satisfaction.

**Determining Improvement Proposals**

Based on the measurement results, it was found that several attributes have a negative gap, indicating that these attributes are still not satisfactory, and therefore, improvements are needed for these attributes. The following table lists the attributes requiring suggested improvements.

**Table 7.** proposed improvements

| Problem | Proposed Improvements |
|---|---|
| Customer service's service (Q2) | Provide banking knowledge training to customer service employees |
| Number of teller (Q7) | Additional ATM machines |
| Number of Customer Service (Q8) | Implementation online services or chatbots |
| Teller service queue (Q9) | Additional information on the number of queues in the queue number or |
| Customer service queue (Q10) | implementing online booking |

After determining the proposed improvements for attributes with negative gaps, the next step is to establish the order of priority for these improvements. The prioritization is carried out by multiplying the gap value with the Pearson Product Moment correlation value of the variable related to the attribute experiencing the gap. The results can be seen in Table 8.

**Table 8.** Priority of attribute improvement

| Variabel | Gap | Correlation *Product Moment Pearson* | Total | Priority |
|---|---|---|---|---|
| Effectiveness and assurance | Q2 (Customer service's service) (-0.19) | 0.640 | -0.1216 | 4 |
| Acces | Q7 (Number of Teller) (-0.09) | 0.632 | -0.056 | 5 |
| | Q8 (Number of Customer service) (-0.41) | | -0.2591 | 2 |
| | Q9 (Teller queue) (-0.32) | | -0.2022 | 3 |
| | Q10 (Customer service queue) (-0.48) | | -0.3033 | 1 |

As observed, the results indicate that the first priority is the attribute "Customer Service Queue (Q10)" with a value of -0.3033. The second priority is the attribute "Number of

Customer Service (Q8)" with a value of -0.2591. The third priority is the attribute "Teller Queue (Q9)" with a value of -0.2022. The fourth priority is the "Customer Service Service (Q2)" with a value of -0.1216. And the fifth priority is the attribute "Number of Tellers (Q7)" with a value of -0.0560. The results of this service quality measurement can be considered by the bank to improve its service quality, especially for attributes that have experienced a gap. These attributes include Q2 (Customer service's service), Q7 (Number of teller), Q8 (Number of customer service), Q9 (teller service queue), and Q10 (Customer service queue).

## 5. CONCLUSION

In the research, the following conclusions were drawn in line with the research objectives: Regarding Bank 'X' service quality analysis, gap variable measurements showed a negative gap for "access" at (-0.218), while other variables had positive gaps: effectiveness and assurance (+0.036), price (+0.09), service portfolio (+0.167), tangibility (+0.087), and reliability (+0.174). Gap attribute measurements indicated several attributes with negative gaps, such as "Fast customer service" with a score of -0.19, "Adequate teller numbers" with a score of -0.13, "Adequate customer service numbers" with a score of -0.12, "Fast teller queue" with a score of -0.12, and "Fast customer service queue" with a score of -0.48. The correlation analysis of service quality dimensions and customer satisfaction revealed that effectiveness and assurance, access, price, service portfolio, tangibility, and reliability significantly and positively correlated with customer satisfaction. In other words, improving Bank 'X' service quality results in higher customer satisfaction. The equation Y = -5.708 + 0.290X1 + 0.305X2 – 0.423X3 + 0.422X4 + 0.341X5 + 0.35X6 describes the relationship. The F-statistic test showed that the dimensions of effectiveness and assurance, access, price, service portfolio, tangibility, and reliability significantly influence customer satisfaction together. However, the t-statistic test indicated that the dimension of reliability didn't significantly affect customer satisfaction, while the dimensions of effectiveness and assurance, access, price, service portfolio, and tangibility had individual significant effects.

Recommendations for improvement were made for attributes with negative gaps in Bank 'X' service quality measurement, including specialized training for customer service employees, evaluating and adjusting teller numbers, adding customer service representatives, and better planning employee schedules and queue management during peak hours. In future research, it is expected to establish a connection with the queuing system to determine the appropriate number of tellers and customer service representatives based on the company's needs. The results of the research on service quality and customer satisfaction are hoped to be considered and used as a reference for improvement by bank 'X'.

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