

Service Quality And Brand Awareness Intervention In Affecting Customer Satisfaction At The Bri Bank Pomalaa Unit

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Abstract

This study aims to determine the effect of service quality and Brand Awareness toward customer satisfaction of Bank BRI Unit Pomalaa. The type of research used is Explanatory Research with a quantitative approach. The population in this study are the customers of Bank BRI Unit Pomalaa. The data collected using a questionnaire with samples taken as many as 74 respondent. In analyzing the data in this study using SmartPLS. The result of the partial analysis showed that service quality and Brand Awareness has a positive and significant influence on customer satisfaction. Variables of service quality and Brand Awareness has a positive and significant on customer satisfaction of 82,1%

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INTRODUCTION

The development of globalization that occurs causes competition in the banking world to be increasingly tight. Therefore, banks are required to continue to maximize the quality of their services in order to maintain and maintain their competitive advantage. The quality of service that continues to improve on an ongoing basis will encourage the creation of high customer satisfaction. Satisfied customers will consume these products continuously and encourage customers to be loyal to these products or services and be happy to promote these products and services to others by word of mouth (M. Nur Rianto, 2010). According to Kotler (2016), service quality is the totality of the characteristics of goods and services that show their ability to satisfy customer needs, both obvious and hidden. Quality service to customers for service companies is an absolute thing that must be done if the company wants to achieve success. Parasuraman and Zeithaml (1988) also state that service quality is the expected level of excellence and control over the level of excellence to meet customer desires. There are several dimensions in service quality, namely tangible (physical evidence), reliability (reliability), responsiveness (responsiveness), assurance (guarantee) and empathy (empathy). Thus quality is perceived as an advantage or privilege and can be defined as the delivery of services that are relatively special to customer expectations. If the company does something that is not in line with customer expectations, it means that the company does not provide good service quality.

In addition, the brand also plays a very important role in bridging consumer expectations when the company promises something to consumers. The formation of a strong brand will

encourage the creation of strong brand equity. According to Aaker (2001) there are several factors that affect the level of equity of a brand, namely Brand Awareness (Brand Awareness), brand associations (brand associations), perceived quality (perceived quality), and brand loyalty (brand loyalty). Consumer awareness of the brand describes the existence of the brand in the minds of consumers which will affect consumer perceptions and behavior. A strong brand will always be easy to remember in the minds of consumers so that it can provide an advantage for the company in winning the competition. According to Kotler and Armstrong (2008:202) increasing awareness is a mechanism to expand the brand market where the higher the Brand Awareness, the more consumers recognize the product. With a strong brand equity, it will encourage consumer attraction to consume the product, which in turn will bring consumers to make repeat purchases and ultimately can create consumer satisfaction and increase the company's competitive advantage.

While the customer is based on efforts to eliminate or at least reduce the reduction. Oliver in Umar (2013:14) states that customer satisfaction is defined as a post-purchase evaluation, where the perception of alternative performance or the product/service used exceeds or meets expectations. According to Tjiptono (2012) consumer satisfaction is a situation shown by consumers when they realize that their needs and desires are as expected and well fulfilled. Customers who are satisfied with a product or service will tend to return to using the product or service, while dissatisfied customers will not use certain products or services again. Roger Best (2013) explains that satisfied customers have the greatest impact on company profits. Although the results vary, satisfied customers are often counted as the dominant influence in the profit business.

Bank BRI Pomalaa unit is one of the state-owned banks located in Pomalaa City. In line with Bank BRI's vision, which is to become a leading commercial bank that always prioritizes customer satisfaction, Bank BRI Pomalaa branch is also required to continuously improve the quality of its services to its customers. In addition, the existence of a strong Brand Awareness is a strong capital for Bank BRI Pomalaa Branch to be more aggressive in marketing its various service models to customers to capture market share. Bank BRI realizes that the uniqueness of the services and products offered is important for building brand equity. With the formation of customer satisfaction will provide a good brand image about the Bank and create consumer loyalty. As a bank that has the largest number of customers and has received the Certificate of Excellence award for the categories of Service Excellence and Operational Excellence, Bank BRI Unit Pomalaa is required to continue to provide excellent service to its customers so that customers will remain satisfied with the services provided. According to Fandy Tjiptono (2011:331) Service Quality is focused on efforts to fulfill customer needs and desires as well as the accuracy of delivery to balance customer expectations. With the existence of better Service Quality, it will motivate customers to maintain a close relationship with the company so that it will encourage the creation of customer satisfaction.

The tight competition among other banking service companies is a problem and challenge faced by Bank BRI Pomalaa Unit. Therefore, to face increasingly fierce competition, Bank BRI Pomalaa unit must maintain and improve customer satisfaction by always providing excellent service quality to its customers. With the provision of quality services and satisfying customers, it will make customers can continue to use the bank's services. This will of course have an impact on increasing the number of customers and increasing profits or profits for the company. Bank BRI Unit Pomalaa must know and understand how to set strategies to improve Service Quality and strengthen the brand to its customers .

LITERATURE REVIEW

Service Quality

Service Quality can be defined as an effort to fulfill the needs and desires of consumers and the accuracy of their delivery in balancing consumer expectations (Tjiptono, 2007). Furthermore, Zeithaml and Bitner (2013) define service quality as good or very good service delivery when compared to customer expectations. If the service received or perceived is as expected, the service quality is perceived as good and satisfactory. Then if the service received exceeds consumer expectations, the quality of service is perceived to be very satisfactory. On the other hand, if the service received is not in accordance with consumer expectations, the consumer is disappointed so that the perception of service quality is considered poor. In short, Service Quality can be defined as how far the difference between reality and customer expectations for the service they receive (Parasuraman et al., 1998). Service Quality according to Kotler and Keller (2012) is defined as the totality of the features and characteristics of a product or service based on its ability to meet expressed or implied needs. Measurement of service quality is carried out using five SERVQUAL dimensions including (Kotler and Keller, 2007):

1. Tangible, namely the ability of a company to show its existence to external parties. The appearance and capabilities of the company's physical facilities and infrastructure and the state of the surrounding environment are tangible evidence of the services provided by service providers following physical facilities (buildings, warehouses, etc.). Equipment and equipment used (technology) and the appearance of employees.
2. Reliability, namely the company's ability to provide services as promised accurately and reliably.
3. Responsiveness (responsiveness), namely the ability to help and provide fast and appropriate service to customers by delivering clear information. Leaving customers waiting creates a negative perception of service quality.
4. Assurance, namely the knowledge, courtesy and ability of company employees to foster customer trust in the company.
5. Empathy, namely giving sincere and individual or personal attention given to customers by trying to understand customer desires. Companies are expected to have understanding and knowledge of customers, understand specific customer needs, and have time for comfortable operations for customers.

Brand Awareness

Aaker (2010) suggests brand awareness as the ability possessed by potential buyers to recognize and remember that a brand is a member of a particular product category. Brand awareness is a basic dimension in brand equity. Percy and Rossiter (2007) define brand awareness as the ability of buyers to identify (recognize or remember) a brand that is detailed enough to make a purchase. According to Keller (2004) Brand awareness can be characterized according to its depth and breadth. The depth of brand awareness relates to the likelihood that the brand can be recognized or remembered. While the breadth of brand awareness is related to the variety of buying and consuming situations a brand is remembered for. Increasing Brand Awareness is a mechanism used to expand the brand market. So if the awareness is very low, it is almost certain that brand equity is also low (Darmadidurianto, 2004). Brand Awareness plays an important role in consumer decision making. There are 4 levels of Brand Awareness (Duriyanto, 2001), namely:

1. Unaware of Brand (not aware of the brand) which is the lowest level of the brand where consumers are not aware of the existence of a brand
2. Brand Recognition (brand recognition) is a minimal level of Brand Awareness which is brand recognition using the help of for example with the help of a brand list, a list of

images or a brand stamp. Brands that enter the memory of consumers are called brand recognition.

3. Brand recall, which reflects what brands are remembered by consumers after mentioning the brand that was first mentioned. The brands mentioned second, third and so on are brands that occupy brand recall in the minds of consumers.
4. Top of Mind (top of mind) is the first product brand in the minds of consumers. In other words, the brand is the main brand of various brands in the minds of consumers.

Customer Satisfaction

According to Kotler and Keller (2012), customer satisfaction is a person's feelings of pleasure and disappointment that arise after comparing the performance of the product thought to the expected performance. If performance meets expectations, the customer is satisfied. If performance exceeds expectations, the customer is very satisfied. For business people, satisfaction is seen as one of the dimensions of market performance. Increased customer satisfaction will have the potential for long-term and short-term sales growth and market share as a result of repeat purchases (Hertati, 2015; Syafarudin, 2016). The indicators for measuring customer satisfaction according to Yuliarmi and Riyasa (2007) are:

1. Conformity of service quality with level of expectation
2. Level of satisfaction when compared to similar ones
3. No complaints or complaints were filed

Research Hypothesis

The hypothesis is a temporary answer to the research problem formulation, where the problem formulation is stated in the form of a question sentence (Sugiyono, 2013: 96). This is also supported by Kerlinger's statement (2006:30), a hypothesis is a conjectural statement about the relationship between two or more variables. The hypothesis always takes the form of a declarative sentence and relates in general and in particular one variable to another variable. Based on the theoretical framework and theoretical causal model between research variables, the following research hypotheses can be put forward:

a. Service Quality on Customer Satisfaction

According to Kotler (2016), service quality is the totality of the characteristics of goods and services that show their ability to satisfy customer needs, both visible and hidden. Tjiptono (2000) says that service quality has a close relationship with customer satisfaction. Quality gives impetus to customers to forge strong ties with the company. In the long term, this kind of bond allows the company to understand carefully customer expectations and customer needs. According to Rianto (2010) service quality is a comparison of service between reality and customer expectations, if the reality received is more than expected, then the service can be said to be of high quality and the customer will be satisfied. will be disappointed or dissatisfied. This is reinforced by the results of research (Murdifin, 2020) which states that service quality has a positive effect on customer satisfaction. The higher the quality of service will have implications for customer satisfaction.

H1 : Service Quality has a positive effect on customer satisfaction of Bank BRI Unit Pomalaa

b. Brand Awareness on Customer Satisfaction

According to Kotler-Keller (2016), Brand Awareness is the ability of customers to recognize or recall a brand that is part of a particular product category. Brand Awareness is a measure of the strength of the existence of a brand in the minds of customers (Ambadar, 2008). If

satisfaction can be achieved, the greater the level of Brand Awareness in the minds of consumers. The explanation above is supported by research (Ramadhani, 2019) which finds that Brand Awareness has a positive effect on customer satisfaction.

H2 : Brand Awareness has a positive effect on customer satisfaction at Bank BRI Unit Pomalaa

RESEARCH METHODS

Research Design

The type of research used in this study is explanatory research which aims to determine the size of the relationship and influence between research variables (Sugiyono, 2008). According to Singarimbun and Effendi (2008) explanatory research is research that explains the causal relationship between variables through hypothesis testing. The variables of this research are Service Quality, Brand Awareness and customer satisfaction.

Operational Definition

According to Sugiana (2008) the operational definition is a limitation of understanding of the variables in which it already reflects the indicators used to measure the variables concerned. To see the operationalization of a variable, it must be measured using indicators that can clarify the variable in question. The operational definitions in this study are as follows:

Table 1 Definition of Operational Variables

Research variable	Variable Operational Definition	Indicator	Scale
X1 Service Quality	Service Quality is an effort to fulfill consumer needs and desires as well as the accuracy of delivery in balancing consumer expectations	1. <i>Tangible</i> 2. <i>Reliability</i> 3. <i>Responsiveness</i> 4. <i>Assurance</i> 5. <i>Emphaty</i> (Kotler and Keller, 2007)	Likert 1-5
X2 Brand Awareness	Brand Awareness is the ability possessed by potential buyers to recognize and remember that a brand is a member of a certain product category	1. <i>Unware of Brand</i> 2. <i>Brand Recognition</i> 3. <i>Brand recall</i> 4. <i>Top of Mind</i> (Durianto, 2001)	Likert 1-5
Y Customer Satisfaction	Customer satisfaction is a person's feelings of pleasure and disappointment that arise after comparing the performance of the product thought to the expected performance. If performance meets expectations, the customer is satisfied. If performance exceeds expectations, the customer is very satisfied	1. Conformance of the quality of service with the level of expectations 2. Level of satisfaction when compared to similar ones 3. No complaints or complaints were filed (Yuliarmi and Riyasa, 2007)	Likert 1-5

Measurement Scale

In measurement, this study uses a Likert scale (Noor, 2011). The questions in the questionnaire were made using a scale of 1-5 to represent the opinions of the respondents. The values for the scale are as follows:

Table 2 Measurement Scale

Deskripsi	Scale
Strongly agree/Very Satisfied	5
Agree/Satisfied	4
Enough	3
Disagree/Not satisfied	2
Strongly disagree/ Very dissatisfied	1

Population and Sample

The population is a generalization area consisting of objects or subjects that have qualities and characteristics of course that are applied by researchers to be studied and then drawn conclusions (Sugiyono, 2007). The population in this study were all active customers of Bank BRI Unit Pomalaa. The sample size used in this study amounted to 74 people, Roscoe (1975) quoted by Sekaran (2003).

Sampling Technique

The data collection used to obtain information or data in this study was carried out using 3 (three) ways, namely the questionnaire method (questionnaire), the observation method (observation), and the documentary method.

Data Analysis Method

In accordance with the formulated hypothesis, in this study the data analysis used was partial least square (PLS), Ghazali, Imam (2008). The selection of PLS in this study was based on the characteristics of the data in the SEM-PLS model which was in accordance with the sample size proposed by Hair et al. (2013) that there is no identification problem or the model can still be estimated with a small sample size (30-50).

Measurement Model (Outer Model)

According to Abdillah and Jogiyanto (2015) the outer model or measurement model describes the relationship between indicator blocks and their latent variables. This model specifically relates latent variables to their indicators or it can be said that the outer model defines how each indicator relates to other variables. The tests carried out on the outer model are:

a. Validity Test

Convergent Validity, assessed based on the loading factor (correlation between item scores or component scores with construct scores). An indicator is considered valid if it has an AVE (Average Variance Extranced) value above 0.5 or shows all outer loading dimensions of the variable having a loading value > 0.5 so it can be concluded that the measurement meets the criteria for convergent validity (Ghozali 2008). The AVE value is the average percentage score of the variance extracted from a set of latent variables estimated through loading the Standardized indicators in the iterative process of algorithms in PLS (Jogiyanto, 2009).

Discriminant Validity, assessed based on cross loading, the model has sufficient discriminant validity if the cross loading value between constructs is greater than the cross loading value between constructs and other constructs in the model (Jogiyanto, 2009).

b. Reliability Test

According to Jogiyanto (2009), the reliability test uses Cronbach's Alpha and Composite Reliability values. Cronbach's Alpha is used to measure the lower limit of the reliability value of a construct, while Composite Reliability measures the real value of the reliability of a

construct. However, Composite Reliability is considered better in estimating the internal consistency of a construct. A construct or variable is said to be reliable if it gives Cronbach's Alpha value > 0.7 and Composite Reliability > 0.7.

Evaluation of Model Structure (Inner Model)

According to Abdillah and Jogiyanto (2015) the structural model (Inner model) is a structural model to predict causality relationships between latent variables. In evaluating the structure of the model in this study, the Coefficient of Determination (R²) and Path Coefficient (β). It is used to see and confirm the relationship between the constructs made (Jogiyanto, 2009).

Hypothesis Test

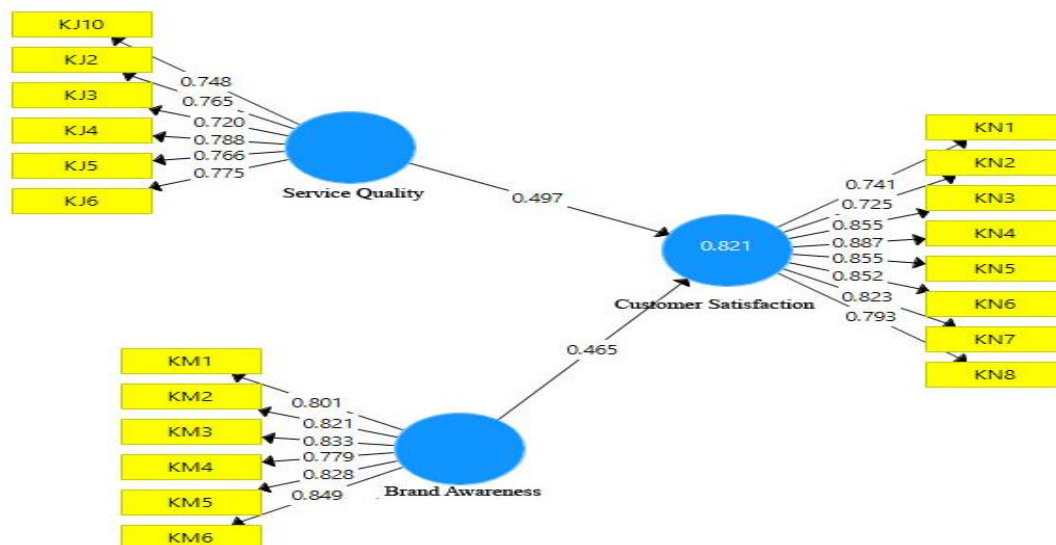
According to (Hartono in Jogiyanto 2009) the size of the significance of the support of the hypothesis can be used to compare the values of the T-table and T-statistics. If the T-statistic is higher than the T-table value, it means that the hypothesis is supported or accepted. In this study for the 95% confidence level.

RESULTS AND DISCUSSION

Testing the Measurement Model (Outer Model)

Testing of the outer model is carried out with the help of SmartPLS 3.0 to ensure that the measurements used in the study can be used as measurement tools. The data that has been entered into the model construct on SmartPLS is calculated to determine its validity and reliability. This process is repeated until the loading factor value of all indicators is above 0.7. While the value of the loading factor on the indicator which is below 0.7 must be removed so that the validity and reliability of the model can be increased. The results of SmartPLS calculations that have met the validity and reliability requirements can be seen in the image below:

Figure 1. Final Result of SmartPLS Calculation



Source: SmartPLS Processed Data, 2021

Based on the results of the final stage of SmartPLS, all indicators have a loading factor value above 0.7 so that this can be said to have met the validation requirements of the model evaluation.

1. Validity Test

Table 3. Outer Loading

	Customer Satisfaction	Brand Awareness	Service Quality
KJ10			0,748
KJ2			0,765
KJ3			0,720
KJ4			0,788
KJ5			0,766
KJ6			0,775
KM1		0,801	
KM2		0,821	
KM3		0,833	
KM4		0,779	
KM5		0,828	
KM6		0,849	
KN1	0,741		
KN2	0,725		
KN3	0,855		
KN4	0,887		
KN5	0,855		
KN6	0,852		
KN7	0,823		
KN8	0,793		

Source: Primary Data Processing Results, 2021

Based on the table above, it shows that all indicators in each variable have a loading factor value > 0.7 so that it can be declared valid. Furthermore, the validity test can also be done by looking at the Average Variance Extracted (AVE) value where the AVE value must be above 0.5 (Ghozali, 2014). The results of the AVE calculation can be seen in the following table:

Table 4. Average Variance Extracted (AVE)

Variabel	Rata-rata Varians Diekstrak (AVE)
Customer Satisfaction	0,669
Brand Awareness	0,671
Service Quality	0,578

Source: Primary Data Processing Results, 2021

Based on Table 4, all research variables, namely customer satisfaction, brand awareness and service quality, show an AVE value > 0.5 , which means that all constructs are reliable. Thus it can be stated that the three variables meet the requirements for the convergent validity test.

2. Reliability Test

The next stage is a reliability test to determine the consistency of a research construct. Reliability testing can be done by looking at the composite reliability value of the indicator block that measures the construct. A construct is said to be reliable if the composite reliability value is > 0.7 . The results of the reliability test can be seen in the table below:

Table 5. Composite Reliability . Value

Variabel	Composite Reliability
Customer Satisfaction	0,942
Brand Awareness	0,924
Service Quality	0,892

Source: Primary Data Processing Results, 2021

From table 5 above, it is known that the composite reliability value of each construct shows a value above 0.7. These results indicate that each variable has met composite reliability, so it can be concluded that the three variables have a good level of reliability.

In addition to composite reliability, reliability tests can also be done by looking at the value of Cronbach's alpha. A construct is said to be reliable if the value of Cronbach's alpha > 0.7 . The results of Cronbach's alpha can be seen in the table below:

Table 6. Cronbach's Alpha Value

Variabel	Cronbach's Alpha
Customer Satisfaction	0,929
Brand Awareness	0,902
Service Quality	0,854

Source: Primary Data Processing Results, 2021

Based on table 6 above, it can be seen that the value of Cronbach's alpha for each construct shows a value > 0.7 so it can be concluded that the three variables have a good level of reliability.

Structural Model Testing (Inner Model)

This model is evaluated by looking at the r-square (reliability indicator) for the dependent construct of the t-statistical value of the path coefficient test. The higher the r-square value, the better the prediction model of the proposed research model. The significant level in hypothesis testing is the path coefficient value. The R-Square test was conducted to find out how much influence the independent variable had on the dependent variable. Based on data processing the R-Square value can be seen in the table below:

Table 7. R-Square Value

Variable	R Square
Customer Satisfaction	0,821

Source: Primary Data Processing Results, 2021

From the R-Square value in table 7 above, it shows that the Service Quality and Brand Awareness variables affect the customer satisfaction variable by 0.821, it can be concluded that

the Service Quality and Brand Awareness variable is able to explain the customer satisfaction variable by 82.1% and the remaining 17.9% explained by other variables not examined in this study.

Hypothesis Test

Hypothesis testing was conducted to determine the extent of the influence of the independent variable on the dependent variable by comparing the value of T-statistics or T-count with T-table. The hypothesis is accepted if the T-count is greater than the T-table. T-table is obtained from the value of the degree of freedom (df), the researcher uses the aggregate formula $(n-k)$ where n = the number of observations while k = the number of independent and dependent variables, so $n-k = 74-3 = 71$. So that the T-table value is 1.666 with a significance level of 5% (0.05).

The Influence of Service Quality on Customer Satisfaction

The first hypothesis examines whether Service Quality has an effect on customer satisfaction. The results of the study indicate that Service Quality has a significant effect on customer satisfaction, with a T-count value of $9.246 >$ a T-table value of 1.666 or a significance value of $0.000 <$ alpha 0.05. Then the original sample estimate value shows a positive value of 0.574 this explains the direction of the relationship between Service Quality and customer satisfaction, which is positively related, it can be concluded that the first hypothesis in this study which states that Service Quality has a positive effect on customer satisfaction is accepted. These results indicate that increasing competition requires Bank BRI Unit Pomalaa to continue to provide the best quality service to its customers so that it can satisfy and meet customer expectations. This is supported by research conducted by Murdifin (2020) which states that the higher the service quality will have implications for customer satisfaction.

The Effect of Brand Awareness on Customer Satisfaction

The second hypothesis tests whether Brand Awareness has an effect on customer satisfaction. The results of the study indicate that Brand Awareness has a significant effect on customer satisfaction, with a T-count value of $6.386 >$ a T-table value of 1.666 or a significance value of $0.000 <$ alpha 0.05. The original sample estimate value shows a positive value of 0.393. This explains the existence of a positive relationship between Brand Awareness on customer satisfaction so that it can be concluded that the second hypothesis which states that Brand Awareness has a positive effect on customer satisfaction is accepted. These results indicate that customers have a deep impression of the brand so that they are able to create customer satisfaction through the selected product. This supports research conducted by Ramadhani (2019) which states that Brand Awareness has a positive effect on customer satisfaction. The higher the level of Brand Awareness it will be able to increase customer satisfaction.

CONCLUSION

Based on the results of research and discussions that have been carried out, several conclusions can be drawn as follows:

1. Service Quality has a significant effect on customer satisfaction at Bank BRI Unit Pomalaa, with a T-count value of $9.246 >$ a T-table value of 1.666 or a significance value of $0.000 <$ alpha (0.05)
2. Brand Awareness has a significant effect on customer satisfaction at Bank BRI Unit Pomalaa, with a T-count value of $6.386 >$ T-table value of 1.666 or a significance value of $0.000 <$ alpha (0.05)

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