THE INFLUENCE OF FRONT LINER SERVICEABILITY ON CUSTOMER SATISFACTION¹⁷⁹ AT RIAU KEPRI BANK BENGKALIS BRANCH OFFICE

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ABSTRAK

Penelitian ini dilakukan untuk mengetahui pengaruh kemampuan pelayanan *front liner* terhadap kepuasan nasabah di Bank Riau Kepri, kantor cabang Bengkalis. Kemampuan pelayanan *front liner* dalam penelitian ini terbatas pada kemampuan intelektual dan fisik dari *teller* dan *customer service*. Populasi pada penelitian ini adalah seluruh masyarakat yang telah menggunakan produk atau jasa di Bank Riau Kepri Bengkalis. Terdapat 100 responden sebagai sampel diambil dengan menggunakan teknik purposive sampling. Data dikumpulkan dengan menggunakan kuesioner *online* yang terdiri dari 22 pertanyaan dengan skala Likert. Penelitian ini menggunakan regresi linier berganda sebagai teknik analisis data. Hasil penelitian menunjukkan bahwa kemampuan intelektual secara parsial memiliki efek positif dan signifikan terhadap kepuasan pelanggan ($t=2.932$, $p=0.004$), kemampuan fisik juga memiliki efek positif dan signifikan terhadap kepuasan nasabah sebagian ($t=3.072$; $p=0.003$), dan secara simultan kemampuan intelektual dan fisik *front liner* memiliki efek positif dan signifikan terhadap kepuasan nasabah di Kantor Cabang Bank Riau Kepri Bengkalis ($F=23.717$; $p=0.000$; $R^2=0.32$).

Kata kunci: Kemampuan intelektual, kemampuan fisik, kepuasan konsumen

Abstract

This research was conducted to determine the influence of front liner services ability on customer satisfaction at Riau Kepri Bank, Bengkalis branch office. Front liner serviceability in this research was limited to the intellectual and physical ability of teller and customer service. The population in this research were all the people who have used products or services at Riau Kepri Bank Bengkalis branch office. There were 100 respondents as samples were taken by using the purposive sampling technique. Data was collected by using online questioners that consist of 22 questions with Likert scale. This research used multiple linear regression as a data analysis technique. The results showed that intellectual ability has a positive and significant effect on customer satisfaction partially ($t=2.932$, $p=0.004$), the physical ability also has a positive and significant effect on customer satisfaction partially ($t=3.072$, $p=0.003$), and simultaneously, the intellectual and physical ability of front liner has a positive and significant effect on customer satisfaction at Riau Kepri Bank Bengkalis branch office ($F=23.717$, $p=0.000$, $R^2=0.32$).

Keywords: Intellectual ability, physical ability, front liner, customer satisfaction

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INTRODUCTION

The banking service business is currently progressing as a financial institution that has strategic value in the economic life of Indonesia. This banking institution is intended to act as an intermediary for parties with excess funds and parties with shortages. In this way, banks will engage in economic activities and in various services. Banks serve financing needs as well as streamline payment mechanisms for all sectors of the economy. A bank is a public financial institution established with authority to receive money deposits, lend money, and channel it back to the public. The word bank comes from the Italian word Banca, meaning a money changer. Meanwhile, according to the law, bank banking is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit and or other forms in order to improve the standard of living of the people at large.

Riau Kepri Bank is a BUMD bank owned by the government of the Riau Province and Riau Islands, which is headquartered in Pekanbaru. The vision of the Riau Kepri Bank is as a banking company that is able to develop and be prominent in the region, has professional management and encourages regional economic growth so that it can empower the people's economy. while its mission is to be a healthy, elite and community bank. Bank Riau Kepri Bengkalis branch office is one of the banks that periodically makes improvements to Front Office service skills with the aim of improving various service qualities, especially in teller services, Customer Service so that they are able to compete fairly with other banks for profit. The level of competition of Bank Riau Kepri is not only conventional banks, but also Islamic banks. Therefore, one of the very

important strategies that Riau Kepri banks must have is to excel in service. Because for customers, quality service is very important.

The role of banks is indispensable in the economy as an intermediary financial institution. Banks can be understood as financial institutions that contribute to the development and growth of a nation, and Indonesia is no exception. Many banks offer products and services that are given. Good service can make the bank good, thus providing positive value for the bank itself. Therefore, service improvement programs in general will increase profitability, service improvement is a commitment from Bank officers, employees must work as teamwork to satisfy customers.

There are some research about service quality at local government Bank. Atmaja (2018) conducted research about service quality and customer satisfaction at BJB Bank. The result showed that the variable Quality of Service and Customer Satisfaction have a strong influence on Customer Loyalty. Thus, it can be explained that the Quality of Service is one important factor in determining satisfaction or not customers in the service, which originated from customer or customer loyalty. So through the application of the correct Quality Maids will give a boost of customer interest and bring customer loyalty. Koestanto (2014) conducted research about the influence of service quality on customer satisfaction at Jatim Bank. The result showed that service quality that consists of tangible, reliable, responsiveness, assurance, and empathy have a positive and significant effect on customer satisfaction when did banking transactional at Jatim Bank. Sudiartha & Dewi (2018) conducted research about the influence of service and product quality on customer satisfaction at BPD Bali Bank. The result indicated that service quality and product quality have a

positive and significant effect on customer satisfaction.

Based on the previous research, the study about front office serviceability in local government banks is still limited. Therefore, to fill the gap in study, this research would like to discuss about the influence of front liner serviceability that consists of intellectual dan physical ability on customer satisfaction at Riau Kepri Bank Bengkalis branch office.

THEORITICAL REVIEW

Bank

Commercial banks are financial institutions, money creators, fund collectors and credit providers, payment traffic implementers, monetary stabilizers, and economic growth dynamicators (Hasibuan, 2009). In other hands, Kasmir (2014) argues that the Bank is a financial institution whose activities raise funds from the public in the form of deposits and then channel back to the community, as well as provide other bank services. From the various definitions of the bank, it can be said that the bank is a financial institution whose activities are to raise funds from the public or parties who have funds and then distribute them in the form of loans or loans to parties who need funds that are considered worthy and provide other bank services.

Intellectual Ability

Intellectual ability is the ability to recognize our own feelings and the feelings of others, the ability to motivate ourselves and the ability to manage emotions well in oneself and in relationships with others (Goleman, 2002). It can be concluded that intellectual ability is how an individual carries out mental activities and is clear

headed based on science. There are differences in work demands for employees when using their intellectual abilities. Intellectual ability will make individuals have the competence to be able to carry out their duties without a doubt, resulting in better performance. According to Robbins & Judge (2017) there are seven indicators of measuring intellectual ability at work: 1) Numerical intelligence; 2) Verbal understanding; 3) Speed of perception; 4) Inductive reasoning; 5) Deductive reasoning; 6) Specialization Visualization; 7) Memory.

Physical Ability

Physical Ability is the ability to perform tasks that require stamina, skills, strength and similar characteristics. Physical ability is a certain ability that is important for the success of a job that requires less skill and is more standardized, at the same level where intellectual abilities play a large role in complex work (Robbins & Judge, 2017). Examples of physical abilities include jobs that require stamina, physical agility, leg strength, or similar talents that require management to identify a person's physical abilities. According to Robbins & Judge (2017), there are nine indicators of measuring physical ability at work: 1) Dynamic strength; 2) Body strength; 3) Static strength; 4) Explosive power; 5) Broad flexibility; 6) Dynamic flexibility; 7) Body coordination; 8) Balance; 9) Stamina.

Customer Satisfaction

According to Kotler and Keller, in Kuntari, Kumadji, & Hidayat (2016), satisfaction is feeling happy or disappointed someone who arises because of comparing the perceived performance of the product or result to their expectations. Customer

Satisfaction is the level of a person's feelings after comparing the performance or results with expectations. So the level of satisfaction is a function of the difference between perceived performance and expectations. If the performance is below expectations, the customer will feel disappointed, if the performance is in line with expectations, the customer will feel satisfied. According to Kotler & Susanto (2001), there are six indicators of customer satisfaction: 1) Buying more products; 2) Purchasing new products from the company; 3) Giving good review about the company and its products to the others; 4) Less attention to competitors' brands and advertisements; 5) Offering ideas of goods or services to companies; 6) The service fee is cheaper than new customers, because the transactions are routine. (Soehardi et al., 2020)

Research Framework

Hypothesis

- H1: Intellectual ability of front liner have significant effect partially on customer satisfaction at Riau Kepri Bank Bengkalis branch office;
- H2: Physical ability of front liner have significant effect partially on customer satisfaction at Riau Kepri Bank Bengkalis branch office;
- H3: Intellectual and physical ability of front liner have significant effect simultaneously on customer

satisfaction at Riau Kepri Bank Bengkalis branch office.

RESEARCH METHODS

The research was conducted at Riau Kepri Bank Bengkalis branch office from May until September 2020. The population in this research were all the people who have used products or services at Riau Kepri Bank Bengkalis branch office. Minimum sample size were 96 determined by using Lemeshow formula ($Z=1.96$, $p=0.5$, $d=0,01$) (Levy & Lemeshow, 2013). Samples were taken by using the purposive sampling technique. Data was collected by using online questioners that consist of 22 questions with Likert scale. The result of questioner was classified under several categories as showed in Table 1. Data analysis in this research used multiple linear regression by using SPSS.

Table 1. Questioner Score Interpretation

No	Mean Score	Category
1	4,21-5,00	Very good
2	3,41-4,20	Good
3	2,61-3,40	Medium
4	1,81-2,60	Bad
5	1,00-1,80	Very bad

Source: (Sugiyono, 2015)

RESULT AND DISCUSSION

The characteristics of respondents based on gender show that there are 24 male and 76 female respondents. This indicates that female respondents are more dominant than male respondents. The validity and reliability questionnaire showed the lowest Pearson Correlation is 0.599 with the Cronbach's Alpha 0.937.

Table 2. Summary of Intellectual Ability

No	Indicator	Mean	Category
1	Numerical intelligence	4.35	Very good

2	Verbal understanding	4.38	Very good
3	Speed of perception	4.40	Very good
4	Inductive reasoning	4.11	Good
5	Deductive reasoning	4.27	Very good
6	Specialization visualization	4.25	Very good
7	Memory	4.09	Good
	Grand Mean	4.26	Very good

Source: Data processed, 2020

There are 7 (seven) indicators of intellectual ability (Robbins & Judge, 2017). Table 2 showed the summary of intellectual ability based on the questionnaire. It can be seen that the intellectual ability of front liner (teller and customer service) at Riau Kepri Bank Bengkalis branch office are very good. It is because the respondents feel the front liner completes calculation transactions quickly and precisely, understands quickly what is read or listen, and has the ability to solve problems logically and sequentially.

Table 3. Summary of Physical Ability

No	Indicator	Mean	Category
1	Dynamic strength	4.14	Good
2	Body strength	4.03	Good
3	Static strength	4.14	Good
4	Explosive power	4.14	Good
5	Broad flexibility	3.98	Good
6	Dynamic flexibility	4.14	Good
7	Body coordination	4.08	Good
8	Balance	4.08	Good
9	Stamina	4.24	Very good
	Grand Mean	4.08	Good

Source: Data processed, 2020

There are 9 (nine) indicators of physical ability (Robbins & Judge, 2017). Table 3 showed the summary of physical ability based on the questionnaire. It can be seen that the physical ability of front liner at Riau Kepri Bank Bengkalis branch office is good. It is because in this physical ability, the capacity possessed by each individual to carry out duties to complete the work or control the things in a bank job, and the ability to demand energy or stamina in the form of ability, strengths, or similar characteristics that performed by front liner at Bank Riau was good according to consumer.

Table 4. Summary of Customer Satisfaction

No	Indicator	Mean	Category
1	Buy more and stay loyal for longer	4.38	Very good
2	Purchasing a new type of product	4.17	Good
3	Convey compliments about the company and its products to others	3.92	Good
4	Payless attention to competitor brands	3.88	Good
5	Offer ideas of goods / services to companies	3.52	Good
6	The service fee is cheaper than new customers	3.48	Good
	Grand Mean	3.89	Very good

Source: Data processed, 2020

There are 6 (six) indicators of customer satisfaction (Kotler & Susanto, 2001). Table 4 showed the summary of customer satisfaction based on the questionnaire. The service quality of front liner at Riau Kepri Bank Bengkalis branch office is good. It is because the customer satisfies with the service quality of front liner at Riau Kepri Bank Bengkalis branch office.

Table 5. Result of t Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4.624	2.848		1.623	.108
Intellectual_Ability_X1	.349	.119	.311	2.932	.004
Physical_Ability_X2	.225	.073	.326	3.072	.003

a. Dependent Variable: Customer_Satisfaction_Y

Source: Data processed, 2020

Table 5 shows the result of t test from multiple regression analysis. It can be seen that the p-value from the test for intellectual ability $0.004 < 0.05$, then H1 is supported. So intellectual ability of front liner partially has a positive and significant effect on customer satisfaction at Riau Kepri Bank Bengkalis branch office. This result is supported by research conducted by Joko & Eka (2012) about the influence of intellectual and work motivation on performance. The result showed that intellectual ability has a positive and

significant effect on performance. Putri (2016) conducted research about the influence of intellectual ability, emotional intelligence, and work environment on employees' performance. The result showed that intellectual ability has positive and significant effect on employees' performance. Samosir, Lie, Butarbutar, & Thressa (2018) conducted about the influence of intellectual ability and ethic of work on employee performance. The result showed that intellectual ability has a positive and significant effect on employees' performance. Therefore, the intellectual ability has a positive and significant effect of employees' performance that will lead to customer satisfaction.

Table 5 also shows the result of t test for physical ability. It can be seen that the p-value from the test for physical ability $0.003 < 0.05$. So the conclusion H2 is supported. It means that the physical ability of front liner partially has a positive and significant effect on customer satisfaction at Riau Kepri Bank Bengkalis branch office. This result is supported by research conducted by Mahmudi (2013) about the analysis of intellectual ability, physical ability, and attitude on employees' performance. The result indicated that physical ability has a positive and significant effect on employees' performance. The physical condition of employees is very important to be a concern for the organization because the physical and mental state has a close relationship with the employee's work performance (Sutrisno, 2012).

Simultaneous effect of intellectual ability and physical ability on customer satisfaction can be seen from F test. This test is used to determine simultaneously whether the coefficient of regression significant or not. Table 6 shows that the p-value for the F test is 0.000, so the H3 is supported. Thus, it means that the

intellectual and physical ability of front liner simultaneously has a significant effect on customer satisfaction at Riau Kepri Bank Bengkalis branch office.

Table 6. Result of F Test

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	437.031	2	218.516	23.717	.000b
Residual	893.719	97	9.214		
Total	1330.750	99			

a. Dependent Variable: Customer_Satisfaction_Y

b. Predictors: (Constant), Intellectual_Ability_X1, Physical_Ability_X2

Source: Data processed, 2020

Table 7. Coefficient of Determination Regression Model

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.573 ^a	.328	.315	3.035

a. Predictors: (Constant), Intellectual_Ability_X1, Physical_Ability_X2

b. Dependent Variable: Customer_Satisfaction_Y

Source: Data processed, 2020

Based on the coefficient of determination, intellectual and physical ability affect customer satisfaction by 32.8%. At the same time, the remaining 67.2% is influenced by other variables not examined in this research. This result is supported by the research conducted by Humaeriah & Anggitasari (2015) (Soehardi et al., 2021) about the influence of intellectual ability and physical ability on employees' performance. The result showed that intellectual and physical ability have a positive and significant effect simultaneously on employees' performance and have contributed by 59.3%. There are other factors that can affect customer satisfaction, such as atmosphere and facility (Kristiana, 2017) (Arifin, 2011).

CONCLUSION

From the results, it can be concluded that intellectual and physical ability of front liner have positif and significant effect on customer satisfaction at Riau Kepri Bank Bengkalis branch office. Both intellectual and physical ability affect customer

satisfaction by 32.8%. While the remaining 67.2% is influenced by other variables not examined in this research.

Suggestion

There are opportunity for the next research such as select room atmoshepre and facilities as intervening or moderating variables that can influence customer satisfaction.

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