THE EFFECT OF SERVICE QUALITY ON CUSTOMERS' SATISFACTION AND WORD OF MOUTH

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ABSTRACT

Banking business represent the service business which its pursuant to belief, meaning that problem in service quality will determine its success. Emulation which progressively tighten within competitors makes the Bank BPD Bali Cabang Pembantu Sanur must show itself by giving best service and exceeds all its competitor. This matter conducted to create client satisfaction shown by positive word of mouth. The research target is to explain the influence of service quality to client satisfaction; influence of satisfaction on customer's word of mouth; influence of service quality on customer's word of mouth, and influence of service quality to word of mouth through of client satisfaction. The research conducted at Bank BPD Bali Cabang Pembantu Sanur. 100 respondents are used as sample, with questionnaire as instrument. Analysis technique used is SEM (Structural Equation Modelling) with help of the statistical program AMOS (Analysis of Moment Structure). The results indicate that there are positive and significant effect of service quality on client satisfaction, satisfaction have a positive and significant effect on customer's word of mouth, service quality have a positive and significant effect on customer's word of mouth, and satisfaction by full model able to mediate the effect of service quality to customer's word of mouth. Pursuant to research result, hence it is suggested to members of management of Bank BPD Bali Cabang Pembantu Sanur to routinely pay attention to its service quality, which are measured by pursuant to reliability dimension, response, guarantee, empathy, and physical evidence, to be service quality given a company remain to be awaked which later can improve the satisfaction and intensity of customer's word of mouth.

KEY WORDS

Service quality, satisfaction, word of mouth, clients.

The banking industry is an industry that has unique characteristics compared to other industries. Nevertheless banks are still required to compete for consumer interest. As a result, with these homogeneous types of products, the strategy undertaken by most banks is often not far from the service strategy, namely by providing quality services to their customers (Pandeiro, 2018). Banks are financial institutions whose main activities are collecting funds from the public and channeling these funds back to the community and providing other bank services (Kasim, 2012: 12). Service quality is a form of consumer assessment of the level of service received (perceived service) with the level of service expected (expected service). A bank depends on customers for their survival in the market (Karim et al. 2014). This is confirmed in a study conducted by Kaura (2013) which states that the survival of a bank is highly dependent on customer satisfaction. The progress and development of a bank is generally determined by satisfaction with service to customers. Service quality is one of the critical success factors that affects the competitiveness of companies.

The rapid growth of business development in the banking sector has made competition very tight between banks in fighting over customers and maintaining existing market share. However, a more effective weapon is the quality of service as a bastion to satisfy customers so they do not run to competitor banks. A bank can differentiate itself from competitors by providing high quality services (Siddiqi, 2011). Service quality is one important factor for the success of banks as a service company today, because today the problem of customer satisfaction through service has become a commitment for banks to run wheels of his

business. If the service provided to customers is the best service and is able to provide optimal satisfaction for customers, then this will have a positive effect on business performance. Conversely, services that do not meet the needs and desires of bank customers, will be very easily abandoned by bank customers and eventually customers will switch to other banks. Each bank, especially a large-scale bank, is willing to spend more funds to finance promotion, research and development, or improve the services offered. This is done solely to increase market share and make banks more advanced and superior or at least able to survive in competition.

Quality of service is one of the critical success factors that affects organizational competitiveness. A bank can distinguish itself from competitors by providing high quality services. Kumar et al. (2010) found that service quality influences customer satisfaction. This research was also supported by Naeem and Saif (2009) in Sanka (2012). One important factor to obtain customer satisfaction is through a good relationship between employees and customers (Levesque and McDougall in Siddiqi, 2011). Employees who can immediately solve problems can increase customer satisfaction. Through satisfaction, the company is trying to form Word of Mouth (WOM). Chi et al. (2008) states that service quality has a positive relationship with customer or customer satisfaction. This is also reinforced by the results of research conducted by Agyapong (2011) which states that service quality is an important variable that will shape customer or customer satisfaction.

Subroto and Nasution (2011), stated from the results of research on measuring the level of satisfaction that the level of customer satisfaction is positively influenced by the service dimension (dimensions of empathy, response-speed and assurance). Lee et al. (2010), states that the determinants of service quality received by consumers actually have an influence on customer satisfaction. Nguyen et al. (2014) in his research revealed that service quality has a very important relationship to customer satisfaction and ultimately creates customer loyalty. This was confirmed in a study conducted by Karimi et al. (2015) which states that service quality has a positive and significant impact on customer satisfaction. Every bank realizes that one of the keys to winning competition is to create satisfaction with customers (Kumar, 2010).

Harrison-Walker in Brown et al. (Arbainah, 2010) states that Words of Mouth (WOM) is an informal communication between a brand, product, company or service. Word of Mouth can be interpreted as a communication activity in marketing that indicates how likely a customer will tell others about his experience in the process of buying or consuming a product or service. The customer's experience can be a positive experience or a negative experience. Davidow's statement in Trarintya (2011) states that the actual relationship is from mouth to mouth U-shaped, where if someone is satisfied then he will spread positive news by word of mouth, but if complaining is not satisfied then he will spread negative news by word of mouth. A less satisfying experience with a customer can give rise to several responses to the company. Companies can respond to these responses in a variety of dynamic ways. Opportunities for increased activity of Word of Mouth can have a profound effect. This is in line with research conducted by Mousavi et al. (2015) which states that service quality has a significant positive effect on Word of Mouth. This is confirmed in research conducted by (Saktiani, 2015) which states that the higher the level of satisfaction felt by customers, the Word of Mouth factor will also increase.

Consumer satisfaction with different levels of satisfaction will have different effects on the behavior of consumers' word of mouth (Hasan, 2013: 27). The decision making process for consuming a product often involves an element of trust and honesty that usually comes from close people such as friends or relatives. Consumers who are intrigued by their needs will be compelled to search for more information (Kotler, 2009: 145). Sources of consumer information are classified into four groups namely: personal sources (family, friends, neighbors and acquaintances), commercial sources (advertisements and salespeople), public sources (mass media) and sources of experience (product usage). Setyawati (2009), in her research stated that service quality has a positive and significant effect on patient satisfaction, service quality has a positive and significant effect on words of mouth, and patient satisfaction has a positive and significant effect on words of mouth. The banking

sector is currently implementing an increasingly advanced technology system, where the superiority of a product is difficult to maintain because basically the product is easier to emulate by competitors. For this reason, good and quality service is needed. This can provide more value to the company among competitors. The survival of a bank depends on customer satisfaction. Attracting new customers requires more expensive costs than maintaining existing customers (Kaura, 2013). One of the commercial banks operating in the Denpasar City area is the Bali Regional Development Bank, Sanur Sub-Branch Office, hereinafter abbreviated as Bank BPD Bali Sanur Sub-Branch. With total assets of Rp. 395 billion (as of December 31, 2017) made Bank BPD Bali Sanur Support Branch achieving the title of achievement of the largest assets and profits among offices at the level of Subdistrict at Bank BPD Bali.

Bank BPD Bali Sanur Maid Branch not only emphasizes efforts to satisfy and meet customer needs, but more than that positioning customers as the most important part of the company, by continuing to strive to improve the quality of the best service. Low customer satisfaction can be reflected by various forms of complaints. In 2015, as the first year to improve the quality of customer service, 498 complaints were found. But entering the second year of 2016 complaints increased to 73,813 complaints with the highest complaints of a slow information system, then the difficulty of parking as much as 17.14 percent, and unfriendly employees also reached 14.32 percent. In the third year, namely in 2017 the complaints increasingly swelled to 121,700 complaints. If this increase in complaints is left alone, it is not impossible that the BPD Bali Bank of Sanur Maid Branch will be abandoned by its customers and in general the BPD Bali Bank of Sanur Maid Branch will be less competitive with other banks. The main problem of a bank is when customers feel dissatisfied with the services provided. Therefore, Bank BPD Bali Sanur Maid Branch is required to always maintain customer confidence by improving service quality so that customer satisfaction increases. By improving the quality of service, customers are satisfied and will do WOM for the services they get to their family, friends or associates. Therefore, this study is aimed at finding out whether the quality of service provided by Bank BPD Bali Sanur Maid Branch can provide satisfaction for its customers so that they will recommend to their colleagues.

H1: Service quality has a positive and significant impact on customer satisfaction.

H2: Satisfaction has a positive and significant effect on Customer's word of mouth.

H3: Service quality has a positive and significant effect on customer word of mouth.

H4: Satisfaction mediates the effect of service quality on customers' word of mouth

METHODS OF RESEARCH

This research is an explanatory research. This research was conducted at Bank BPD Bali Sanur Maid Branch. The population in this study were all customers at Bank BPD Bali Sanur Sub-Branch in the period of 2017, totaling 26,820 people. The population was 26,820 people and the tolerable error rate was 10 percent.

The sample size used in this study amounted to 100 customers at the Bali BPD Bali Branch Branch. The use of the sampling technique chosen in this study is the Purposive Sampling Technique. The research method used was interview and questionnaire. Analysis

of the data used is the analysis of SEM (Structural Equation Modeling) with the statistical program AMOS (Analysis of Moment Structure) 20.

RESULTS AND DISCUSSION

Table 1 – Goodness of Fit Results and Recapitulation of Test Results for Variable Models

<i>Goodness of Fit</i>	<i>Cut-off Value</i>	Hasil Model	Information
<i>Chi-Square</i>	It is expected that the value is small with DF = 100 with a table value of 124,342	115,060	Good
Probability	$\geq 0,05$	0,103	Good
CMIN/DF	≤ 2	1,087	Good
GFI	$\geq 0,90$	0,999	Good
RMSEA	$\leq 0,080$	0,003	Good
AGFI	$\geq 0,90$	0,912	Good
TLI	$\geq 0,95$	0,956	Good
CFI	$\geq 0,94$	0,973	Good

Source: Data processed, 2018.

Based on Table 1, the results of the Goodness of Fit overall or overall test results show that all measurement results can be accepted so that the fit estimation model can be stated.

Table 2 – Estimated Results of SEM Analysis

	<i>Path</i>		<i>Standardized Estimate</i>	C.R.	P
Satisfaction	<---	Service Quality	0,624	2,286	0,022
Word of Mouth	<---	Service Quality	0,462	2,133	0,033
Word of Mouth	<---	Satisfaction	0,606	4,645	0,000

Source: Data processed, 2018.

Based on Figure 1 and Table 2, several structural equations are made that serve as guidelines for testing hypotheses. The structural equation is as follows:

$$KEP = 0,624 KP + \zeta_1$$

$$WOM = 0,462 KP + 0,606 KEP + \zeta_2$$

Where: KP = Service Quality; KEP = Customer's Satisfaction; WOM = Customer's Word of Mouth.

DISCUSSION OF RESULTS

Effect of Service Quality on Customer's Satisfaction. Based on the results of hypothesis testing, shows that service quality has a significant positive effect on customer satisfaction. That is, the greater the perceived quality of service, the higher the customer satisfaction in receiving services. Conversely, the lower the quality of service perceived in receiving services, the lower customer satisfaction is also felt. This can be seen from the weighted standardized regression coefficient of service quality to customer satisfaction of 0.624 with a p-value of 0.022 which is smaller than the significant 0.05. Thus, the first hypothesis stating there is a positive and significant influence on service quality on customer satisfaction can be accepted. The results of this study are in line with the research of Ardani (2011), Saghier and Nathan (2014), Febriani (2012), Setyawati (2009), Ravichandran (2010), and Ningrum (2014) stating that service quality positively influences customer satisfaction. Bedi in Ming et al., (2010) stated that the delivery of high quality services is a must to achieve customer satisfaction. Shaikh (2009) states that service quality has a positive effect on customer satisfaction. This is reaffirmed by research conducted by Sanka (2012) which

states there is a positive and significant correlation between dimensions of service quality and customer satisfaction. Aldlaigan and Buttle in Ladhari et al. (2011) also identified a positive and significant correlation between dimensions of service quality and overall satisfaction. The results of Lestari's (2013) research show that the best quality of service provided by companies to customers is a determining factor in customer satisfaction in service companies. This indicates that the better the quality of service, the higher the customer satisfaction that occurs. According to Lovelock (2010: 60), customers are quite satisfied as long as the service delivery is felt to be within the tolerance zone that is above the level of adequate service. Meanwhile, one way to create customer satisfaction is through improving quality, because customers are the main focus when we reveal about satisfaction and service quality (Lupiyoadi, 2013: 204).

Influence of Satisfaction on Customer's Word of Mouth. Based on hypothesis testing, shows that satisfaction has a significant positive effect on customer word of mouth. That is, the higher customer satisfaction is felt, the higher the word of mouth customers in recommending services. Conversely, the lower the customer satisfaction perceived in receiving services, the lower the tendency of word of mouth customers. This can be seen from the weighted standardized regression coefficient of customer satisfaction with customer word of mouth of 0.606 with a p-value of 0,000 which is smaller than significant 0.05. Thus, the second hypothesis which states that there is a positive and significant influence on customer word of mouth satisfaction can be accepted. The results of this study support research conducted by Ardani (2011), Setyawati (2009), Rahmawati (2014), and Shafiq (2013) stating that customer satisfaction has a significant influence on word of mouth. The results of this study are in line with research conducted by Sako (2012), with the results of the study that show that customer satisfaction has a significant effect on word of mouth communication and repurchase intentions. Consumer satisfaction is an important asset for the company because it can be used as an indicator of the company's quality and income in the future. Customer satisfaction can result in a growing desire to make repeat purchases and will voluntarily recommend the product to others. Research conducted by Rusadi and Sujito (2012) which states that customer satisfaction has a positive effect on positive word of mouth and research results Irwanto et al. (2011) which states that customer satisfaction has a positive and significant effect on positive word of mouth. Research conducted by Paludi and Salman (2016) shows that to a certain extent and content, word of mouth has to do with satisfaction. Customers who have a strong view of a service tend to be more vocal about their experiences than mediocre, and customers who are truly dissatisfied, certainly speak much louder than the voices of satisfied customers. Interestingly, even customers who are initially dissatisfied with a service can spread positive word of mouth if they are satisfied with the way the company does service recovery. Research conducted by Lymperopoulus and Chaniotakis (2008) also supports these results namely customer satisfaction can encourage customers to do positive word of mouth. When consumers are satisfied, they will give positive word of mouth and recommend others to make a purchase, while customers who are not satisfied, they will forbid anyone else to make a purchase. Satisfaction has an important role in influencing the creation of word of mouth. According to Tjiptono (2008), the creation of customer satisfaction can provide several benefits, including forming a word of mouth recommendation. Customers always compare their expectations / perceptions with the value of what they get from consuming a product / service. A positive disconfirmation and customer satisfaction will exist if the value they feel exceeds consumer expectations. It is this satisfaction that influences the intention of positive future customer behavior (Oliver in Yu et al. 2013: 713). Behavior / intention to repurchase, word of mouth, and customer willingness to pay is a component of multidimensional measurement of customer behavioral intention and behavioral intention is a consequence of perceived value, whether the product or service consumed customers give satisfaction or not (Zeithaml in Yu et al. 2013: 713). According to Lovelock (2010: 216) shows that to a certain extent and content, word of mouth has a very close relationship with the level of satisfaction produced. One of the benefits of customer satisfaction for companies is that it allows for word-of-mouth recommendations to be created that are very beneficial for the company in the long run so that more people buy and use

these products or services (Agustina, 2011: 26). Kotler and Keller (2009: 140) state that satisfied customers usually remain loyal for a longer time, buy again when the company introduces a new product and updates an old product, talking good things about the company and its products or services to others. Satisfied customers also tend to provide good references to products or services to others (Lupiyoadi and Hamdani, 2009: 194). So it can be said that word of mouth is influenced by customer satisfaction. Customers will do word of mouth if they are satisfied with the quality of the product received. Brown et al. in Arbainah (2010), states when a marketer is able to offer the maximum level of satisfaction to customers, then customers will tend to do positive word of mouth by sharing their experiences with others. Correspondingly, Brown et al. in Arbainah (2010) also states that there is a positive influence between customer satisfaction and word of mouth.

Effect of Service Quality on Customer's Word of Mouth. Based on hypothesis testing, shows that service quality has a significant positive effect on customer word of mouth. That is, the more superior the perceived quality of service, the more often it communicates word of mouth customers in recommending services. Conversely, the lower the quality of service perceived in receiving services, the lower the tendency of word of mouth customers. This can be seen from the weighted standardized regression coefficient of service quality to the customer's word of mouth of 0.462 with a p-value of 0.033 which is smaller than the significant 0.05. Thus, the third hypothesis which states that there is a positive and significant influence on the quality of service to the customer's word of mouth can be accepted. The results of this study are in line with research by Trarintya (2011), Setyawati (2009), and Sinaga (2011) showing that service quality has a significant effect on word of mouth. Molinari et al. (2008) in their research results also mentioned that there is a relationship between service quality and word of mouth. Quality of service is one of the variables that can affect word of mouth (WOM). Service quality positively influences the tendency of customers to do WOM. The better the quality of services provided by a company will be able to shape consumer behavior to create a WOM that benefits the company. But, if the quality of services provided does not meet consumer expectations, WOM will not be created or even consumers will do negative WOM. The main key in managing service quality is to meet customer expectations. Customer expectations are formed through experience, advertising, and word of mouth notification. Good service quality will trigger customers to tell this to their closest colleagues and vice versa, if a customer feels poor service quality then he will complain his experience even more loudly so that if service performance approaches or exceeds the desired service level (desired service level), customers will be very happy, these customers are very likely to make repeat purchases, remain loyal, and will spread positive word of mouth (Lovelock, 2010: 60).

Satisfaction Mediates the Effect of Service Quality on Customer's Word of Mouth. Based on hypothesis testing, shows that the higher the perceived quality of service, the higher the customer satisfaction in receiving services so the higher the word of mouth customers in recommending services. Conversely, the lower the perceived quality of service, the lower customer satisfaction in receiving services so that the lower the word of mouth customers in recommending services. This can be seen from the weighted standardized regression coefficient of service quality to customer satisfaction of 0.624 with a p-value of 0.022 which is smaller than significant 0.05, which indicates that service quality has a significant positive effect on customer satisfaction and the standardized coefficient of regression of customer satisfaction to the customer's word of mouth of 0.606 with a p-value of 0,000 which is smaller than the significant 0.05 which indicates that customer satisfaction has a significant positive effect on the customer's word of mouth. Thus, the fourth hypothesis stating full model satisfaction mediates the effect of service quality on customer word of mouth can be accepted.

The results of this study are in accordance with research Sudiasa (2011) who obtained the results that service quality has a positive and significant effect on word of mouth through customer satisfaction. The role of word of mouth is very important for service providers so consumers are interested in consuming the services they offer. Before consuming a service, consumers often rely on information from other people who already have experience

consuming it or from experts based on their knowledge (Sinaga, 2011). Word of mouth is created one of them by fulfilling customer satisfaction. Customer satisfaction for the company will enable the creation of profitable word of mouth for the company in the long run so that more people buy and use products or services (Agustina, 2011: 26). Customer satisfaction is seen as one of the best factors for future profits. One way to create customer satisfaction is through improving service quality, because customers are the main focus of expressing service satisfaction and quality (Lupiyoadi, 2013: 204). Companies must start thinking about the importance of a more mature customer service program through service quality. According to Sinaga (2011), service quality has many benefits and advantages besides creating customer satisfaction, service quality is an effort that can create the existence of a word of mouth can run well, companies can create good word of mouth by providing a good experience for customer.

CONCLUSION

Based on the results of research and discussion that has been done, the conclusions that can be drawn are as follows the quality of service has proven to have a significant positive effect on customer satisfaction. That is, the higher the perceived quality of service, the higher the customer satisfaction in receiving services. Conversely, the lower the quality of service perceived in receiving services, the lower customer satisfaction is also felt. Satisfaction has been proven to have a significant positive effect on customer word of mouth. That is, the higher customer satisfaction is felt, the higher the word of mouth customers in recommending services. Conversely, the lower the customer satisfaction perceived in receiving services, the lower the tendency of word of mouth customers. Service quality has proven to have a significant positive effect on customer word of mouth. That is, the higher the quality of service perceived, the higher the word of mouth of the customer in recommending service. Conversely, the lower the quality of service perceived in receiving services, the lower the tendency of word of mouth customers. Full model satisfaction is proven to mediate the quality of service to the customer's word of mouth. That is, the higher the customer satisfaction, the more able to mediate the effect of service quality on customer word of mouth. Conversely, the lower the customer satisfaction, the lower the effect of service quality on customer word of mouth.

Suggestions that can be given based on the results obtained in this study are as a whole, the operationalization of Bank BPD Bali Sanur Maid Branch needs to routinely pay attention to service quality, which is measured by the dimensions of reliability, responsiveness, assurance, empathy (empathy), and physical evidence (tangible). One of them is regarding the availability of parking lots and internet access speed for free hotspot areas. Improving service quality will be able to increase customer satisfaction so that customers praise the quality of bank services to those closest to them and recommend (word of mouth) to become a customer as an effective way to promote the bank to the public. This service quality improvement strategy will increase customer satisfaction and increase the number of bank customers, so that later it can increase bank revenue which in turn can increase profitability. The next research is expected to be able to develop this research model by adding other variables, such as: customer trust, brand image, price, and location that affect WOM, in addition to variables of service quality and customer satisfaction supported by the latest theories and issues.

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