Research Paper

The Influence Of Service Quality On Customer Satisfaction At Bank Rakyat Indonesia Tuapejat Unit

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Abstract
This study aims to determine the effect of 1) Tangible on customer satisfaction at Bank BRI Unit Tuapejat. 2) Responsiveness to customer satisfaction at Bank BRI Unit Tuapejat. 3) Assurance of Bank BRI Unit Tuapejat customer satisfaction. 4) Reliability on customer satisfaction at Bank BRI Unit Tuapejat. 5) Empathy for Bank BRI Unit Tuapejat customer satisfaction. 6) Tangible, responsiveness, assurance, reliability and empathy together for customer satisfaction at Bank BRI Unit Tuapejat. This type of research uses a quantitative research approach to determine the effect between variables. This study aims to determine the effect of tangible (X1), responsiveness (X2), assurance (X3), reliability (X4) and empathy (X5) on customer satisfaction (Y). The object of this research is BRI Bank Tuapejat Employees.WhereThe sampling technique uses the accidental sampling method, where the research respondents are customers who were met during data collection. The sample in this study was 100 people. The data analysis technique uses multiple linear regression analysis with the classic assumption test, namely normality, multicollinearity and heteroscedasticity. From the results of this study it was found that by1) Tangibles have a significant effect on customer satisfaction at Bank BRI Unit Tuapejat. 2) Responsiveness has a significant effect on customer satisfaction at Bank BRI Unit Tuapejat. 3) Assurance has a significant effect on customer satisfaction at Bank BRI Unit Tuapejat. 4) Reliability has a significant effect on customer satisfaction at Bank BRI Unit Tuapejat. 5) Empathy has a significant effect on customer satisfaction at Bank BRI Unit Tuapejat. 6) Tangible, responsiveness, assurance, reliability and empathy have a significant joint effect on customer satisfaction at Bank BRI Unit Tuapejat
Keywords: Tangibles, Responsiveness, Assurance, Reliability, Empathy

I. Introduction

Customer satisfaction is the customer's response to the discrepancy between the previous importance level and the actual performance he feels after use. One of the factors that determine customer satisfaction is the customer's perception of service quality focusing on five dimensions, namely tangible, reliability, responsiveness, assurance, empathy and access. Customer satisfaction, apart from being influenced by perceived service quality, is also determined by product quality, price, and personal as well as situational factors.(Gofur, 2019.

Customer satisfaction is very important for a company, which in this study is a company engaged in banking services, where good service plays a major role in providing satisfaction to its customers. With this service it will bring up a level of customer satisfaction, both positive satisfaction and negative satisfaction. For banking companies, customer satisfaction is very much needed, especially in the framework of the company's existence, so that these customers will continue to use the company's services(Ghozali, 2017).

Banking is one type of business in the service sector. Today, banking in Indonesia is experiencing increasingly fierce competition. This condition requires banks to think hard in order to be able to face this competition by always providing new breakthroughs, including in terms of providing services to customers. As stated in the first paragraph, that the provision of quality services is an absolute thing that needs to be done by companies, in this case the banks if they want to achieve success. The success of providing quality service is demonstrated by customers with a sense of satisfaction from customers. The higher the level of customer satisfaction, it means the better the management of services provided by banks to customers.

In fact, between customer expectations and the reality of services provided to customers, the opposite often occurs(Abdullah, 2019). Not a few customers express criticism and complaints because the services provided are lacking or even unsatisfactory. These criticisms and complaints can lead to negative customer

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perceptions. If this is allowed to continue, it can reduce the level of customer trust. It is not impossible for customers to switch to other companies because they feel that other companies are better able to provide services that satisfy them. This should be the focus of attention of every bank. Because until now, the aspect of service in the banking world is something that must be managed properly.

The provision of quality services aims to obtain customer satisfaction. According toFirmansyah, (2020), there are several variables of service quality including tangible, reliability, responsiveness, assurance and empathy. These variables determine the satisfaction level of the customers. Therefore, banks must be able to manage these five variables properly if they want to obtain customer satisfaction.

Good service quality to customers will be able to increase bank satisfaction(Wijayanto, 2015). Providing good service will also foster a good image to customers. Service quality means how far the difference is between reality and customer expectations for the service they receive. It can also be defined as the result of the perception of the comparison between customer expectations and the actual performance of the service. From the two opinions above, it can be seen that there are 2 main elements in service quality, namely the expected service and the service received.

Bank Rakyat Indonesia (BRI) is the first BUMN Bank (State Owned Enterprise) to become a public company after listing its shares on the Jakarta Stock Exchange and Surabaya Stock Exchange in 2016. To strengthen its financial structure and competitiveness in the midst of the national banking industry, BRI is implementing a number of corporate actions, including the recapitalization process by the government in 1999, divestment of government shares in 2007, and limited public offering in 2010.

One of the BRI branches in West Sumatra is Bank BRI Unit Tuapejat. This bank is located on Jalan Raya Padang Bukittinggi No. 123 is well aware that service quality has an important role in creating customer satisfaction. Customers who are increasingly critical of the services they receive, make Bank BRI Unit Tuapejat must be able to carry out operational activities as best as possible to provide the best service. Increases and decreases in customer transactions from year to year can be used as an evaluation for companies to assess how high the level of customer satisfaction is with the services provided by the company.

From the results of a survey of interviews with 30 BRI Unit Tuapejat customers, it shows the opposite. Based on the data in Table 1.1, it can be seen that many customers answered statements that did not agree and did not agree. As in statement 1 "BRI Tuapejat Unit has been able to fulfill all my hopes and wishes" customers answered Disagree as much as 70%. Likewise in statement 4 "I am easy to get the service as promised" Customers answered Disagree as much as 80%. This condition means that BRI Unit Tuapejat customer satisfaction is currently still low and this is a problem that must be resolved immediately.

Table 1
Preliminary Survey Results Regarding Customer Satisfaction
BRI Unit Tuapejat

No.	Question	Amount Disagree (person)	Percentage (%)
1.	BRI Unit Tuapejathas been able to fulfill all my hopes and desires	21	70
2.	The interest rate set by BRI Unit Tuapejat has met my expectations	15	50
3.	The accuracy and thoroughness in responding to complaints is in line with my expectations	18	60
4.	I am easy to get the service as promised	24	80
5.	It is easy for me to make credit transactions both at home and at the BRI Unit Tuapejat office	15	50

Source: Initial Survey, Authors 2022.

Based on the problems related to the low customer satisfaction of the BRI Unit Tuapejat above, there is suspected service quality influencing this condition. According toHenry, (2019), there are five dimensions of service quality that are used by customers or customers in assessing the quality of service in the service industry, namely:
1)   Tangible, namely physical appearance, facilities, officers, and communication materials provided by the company to serve its customers or customers.
2)   The dimension of reliability (reliability) is the extent to which service providers are able to provide what has been promised accurately, reliably and reliably to consumers.
3)   Responsiveness, namely emphasizing the attitude of service providers who are attentive, fast and precise in dealing with consumer requests, questions and problems.
4)   Assurance, namely knowledge and friendliness as well as the ability of employees to carry out their duties properly so as to generate confidence and trust from consumers or customers.

5)   Empathy, namely the willingness of employees to care, and how employees give personal attention to foster a positive sense of intimacy.

The five dimensions of service quality are the mainstay that must be used by BRI Unit Tuapejat in increasing customer satisfaction. Where all the independent variables (physical evidence, reliability, response, assurance and empathy) partially or jointly affect customer satisfaction.

Research on customer satisfaction has been carried out by many previous researchers, including research conducted by Research(Faradina, A., & Satrio, 2018)which concluded that the variable Reliability (reliability) has a positive effect on satisfaction. Nevertheless research(Gofur, 2019)said that reliability has no effect on satisfaction. According to research conducted byPanjaitan, JE, & Yuliati, (2016)regarding the results of research showing the quality of service has a positive effect on customer satisfaction. However, according to researchRahman, (2021)that service quality has no effect on satisfaction.

According to researchPrasetio, (2022)regarding "The effect of service quality and price on customer satisfaction at Bank Nagari" the results of the study show that service quality has a positive effect on customer satisfaction. However, according to research(Main, 2020)said satisfaction has no effect on loyalty.

Research on customer satisfaction with the services they receive is urgently needed by the BRI Unit Tuapejat which is oriented towards customer satisfaction. The level of customer satisfaction with the quality of BRI Unit Tuapejat services can be taken into consideration, whether the services provided are in accordance with the wishes of customers, so that it can be used as a consideration for leaders in making strategic decisions to satisfy their customers.

II.   Research Methods

The population in this study were all customers of Bank BRI Unit Tuapejat savings who used banking services at the time the research was conducted, namely 51,051 customers. The sample used in this study is representative of the entire population, meaning that what is learned from the sample, the conclusions can be applied to the population.

As for determining the number of samples needed in this study, using the Slovin formula:

$$n = \frac{N}{1+N.e^2}$$ .... (3.1)

Where:

n   = sample size
N   = population size
e   = percentage of inaccuracy due to sampling errors that are still tolerated, namely (0.1 or 10%)

If it is known that the total population of Bank BRI Unit Tuapejat is 51,051 customers, then the number of samples can be calculated as follows:

$$n = \frac{51.051}{1+51.051 \, (10\%)^2}$$ .... (3.2)

$n = 99,804 \rightarrow$ rounded off by 100

From the calculation above, it can be assumed that the 100 respondents will be able to represent the entire existing population. The sampling technique used the accidental sampling method, where the research respondents were customers who were met during data collection.

Testing the hypothesis in this study using multiple linear regression analysis. Multiple linear regression analysis aims to determine the causal relationship between the influencing variables and the affected variables. With the multiple regression equation model as follows:

Y = a + b1 X1 + b2 X2 + b3 X3 + b4 X4 + b5 X5 + e .... (1)

Where:

Y   = Customer Satisfaction
a   = Constant/Intercept
X1   =*tangible*
X2   =*reliability*
X3   =*responsiveness*
X4   =*assurance*
X5   =*emphaty*
b1, b2, ….   = Regression Coefficient
e   = Error Term

Research Results and Discussion
Classic assumption test
Normality test

This normality test is used by the author to test the normality of the regression model. Testing is done by using the method*kolmogorov-smirnovtest*for each variable. The regression model is normally distributed if the Kolmogorov-Smirnov sign value for each variable is greater than $\alpha = 0.05$. The normality test results can be seen in table 2.

From Table 2 which is a normality test, it can be seen that in the regression model, the confounding or residual variables have a normal distribution. This can be seen from the results of the sig value of the customer satisfaction variable (Y) which is $0.352 > 0.05$, the tangibles variable () is $0.168 > 0.05$; responsiveness () variable is $0.207 > 0.05$; assurance () variable is $0.542 > 0.05$; variable Reliability () is $0.240 > 0.05$; the empathy () variable is $0.312 > 0.05$. So it was concluded that for the variables of customer satisfaction, tangibles, responsiveness, assurance, reliability and empathy, Bank BRI Unit Tuapejat has a normal distribution.$X_1 X_2 X_3 X_4 X_5$

Table 2
Normality Test Results

One-Sample Kolmogorov-Smirnov Test		Y	X1	X2	X3	X4	X5
N		62	62	62	62	62	62
Normal Parameters	Means	42.8065	38.4194	39.9032	24.1129	44.8226	41.9194
	std. Deviation	2.95229	2.47974	2.29547	3.10000	2.53192	3.24567
Most Extreme Differences	absolute	.118	.141	.135	.102	.131	.122
	Positive	.069	.126	.121	095	085	.122
	Negative	-.118	-.141	-.135	-.102	-.131	-.103
Kolmogorov-Smirnov Z		.930	1.113	1,065	.801	1,029	.963
asymp. Sig. (2-tailed)		.352	.168	.207	.542	.240	.312
a. Test distribution is Normal.							

Source:SPSS output results, 2023.

Multicollinearity Test

Multicollinearity test is useful for testing whether the regression model found a correlation between independent variables. A good regression model should not have a correlation between the independent variables. If the independent variables are correlated, then these variables are not orthogonal. Orthogunal variables are independent variables whose correlation value among independent variables = 0 (Ghozali, 2011). Multicollinearity can be seen from*tolerance*and Variance Inflation Factor (VIF). The way to find out whether there are deviations from the multicollinearity test is to look at the Tolerance and VIF values of each independent variable, if the Tolerance value is > 0.10 and the VIF value is < 10, the data is free from multicollinearity symptoms, which can be seen in Table 3.

Table 3
Multicollinearity Test Results

Coefficientsa		Collinearity Statistics	
Model		tolerance	VIF
1	Tangibles	.625	1,599
	Responsiveness	.590	1696
	assurance	.910	1,099
	reliability	.631	1,585
	Empathy	.548	1826
a. Dependent Variable: Y			

Source:SPSS output results, 2023

Based on the multicollinearity test in the table, it can be seen that there is no relationship between the independent variables because the tolerance value for all variables is <1 or the VIF value for all variables is <10. So this research model is free from multicollinearity problems.

Heteroscedasticity Test

The heteroscedasticity test aims to test whether in a regression model there is an inequality of variance from the residuals from one observation to another. If the variance from the residual of one observation to another observation remains, then it is called homoscedasticity and if it is different it is called heteroscedasticity. Detects the presence of heterosThe elasticity in this study used the Scatter Plot test. In this test, if there is no clear pattern, such as the points spreading above and below the number 0 (zero) on the Y axis, then there is no heteroscedasticity. The test results can be seen in Figure 1.

In Figure 1 it can be seen that there is no clear pattern and the points spread above and below the number 0 on the Y axis. This shows that the data in this study did not occur heteroscedasticity.
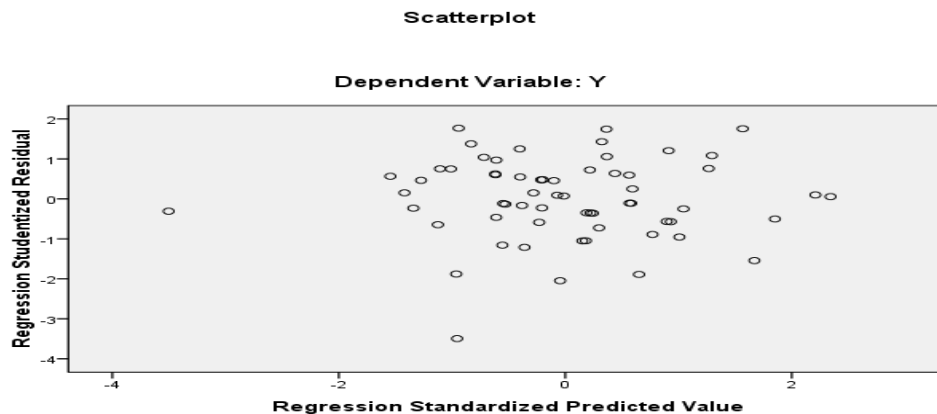

Figure 1
Heteroscedasticity Test Results

Research Hypothesis Test
Multiple Linear Regression Analysis

In testing the hypothesis of this study, multiple linear regression tests were used, which aims to determine how much influence the independent variables have on the dependent variable. Multiple regression analysis was performed by comparing t_{count} with ttable and sig value with $\alpha = 0.05$. In detail, the results of multiple regression testing can be seen in Table 4.

Based on Table 4, the estimation model can be analyzed as follows:

Y =67,902+0.458(X1) + 0.314(X2) + 0.227(X3) + 0.621(X4) + 0.482(X5)

Based on the equation above it can be explained that:

a.   From the equation above it can be seen that there is a constant value of67,902which means that if tangibles, responsiveness, assurance, reliability and empathy are zero, then the variable value of customer satisfaction is at67,902. This means that the tangibles, responsiveness, assurance, reliability and empathy variables contribute to increasing customer satisfaction at Bank BRI Unit Tuapejat.

b.   The value of the tangibles regression coefficient is positive0.458. This means that if the tangibles decrease by one unit, it will result in an increase in customer satisfaction by0.458unit.

c.   The value of the responsiveness regression coefficient is positive, namely 0.314. This means that if the responsiveness increases by one unit, it will result in an increase in customer satisfaction at Bank BRI Unit Tuapejat by 0.314unit.

d.   The value of the assurance regression coefficient is positive, namely 0.227. This means that if the assurance increases by one unit, it will result in an increase in customer satisfaction at Bank BRI Unit Tuapejat by 0.227unit.

e.   Reliability regression coefficient value is positive, namely 0.621. This means that if Reliability increases by one unit, it will result in an increase in customer satisfaction at Bank BRI Unit Tuapejat by 0.621unit.

f.   The value of the empathy regression coefficient is positive, namely 0.482. This means that if empathy increases by one unit, it will result in an increase in customer satisfaction at Bank BRI Unit Tuapejat by 0.482unit.

Table 4
Multiple Regression Equations

Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
		B	std. Error	Betas		
1	(Constant)	67,902	10.352		6,559	.000
	Tangibles (X1)	.458	092	.132	4,978	.000
	Responsiveness (X2)	.314	044	088	7.136	.000
	Assurance (X3)	.227	.027	.134	8,407	.000
	Reliability (X4)	.621	.187	.190	3,320	003
	Empathy (X5)	.482	.157	.090	3,070	002
a. Dependent Variable: Y						

Source: SPSS Output Results (2023)

Regression Coefficient Test (t test)
Hypothesis Testing 1
The first hypothesis put forward, that tangibles are partially influentialpositively on customer satisfaction at Bank BRI Unit Tuapejat. Based on the results of the analysis of the t test, it is known that the significance level of the tangibles variable is 0.000< of the significance value (0.05). Thus Ho is rejected and Ha is accepted. So that the alternative hypothesis proposed in this study is accepted, meaning that there is a significant positive influence between tangibles on customer satisfaction at Bank BRI Unit Tuapejat.

Hypothesis Testing 2
The second hypothesis put forward, that responsiveness partially has a positive effect onBRI Unit Tuapejat customer satisfaction. Based on the results of the analysis of the t test, it is known that the significance level of the responsiveness variable is 0.000< of the significance value (0.05). Thus Ho is rejected and Ha is accepted. So that the alternative hypothesis proposed in this study is accepted, meaning that there is a significant positive influence between responsiveness and customer satisfaction at Bank BRI Unit Tuapejat.

Hypothesis Testing 3
The third hypothesis put forward, that assurance partially has a positive effect oncustomer satisfaction. Based on the results of the analysis of the t test, it is known that the significance level of the assurance variable is 0.000< of the significance value (0.05). Thus Ho is rejected and Ha is accepted. So that the alternative hypothesis proposed in this study is accepted, meaning that there is a significant positive influence between assurance on customer satisfaction at Bank BRI Unit Tuapejat.

Hypothesis Testing 4
The third hypothesis put forward, thatReliability partially has a positive effect on customer satisfaction. Based on the results of the analysis of the t test, it is known that the significance level of the Reliability variable is 0.003< of the significance value (0.05). Thus Ho is rejected and Ha is accepted. So that the alternative hypothesis proposed in this study is accepted, meaning that there is a significant positive influence between Reliability on customer satisfaction at Bank BRI Unit Tuapejat

Hypothesis Testing 5
The third hypothesis put forward, thatempathy partially has a positive effect on customer satisfaction. Based on the results of the analysis of the t test, it is known that the significance level of the empathy variable is 0.002< of the significance value (0.05). Thus Ho is rejected and Ha is accepted. So that the alternative hypothesis proposed in this study is accepted, meaning that there is a significant positive influence between empathy on customer satisfaction at Bank BRI Unit Tuapejat

Hypothesis Testing 6
The fourth hypothesis put forward, that tangibles, assurance, assurance, Reliability and empathy together have a positive effect on customer satisfaction at Bank BRI Unit Tuapejat. Based on the results of the analysis of the F test, it is known that the significance level of the tangibles, responsiveness, assurance, reliability and empathy variables is 0.000 <0.05. Thus Ho is rejected and Ha is accepted. So that the alternative hypothesis proposed in this study is accepted, meaning that there is a jointly significant effect of tangibles, responsiveness, assurance, reliability and empathy on customer satisfaction at Bank BRI Unit Tuapejat. As can be seen in table 5.

Table 5
F test results

Model		Sum of Squares	df	MeanSquare	F	Sig.
		ANOVA b				
1	Regression	46,331	5	9,266	9,069	.000a
	residual	485,347	56	8,667		
	Total	531,677	61			
a. Predictors: (Constant), X3, X2, X1						
b. Dependent Variable: Y						

Source: SPSS Output Results (2023)

Coefficient of Determination (Adjusted R Square)

The coefficient of determination aims to see or measure how far the model's ability to explain the variation of the independent variable, where is the value*R square*used for research with 2 variables and Adjusted R Square value used for research with more than 3 variables. The coefficient of determination in this study was taken from the Adjusted R Square value which can be seen in table 6.

Based on the results of the analysis, Adjusted R square is 0,786this means that 78.6% of Bank BRI Unit Tuapejat customer satisfaction is influenced by the independent variables tangibles, responsiveness, assurance, reliability, and empathy. While the remaining 21.4% is influenced by other variables outside the model.

Table 6
R Square Test Results

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
		Summary modelb		
1	.895a	.801	.786	2.94396
a. Predictors: (Constant), X5, X4, X3, X2, X1				
b. Dependent Variable: Y				

Source: SPSS Data Processing Results (Year 2023)

III. Discussion

Discussion of research results is intended to explain and interpret research results.

InfluenceTangibles on Customer Satisfaction at Bank BRI Unit Tuapejat

The results of the study show that there is a tangible influence on customer satisfaction. This is evidenced by the results of the t statistic for the physical evidence variable with a tcount > ttable of 4,978 > 1.66 with a significance value of 0.000 <0.05, and the regression coefficient has a positive value of 0.458. This shows that tangible variables have a positive and significant effect on customer satisfaction. Customer assessment of physical evidence has an effect on the satisfaction felt by users of Bank BRI Unit Tuapejat services. Maybe customers are very concerned about the type of technology, application, attributes provided by the company, the appearance and neatness of employees, and the appearance of the application itself. Thus physical evidence has an influence on customer satisfaction.

According to(Christopher Levellock, 2018)physical form (tangible) is customer needs that focus on physical facilities such as buildings and rooms, available parking lots, cleanliness, tidiness and comfort of rooms, equipment completeness, means of communication and employee appearance. Good physical evidence will affect customer perceptions. At the same time this aspect is also one of the sources that influence customer expectations. Because with good physical evidence, customer expectations are higher. Therefore, it is important for companies to find out how far the physical aspect is the most appropriate, namely still giving a positive impression of the quality of service provided but not causing customers' expectations to be too high so that they can meet customer needs and provide customer satisfaction.

The relationship between physical form and customer satisfaction is that physical form has a positive influence on customer satisfaction. The better the customer's perception of the physical form, the higher the customer satisfaction. And if the customer's perception of the physical form is bad, customer satisfaction will also be lower. Research conducted by (Koestanto, TH, & Yuniati, 2019) states that the variables compliance, assurance, tangibles, reliability, responsiveness, empathy have a positive and significant effect on customer satisfaction.

InfluenceResponsiveness to Customer Satisfaction at Bank BRI Unit Tuapejat

The results showed that the variable responsiveness or responsiveness has a positive and significant effect on customer satisfaction at Bank BRI Unit Tuapejat. This is evidenced by tcount > ttable of 7,136 > 1.66 with a

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significance value of 0.000 <0.05, and the regression coefficient has a value of 0.314. This shows that the responsiveness variable has a significant influence on customer satisfaction. Responsiveness to customers is a form of service to customers such as responding and providing solutions when problems occur in the application. In this study responsiveness to customers is so influential on customer satisfaction.

The relationship between responsiveness and customer satisfaction is that responsiveness has a positive influence on customer satisfaction. The better the customer's perception of the company's responsiveness, the higher the customer satisfaction. And if the customer's perception of responsiveness is poor, then customer satisfaction will also be lower. Research conducted by Hasan (2006) states that the variables compliance, assurance, tangibles, reliability, responsiveness, empathy have a positive and significant effect on customer satisfaction.

Assurance Influenceon Customer Satisfaction at Bank BRI Unit Tuapejat

The results showed that the variable assurance or assurance has a positive and significant effect on customer satisfaction at Bank BRI Unit Tuapejat. This is evidenced by tcount > ttable of 8,407 > 1.66 with a significance value of 0.009 <0.05 and the regression coefficient has a value of 0.227. This shows that the assurance variable has a positive and significant effect on customer satisfaction. Collateral is a variable to measure customer satisfaction. By providing comfort in serving customers, customers will feel satisfied with the services provided, because these services have a large impact on customer satisfaction.

According to(Malhotra, 2016)which includes the employee's ability to know the product correctly, hospitality, attention and courtesy, skills in providing information, ability to provide security in utilizing the services offered and the ability to instill customer trust in the company, the trustworthy nature of the staff, free from danger, risk or doubt.Besides that, guarantees from a bank company will affect customer satisfaction because what the customer wants can be fulfilled by the company, namely with the knowledge and skills of the employees of the tourist attraction. Politeness and friendliness of tourist attraction employees will make customers feel valued so that they are satisfied with the services provided by the company. The relationship between guarantees and customer satisfaction is that guarantees have a positive influence on customer satisfaction. The better the customer's perception of the guarantee provided by the company, the higher the customer satisfaction. And if the customer's perception of the guarantee provided by the company is bad, then customer satisfaction will also be lower. Research conducted by(Koestanto, TH, & Yuniati, 2019) states that the variables compliance, assurance, tangibles, reliability, responsiveness, empathy have a positive and significant effect on customer satisfaction.

Effect of Reliabilityon Customer Satisfaction at Bank BRI Unit Tuapejat

The results showed that there was a significant influence on customer satisfaction at Bank BRI Unit Tuapejat. This is evidenced by the t-test statistic for the reliability variable with tcount > ttable of 3,320 > 1.66 with a significance value of 0.003 <0.05, and the regression coefficient has a positive value of 0.621. This shows that there is a significant influence between the reliability variable and the customer satisfaction variable. Reliability or reliability provided by the agent affects the satisfaction felt by customers. These results provide evidence that the reliability of the bank is shown in the form of timeliness in serving, reliability in explaining products,

Reliability, namely the company's ability to provide services according to what was promised accurately and reliably. Performance must be in accordance with customer expectations which means timeliness, the same service for all customers without errors, a sympathetic attitude, and with high accuracy. Fulfillment of promises in service will reflect the credibility of the company. According to(Kotler, Philip dan Keller, 2018)Reliability is the fulfillment of promises of prompt and satisfying service from the company. Attributes that are in this dimension include providing services according to promises, accountability regarding customer handling of service problems, providing good service at first impressions to customers, and not distinguishing one from another, providing timely service, providing information to customers about when the promised service will be realized.

The relationship between reliability and customer satisfaction is that reliability has a positive influence on customer satisfaction. The better the customer's perception of the company's reliability, the higher the customer satisfaction. And if the customer's perception of reliability is bad, customer satisfaction will also be lower. Research conducted by (Koestanto, TH, & Yuniati, 2019) states that the variables compliance, assurance, tangibles, reliability, responsiveness, empathy have a positive and significant effect on customer satisfaction.

Empathy Influenceon Customer Satisfaction at Bank BRI Unit Tuapejat

The results showed that there was a significant influence on customer satisfaction at Bank BRI Unit Tuapejat. This is evidenced by the t-test statistic for the reliability variable with tcount > ttable of 3,070 > 1.66 with a significance value of 0.002 <0.05, and the regression coefficient has a positive value of 0.482. This shows that there is a significant influence between the empathy variable and the customer satisfaction variable. The empathy given by the agent affects the satisfaction felt by the customer. These results provide evidence that the

empathy of bank service providers shown in the form of punctuality in serving, agent reliability in explaining products to connecting bankers and customers in improving service will greatly affect customer satisfaction.

According to(Lovelock, Chirstoper., dan Jochen, 2018), empathy, namely attention by giving a sincere and individual or personal attitude that the company provides to customers such as the ease of contacting the company, the ability of employees to communicate with customers and the company's efforts to understand the wants and needs of customers. Where a company is expected to have understanding and knowledge about customers, understand customer needs specifically, and have a comfortable operating time for customers. From his understanding above, it can be concluded that concern is special or individual attention to all customer needs and complaints, and there is good communication between employees of the Bank Papua Special Region of Yogyakarta branch and customers. With special attention and good communication from employees of a bank to customers, it will also affect customer satisfaction, because customers will feel cared for by the company, namely what is needed and their complaints are well received by the company. The attributes that exist in this dimension are (Giving individual attention to customers, employees who understand the wishes of their customers.

The relationship between caring and customer satisfaction is that caring has a positive influence on customer satisfaction. The better the customer's perception of the care provided by the company, the higher the customer satisfaction. And if the customer's perception of the care provided by the company is bad, then customer satisfaction will also be lower. Research conducted by (Koestanto, TH, & Yuniati, 2019) states that the variables compliance, assurance, tangibles, reliability, responsiveness, empathy have a positive and significant effect on customer satisfaction.

Effect of Tangibles, Responsiveness, Assurance, Reliability, Empathy on Customer Satisfaction at Bank BRI Unit Tuapejat

The results of the study show that there is a tangible, reliability, responsiveness, assurance and empathy effect on customer satisfaction at Bank BRI Unit Tuapejat.As shown in Table 4.18 above, the F Square value where the relationship between the tangibles variable (X1) and the customer satisfaction variable (Y) has a value of 0.698, meaning that tangibles (X1) shows a strong influence on the customer satisfaction variable (Y). Furthermore, the responsiveness variable (X2) in the customer satisfaction variable (Y) has a value of0.437which means that the responsiveness variable (X2) shows a strong influence on customer satisfaction variable (Y). The value of the assurance variable (X3) on the customer satisfaction variable (Y) has a value of0.323which means the variable reliability (X3) shows a strong influence on customer satisfaction variable (Y). Furthermore, the reliability variable (X4) in the customer satisfaction variable (Y) has a value of0.404which means that the reliability variable (X4) shows a moderate effect on customer satisfaction variable (Y). Furthermore, the empathy variable (X5) on the customer satisfaction variable (Y) has a value of0.098which means that the empathy variable (X5) shows a weak influence on customer satisfaction variable (Y)

IV. Conclusion

Based on the results of the testing and discussion of the hypotheses described in the previous chapters, several conclusions can be drawn as follows:
1. Tangibles have a significant negative effect on customer satisfaction at Bank BRI Unit Tuapejat.
2. Responsiveness has a significant negative effect on customer satisfaction at Bank BRI Unit Tuapejat.
3. Assurance has a significant negative effect on customer satisfaction at Bank BRI Unit Tuapejat.
4. Reliability has no effect on customer satisfaction at Bank BRI Unit Tuapejat.
5. Empathy has no effect on customer satisfaction at Bank BRI Unit Tuapejat
6. Tangibles, responsiveness, assurance reliability and empathy affect customer satisfaction at Bank BRI Unit Tuapejat.

Based on the findings and conclusions of the study. For this reason, the authors suggest the following:
1. For the leadership of Bank BRI Unit Tuapejat to pay attention to the quality of service to customer satisfaction. Pay attention to and improve the five variables (tangible, reliability, responsiveness, assurance, and empathy), for customer satisfaction. And maximize the performance of employees (agents).
2. For further researchers, should be able to add other variables that would be able to expand this research
3. To Bank BRI Unit Tuapejat employees, so that in work they prioritize agency goals above personal goals.
4. To the head of the BRI Bank Tuapejat Unit, pay attention to the facilities at work which are very supportive in speeding up work.

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