

## ***The Effect Of Service Quality Toward Satisfaction On Retired Customers At Bank Tabungan Pensiunan Nasional (Btpn) In Banjarmasin City***

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### **Abstrak**

Bank BTPN Banjarmasin merupakan nasabah pensiun, memiliki banyak kursi di luar tempat parkir untuk mengantri tetapi tidak nyaman bagi orang tua karena antrian yang besar, sedangkan antrian di ruang pelayanan cukup nyaman. Kecepatan penanganan nasabah pensiunan masih terganggu, ada nasabah yang mengeluhkan aplikasi otentikasi wajah, ada nasabah yang mengeluhkan sehingga berdampak pada nasabah yang tidak puas dengan layanan tersebut.

Penelitian ini bertujuan untuk mengetahui pengaruh secara parsial tangible, reliability, responsiveness, assurance, empathy terhadap kepuasan nasabah.

Penelitian ini merupakan dekripsi kuantitatif. Penarikan sampel sebesar 354 responden dengan teknik accidental sampling. Analisis data menggunakan analisis regresi linear berganda.

Hasil penelitian menyatakan bahwa tangible, reliability, responsiveness, dan empathy berpengaruh signifikan terhadap kepuasan nasabah, kecuali assurance tidak berpengaruh signifikan terhadap kepuasan nasabah.

Dalam penelitian ke depan, diharapkan dapat menambah wawasan dengan meningkatkan kualitas pelayanan pada variabel berwujud salah satunya adalah materi terkait layanan produk perbankan agar memiliki daya tarik yang lebih visual, meningkatkan pengetahuan karyawan, meningkatkan pelayanan kepada nasabah, memberikan kontak perbankan yang dapat dihubungi, meningkatkan kepercayaan diri, meningkatkan perhatian kepada nasabah.

**Kata Kunci :** Tangible, Reliability, Responsiveness, Assurance, Empathy, Customer Satisfaction

### **Abstract**

Bank BTPN Banjarmasin is a retirement customer, has many seats outside the parking lot to queue but is uncomfortable for parents because of the large queue, while the queue in the service room is quite comfortable. The speed of handling retired customers is still disturbed, there are customers who complain about face authentication applications, there are customers who complain so that it has an impact on customers who are not satisfied with the service. This study aims to determine the partial influence of tangible, reliability, responsiveness, assurance, empathy on customer satisfaction. This research is a quantitative description. Sample withdrawal of 354 respondents with accidental sampling techniques. Data analysis uses multiple linear regression analysis. The results of the study stated that tangible, reliability, responsiveness, empathy have significant effect on customer satisfaction, unless assurance does not have significant effect on customer satisfaction. In future research, it is expected to increase insight by improving the quality of service on tangible variables, one of which is materials related to banking product services to have a more visual appeal, increase employee knowledge, improve service to customers, provide banking contacts that can be contacted, increase confidence, increase attention to customers.

**Keyword :** Tangible, Reliability, Responsiveness, Assurance, Empathy, Customer Satisfaction

## **I. INTRODUCTION**

The development of banking in Indonesia is currently increasingly widespread, giving rise to intense competition between banks with other banks. Government banks and private banks in Indonesia are competing to maintain their relationships with old customers and find new customers for the development of banking companies. All banking company businesses always maintain relationships with customers by improving the

quality of service to get customer or customer satisfaction. Customer satisfaction according to [1] is the feeling gained when customers find benefits that can satisfy desire.

The quality of service in the company can further affect customer satisfaction such as the results of [2] which states that the quality of service affects customer satisfaction by 61.5%, as well as the results of [3] which states that the quality of service affects customer satisfaction, and [4] which states that the quality of service affects customer satisfaction.

One of the foreign exchange banks in Indonesia is PT. National Pension Savings Bank, Tbk (Bank BTPN) which is the result of the merger of PT. Bank Tabungan Pensiunan Nasional Tbk (BTPN) with PT. Sumitomo Mitsui Bank Indonesia (SMBCI). Bank BTPN in serving its customers has opened branches in a number of cities in Indonesia, one of which is in Banjarmasin City under the name PT. National Pension Savings Bank, Tbk Banjarmasin branch (Bank BTPN Banjarmasin).

Realization of account openings over the last four years amounted to 2,638 from the target of 2,890 or 91%. The highest Taspen account opening occurred in 2019 at 139%, while the lowest in 2020 was 46%. The percentage of achievement when viewed from 2017 to 2020 there is an up and downtrend, also in the realization there is an increase and decrease in the opening of a new Taspen account. The realization that has not been achieved over the last four years amounted to 9% or 252 Taspen savings books that were not achieved meaning that Bank BTPN Banjarmasin has not realized 252 customers to open the latest Taspen account.

Customers who open a new Taspen account can affect revenue and increase the number of customers at Bank BTPN Banjarmasin. The increase in savings opening at Bank BTPN Banjarmasin in 2019 is a distinct advantage for Bank BTPN because with customer satisfaction is able to maintain the balance of savings increase even though the realization of Taspen account opening is reduced as in 2020.

Quality of service according to [5] consists of tangible, reliability, responsiveness, assurance, and empathy. The ability of Bank BTPN Banjarmasin in providing seating for retired customers in outdoor parking lots that have not been optimal can have a negative impact on BTPN Bank companies. The negative impact may affect the realization of the achievement of taspen account opening in 2020 decreased because customers are less satisfied. This statement is relevant to the results of [3]; [6]; [7] [4] states that tangible influences customer satisfaction.

The speed of handling of retired customers became disrupted due to the large number of customers at the beginning of the month and the limited employees of Bank BTPN Banjarmasin. Service speed is one of the supporting indicators of reliability of service quality. If the speed of handling this customer is disrupted, it can affect customer satisfaction with Bank BTPN Banjarmasin. [3]; [6]; [7] states that reliability affects customer satisfaction.

Helping customers to solve the problem is the stutter of employees of Bank BTPN Banjarmasin. However, there are still customers who complain about the facial authentication application so that retired customers fail to take their pension money and this can affect customer satisfaction. [3]; [6]; [7]; [4] states that responsiveness affects customer satisfaction.

Employees of Bank BTPN Banjarmasin provide the best service to customers even with a limited number, but because the majority of Bank BTPN Banjarmasin customers have started to age so that more handling and attention is needed by providing wheelchairs, as well as standby security to help customers, and also customer transactions are always smooth. This is a safety factor that supports the growth of customer confidence in Bank BTPN Banjarmasin so that customer satisfaction occurs. [3]; [6]; [7] [4] states that assurance affects customer satisfaction.

There are customers who fail to take pension money because they fail to identify the face that should be repaired by Bank BTPN Banjarmasin quickly so that customers are not disappointed. Also, customers of Bank BTPN Banjarmasin complained about seats on the outside yard that are less comfortable for parents who should be able to be given a solution quickly. The attention and understanding of Bank BTPN Banjarmasin to customer complaints can make customer satisfaction decrease. [3]; [6]; [7] states that empathy affects customer satisfaction.

Based on the phenomena that occurred at Bank BTPN Banjarmasin about the quality of service to customer satisfaction so far which is connected with the theory and results of previous research, the researcher wants to analyze more deeply how the quality of service and customer satisfaction carried out so far, as well as whether the quality of service affects customer satisfaction at Bank BTPN Banjarmasin with the title "The Effect of Service Toward Satisfaction on Retired Customers at Pension Savings Bank (BTPN) in Banjarmasin City."

## II. LITERATURE REVIEW

### A. Quality of Service

Service quality according to Salomon [8] is a popular instrument to measure customer perception of service quality. According to [9] the quality of service is the level of excellence expected and control over the

level of excellence to meet the customer's wishes. According to [9] service is the key to success in various businesses or activities of a service nature.

The quality of service according to [5] is tangible, reliability, responsiveness, assurance, and empathy.

a. Tangible

Tangible is the ability of a company in showing external parties the extension of the company. The company's physical facilities and infrastructure and the state of the surrounding environment are tangible evidence of the services that will be provided to customers such as buildings, equipment, tools, warehouses, and the appearance of company employees [5]

b. Reliability

Reliability is the ability of a company to provide services that are in accordance with the promises given to customers accurately and reliably. Speed of service time for all customers without errors, sympathetic attitude, and with high accuracy in accordance with customer expectations [5]

c. Responsiveness

A genuine desire to help and provide fast and appropriate service to customers, with clear information delivery. Making customers wait too long, feeling unserved quickly, ignoring customer requests will make customers give poor judgment about the quality of service [5]. Responsiveness is the ability of existing employees to help customers in providing solutions to problems faced by employees and providing the best service that is able to be done.

d. Assurance

Factors that support the growth of customers' trust in the company, such as knowledge, manners, and the ability of the company's employees. Assurance consists of several components, namely: communication, credibility, security, competence, and courtesy [5].

e. Empathy

Give genuine and individualized attention given to customers by trying to understand what the customer wants. Where a company is expected to have understanding and knowledge about customers, understand, specific customer needs, and have a convenient optimization time for customers [5].

## B. Customer Satisfaction

Satisfaction according to [10] is a person's feeling of pleasure or disappointment resulting from comparing perceived product performance (or results) with expectations. If performance is far from expectations, the customer is not satisfied. If it meets expectations, the customer is satisfied. If it exceeds expectations, the customer is very satisfied or happy. Customer satisfaction according to [1] is the feeling gained when customers find benefits that can satisfy desire. The dimensions of customer satisfaction according to [10] are as follows:

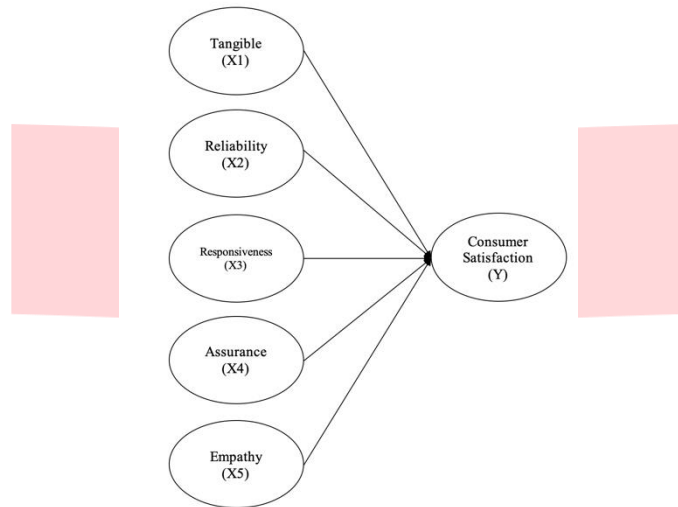
- a. Repurchase intention is the satisfaction of customers measured behaviorally or behaviorally by asking whether customers will shop or use again.
- b. Willingness to recommend. In the case of products whose repurchase is relatively long or even only happens once, the customer's willingness to recommend the product to his or her friends or family becomes an important measure to analyze and act on.
- c. Overall customer satisfaction (overall customer satisfaction). The simplest way to measure customer satisfaction is to directly ask customers how satisfied they are with a particular specific product or service.
- d. Customer dissatisfaction. Some aspects that are often examined to find out customer dissatisfaction, including complaints, return or product improvement, and warranty costs.

C. Theoretical Framework

Satisfied customers are an important asset for the company, this can be seen from the characteristics it has. Customer satisfaction in this study was measured based on the opinion of [10] that satisfied customers will use the service again, customers will recommend the service to others, service as expected, and customers never complain.

The quality of service according to [9] is the key to success in various businesses or activities that are service. The quality of service is the level of excellence expected and control over the level of excellence to meet the wishes of customers.

According to [5] the quality of service consists of tangible, reliability, responsiveness, assurance, and empathy. On tangible indicators will be excavated the quality of service based on the building, equipment, equipment, and appearance of company employees. Reliability indicators will be explored the quality of service based on the speed of service time, sympathetic attitude, and high accuracy in accordance with customer expectations.



**Figure 1. Conceptual Framework**  
Source: [5]

D. Research Hypothesis

- H1 : Tangible affects consumer satisfaction at Bank Tabungan Pensiunan (BTPN) In Banjarmasin City.
- H2 : Reliability affects consumer satisfaction at Bank Tabungan Pensiunan (BTPN) In Banjarmasin City.
- H3 : Responsiveness affects consumer satisfaction at Bank Tabungan Pensiunan (BTPN) In Banjarmasin City.
- H4 : Assurance affects consumer satisfaction at Bank Tabungan Pensiunan (BTPN) In Banjarmasin City.
- H5 : Empathy affects consumer satisfaction at Bank Tabungan Pensiunan (BTPN) In Banjarmasin City.

III. RESEARCH METHODOLOGY

This type of research uses this type of quantitative descriptive research. According to [12] quantitative research can be interpreted as a method based on the philosophy of positivism, used to research in a particular population or sample, data collection using research instruments, quantitative / statistical data analysis with the aim of testing established hypotheses.

The variables in this study consisted of free variables and bound variables. Free variables are service quality consisting of tangible (X1), reliability (X2), responsiveness (X3), assurance (X4), empathy (X5) and bound variables namely customer satisfaction (Y).

**Table 1. Operational Definition**

| Variable  | Indicator   |
|---|---|
| <p>Tangible (X1)</p> <p>This is the ability of Bank BTPN in showing customers the company's extension.</p>  | <p>a. Building</p> <p>b. Equipment</p> <p>c. Tools</p> <p>d. Appearance of Company Employees</p>  |
| <p>Reliability (X2)</p> <p>It is the ability of Bank BTPN to provide services in accordance with the promises given to customers accurately and reliably.</p> | <p>a. Accuracy in completing request</p> <p>b. Sympathetic Attitude</p> <p>c. High accuracy in accordance with customer expectations</p> <p>d. Accuracy in charging</p> |

|  |  |
|--|--|
|  | e. Strict quality  |
| Responsiveness (X3)<br>It is the ability of BTPN Bank employees to assist customers in providing solutions to the problems faced.  | a. Serving quickly<br>b. Serving appropriately<br>c. Respond to customer requests<br>d. Respond quickly  |
| Assurance (X4)<br>Is a factor that supports the growth of customer confidence in bank BTPN companies.  | a. Employee behavior<br>b. Security certainty<br>c. Employee attitude<br>d. Employee knowledge   |
| Empathy (X5)<br>It is a form of giving sincere and individual employee attention to customers by trying to understand what the customer wants.   | a. Ability to handle client attention separately<br>b. Suitability of operating hours<br>c. Understand what the customer needs<br>d. Pay attention to customer feedback<br>e. Understanding customer desires |
| Customer Satisfaction (Y)<br>It is the feeling of a customer happy or disappointed that results from comparing the performance of employees and BTPN bank products perceived (or results) with expectations. | a. Satisfaction with the product<br>b. Satisfaction with service<br>c. Satisfaction with service advice<br>d. Overall satisfaction of service  |

Source: [11]

The research population is a generalization area consisting of objects / subjects that have certain qualities or characteristics set by researchers to be studied and then drawn conclusions [12] The population in this study is all customers of Bank BTPN Banjarmasin until April 2021 as many as 3,077 people. Based on the Slovin formula, with a critical value of 5% it takes a sample number of 353.98 or rounded to 354 respondents.

The researchers chose the sample number of 354 respondents because it corresponds to the number of Slovin formulas produced with a confidence rate of 95% so that researchers argue that the number of samples can reflect or represent the number of population. In addition, the selection of bank BTPN Banjarmasin customers because bank BTPN customers are customers whose characteristics are the same, namely retired customers from both civil servants and Asabri, and the majority aged > 60 and above so that researchers argue that respondents from Bank BTPN Banjarmasin customers can represent the customer population.

The data analysis technique in this study is multiple linear regression analysis using SPSS21 software. Multiple linear regression analysis is used to measure the magnitude of the influence of free variables or independent variables or predictor variables or X variables that are more than one variable against dependent variables or dependent variables or bound variables or Y variables.

#### IV. RESEARCH RESULT AND DISCUSSION

##### A. Characteristics of Respondent

The data obtained in this study was through the dissemination of questionnaires distributed to respondents, namely customers as many as 354 respondents. The majority customers are women at 59%, and men at 41%. Customers at Bank BTPN Banjarmasin are dominated by women because the average pensioner in Banjarmasin City can be influenced by the average retiree in Banjarmasin City based on data from BTPN Banjarmasin City in 2017 to 2020 reaching 70% and male pensioners by 30%. In addition, Bank BTPN Banjarmasin also always promotes its products, especially TASPEN to prospective retired female civil servants, and women are more interested in using savings and loans because it provides fair benefits to customers and banks.

In the age characteristics dominated by respondents or customers at Bank BTPN Banjarmasin aged over 60 years. That is, customers of Bank BTPN Banjarmasin can be said to be customers who must have retired who take advantage of the pension salary every month to be saved or used as a credit guarantee. In addition, customers who have retired at Bank BTPN Banjarmasin the majority of 3 to 5 years have saved, also the facilities that are widely used are savings. Thus, bank BTPN Banjarmasin customers are mostly female who have been over 60 years old and have utilized savings products at Bank BTPN Banjarmasin within 3 to 5 years.

##### B. Descriptive Analysis

The mean value of the tangible (X1) is 13.1469, the median value is 12.0000, and the mode value is 12.00. The distribution of the mean value greater than the median value means that tangible on Bank BTPN Banjarmasin has been considered good by bank BTPN Banjarmasin customers, but if viewed in the mode value is still in the customer's state that there are still doubts on tangible.

The mean value of the reliability (X2) is 16.2090, the median value is 16.0000, and the mode value is 15.00. The distribution of the mean value greater than the median value means that reliability in Bank BTPN

Banjarmasin has been considered good by bank BTPN Banjarmasin customers, but if viewed in the mode value is still in the customer's condition that still arises doubts on the reliability.

The mean value of the responsiveness (X3) is 13.0847, the median value is 12.0000, and the mode value is 12.00. The distribution of the mean value greater than the median value means that responsiveness to Bank BTPN Banjarmasin has been considered good by bank BTPN Banjarmasin customers, but if viewed in the mode value is still in the customer's state that there are still doubts about the responsiveness.

The mean value of the assurance (X4) is 16.8418, the median value is 18.0000, and the mode value is 18.00. The distribution of the mean value is less than the median value means that assurance at Bank BTPN Banjarmasin gets a negative response, when compared to the median value and the mode value is quite high. That is, the assurance variable provided by Bank BTPN Banjarmasin to customers is still not optimal, so it takes improved service on the assurance variable.

The mean value of the empathy (X5) is 16.6610, the median value is 16.0000, and the mode value is 15.00. The distribution of the mean value greater than the median value means that empathy on Bank BTPN Banjarmasin has been considered good by bank BTPN Banjarmasin customers, but if viewed in the mode value is still in the customer's condition that still arises doubts at the empathy.

The mean value of the customer satisfaction variable (Y) is 13.1554, the median value is 13.0000, and the mode value is 12.00. The distribution of the mean value greater than the median value means that customer satisfaction at Bank BTPN Banjarmasin has been considered good by bank BTPN Banjarmasin customers, but if viewed in the mode value is still in the customer's state that there are still doubts about customer satisfaction of Bank BTPN Banjarmasin.

### C. Multiple Linear Regression Analysis

Multiple linear regression analysis is used to determine the magnitude of the coefficients of each tangible variable (X1), reliability (X2), responsiveness (X3), assurance (X4), and empathy (X5) on customer satisfaction (Y). Multiple linear regression equations based on SPSS21 output, as follows:

$$Y = -0.585 + 0.406X1 + 0.104X2 + 0.111X3 + 0.056X4 + 0.260X5 + e$$

- The value a = -0.585 is the constant value which means that when tangible (X1), reliability (X2), responsiveness (X3), assurance (X4), and empathy (X5) are considered constant or non-existent, the customer satisfaction value (Y) is -0.585.
- The value of  $bX1 = 0.406$  is the value of tangible (X1) means that if tangible (X1) is raised by 1 point then customer satisfaction (Y) will increase by 0.406 assuming if tangible increases, then customer satisfaction also increases.
- The value of  $bX2 = 0.104$  is the value of reliability (X2) meaning that if reliability (X2) is raised by 1 point then customer satisfaction (Y) will increase by 0.104 assuming that if reliability increases, then customer satisfaction will also increase.
- The value of  $bX3 = 0.111$  is the value of responsiveness (X3) means that if responsiveness (X3) is raised by 1 point then customer satisfaction (Y) will increase by 0.111 assuming that if responsiveness increases, then customer satisfaction will also increase.
- The value of  $bX4 = 0.056$  is the value of assurance (X4) means that if assurance (X4) is raised by 1 point then customer satisfaction (Y) will increase by 0.056 assuming that if assurance increases, then customer satisfaction will also increase.
- The value of  $bX5 = 0.260$  is the value on empathy (X5) meaning that if empathy (X5) is raised by 1 point then customer satisfaction (Y) will increase by 0.260 assuming that if the empathy increases, then customer satisfaction will also increase.

### Model Feasibility Test

The F value calculated  $63,273 > 2.23992621$  at a significant level of  $0.000 < 0.05$ . Thus, it can be concluded that tangible variables (X1), reliability (X2), responsiveness (X3), assurance (X4), and empathy (X5) to customer satisfaction (Y) show variables that meet the accuracy of the model and deserve to be examined.

### Coefficient of Determination (R<sup>2</sup>)

The R value of 0.690 means tangible (X1), reliability (X2), responsiveness (X3), assurance (X4), and empathy (X5) affect customer satisfaction (Y) strongly by 69.0%. Square's R value of 0.476 means tangible (X1), reliability (X2), responsiveness (X3), assurance (X4), and empathy (X5) affect customer satisfaction (Y) by moderating by 47.6%, while 52.4% was influenced by other variables not studied in the study.

### D. Hypothesis Testing

To find out if free variables affect bound variables is to compare t calculate with t table and significant values as follows:

- The tangible t count value (X1) of  $9,548 > 1.966687896$ , with a significant level of 0.000. So, it can be concluded that tangible has a significant effect on customer satisfaction. Hypothesis H1 accepted.

- b. The reliability t value (X2) of  $2,737 > 1.966687896$ , with a significant level of 0.007. So, it can be concluded that reliability has a significant effect on customer satisfaction. H2 hypothesis accepted.
- c. The value of t calculate responsiveness (X3) of  $2,359 > 1.966687896$ , with a significant level of 0.019. Thus, it can be concluded that responsiveness has a significant effect on customer satisfaction. H3 hypothesis accepted.
- d. The assurance t count value (X4) of  $1,383 < 1.966687896$ , with a significant level of 0.168. Thus, it can be concluded that assurance has no significant effect on customer satisfaction. The H4 hypothesis was rejected.
- e. The empathy t count value (X5) of  $6,355 > 1.966687896$ , with a significant level of 0.019. So, it can be concluded that empathy has a significant effect on customer satisfaction. The H5 hypothesis is accepted.

## V. DISCUSSION AND CLUSSION

### A. Discussion

#### a. Tangible has a significant effect on customer satisfaction

Tangible has a significant effect on customer satisfaction with a calculated value of 9,548 at a significant level of 0.000 so that the H1 hypothesis is accepted. The results of this study are relevant to the results [11] which states that there is a positive relationship between tangible and customer satisfaction. Also the results of [3]; [6]; [7] [4] which states that tangible influences customer satisfaction.

Tangible influence on customer satisfaction is positive and significant meaning that the increased tangible Bank BTPN Banjarmasin can affect the increase in customer satisfaction significantly. Also supported by a positive  $bX1$  value of 0.406 so it can be said that if tangible is increasing, then customer satisfaction is also increasing. This tangible value is the dominant variable that affects customer satisfaction at Bank BTPN Banjarmasin based on Standardized Coefficients Beta of 0.429.

#### b. Reliability has a significant effect on customer satisfaction.

The reliability of the study was 2,737 at a significant rate of 0.007 so that the H2 hypothesis was accepted. The results of this study are relevant to the results of [11] which states that there is a positive relationship between reliability and customer satisfaction. Also the results of [3]; [6]; [7] which states that reliability affects customer satisfaction. Also the results of this study are supported by the regression equation coefficient value ( $bX2$ ) of 0.104 which means that if reliability increases, then customer satisfaction also increases. The result of positive and significant reliability influence on Bank BTPN Banjarmasin means that the reliability that bank BTPN Banjarmasin has been able to increase customer satisfaction significantly..

The effect of reliability on customer satisfaction is significant supported retirement savings service conducted so far in accordance with the promised time. Also when customers have problems, BTPN Banjarmasin employees show genuine interest in solving problems. In addition, BTPN Banjarmasin performs pension savings services correctly on subsequent transactions to customers and BTPN Banjarmasin provides its services correctly for future transactions to customers. Thus, BTPN Banjarmasin insists on error-free records that affect customer satisfaction at Bank BTPN Banjarmasin.

#### c. Responsiveness A significant effect on customer satisfaction

The effect of responsiveness based on the value of t calculated responsiveness of  $2,359 > 1.966687896$ , at a significant level of 0.019 so that the H3 hypothesis was accepted. The results of this study are relevant to the results of [3]; [6]; [7] [4] states that responsiveness affects customer satisfaction. The influence of responsiveness on customer satisfaction is positive and significant meaning that responsiveness carried out by employees of Bank BTPN Banjarmasin is able to increase customer satisfaction significantly. Also supported by a  $bX3$  value of 0.111 means that if responsiveness increases, then customer satisfaction also increases.

The influence of responsiveness on customer satisfaction is strongly supported by queue time at Bank BTPN Banjarmasin quite quickly, BTPN Banjarmasin employees are always willing to help customers, BTPN Banjarmasin employees are quick in eliminating potential mistakes, and BTPN Banjarmasin employees quickly respond to customer requests, so as to increase customer satisfaction.

#### d. Assurance it has no significant effect on customer satisfaction.

The assurance t value of  $1,383 < 1.966687896$  at a significant level of 0.168 so that the H4 hypothesis was rejected. The results of this study are contrary to the results of [3]; [6]; [7] [4] which states that assurance affects customer satisfaction.

The absence of the influence of assurance on customer satisfaction based on the value of t calculated above shows that assurance carried out by employees or companies of Bank BTPN Banjarmasin less influence satisfaction to customers. Assurance at Bank BTPN Banjarmasin has no impact on customer satisfaction in products, services, retirement savings service advice, and overall service quality.

#### e. Empathy A significant effect on customer satisfaction

The empathy t-count value of  $6,355 > 1.966687896$  at a significant rate of 0.019 and the H5 hypothesis was accepted. The results of this study are relevant to the results of [11] which states that there is a positive relationship between empathy and customer satisfaction. Also the results of [3]; [6]; [7] which states that empathy affects customer satisfaction. The positive and significant influence on this study means that empathy carried out so far by Bank BTPN Banjarmasin has a significant impact on customer satisfaction. This influence is also supported by the regression coefficient value of 0.260 that if the empathy increases, then customer satisfaction also increases.

## B. Conclusion

Based on the results of the study, some conclusions are presented as follows:

1. Tangible has a significant effect on customer satisfaction. That is, if tangible is increasing, then customer satisfaction is also increasing significantly.
2. Reliability has a significant effect on customer satisfaction. That is, if reliability is increasing, then customer satisfaction is also increasing significantly.
3. Responsiveness has a significant effect on customer satisfaction. That is, if responsiveness is increasing, then customer satisfaction is also increasing significantly.
4. Assurance has no significant effect on customer satisfaction. That is, if assurance is further improved, then customer satisfaction does not increase significantly.
5. Empathy has a significant effect on customer satisfaction. That is, if the empathy is further improved, then customer satisfaction increases significantly.

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