

## SERVICE QUALITY FACTORS AFFECTING CUSTOMER SATISFACTION PAYMENT POINT ONLINE BANK AT KUD SIDO RUKUN LUMAJANG

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### ABSTRACT

Payment Point Online Bank (PPOB) is a counter for receiving electricity bill payments from PLN customers who are directly online with the bank. The existence of this service system aims to make it easy for customers to pay for electricity, anywhere, anytime, and in any way. The purpose of this study was to determine the service quality factors that affect the satisfaction of Payment Point Online Bank customers at KUD Sido Rukun Lumajang, either partially or simultaneously. The research method used is multiple linear regression statistical method. The results showed that for the variables of physical evidence, reliability, responsiveness, and assurance had no effect on customer satisfaction, for the empathy variable had an influence on customer satisfaction. With a coefficient of determination (R<sup>2</sup>) obtained at 0.205 which indicates that 20.5% customer satisfaction can be explained by the independent variables, namely physical evidence, reliability, responsiveness, assurance, and empathy, while the remaining 79.5% customer satisfaction is influenced by these variables. other variables not examined in this study. The limitation of this study is that it only examines service quality factors that affect customer satisfaction, while other variables that affect satisfaction are expected to be investigated by further researchers.

Keywords: physical evidence, reliability, responsiveness, assurance, empathy, customer satisfaction



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### INTRODUCTION

Entering the current era of the Industrial 4.0 revolution, it demands that many organizations or companies generate productivity and efficiency and are able to work professionally in the service sector which cannot be avoided by government technical institutions as service providers. The existence of an integrated system will result in increased budget efficiency and synergy between central and regional agencies. It aims to create outstanding public services, where services are easier, faster, of higher quality, and able to touch people's expectations.

The concept of service provided by government technical agencies refers to the concept of excellent service. The quality of services to be provided needs to be evaluated periodically and continuously so that government technical institutions can carry out their duties and

roles in improving the quality of information service delivery. This area of change includes service innovations that adapt to global changes in an effort to increase satisfaction. The company will act wisely by measuring customer satisfaction regularly because one of the keys to retaining customers is to create satisfied customers. In the end, the whole process of providing services to customers by a company will affect the assessment that will be given by customers regarding the satisfaction they feel.

Dissatisfaction will also have an impact on the quality of services offered by the company. according to The company will act wisely by measuring customer satisfaction regularly because one of the keys to retaining customers is to create satisfied customers. In the end, the whole process of providing services to customers by a company will affect the assessment that will be given by customers regarding the satisfaction they feel. Dissatisfaction will also have an impact on the quality of services offered by the company. according to The company will act wisely by measuring customer satisfaction regularly because one of the keys to retaining customers is to create satisfied customers.

In the end, the whole process of providing services to customers by a company will affect the assessment that will be given by customers regarding the satisfaction they feel. Dissatisfaction will also have an impact on the quality of services offered by the company. according to This will affect the assessment that will be given by the customer regarding the satisfaction he feels. Dissatisfaction will also have an impact on the quality of services offered by the company. according to This will affect the assessment that will be given by the customer regarding the satisfaction he feels. Dissatisfaction will also have an impact on the quality of services offered by the company. according to Tjiptono & Chandra (2016: 207), Customer satisfaction is an emotional response to an experience related to a particular product or service. The emotional response is triggered by a cognitive evaluation process that compares perceptions or beliefs about certain objects, actions or conditions with the values of individual needs, desires, and desires. Quality has a close relationship with customer satisfaction.

Quality becomes the customer's assessment in creating a comfortable company atmosphere and also provides an encouragement to customers to establish mutually beneficial relationships with the company. This relationship allows the company to understand carefully the customer's expectations and their needs. Therefore, The company can increase customer satisfaction so that the company maximizes a pleasant customer experience and minimizes a less pleasant customer experience. The company must also be able to increase its market share through the fulfillment of service quality. As for five main dimensions of service quality, namely: 1). Physical Evidence (Tangibles), with regard to the attractiveness of the physical facilities, equipment, and materials used by the company, as well as the appearance of employees. 2). Reliability, related to the company's ability to provide accurate services from the first time without making any mistakes and delivering services in accordance with the agreed time. 3). Responsiveness, regarding the willingness and ability of employees to help customers and respond to their requests, as well as informing when services will be provided and the ease of providing services quickly. 4). Assurance, namely the behavior of employees is able to foster customer trust in the company and can create a sense of security for its customers. Assurance also means that employees are always courteous and have the knowledge and skills required to deal with any customer questions or concerns. 5).

Empathy, means that the company understands the problems of its customers and acts in the interests of customers, and provides personal attention and has comfortable operating hours. One of the organizations engaged in the field of service to the public is the Cooperative. Village Unit Cooperatives are formed by villagers from a village or a group of villages called village units, which can constitute the smallest community economic unit. Village Unit Cooperatives are formed directly by villagers so that they can generate self-help of village communities to participate in developing the rural economy which plays a role in helping to improve members' business results, encouraging entrepreneurial development, and encouraging business opportunities. The role of

cooperatives has now begun to shift, not only serving members but also serving the general public who are not members and can enjoy services in village unit cooperatives.

Several Village Unit Cooperatives implement Payment Point Online Bank (PPOB) services. Payment Point Online Bank (PPOB) is a counter for receiving electricity bill payments from PLN customers who are directly online with the bank. The existence of this service system aims to make it easy for customers to pay for electricity, anywhere, anytime, and in any way. In addition, the Payment Point Online Bank (PPOB) is not only used to pay for electricity, it can also be used for other payments, such as PDAM, Telkom, BPJS and others. Based on references from previous research according to Putri & Nurcaya (2013), Hardianto et al., (2012), Agyapong (2011), Sulistyawati & Seminary (2015), Armanto (2018), Utami & Jatra (2015), Rahman (2019). With the results of the study said that all independent variables had a significant simultaneous effect on customer satisfaction. Panjaitan & Yuliati (2016a), Puspita & Santoso (2018) said that service quality variables which include physical evidence, reliability, responsiveness, assurance, empathy have no significant effect on customer satisfaction. The purpose of this study was to determine the tangible, reliability, responsiveness, assurance, empathy partially and simultaneously significant effect on customer satisfaction Payment Point Online Bank at KUD Sido Rukun Lumajang. This study tested the hypothesis which states that there is an effect of tangible, reliability, responsiveness, assurance, empathy on customer satisfaction of Payment Point Online Bank at KUD Sido Rukun Lumajang.

## METHODS

This type of research is quantitative research by looking for causal relationships. This research is directed to describe the causal relationship between several situations described in the variables. according to Sugiyono (2017), casual relationship is a causal relationship, this means that the value of the independent variable is changed, it will change the value of the dependent variable. Sampling technique is a sampling technique. To determine the sample to be used in the study, there are various sampling techniques used. Sampling techniques can be grouped into two, namely probability sampling and non-probability sampling. The sampling technique used in this study is purposive sampling, which can also be called a data source sampling technique with certain considerations. The sample to be taken from the population is a sample of 60 Payment Point Online Bank customers at KUD Sido Rukun Lumajang.

## RESULTS AND DISCUSSION

**Table 1. Description of Respondents**

	Frequency	Percentage (%)
Gender		
Man	24	40%
Woman	36	60%
Age		
< 25 years old	2	3.33%
> 26 - 30 years old	1	1.67%
> 31 – 35 years	4	6.67%
> 36 – 40 years old	15	25%
> 40 years	38	63.33%
Work		
Employee	4	6.67%
civil servant	7	11.7%
entrepreneur	17	28.33%
Student	1	1.67%
Teacher	6	10%

Housewife	22	36.67%
Other	3	5%
Level of education		
SD	18	30%
junior high school	3	5%
senior High School	26	43.33%
Diploma	2	3.3%
Bachelor degree	11	18.33%

Based on Table 1, can be known that the respondents who most many or the majority are PPOB customers in KUD Sido Rukun Lumajang is respondents who are female by 36%, and the minority of respondents who become PPOB customers in Indonesia KUD Sido Rukun Lumajang are respondents who are male by 24%. The majority of respondents aged > 40 years were 63.33%, respondents aged > 36 – 40 years were 25%, respondents aged > 31 – 35 years were 6.67%, respondents aged < 25 years were 3.33% , while the minority of respondents who become PPOB customers in KUD Sido Rukun Lumajang are respondents aged > 26 - 30 years by 1.67%. Majority of respondents PPOB customers in KUD Sido Rukun Lumajang are respondents with jobs as housewives of 36.67%, while the minority of respondents who become housewives PPOB customers in KUD Sido Rukun Lumajang with work as civil servants, entrepreneurs, students, teachers, employees, others. This proves that consumers are dominated by lower middle incomes. Majority of respondents PPOB customers in KUD Sido Rukun Lumajang with high school education is 43.33%, while PPOB customers in KUD Sido Rukun Lumajang are respondents who have elementary, junior high, Diploma, Strata 1 education.

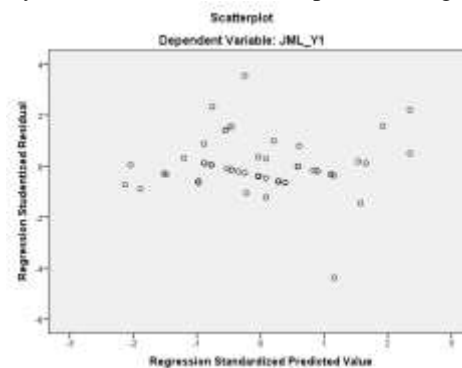
No.	Questionnaire	R	Cronbach's Alpha
	Physical Evidence (X1)		0.759
1.	- Statement 1	0.672	
	- Statement 2	0.704	
	- Statement 3	0.719	
	- Statement 4	0.605	
	Reliability (X2)		0.797
2.	- Statement 1	0.803	
	- Statement 2	0.773	
	- Statement 3	0.711	
	- Statement 4	0.709	
	Responsiveness (X3)		0.781
3.	- Statement 1	0.714	
	- Statement 2	0.731	
	- Statement 3	0.559	
	- Statement 4	0.819	
	Guarantee (X4)		0.739
4.	- Statement 1	0.754	
	- Statement 2	0.426	
	- Statement 3	0.756	
	- Statement 4	0.544	
	Empathy (X5)		0.762
5.	- Statement 1	0.518	
	- Statement 2	0.605	
	- Statement 3	0.636	
	- Statement 4	0.822	
	- Statement 5	0.742	

	Customer Satisfaction (Y)		0.765
6.	- Statement 1		0.774
	- Statement 2		0.626
	- Statement 3		0.710
	- Statement 4		0.639
	- Statement 5		0.589

From the table above, it can be seen the magnitude of the correlation coefficient of all statement items consisting of 4 statements each for the variables of physical evidence, reliability, responsiveness, assurance, and 5 statements for the variables of empathy and customer satisfaction. From the results of the calculation of the correlation coefficient, all of them have  $r$  arithmetic that is greater than the minimum  $r$  (0.3). Thus, all statement items are declared valid. In conclusion, all statements in the research instrument can be declared eligible as research instruments because they can explore the data or information needed and the recapitulation of the reliability test results shows the reliability coefficient of Cronbach's Alpha for the physical evidence variable (X1) of 0.759, the reliability variable (X2) of 0.797, the responsiveness variable (X3) is 0, 781, the guarantee variable (X4) is 0.739, the empathy variable (X5) is 0.762, and the customer satisfaction variable (Y) is 0.765. So the results of the reliability test for the variables in this study obtained the results of a questionnaire about physical evidence was very reliable, a questionnaire about reliability was reliable, a questionnaire about responsiveness was reliable, a questionnaire about assurance was reliable, a questionnaire about empathy was reliable, and customer satisfaction was reliable, so it can be concluded that the questionnaire used in this study is a reliable questionnaire because it can provide results that are not different if repeated measurements are made on the same subject at different times.

Variable	Tolerance	VIF	Information
Physical Evidence (X1)	0.508	1970	Multicollinearity free
Reliability (X2)	0.375	2,667	Multicollinearity free
Responsiveness (X3)	0.344	2,910	Multicollinearity free
Guarantee (X4)	0.503	1988	Multicollinearity free
Empathy (X5)	0.702	1.424	Multicollinearity free

The test results show that all variables used as predictors of the regression model show a fairly small VIF value, where all of them are below 10 and the tolerance value is more than 0.1. This means that the independent variables used in the study do not show any symptoms of multicollinearity, which means that all the independent variables in this study are mutually independent variables, so they can be continued in multiple linear regression testing.



The results of the heteroscedasticity test show that there is no clear pattern from these points. This shows that the regression model does not have symptoms of heteroscedasticity, which means that there is no significant disturbance in this regression model.

In general, this study shows the results of descriptive analysis that the condition of the respondents' assessment of the variables of this study is generally good. This can be shown from the number of high approval responses from respondents to the conditions of each research variable. The empirical data of this study shows that physical evidence, reliability, responsiveness, assurance, and empathy have an important effect on customer satisfaction.

The results of the validity test are said to be valid if  $r_{count}$  is at least 0.3 or  $r_{count}$  is greater than  $r_{table}$ . The results of the validity test of the physical evidence variable (X1) obtained  $r_{count}$  for the first statement of 0.672, the second statement of 0.704, the third statement of 0.719, the fourth statement of 0.605, all of which have a significance level for the first statement, the second, third, and third statements. fourth is 0.000. From the table above, it is known the magnitude of the correlation coefficient of the five statements for the physical evidence variable, the results of the calculation of the correlation coefficient ( $r_{xy}$ ) all have  $r_{count}$  greater than 0.3. So it can be concluded that all questions on the physical evidence variable are declared valid. Thus, all the questions contained in this research instrument can be declared eligible as research instruments because they can explore the data or information needed.

The results of the validity test are said to be valid if  $r_{count}$  is at least 0.3 or  $r_{count}$  is greater than  $r_{table}$ . The results of the validity test of the reliability variable (X2) obtained  $r_{count}$  for the first statement of 0.803, the second statement of 0.773, the third statement of 0.711, the fourth statement of 0, 709, all of which have a significance level of 0.000. From the table above, it is known the magnitude of the correlation coefficient of the five statements for the reliability variable, the results of the calculation of the correlation coefficient ( $r_{xy}$ ) all have  $r_{count}$  greater than 0.3. So it can be concluded that all questions on the reliability variable are declared valid. Thus, all the questions contained in this research instrument can be declared eligible as research instruments because they can explore the data or information needed.

The results of the validity test are said to be valid if  $r_{count}$  is at least 0.3 or  $r_{count}$  is greater than  $r_{table}$ . The results of the validity test of the responsiveness variable (X3) obtained  $r_{count}$  for the first statement of 0.714, the second statement of 0.731, the third statement of 0.559, the fourth statement of 0.819, all of which have a significance level of 0.000. From the table above, it is known the magnitude of the correlation coefficient of the four statements for the responsiveness variable, the results of the calculation of the correlation coefficient ( $r_{xy}$ ) all have  $r_{count}$  greater than 0.3. So it can be concluded that all questions on the responsiveness variable are declared valid. Thus, all the questions contained in this research instrument can be declared eligible as research instruments because they can explore the data or information needed.

The results of the validity test are said to be valid if  $r_{count}$  is at least 0.3 or  $r_{count}$  is greater than  $r_{table}$ . The results of the validity test of the guarantee variable (X4) obtained  $r_{count}$  for the first statement of 0.754, the second statement of 0.426, the third statement of 0.756, the fourth statement of 0.544, all of which have a significance level of 0.000. From the table above, it is known the magnitude of the correlation coefficient of the four statements for the guarantee variable, the results of the calculation of the correlation coefficient ( $r_{xy}$ ) all have  $r_{count}$  greater than 0.3. So it can be concluded that all questions on the guarantee variable are declared valid. Thus, all the questions contained in this research instrument can be declared eligible as research instruments because they can explore the data or information needed.

The results of the validity test are said to be valid if  $r_{count}$  is at least 0.3 or  $r_{count}$  is greater than  $r_{table}$ . The results of the validity test of the empathy variable (X5) obtained  $r_{count}$  for the first statement of 0.518, the second statement of 0.605, the third statement of 0.636, the fourth statement of 0.822, the fifth statement is 0.742, all of which have a significance level of 0.000. From the table above, it is known that the correlation coefficient of the four statements for the empathy variable is obtained from the calculation of the correlation coefficient ( $r_{xy}$ ) which all have  $r_{count}$  greater than 0.3. So it can be concluded that all questions on the empathy variable are

declared valid. Thus, all the questions contained in this research instrument can be declared eligible as research instruments because they can explore the data or information needed.

The results of the validity test are said to be valid if  $r_{count}$  is at least 0.3 or  $r_{count}$  is greater than  $r_{table}$ . The results of the validity test of the customer satisfaction variable (Y) obtained  $r_{count}$  for the first statement of 0.774, the second statement of 0.626, the third statement of 0.710, the fourth statement is 0.639, the fifth statement is 0.589, all of which have a significance level of 0.000. From the table above, it is known the magnitude of the correlation coefficient of the four statements for the customer satisfaction variable, the results of the calculation of the correlation coefficient ( $r_{xy}$ ) all have  $r_{count}$  greater than 0.3. So it can be concluded that all questions on the customer satisfaction variable are declared valid. Thus, all the questions contained in this research instrument can be declared eligible as research instruments because they can explore the data or information needed. From the results of reliability testing for the physical evidence variable (X1), the Cronbach's Alpha value for the physical evidence coefficient is 0.759. The coefficient of 0.759 is included in the reliable criteria. So it can be concluded that the questionnaire used to measure the physical evidence variable is a fairly reliable questionnaire because it can give no different results if the same subject is re-measured at different times. From the results of reliability testing for the reliability variable (X2), the Cronbach's Alpha value for the coefficient of work professionalism is 0.797. The coefficient of 0.797 is included in the reliable criteria. So it can be concluded that the questionnaire used to measure this reliability variable is a fairly reliable questionnaire because it can give results that are not different if repeated measurements are made on the same subject at different times.

From the results of the reliability test for the responsiveness variable (X3), the Cronbach's Alpha value for the commitment coefficient is 0.781. The coefficient of 0.781 is included in the reliable criteria. So it can be concluded that the questionnaire used to measure the responsiveness variable is a fairly reliable questionnaire because it can give no different results if repeated measurements are made on the same subject at different times. From the results of reliability testing for the guarantee variable (X4), the Cronbach's Alpha value for the commitment coefficient is 0.739. The coefficient of 0.739 is included in the reliable criteria. So it can be concluded that the questionnaire used to measure the guarantee variable is a fairly reliable questionnaire because it can give no different results if repeated measurements are made on the same subject at different times. From the results of the reliability test for the empathy variable (X5), the Cronbach's Alpha value for the commitment coefficient is 0.762. The coefficient of 0.762 is included in the reliable criteria. So it can be concluded that the questionnaire used to measure the empathy variable is a fairly reliable questionnaire because it can give no different results if repeated measurements are made on the same subject at different times. From the results of reliability testing for the customer satisfaction variable (Y), the Cronbach's Alpha value for the commitment coefficient is 0,765. The coefficient of 0.765 is included in the reliable criteria. So it can be concluded that the questionnaire used to measure the customer satisfaction variable is a fairly reliable questionnaire because it can give no different results if repeated measurements are made on the same subject at different times.

The results of hypothesis testing on the effect of physical evidence on customer satisfaction show that there is no significant effect of physical evidence on customer satisfaction PPOB at KUD Sido Rukun Lumajang. Physical evidence (tangible), is the attractiveness of the facilities, equipment, and materials used by the company, as well as the appearance of employees. Research result in line with research conducted by Panjaitan & Yuliati (2016a) "The Effect of Service Quality on Satisfaction Customers at JNE Bandung Branch". The results showed that only the variable empathy that has a partially significant effect on satisfaction JNE Bandung branch customers. While the variables of reliability, assurance, physical evidence, and responsiveness are partially not significant effect on customer satisfaction JNE Bandung branch. So it can be concluded that the research conducted by Panjaitan and Yuliati shows that the physical evidence variable has no partially significant effect on customer satisfaction. The results of distributing the

questionnaires that have been carried out show that some respondents do not always prioritize the facilities and infrastructure in the community KUD Sido Rukun Lumajang, the most important thing for customers is employees must always be able to give each other's attention to customers. From hypothesis testing that physical evidence has no significant effect on customer satisfaction PPOB at KUD Sido Rukun Lumajang, meaning that the higher the perception of PPOB customer dissatisfaction, which causes the quality of services provided to be not in accordance with customer expectations. On the other hand, PPOB customers prioritize the excellent service provided by KUD Sido Rukun Lumajang.

The results of testing the hypothesis on the effect of reliability on customer satisfaction show that there is no significant effect of reliability on customer satisfaction PPOB at KUD Sido Rukun Lumajang. Reliability, namely the ability to provide the promised service immediately, quickly, precisely and accurately so that customers are satisfied. Research result in line with research conducted by Panjaitan & Yuliati (2016) "The Effect of Service Quality on Satisfaction Customers at JNE Bandung Branch". The results showed that only the variable empathy that has a partially significant effect on satisfaction JNE Bandung branch customers. While the variables of reliability, assurance, physical evidence, and responsiveness are partially not significant effect on customer satisfaction JNE Bandung branch. So it can be concluded that the research conducted by Panjaitan and Yuliati showed that the reliability variable had no partially significant effect on customer satisfaction. The results of distributing the questionnaires that have been carried out show that basically the services provided by KUD Sido Rukun Lumajang are still far from what customers expect. PPOB customers don't want complex process that customers want is how reliable the employees are in provide certainty of easy service and in accordance with what was promised by KUD Sido Rukun Lumajang.

The results of hypothesis testing on the effect of responsiveness on customer satisfaction show that there is no significant effect of responsiveness on customer satisfaction PPOB at KUD Sido Rukun Lumajang. Responsiveness, the ability of employees to help each customer, respond to requests and immediately inform what the customer complains about quickly. Research result in line with research conducted by Panjaitan & Yuliati (2016) "The Effect of Service Quality on Satisfaction Customers at JNE Bandung Branch". The results showed that only the variable empathy that has a partially significant effect on satisfaction JNE Bandung branch customers. While the variables of reliability, assurance, physical evidence, and responsiveness are partially not significant effect on customer satisfaction JNE Bandung branch. So it can be concluded that the research conducted by Panjaitan and Yuliati shows the responsiveness variable has no partially significant effect on customer satisfaction. The results of distributing the questionnaires that have been carried out show that PPOB customers ignore the response given by the Sido Rukun Lumajang KUD employees. But customers only want PPOB services as promised by KUD Sido Rukun Lumajang. Fast, precise and accurate service and excellent service are what customers want so that they make customers satisfied with the services provided by KUD Sido Rukun Lumajang.

The results of testing the hypothesis on the effect of guarantees on customer satisfaction show that there is no significant effect of guarantees on customer satisfaction PPOB at KUD Sido Rukun Lumajang. Assurance is the ability of each employee to create a sense of comfort by being polite and mastering the knowledge and skills needed to foster a sense of trust for customers in the company. Research result in line with research conducted by Panjaitan & Yuliati (2016), "The Effect of Service Quality on Satisfaction" Customers at JNE Bandung Branch". The results showed that only the variable empathy that has a partially significant effect on satisfaction JNE Bandung branch customers. While the variables of reliability, assurance, physical evidence, and responsiveness are partially not significant effect on customer satisfaction JNE Bandung branch. So it can be concluded that the research conducted by Panjaitan and Yuliati shows that the guarantee variable has no partially significant effect on customer satisfaction. The results of distributing the questionnaires that have been carried out show that PPOB customers are concerned with how KUD Sido Rukun Lumajang improves services, especially services on electricity



payments and the certainty of services provided by KUD Sido Rukun Lumajang must be as promised so that customers feel comfortable in the service process at KUD Sido Rukun Lumajang.

The results of hypothesis testing on the effect of empathy on customer satisfaction show that there is a significant effect of empathy on customer satisfaction PPOB at KUD Sido Rukun Lumajang. Empathy, namely employees must pay more attention individually in order to know and understand customer desires. It expects that a company must understand and know so that customers feel comfortable with the services provided by the company. Research result in line with research conducted by Panjaitan & Yuliati (2016), "The Effect of Service Quality on Satisfaction" Customers at JNE Bandung Branch". The results showed that only the variable empathy that has a partially significant effect on satisfaction JNE Bandung branch customers. While the variables of reliability, assurance, physical evidence, and responsiveness partially have a significant effect on customer satisfaction JNE Bandung branch. So it can be concluded that the research conducted by Panjaitan and Yuliati showed that the empathy variable had a partially significant effect on customer satisfaction. The results of distributing questionnaires that have been carried out show that it is easy to carry out good communication relationships, employees can manage time to be easily contacted, personal attention and understand the needs of customers by employees KUD Sido Rukun Lumajang, such as attention to customers, responsibility for safety and comfort and prioritizing the interests of customers. The higher the empathy shown by the employees KUD Sido Rukun Lumajang, it will affect customer satisfaction.

The results of hypothesis testing state that the dimensions of service quality consist of physical evidence, reliability, responsiveness, assurance, and empathy which is simultaneously significant to PPOB customer satisfaction at KUD Sido Rukun Lumajang. Research result in line with research conducted by Armanto (2018), which says that service quality variables which include physical evidence, reliability, responsiveness, assurance, empathy together have a significant effect on customer satisfaction. The results of distributing the questionnaires that have been carried out show that PPOB customers want an instant service regardless of the existing indicators. For customers, the most important thing is how KUD Sido Rukun Lumajang always provides the best service to customers in any way. Because the role of KUD Sido Rukun Lumajang is needed so that customers don't feel bothered by the procedures that must be passed in providing services at KUD Sido Rukun Lumajang.

## **CONCLUSION**

The results of testing the first hypothesis that examine the effect of physical evidence on customer satisfaction show that there is no significant effect of physical evidence on customer satisfaction PPOB at KUD Sido Rukun Lumajang. This means that if physical evidence increases it will increase the level of customer satisfaction and vice versa if physical evidence decreases it will decrease customer satisfaction PPOB at KUD Sido Rukun Lumajang.

The results of testing the second hypothesis that tested the effect of reliability on customer satisfaction showed that there was no significant effect of reliability on customer satisfaction PPOB at KUD Sido Rukun Lumajang. This means that if reliability increases it will increase the level of customer satisfaction and vice versa if reliability decreases it will decrease customer satisfaction PPOB at KUD Sido Rukun Lumajang. The results of testing the third hypothesis that tested the effect of responsiveness on customer satisfaction showed that there was no significant effect of responsiveness on customer satisfaction PPOB at KUD Sido Rukun Lumajang. This means that if responsiveness increases, it will increase the level of customer satisfaction and vice versa if responsiveness decreases, it will decrease customer satisfaction PPOB at KUD Sido Rukun Lumajang.

The results of testing the fourth hypothesis that test the effect of guarantees on customer satisfaction show that there is no significant effect of guarantees on customer

satisfactionPPOB at KUD Sido Rukun Lumajang. This means that if the guarantee goes up it will increase the level of customer satisfaction and vice versa if the guarantee goes down it will decrease customer satisfactionPPOB at KUD Sido Rukun Lumajang. The results of testing the fifth hypothesis that tested the effect of empathy on customer satisfaction showed that there was a significant effect of empathy on customer satisfactionPPOB at KUD Sido Rukun Lumajang. This means that if empathy increases, it will increase the level of customer satisfaction and vice versa if empathy decreases, it will decrease customer satisfactionPPOB at KUD Sido Rukun Lumajang. The results of testing the sixth hypothesis of service quality dimensions which include physical evidence, reliability, responsiveness, assurance, and empathy for customer satisfactionsimultaneously affect the customer satisfaction of Payment Point Online Bank at KUD Sido Rukun Lumajang.

The resulting multiple linear regression function is  $Y = 10,107 + (-0.095) X_1 + 0.168 X_2 + 0.171 X_3 + (-0.009) X_4 + 0.333 X_5 + e$ . The value of the coefficient of determination ( $R^2$ ) obtained is 0.205. This means that 20.5% of customer satisfaction can be explained by the independent variables, namely physical evidence, reliability, responsiveness, assurance, empathy, while the remaining 79.5% customer satisfaction is influenced by other variables not examined in this study. For example product, price, place, and product quality.

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