

Banking Model of Customer Satisfaction in Indonesia

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Abstract:

This study aims to examine whether there is influence ATM Bersama transaction services and facilities to customer satisfaction at PT. Bank Negara Indonesia Tbk. The method used is survey descriptive and explanatory survey with a sample size of 79 respondents, ie customers at PT. Bank Negara Indonesia Tbk. Data analysis methods used in the study are analysis of a journal (path analysis) with data processing software SPSS.

The survey shows that the effect of ATM Bersama transaction services and facilities are good and can improve customer satisfaction at PT. Bank Negara Indonesia Tbk. The results of path analysis using SPSS software showed that the ATM Bersama transaction services and facilities positively effect, either partially or simultaneously, on customer satisfaction at PT. Bank Negara Indonesia Tbk.

Keywords: *Transaction Services ATM Bersama, Amenities, Customer Satisfaction.*

I. INTRODUCTION

Today competition among banks as the financial services industry increasingly sharp and growing dynamically. Various strategies made by the bank to attract people to become customers. It is no doubt that the growth of service industries experienced a significant increase in the scale of the world economy. The service industry accounted for 86.3% of world GDP in 2000 (Jasfar Farida 2005, H.5). Indonesia has almost reached a 45% contribution to the GDP. This contribution can be seen in terms of opinions and the ability to absorb the majority of the labor supply (Jasfar Farida 2005, H.5).

However, on one side there is a contradiction because the service sector that is not easy to run the intangible characteristics, hetero gal, inseparability, and perishability. The essence of complex services and a significant contribution to the economy needed better management of services, particularly in terms of service quality and service.

Based on the results of research on most government banks, can be served clients leave the cause of the data acquisition/switch other banks.

Table 1
Cause Nasabah Meninggalkan One Bank

1	Not a good service	65%
2	Not satisfied with the facilities and the relevant bank products	14%
3	Competition among banks	9%
4	Want to get new business partners	5%
5	No reason	3%
6	Die	4%

source: Mahmoedin (1995) in Mahyarni (2012)

From the data in Table 1 above can be proven that the customers switch to other banks, 65% were due to unsatisfactory service, in other words, the cause was a disappointment customer

for the mismanagement in the areas of service that are less precise and satisfactory. The second cause is due to amenities ie by 14%.

Bank services are also closely linked with the facilities provided. For example, the system online, and the ease of the ATM network, the comfort of the lounge (including air conditioning, seating, adequate lighting, layout space) and the parking lot is large enough.

One of the facilities of banking services that are currently widely used customers that transactions made through ATM (Automatic Teller Machine) to serve customers for 24 hours, to conduct banking transactions include cash withdrawals, inquiry savings account balances, transfer funds, cash deposits (through machine CDM) and perform various types of bill payments without having customers come directly to the office of a bank. It is intended that customers and potential customers are interested to become a loyal customer at the bank.

ATM usage has grown rapidly, as consumers increasingly accept the use of these tools. Market research conducted in several countries shows that in many cases, the customer-bank customer prefers the use of a transaction with an ATM rather than using the cash register. Teller machines that have received public and the number of installations increases, the cost to use such transactions continues to decline. In the US for example, it is estimated that the transaction engine that uses a lower cost is due to the price decrease engine and increased transaction volume, while transactions via teller increase the costs for increased labor costs (Setyo Soedradjat in Khuzaini, 2012)

BNI Bank as the bank of the State-Owned Enterprises (SOEs) that are still faithful to this day (since 1946) serves the banking needs of the nation and the state, would have a competitive advantage factor of brand owned. Among the conditions that directly into a competitive advantage is its status as a state bank, which of course has a level of security and protection from

the government. A strong brand is just the start of the Balance brand, without the support provided by a strong reputation, he will be toppled easily (Foley, John, 2006 H.4).

The book A Passion For Excellence (Tom Peters and Nancy Austin), suggests that there are only two ways to compete, namely: Giving more attention to customers by providing superior service and quality, and continuous innovation. In other words, orientation to customers. (Sunny TH Goh, KhooKheng-Hor, 2008, H.5)

By paying attention to the description above, Bank BNI in maintaining the reputation and presence in the community always does the best service and continuity for the satisfaction of its customers. One attempt was made with the support of ATM services based network systems/facilities online. So that it can serve customers throughout the transaction needs branches in Indonesia and several branches abroad.

With the development and support of network systems/facilities online throughout the branches in Indonesia and several branches abroad, Bank BNI has been able to expand the network of ATM services her with incorporated in the ATM Bersama network which until 2013 was noted to have members of 73 private banks nationwide, So with the support and development of the network/facility expected online transactions through ATM Bersama BNI Bank should increase but decrease the level of transactions through ATM Bersama Bank BNI.

II. LITERATURE REVIEW

1. Service quality

According to Kotler in Lieu (2008) service is any act or activity Yanga can be offered by one party to another, which is essentially intangible and does not result in any ownership. While Grönroos in Tjiptono (2005) states that the service is a process that consists of a series of activities intangible

commonly (but not always) occur in the interaction between customers and employees, services and resources, physical or goods, and system service providers, provided as the solution to the customer.

Meanwhile, according to Lovelock, Petterson & Walker in Tjiptono (2005) put forward the perspective of service as a system, where each business service is seen as a system consisting of two main components: (1) operation services; and (2) the delivery of services. Wyckoff in Moon (2006) provides an understanding of the quality of service as the expected level of perfection and control over such perfection to meet the wishes customer. Inti of this Wyckoff explanation is that the concept of quality public services associated with the attempt to meet or even exceed the expectations that are required or desired by the customer.

2. Dimensions of Service Quality

Zeithaml, Parasuraman, and Berry in Lupiyoadi (2001: 148) has identified five dimensions of service quality, namely:

- a) Direct evidence (tangibles)
Direct evidence that physical evidence of the service it can be physical, equipment used, the physical representation of the services (for example, a plastic credit card) ".
- b) Reliability (reliability)
Reliability is "the company's ability to provide services as promised are accurate and reliable. Performance should be by customer expectations mean timeliness, the same service, for all customers without error, sympathetic attitude, and with high accuracy".
- c) Responsiveness (responsiveness)
Responsiveness is "a willingness to help and provide fast service (responsiveness) and the right to the customer, with the delivery of clear information. Allowing

consumers to wait without any apparent reason causing a negative perception in the quality of service".

- d) Guarantee (assurance)
Warranty is "covers the knowledge, ability, courtesy, and trustworthiness owned by staff, free from danger, risk, or doubt".
- e) Empathy (empathy)
Empathy is "give genuine concern and a private individual or given to customers by striving to understand the desires of consumers.

3. Definition Facility

According to Kotler, Philip (2007: 76) the facility is everything that supports a service both products and services that form the main tool, tool support, and human resources.

Meanwhile, according to Lupiyoadi and Hamdani (2006: 105) states that the facility is a means to expedite and facilitate the implementation of a function. Fasilitas the individual components of the offer easily grown or decreased without changing the quality and service models. Amenities also a tool to differentiate program education agency that one of the other competitors

According to Lehtinen in Munawaroh (2005: 121) states "The perception of the quality of service consists of physical quality (facilities), image or reputation (quality of the company) and the interaction between the customer service (quality of interaction)".

The facility is an important part of quality service because there is a three-dimensional perception of the quality of service that is material, facilities, and employees (Sasser in Johnston, 2005).

4. Effect of Facility

According to Assauri, Sofyan (2007); in a company will affect the facility:

- a) The efficiency of the company
- b) Formation of the company's profit
- c) The survival of the company

With the facility, some of the objectives to be achieved, namely:

- a) Streamlining frequency for efficient and effective work
- b) It allows space for more flexibility in completing a job.
- c) Provide comfort and security for the concerned.
- d) Induce a sense of satisfaction at the people concerned to reduce their emotional nature.

5. Characteristics of Facilities

According to Hartanto (2005: 501) characteristics of the means of support in the process of the company's activities are:

- a) Have a physical form
Worn or used actively in the company's normal activities. Have a term of usefulness or permanent relative age of one accounting period or more than one year.
- b) Provide benefits in the future.
From the above opinion can be seen that the means of support in the company's activities in physical form and is used in the normal course of the company, has a period of relatively permanent to usability and provide benefits for the future.

6. Customer Satisfaction

Kotler, Philip (2007, h.84) stated that satisfaction is a relationship between consumer expectations and achievement

products felt. Kotler also stated that satisfaction is feeling happy or disappointed with someone who comes from a comparison impression of the performance or the result of a product and hope. If performance is below expectations, the customer is not satisfied, This can have negative impacts on companies that can reduce the number of customers and caused customers no longer interested in using the services of companies that will lower corporate profits.

Garbarino and Johnson (1999) in Jasfar (2005) believe that every consumer or group of consumers depending on the orientation relationships (relational orientation) them, especially those who have the same attitude (attitude) that affect overall customer satisfaction.

Meanwhile, Wikie (2000) in Tjiptono (2007) defines customer satisfaction or dissatisfaction as an emotional response to an evaluation of the customer experience a product or service.

In general, Kotler, Philip, and Keller, Kevin Lane (2009, h.64) expressed satisfaction is feeling happy or disappointed someone who emerged after comparing the performance (results) are considered products of the performance (or outcome) that is expected. If performance below expectations, the customer is not satisfied, if the performance meets expectations, customer If. If performance exceeds expectations, the customer is very satisfied

7. Model of Customer Satisfaction

According to FandyTjiptono (2007), there are two models of customer satisfaction are:

- 1) Cognitive Model
Customer Rating is based on the difference between a set of combinations of attributes that are ideally suited for the

individual and his perception of the actual combination of attributes. In other words, an assessment based on the difference ideal with the real.

If the same idea with the perception the customer will be satisfied, otherwise if the difference between the ideal and the actual bigger then consumers are increasingly dissatisfied. Based on this model, so customer satisfaction can be achieved by two main ways, namely:

- a. Changing the company's offerings to fit the ideal.
- b. The ideal assure customers that do not correspond to the truth.

2) Affective Model

Model Affective said that assessments individual customers to a product not solely based on calculations of regional but also based on the level of aspiration, behavior learning (learning behavior), emotional feeling of specific (satisfaction, reluctance), mood (mood) and others,

8. Measure Customer Satisfaction

Customer satisfaction can be measured by a variety of methods and techniques. According to Kotler (2012), there are four methods for measuring customer satisfaction, namely:

1. Complaints and Feedback System

A customer-oriented company will provide ample opportunity to its customers to submit suggestions and complaints, for example by providing a suggestion box, the comment card, and others. Information from these customers will provide input and ideas for the company to react fast and responsive in dealing with the problems that arise. So the company will know what complaints from its customers and fix them

immediately. This method focuses on identifying problems and also collecting the suggestion of its customers directly.

2. Ghost Shopping

One way to get a picture of customer satisfaction is by employing a few people (Ghost Shopper) to act or behave as potential buyers of the product from the company and competitors' products. Then they will report their findings regarding the strengths and weaknesses of the company's products and competitors based on their experience in the purchase of these products. Besides the ghost shopper can also observe how the handling of any complaints there, either by the company or its competitors.

3. Lost Customer Analysis

The company will contact customers or at least seek out customers who have stopped buying a product or who have moved suppliers, to know the cause of why the customer is blurred. With the increase in the rate of lost customers showed a failure of the company to be able to satisfy its customers.

4. Customer satisfaction survey

In general, research on customer satisfaction conducted by surveying various media, either by phone, mail or by direct interviews. By surveying the customer by the company, the company will obtain responses and feedback (feedback) directly from the customer and will also give a sign that the company paid great attention to the customers.

III. RESEARCH METHODS

Referring to the purpose of the study, the nature of this research is descriptive and verification with the assumption that these methods are most relevant to analyze events that occurred by measuring indicators of research variables through the parameters and measurement techniques of statistics, the research method used is the method descriptive survey and explanatory survey method.

Type the investigation is causality because it will be tested the causal relationship between independent variables and the dependent variable. The unit of analysis in this study is the Customer PT. Bank Negara Indonesia, Tbk .. This study included in the category of cross-sectional, that information is collected directly from the respondents in the course of a study object, to obtain the respondent's perception of the research object.

Sources of data in this research are secondary data sources of documentation or reports available on the company (ATM Transaction Service Data Together, the data of advertising, and corporate data related to the research conducted). While the primary data in the form of an opinion on the ATM Bersama Transaction Services, Facilities and Customer Satisfaction Customer sourced from PT. Bank Negara Indonesia Tbk., As respondents.

The population in this study were all Customers PT. Bank Negara Indonesia Tbk. According Arikunto (2003: 76), which is defined as the population is the area generalization which consists of object or subject in the quantity and specific characteristics defined by the researchers to learn and then drawn a conclusion, while the sample is a portion of the population is taken as a source of data and can represent the entire population. In this study, the sample size is determined by the shape of the statistical test to be used. The statistical test to be used is path analysis (Path Analysis), which is the path coefficient of

correlation coefficients. Thus the minimum sample size for the analysis of these pathways can be determined through a minimum sample size formula for the correlation coefficient is done iteratively.

IV. RESULTS AND DISCUSSION

Joint ATM transaction services from PT. Bank Negara Indonesia Tbk.

Services ATM Bersama transaction is a system of services provided to customers in terms of meeting customer needs through the collection of ATMs belonging to specific institutions that could be used customers to conduct transactions at ATMs owned and ATMs of other institutions.

In the descriptive analysis results for Services ATM transactions together consists of four dimensions, namely (1) The dimensions of tangibles as measured by indicators of the comfort level of the room, the level of availability of ATMs; (2) Dimensions reliability as measured by indicators of the accuracy of the transaction; (3) The dimensions of responsiveness as measured by indicators of the level of responsiveness of officers in dealing with the problem; (4) Dimensions assurance measured by indicators of the level of security of funds. More details can be seen in the following table.

Table 2.

Transaction services ATM Bersama, PT. Bank Negara Indonesia Tbk. (N = 79)

No. item	Indicator	Total score
PT1	The comfort level of the room.	300
PT2	The level of availability of ATMs.	325
PT3	The accuracy of transaction	311

No. item	Indicator	Total score
	processing	
pt4	Responsiveness level officers in dealing with problematic transactions	302
PT5	The level of funds security guarantees if there is a problem in the transaction	327
Total Cumulative Score		1565
The average scores		313

Source: Data Processing 2019

Based on Table 2, it appears that elements of ATM Bersama transaction performance at PT. Bank Negara Indonesia Tbk. The highest score was The the level of funds security guarantees if there is a problem in the transaction, while elements Joint ATM transaction services the lowest score was the comfort level of the room. This suggests that most customers BNI find the funds will be secured even if there are problems in the process transaction. But on the other hand, the customers feel less comfortable being around the ATM Bersama at the time of the transaction. In this case usually to note is the room cleanliness issue ATM or were trash and supporting comfort such as air-conditioning with the proper temperature or enclosed place so that the transaction is not visible to other visitors.

This is in line with the results of Cornin and Taylor (1992) in Jatmiko (2012: 61) states that some factors such as comfort rooms, availability or prices may affect customer satisfaction on service quality. Comfort in a room will give a good impact on customers/subscribers, so that it can trigger the desire to come back to perform transactions/repurchase.

Amenities PT. Bank Negara Indonesia Tbk.

Amenities are everything that supports a service both products and services that form the main tool and tool support. In the descriptive analysis results for Facility at PT. Bank Negara Indonesia Tbk., Will be measured in two dimensions, namely (1) Dimensions of conditions, as measured by the indicators of the level of adequate parking advice, guidance ATMs, tidiness and cleanliness of the room; (2) The transaction means Dimension completeness, as measured by indicators of the level of ease of withdrawals, fund transfers, balance inquiry. More details will be described in the discussion below.

Table 3.

Amenities PT. Bank Negara Indonesia Tbk. (N = 79)

No. item	Indicator	Total score
FS1	The level of the number of member banks ATM Bersama	321
FS2	The level of ease of customer claims on bank ATM Bersama member	294
FS3	The level of completeness of features Shared ATM transactions	299
FS4	The level of the amount of withdrawal and transfer of funds at ATM Bersama	323
FS5	The level of ease of withdrawal of money, funds transfer and balance inquiry	317
FS6	The level of cleanliness and tidiness of the room ATM	324
FS7	The level of interior space beauty ATM	299
Total Cumulative Score		2177

The average scores	311
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Source: Data Processing 2019

Based on Table 3 shows that the element amenities at PT. Bank Negara Indonesia Tbk. The highest score was the level of cleanliness and tidiness of the room. while element amenities the lowest score was The level of ease of customer claims on bank ATM Bersama member, This shows that the respondents have felt that the room service at PT. Bank Negara Indonesia Tbk. Already being felt clean and neat, thus supporting customer convenience during a transaction. But on the other hand, customers feel the lack of customer convenience in making claims problematic transactions.

The level of cleanliness and tidiness of the room has always been one of the important attributes of customer satisfaction/customer. Tangible Dimension (include: physical facilities, equipment, cleanliness, neatness, and comfort of the room, employee performance and means of communication) is an important attribute to determine customer satisfaction with services (Parasuraman in Tjiptono, 2005: 26).

Customer satisfaction PT. Bank Negara Indonesia Tbk.

Satisfaction is feeling happy or disappointed with someone who comes from a comparison impression of product performance or results and expectations. A company is said to be wise to regularly measure the satisfaction of their clients because the key to retaining customers is satisfaction. Highly satisfied customers generally longer loyal, buy more when the company released new products and improving the existing production, talking about the nice things about the company and its products, not much attention to competing brands and not very sensitive to price, offer ideas to the company's products or services, and less costly to serve these customers than new customers because transactions are routine.

In the descriptive analysis results to customer satisfaction is composed of three dimensions, namely (1) Dimensions fulfillment of expectations, as measured by the indicators of the level of conformity with the expectations and the level of the Bank's reputation; (2) Dimension comparison with other banks measured by indicators of the level of compliance with the Bank an ideal; (3) Dimensions overall satisfaction (total) was measured with a satisfaction level indicator on the choice and level of satisfaction in the company. more details as described in the discussion below.

Table 4

Customer satisfaction, PT. Bank Negara Indonesia Tbk. (N = 79)

No. item	Question	Total score
KN1	The level of speed of transactions online ATM Bersama	327
KN2	ATM Bersama service levels as expected customer satisfaction	297
KN3	Concordance rate transaction fee on ATM Bersama	290
KN4	The degree of certainty of transactions with ATM Bersama	281
KN5	The level of overall satisfaction at BNI	256
Total Cumulative Score		1451
The average scores		290.2

Source: Data Processing 2019

Based on Table 4 shows that the elements of Customer Satisfaction PT. Bank Negara Indonesia Tbk. The highest score was the speed of the transaction online that required by customers,

while elements customer satisfaction the lowest score was the level of overall satisfaction in BNI. This indicates that customers already recognize that BNI is a quality bank. However, customers will not admit overall satisfaction with the BNI. Usually, this happens when there are things that are less well perceived by customers based on factors that may affect the customer's satisfaction.

Customer Satisfaction Model

Based on the framework of the theory that there is a positive influence between ATM Bersama transaction services and facilities to the satisfaction of the Customer. Then the next test will be used to determine or test the effect of each variable as in the table below.

Table 5 Partial Test Results

variables	Koef. lane	t	Sig.	ttable	Conclusion
PY.X1	0,316	3,000	0,004	1.99	$t > T_{table}$; $Sig, < 0.05$ H0 is rejected, There is the influence of ATM Bersama transaction services to Customer Satisfaction
PY.X2	.387	3.679	0,000	1.99	$t > T_{table}$; $Sig, < 0.05$ H0 is rejected, There is the influence

Source: SPSS output result 17.0

Based on Table 5, it shows that the variable X1 (ATM Bersama transaction services) partially positive effect on the variable Y (Customer Satisfaction), or in this case the first hypothesis is accepted. Likewise with X2 (Facility) partially positive effect on the variable Y (Customer Satisfaction), or in this case the second hypothesis is accepted.

Based on the results of the calculation of the variable path coefficient values (X₁) And (X₂) to (Y) obtained that all aspects of ATM Bersama transaction services and amenities aspects affect the Customer Satisfaction. Fully explained in the diagram causal variables X and Y as follows:

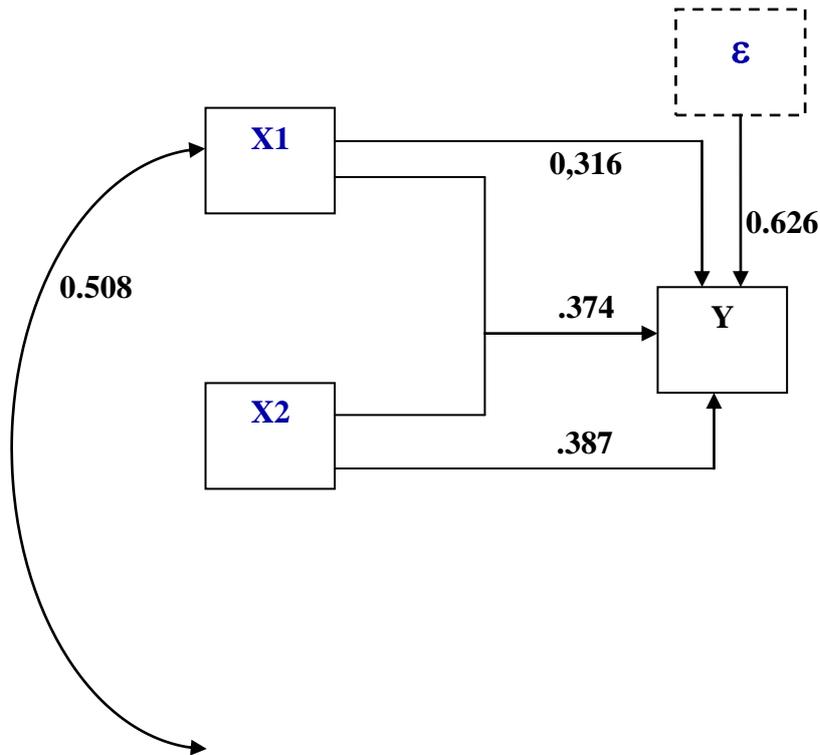


Figure 1 causal relationship between the Joint Services ATM transaction (X1), Facilities (X2) and Customer Satisfaction (Y)

Based on Figure 1 above, the structural causal relationship between variables can be seen that the ATM Bersama transaction services and facilities are proven to affect customer satisfaction simultaneously or partially. The most dominant factor influencing customer satisfaction is a factor with an amenities path coefficient of 0.387, while the ATM Bersama transaction performance factor of 0,316.

Discussion of Results

Joint ATM transaction services at PT. Bank Negara Indonesia Tbk.

The results showed that in general Service Joint ATM transactions on PT. Indonesia State Bank, Tbk. has been good, in the classification assessment of the size Shared Services ATM transactions have a total score of 1565 which is the range of values high. This is because the customer already feels Services ATM Bersama transactions on PT. Bank Negara Indonesia Tbk. good, mainly supported by good judgment on the level of security of funds if there is a problem in the transaction and the level of availability of ATMs.

Amenities at PT. Bank Negara Indonesia Tbk.

The results showed that generally Facility at PT. Bank Negara Indonesia Tbk. has been good, in the classification ratings Facility size (Table. 4.2) has a total score of 2177 which is in the range of high classification. This is caused by clients who feel the BNI facilities are already being felt both in supporting the customer transaction process. It is also supported by good judgment on the level of cleanliness and tidiness of the room, ease of transaction cash withdrawal rate, level of ease of transfer of funds, as well as the level of the balance inquiry transaction convenience.

Customer satisfaction PT. Bank Negara Indonesia Tbk.

The results showed that in general Customer Satisfaction by investors in PT. Bank Negara Indonesia Tbk. already high, are classified assessment of the size Customer Satisfaction (Table. 4.3) have a total score of 1451 which is in the range high classification. This is because the

customer has been feeling the satisfaction with the services and facilities of BNI. It is also supported by good judgment on Compliance with the expectations of the Bank of quality and the good reputation of the Bank.

Effect of Joint ATM transaction services to Customer Satisfaction PT. Bank Negara Indonesia Tbk.

The results showed that there is an influence of the Joint ATM transactions Services Customer Satisfaction PT. Bank Negara Indonesia, Tbk. The greatest effect was 16.2% with a positive direction where the better performance of ATM Bersama transaction increasing the level of Customer Satisfaction BNI Jakarta.

The results are consistent with research conducted by Dabholkaret. al (2000) in Tjiptono (2005) states that service quality has a significant influence on customer satisfaction. Similarly, Cronin and Taylor (1992) in Margaretha (2004) found a strong and positive relationship between quality of service and satisfaction. Quality of care as part of a marketing strategy services have a major role in the success of the company. The presence of good quality services will create satisfaction for its customers. Once consumers are satisfied with the products or services it receives, consumers will compare the services provided. If consumers feel completely satisfied, they will buy again and member recommendations to others to buy in the same place.

Influence on Customer Satisfaction amenities PT. Bank Negara Indonesia Tbk.

The results showed that there is an influence of the Facilities Customer Satisfaction Product BNI Jakarta. The magnitude of the effect was 21.2% in a positive direction where the better program resulted in increased Customer Satisfaction amenities BNI Jakarta.

Results were by the opinion of Tjiptono (2007) says that the mood and the customer response are significantly affected by the location, design, and layout of the facility services. If customers feel comfortable with the location, design, and layout of the facility services, it will create a sense of satisfaction in the customer themselves. The physical facilities is one indicator of whether or not the quality of a service, facilities closely related to the formation of customer perception, so for companies that want to keep their existence and winning business competition and attract customers continue to provide quality service and support facilities by the price which has been paid by the customer or trying to meet the needs and realize their expectations.

Effect of ATM Bersama transaction services and facilities to the satisfaction of the Client PT. Bank Negara Indonesia Tbk.

The research results show that the Joint Services and Facilities ATM transactions together affect Customer Satisfaction PT. Bank Negara Indonesia, Tbk. The greatest effect was 37.4% in a positive direction. Partially seen that a larger facility influence on Customer Satisfaction in comparison with the influence of the Joint Services ATM transactions.

Thus more and better services ATM Bersama transaction and the amenities program is increasing the level of Customer Satisfaction BNI Jakarta. Similarly, it can be said that customer satisfaction is not formed only from BNI facilities were good, but it should be noted factors Shared Services ATM transactions.

These results are consistent with the results of Yuriansyah (2013) concluded that there is a positive and significant effect on the perception of the quality of service, product value, and facilities simultaneously towards customer satisfaction. Two very important factors to consider in the service business is about service and facilities. The facilities and services in a service business should always be considered, especially relating to or closely related to what is perceived by the consumer, because in the business services, consumer ratings of a company based on what they earn after the use of these services.

Therefore, the services and performance can not be perceived as goods, the customers tend to pay attention to the facts relating to the services as proof of quality.

V. CONCLUSION

Based on the analysis of research, so in this chapter researchers can deduce the following results:

1. The results showed that in general Service Joint ATM transactions on PT. Bank Negara Indonesia Tbk. already well, This is because the customer already feels Services ATM Bersama transactions on PT. Bank Negara Indonesia Tbk. good, mainly supported by good judgment on the level of security of funds if there is a problem in the transaction and the level of availability of ATMs.
2. The results showed that in general the facilities at PT. Bank Negara Indonesia Tbk. already well. This is caused by clients who feel the BNI facilities are already being felt both in supporting the customer transaction process. It is also supported by good judgment on the level of cleanliness and tidiness of the room, level of ease of transaction cash withdrawal, funds transfer and balance inquiry transaction level of convenience.
3. The results showed that in general Customer Satisfaction by investors in PT. Bank Negara Indonesia Tbk. already high. This is because the customer has been felt the satisfaction with the services and facilities of BNI. It is also supported by good judgment on Compliance with the expectations of the Bank of quality and the good reputation of the Bank.
4. Services ATM Bersama transaction a positive and significant impact on customer satisfaction PT. Bank Negara Indonesia Tbk., The height of the low level of transaction services ATM Bersama PT. Bank Negara Indonesia Tbk. will affect whether their Clients Satisfaction.

5. Amenities positive and significant impact on customer satisfaction PT. Bank Negara Indonesia, Tbk ..so the better the amenities it will also increase the customer satisfaction PT. Bank Negara Indonesia, Tbk.
6. Shared Services and Facilities ATM transactions together in a positive and significant impact on customer satisfaction PT. Bank Negara Indonesia, Tbk. however partially more dominant Facilities Customer satisfaction PT. Bank Negara Indonesia Tbk., Compared with ATM Bersama transaction performance factor. So that the better performance of ATM Bersama transaction and the amenities program is increasing the level of Customer Satisfaction BNI Jakarta. Similarly, it can be said that customer satisfaction is not formed only from BNI facilities were good, but it should be noted factors Shared Services ATM transactions.

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