The Model of Operating Service and Delivery Performance

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Abstract:
To obtain high debtor loyalty, companies must create a product that can provide more value for consumers. Therefore, the study of consumer value is important. Loyal or not loyal customers depend on the company's ability to provide value services (service value) by the perceived value of their customers, because now customers are confronted with a wide choice of bank services, and customers will choose the product and services that provide more value. The object of research into a variable in this research is the performance of service operations strategy that includes physical facilities, equipment, information and technology, human resources, the research method used is the method descriptive survey and explanatory survey method.

Keywords: *Loyalty, Consumer, Image, Operating Service Performance, Delivery Service Performance*

Introduction

The Government further tightens the licensing of banks, bank management oversight to the due diligence banker or better known as the Fit and Proper Test. So that in this post-crisis banking should strive for internal consolidation, change strategy and strive to earn the trust of society, because public confidence began to decline, as well as the image of the bank itself began to be negative.

By tightening the criteria of a healthy bank should have a non-performing loan (NPL) below 5%, the Capital Adequacy Ratio (CAR) of 8% minimum, Statutory Reserves (GWM) is 5%, then the bankers demanded professional and have a strong capital. Also, three other components of the benchmark health assessment are Risk Management (Risk Management), Good Corporate Governance (GCG) or Corporate Governance Good and Know Your Customer (Principle KYC) to ensure the money into or out instead of the results of money laundry.

Based on the above phenomenon, it is clear that the performance of banks in Indonesia generally declined compared to before the crisis, it can be seen from several factors such as return on assets (ROA) and Return on Equity (ROE) is slow, decline in assets, decrease in profit and network business or narrowed, despite being held revamping and mergers/acquisitions to save banks in Indonesia (Bank Indonesia, 2003).

The major problem faced by all banks including Bank Jabar loan portfolio, namely how to create public trust, banking image, and loyalty to the debtor. Where the borrower is not only faithful, sincere, and timely pay their obligations, but also if the debtor needs funds will be returned to the

same bank. To ensure the sustainability of the company, as expressed by Griffin (2003: 35).

Identification of problems

The slow growth in lending and lower loan to deposit ratio indicates that banks function as an intermediary institution has not been optimal. While the emergence of a credit nonlinear allegedly caused by the debtor has not been loyal to the bank so that the debtor does not fulfill its obligations corresponding with the agreement. Because of the problems as described above regarding SME loans, Bank Jabar face something of a dilemma, on the one hand, according to the dominant vision to extend credit to SMEs, but on the other side of Bank Jabar still in doubt on the ability of SMEs in their loan repayments.

Literature review
Service Operations Strategy

Kotler and Keller (2006; 372) say that a service is any activity or performance that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may or may be tied to a physical product. Likewise, Stanton (1994: 494) states:
Services Review those are separately identifiable, intangible Essentially roommates activities provide satisfaction and there are not necessarily tied to a sale of another product or service. To produce a service may or may not require the use of tangible goods. However, when such use is required, there is no transfer of title (permanent ownership) to Reviews These tangible goods.
From these definitions, they are at the same principle, which states that the service is an intangible, which can meet the needs and desires of consumers.

Onsite Services

Services are not marketed through traditional distribution channels as well as physical goods such as from factories to wholesalers and then to retailers to subsequently forwarded to the final consumer. Here we will be described as a distribution channel for the company's services.

Design and Facility Services

The design and layout of the facility services closely related to the formation of customer perception. In some types of services, the perception formed from the interaction between the customer and the service facility affects the quality of these services in the customer's eyes.
Factors that significantly influence the decision of the facility design services include: (1) The nature and purpose of the service organization, (2) availability of land and the need for space/place, (3) flexibility, (4) factors Aesthetically, (5) Society and neighborhood environment, (6) Construction and Operating Costs.

Demand Management and Special Services

One of the big challenges is aligning its service marketing capacity (supply) and demand for the company's services. Some factors contribute to this case include the characteristics of services that are not durable, the variability in the capacity of services and customer participation in the service delivery system.
In any particular moment, fixed capacity services will face one of the following four conditions: Excessive Demand, Demand exceeded the optimum capacity, demand and supply are balanced at optimum capacity, redundant capacity.

The role of HR in Service Operations

In principle, there are two main functions run by boundary spanners, ie, information processing and external representation. The first boundary spanners get information from and about the environment, filter it and forward it to the members of other organizations. Both boundary spanners represent society together as they get to enter and create a distribution expense.
In a model of Service Profit Chain, Hesket, et l. (1997; 39) suggests a close relationship between employee satisfaction and customer satisfaction. Employee satisfaction obtained from workers and workplace design that facilitates internal service quality. Recruitment, training, and compensation of employees is also a major contributor to the creation of internal service quality.

Service Delivery Strategy

Lovelock & Wright (2002; 30, & 49) states that serve as a process and system, services can not be removed from a process and system. Services as a process spanning four process approach, namely people processing, mental stimuli processing, possession processing, and information processing. This process is part of the service delivery system, which is to answer the question "how services are delivered". While the service as the system is a sequence of products and services offered to consumers which includes service operation system, service delivery system, and service marketing system. Based on this statement it is clear that the marketing mix can be felt by consumers through phases of operation and delivery of services.

Company image

According to Martinez and Leslie (2004)), cites the opinion of Aaker that the definition of a brand is, "a Distinguishing name / or symbol (such as a logo, trademark, or package design) intended to identify the goods or services of either one seller or a group of sellers, and to differentiate Reviews those goods or services from Reviews those competitors ".

While the definition of brands according to the American Marketing Association, quoted by Kotler (2003, 443), that brand is a name, term, sign, symbol or design, or a combination of these things, which are intended to identify the goods or services of a person or group of sellers and to distinguish them from the goods and services of a competitor "

From both of these definitions can be concluded that the actual brand is a promise sellers to consistently give the appearance, specific benefits to consumers, so that when the promise was fulfilled then it will have implications on the good image of the company. And the promise given by a good brand is 'a guarantee that what is seen by consumers that they will get' or in other words the company gets a good image in the eyes of consumers.

Research Methodology

The object of research into a variable in this research is the performance of service operations strategy that includes physical facilities, equipment, information and technology, human resources. Performance service delivery strategy that includes sequencing of service delivery step, the extent of delegation, nature of contact between the customer and the provider, nature of the process, a protocol for allocating limited capacity, imagery and atmosphere. While the dependent variable is the image of the company that includes recognition, reputation, affinity, domain.

The nature of this research is descriptive and verification. The nature of verification research wanted to test the truth of a hypothesis that is carried out through data collection in the field. Which in this study to test whether a service operation strategy and service delivery strategies affect the company's image. Given the nature of this research is descriptive and verification conducted through data collection in the field, the research method used is the method descriptive survey and explanatory survey method.

Research result

To determine whether a free variable that influences Strategy Performance Service Operations and Service Delivery Performance against BJB Jatinangor image, done by using path analysis (path analysis) and the software used was SPSS release 12. The steps taken is to calculate the correlation between variables, so that obtained as table 1 below.

Table 1 Matrix Correlation Between Variables

Correlations

		KOMPENSASI	KEPUASAN	KINERJA
KOMPENSASI	Pearson Correlation	1	.506*	.446**
	Sig. (2-tailed)	.	.010	.001
	N	50	50	50
KEPUASAN	Pearson Correlation	.506*	1	.457**
	Sig. (2-tailed)	.010	.	.001
	N	50	50	50
KINERJA	Pearson Correlation	.446**	.457**	1
	Sig. (2-tailed)	.001	.001	.
	N	50	50	50

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

In this study, statistical table results in Pearson correlation using SPSS release 12 known correlation compensation on the Performance Submission Jasadengan correlation value of 0506, the correlation of compensation with the performance of the correlation value of 0.446 and correlation Performance Service Delivery with the performance of the correlation value of 0457,
While the results of a causal relationship or influence directly X1 and X2 to Y, can be seen in Table 2 below.

Table 2 Effect of Variable X1 and X2 to Y and influence Excluding Variables X1 and X2

Interpretation Path Analysis		
Information	**Influence**	**%**
Effect of X1, X2 to Y	0424	42.4
Excluding the influence of X1, X2	0576	57.6
amount		100

From the test results can be seen that the Strategy Performance Service Operations and Performance Service Delivery affect the image of the Bank BJB Jatinangor which amounted to 42.4%, while the remaining 57.6% is influenced by other factors not examined by the author of the products, promotions, location, and price, However, when seen in partial Performance Service Operations Strategies dominant influence on the image of BJB than Service Delivery performance, the results of hypothesis testing can be illustrated diagram causal relationship variables X1, X2 on Y as follows:

$R^2_{YX1YX2} = 0.424$

$P_{YX1} = 0.400$

$r_{X1X2} = 0.506$

$\varepsilon = 0.759$

$P_{YX2} = 0.350$
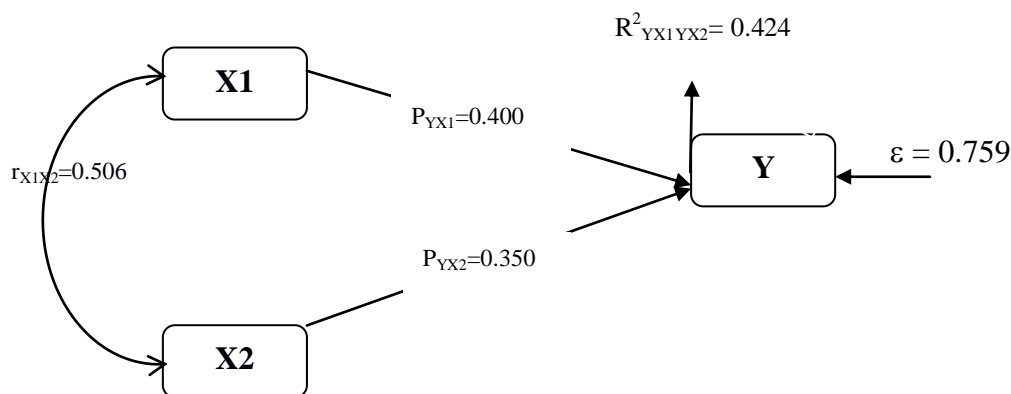
Figure 1: Diagram Causal Between Strategy of Performance Service Operations (X1), Service Delivery Performance (X2) and Image (Y)

Performance Service Operations Strategies against BJB image either directly or indirectly in BJB Jatinangor can be seen in Table 3 below:

Table 3 Direct and Indirect Effect Of Performance Service Operations Strategies Against Citra BJB

Interpretation Path Analysis			
Ket		Influence	%
X1	Direct influence to Y	0:16	16
	The indirect effect through X2 to Y	0.0708	7:08
amount		0.2508	23:08

From table 3, it can be seen that the contribution Performance Service Operations Strategies against BJB image directly by 16% with a coefficient of 3,361 t, while for ttable value at significance level α (0,05) = 1.67, because the value of t> t table, as well as indirectly through a variable performance at 7:08% Service Delivery. While the contribution of Strategy Performance Service Operations on the image of BJB totaled 23:08%, it can be concluded that the Strategy Performance Service Operations significant direct effect on the image of BJB, the empirical evidence is an indication that to improve the image of BJB, needs improvement factor Strategy Performance Service Operations, due Service Operations Strategy performance is closely related to improving the image of BJB. The path coefficients indicate a positive and significant value, that is to say where the better performance of Operations Strategy Services provided will result in upgrade the BJB image. This indicated that the Strategy Performance Service Operations influence the image of BJB, thus contributing to the Performance Service Operations Strategy is very significant.

Conclusion

a. Strategic of performance service operations proved a positive and significant impact on the image of BJB bank.
b. Strategic of service delivery performance proved a positive and significant impact on the image of BJB bank.
c. Strategic of service operations and service delivery strategies simultaneously proved a positive and significant impact on the image of BJB bank. However, when viewed partially, then the performance of the operating strategy of the dominant affects on the bank's image.

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