

## MANY VARIABLES CAN GIVE CUSTOMER SATISFACTION (CASE STUDY: PT BANK DANAMON MEGA KUNINGAN AND GAJAHMADA)

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### ABSTRACT

Generally, banking companies in Indonesia, there is no exception with PT. Bank Danamon, in its life faces a challenge of change environment fastly. Therefore, Human resource management is needed, in order to adapt open systems to interact, so they can adapt. The results of identification and analysis for a five HR management are consists of training, development, and service quality to influence a customer satisfaction. Among several variables, a service quality is dominantly influence to shape a customer satisfaction that compared to other variables. Many information show that from employees about shaping a customer satisfaction, increasing mature and "smart" employees and provide fast service, reliability, communication, friendliness for customers.

*Keywords: training and development, service quality, customer satisfaction*

### INTRODUCTION

In various fields, the advancement of technology and communication, it has brought changes in a daily application for each company. Changes are occur in the era of technology and communication have changed the way companies that conduct for their business and also change the behavior and demands of consumers. A competition structure changes to be very competitive, and if the organization wants to survive, it must be able to adjust (responsively) with the environment, including humans or workers in it (Robbins, 1995). One of the things that must be prepared by a company in dealing with these advances is by preparing to human resources quality. This is in accordance was conveyed by Dessler (1997), that managing human resources is very important for the success of large and small companies regardless of the type of industry. With quality human resources, a skilled and potential workforce can be created and can lead to specialization, then can increase for work productivity.

Training and development is one of the significant considerations in the process of organizational human resource functions. Training and development is play a critical role in maintaining and developing an capabilities of employees individually and in an organization as a whole and contributes to the process of important organizational change to run well. The training program is an integral part of many employee development program. Training is the basis for future employee development. By definition training is a process of teaching skills needed by new and old employees to do their jobs (Dessler, 2006). Dessler's opinion can be our basis for understanding training, because a training is indeed not only a program for new employees, but also for old employees as a way to update skills to be more optimal in their work.

Own development according to Dessler (2006), show that it is an effort to improve management performance in the future by instilling knowledge, behavior change or skill enhancement. The importance of training and development programs has finally become a necessity and the need for companies that it want to improve the capabilities, knowledge and experience of their employees at all levels of the organization. Many companies must be able to identify organizational needs, individuals, models and types of training as well as departments / levels to be trained. So, they can be adjusted to the goals to be achieved and to open opportunities for the transfer of skills, knowledge and experience for better jobs in the future.

Lately, the level of competition between banks in Indonesia has made the company improve in a profitable and professional management without having to eliminate its characteristics as well as its functions. Many various training and development programs continue to be carried out, so their business people are increasingly competitive and developing. In order for banks to win in the face of competition and stay afloat, banks must be customer-minded. The banks are excellent in competition and also good at engineering service products then carefully in engineering a market. Banks must be able to provide a good quality services to customers. If not, the customer will immediately turn to another bank that can provide better service quality. Through this training and development program, it was expected that employees can provide good quality services to customers. Many customers are satisfied with the services of bank employees.

Banks are required to provide quality service, especially in terms of meeting customer needs. The customer behavior of a bank continues to improve its service performance becomes good. Good service quality can enhance customer behavior that is beneficial and reduces unfavorable customer behavior. The company for services quality can associated with maintaining consumers' that influence can be seen from the tendency of consumer behavior or behavioral intentions. The tendency of consumer behavior can be seen as an indicator that indicates whether the consumer will stay or leave the company. The results of the study experience in a joint company can examined the relationship of these examples of consumer behavior trends. It was showed a strong evidence that they were influenced by the service quality (Zeithaml, Berry, and Parasuraman in Lupiyoadi, 2001).

Service quality is a service provided by professional bank officers to customers for customer satisfaction and accompanied by professional efforts to prepare services that customers satisfaction. The creation of professional attitudes towards employees is due to the results of training and development given to employees. Many employees can understand customer desires and more

active in providing useful information to customers, so customers will feel that the bank is a trusted financial advisor in meeting customer needs, in an effort to provide customer satisfaction. Customer satisfaction is the main thing and is a necessity for the company to remain successful, both at the operational, managerial and strategic levels. Engel, et al. (1994) said that customer satisfaction is a post-purchase evaluation after the alternative chosen at least yields the same or exceeds customer expectations. Customer satisfaction is the level of one's feelings after comparing performance or results compared to expectations (Kotler, 1997).

The training and development variables can improve service quality that it has an impact on customer satisfaction in PT Bank Danamon Mega Kuningan and Gajahmada. The purpose of this research is to find out the training and development variables can improve service quality, which has an impact on customer satisfaction at PT Bank Danamon Mega Kuningan and Gajahmada.

## **THEORITICAL FRAMEWORK**

The framework of thought is a formulation of the relationship between variables based on various theories which are then analyzed critically and systematically, so as to produce a synthesis of the relationships between the variables studied. The synthesis of the relationship of these variables, then used to form a hypothesis.

### **Premise**

The premise is a form of reasoning process based on logic that attempts to connect two different propositions to derive a conclusion (Badudu and Zain, 1994).

#### **Premise 1.**

Training is the process of teaching new or existing employees to improve the basic skills they need related to their work. Training is conducted to improve company competitiveness and improve productivity (Dessler, 1997; Schermerhorn, 1999; Hariandja, 2002).

#### **Premise 2.**

Employee development programs that meet the needs of employees will obtain employees who are capable and flexible, for an organization or institution to move into the future and improve management performance in the future by instilling knowledge, changing behavior or improving the skills of their employees (Dessler, 2006; Simamora, 2004; Nawawi, 2003; Flippo and Edwin B, 1985).

#### **Premise 3.**

The training program implemented by an organization is a very important part of human resource activities, organizations that implement it will get an increase in productivity and results organizationally. All employees have access to the right to obtain training and development presented by the company (Bartell, 1994; Knoke and Kalleberg, 1994; Hariandja, 2002).

#### **Premise 4.**

The implementation of employee training and development programs must be held to improve employee capacity, which aims to provide opportunities for all employees to demonstrate their role to the highest standards, and increase the profitability of the company (Mathis, Robert L, et al, 2000; Nawawi, 2003; Blanchard and Huszco, 1986).

#### **Premise 5.**

Service is any business offered by a party to another party to fulfill needs and enhance satisfaction for those who receive. Reliability is the core quality of service because unreliable services are bad services even though there are other attributes (Daviddow and Uttal, 1989; Hasibuan, 2003; Kotler, 2002; Kasmir, 2004).

#### **Premise 6.**

Customer satisfaction is the customer's response to the fulfillment of meaningful needs for goods or services that provide a level of comfort, customers will feel satisfied if the results are as expected and vice versa the customer will feel dissatisfied if the results are not in line with expectations. (Oliver, 2003; Tse and Wilson, 2004; Kotler, 2004; Purnomo, 2003; Engel, 1994; Gerson, 2002).

In the framework of the research analysis the author definitively describes the concept of influence which is defined as the relationship between the independent variable to the dependent variable so that as a consequence it causes a change in the dependent variable. Likewise with the relationship of employee training programs with service quality. The existence of a strong relationship from the employee training program variable on the one hand will cause a change in the other side. Thus it can be concluded in this frame of mind that training programs and employee development affect service quality which has an impact on customer satisfaction.

To clarify the research framework can be seen in Figure 1 below:

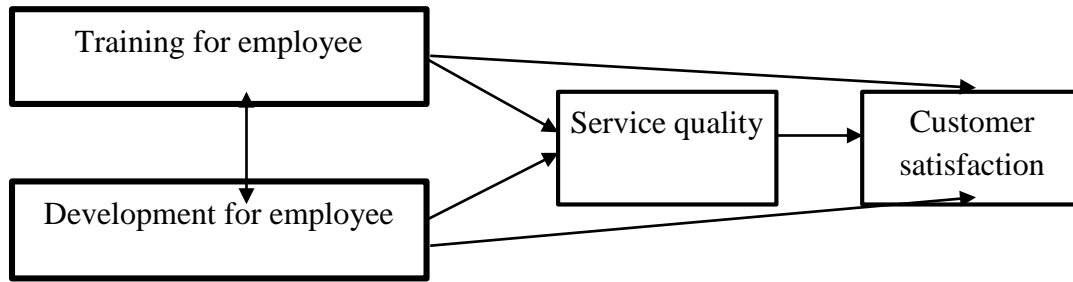


Figure 1. Conceptual Framework Model

**Hypothesis**

After the problem is formulated, the next step is to formulate a hypothesis. According to Nasution (2000) show that the definition of a hypothesis is a tentative statement, which is an estimate of what we are observing in an effort to understand. Based on the research background, framework and premise, which are show that the various interrelationships between variables. Therefore, it is necessary to draw a conclusion in this study, in the form of a hypothesis of a significant influence to training and development programs on service quality. The hypothesis in this is:

"Variable training, development and service quality can provide satisfaction to customers (Premises 1,2,3, 4, 5 and 6)."

**METHODOLOGY**

In this study, author's used a primary data by collecting data through distributing questionnaires by 110 respondents. For secondary data, author's are requires to accurate data from the company to complete this research. In this study, an analytical method used to test the research hypothesis is path analysis. Path analysis is used to determine whether there is an effect of training and development variables on service quality and its impact on customer satisfaction, both individually and together. The path analysis model used is as follows:

$$Y = a + b_1X_1 + b_2X_2 + bX_3$$

Y = customer satisfaction variable

X<sub>1</sub> = training variable

X<sub>2</sub> = development variable

X<sub>3</sub> = service quality variable

a = Intercep modele

b<sub>1</sub>,b<sub>2</sub> = Slove variable of training and development for service quality.

**RESULTS**

Furthermore, based on the results of the above analysis, information can be obtained about the relationship of problem identification and hypothesis that has been formulated as follows:

- a. Effect of employee training on customer satisfaction.
- b. Effect of employee development on customer satisfaction.
- c. Effect of service quality on customer satisfaction.

From the above calculations can be arranged recapitulation of influence partially or jointly, both directly and indirectly can be seen in table .1 below.

**Table 1. Recapitulation of Direct and Indirect Variable Effects**

Keterangan	Besarnya Pengaruh	Total	Keterangan
X <sub>1</sub> to X <sub>3</sub>	42.18%		Partial
X <sub>2</sub> to X <sub>3</sub>	37.72%		Partial
X <sub>1</sub> and X <sub>2</sub> to X <sub>3</sub>		79.9%	Total
X <sub>3</sub> to Y		81.2%	Total

X <sub>1</sub> to Y	28.07%		Partial
X <sub>2</sub> to Y	16.47%		Parstial
X <sub>3</sub> to Y	41.76%		Partial
X <sub>1</sub> , X <sub>2</sub> , and X <sub>3</sub> to Y		86.3%	Total

Source: data processed

The hypothesis which states that "Training, development and service quality partially or jointly influence to customer satisfaction" based on the results of testing shows that training, development and service quality have a positive effect on customer satisfaction. Being a hypothesis, can be accepted.

The results of testing about training variable hypothesis, development and service quality variables influence to the customer satisfaction variable, which is dominant among the three variables is the service quality variable of 41.76%. While, the training variable was 28.07% and development was 16.47%. Totally, the effect of these variables on customer satisfaction is 86.3%. Based on the hypothesis if you want to increase customer satisfaction, such as increase to the training program, development and service quality.

Starting from training material, who trains, the place where the training is carried out must be in accordance with the expectations of the workers. Organizations are set training as the main factor for each employee and can expected then encouraged to continue learning. In this case, the principle applies for training is a process that does not end and knows no age limit. By learning, every person in the company can improve their skills and expertise.

Training always has a close relationship with learning. Learning is the process of change for cognitive structures. If someone learns, then he will increase his knowledge. The productivity of learning actions will appear in changing habits, skills, associative thinking and increased memory, rational thinking, attitudes, inhibitions, appreciation, effective behavior (Robbins, 1996). Employee training is one form of learning organization. Learning organization is the organization of creativity, skills, and transfer of knowledge, then expected to be able to improve behavior that thinks of new knowledge and insights (Garvin, 1993).

The human resources development rests on the fact that an employee will need knowledge, skills and abilities, then develop in order to work well in the position he has lived throughout his career. This long-term career preparation from an employee for a series of positions is meant by employee development, which helps employees prepare themselves for changes in their work that can be caused by new technology, job design, new customers or new product markets. Development is an increase in skills through training necessary for the right work performance. It is a very important activity and will continue to grow because of technological changes, reorganization of work, increasingly complex management tasks (Flippo, Edwin B., 1985).

Customer satisfaction is a long-term strategy that requires commitment, both in terms of funds and human resources. It includes for various efforts such as monitoring and measuring a customer satisfaction on an ongoing basis, providing training and development regarding communication, salesmanship, and public relations to management and employees, incorporating an ability to satisfy customer leadership in the employee performance appraisal system, and providing greater empowerment to employees in carrying out their duties (Schnaars, 2002).

## CONCLUSION

There is no exception with PT. Bank Danamon for some banking company in Indonesia, fastly in its life faces a challenge of change environment. Therefore, HR management is needed, that it can adapt and also open systems to interact, so they can adjust. The occurrence of change involves humans and will affect to humans, which is major implications for HR management. In anticipating for the environment, to achieve long-term goals, an HR management management approach is needed, likes combining the company's business objectives with human resource management. The results of identification and analysis of the five HR management are consists of training, development, and service quality to influence a customer satisfaction. Several variables, a service quality is dominantly influence in shaping for a customer satisfaction compared to other variables. Many information from employees show that in shaping a customer satisfaction, increasingly mature and "smart" employees provide fast service, reliability, communication, friendliness for customers.

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