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ANALYSIS OF THE EFFECT OF SERVICE, PEOPLE AND PHYSICAL EVIDENCE QUALITY ON CUSTOMER DECISIONS IN PT. BANK TABUNGAN NEGARA

(Persero) Tbk

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Abstract

The decision to use banking services is something that is needed before choosing a banking institution. This study aims to determine the effect of People and Service Quality on Customer Decision of PT. Bank Tabungan Negara (Persero). The research population is customers who use the services of PT. Bank Tabungan Negara (Persero) Tbk. The study sample used Quota Sampling with an accidental sampling approach of 100 respondents. Data collection techniques of this study were questionnaires and interviews, which were tested for validity and reliability. The data analysis technique uses the classical assumption test, multiple regression, t test, F test and determinant coefficient. Results The multiple regression equation $Y = 15.502 + 0.139 X1 + 0.136 X2 + 0.319 X3$. The partial test results have the effect of Service Quality on Customer Decisions, there is the influence of the People variable on Customer Decisions, there are psycal evident influences on customer decisions where t 2,240 > t-table 1,984 There is the influence of tcount 2.415 > t-table 1,984. The F test value obtained F count 6.586 > F-table 3.090 with sig 0.002 < α 0.05 shows that People and Service quality significantly influence customer decisions at PT. Bank Tabungan Negara (Persero) Tbk.

Keywords: Service Quality, People, Technical Evident, Customer Decision

I. Introduction

In today's modern society, everyone is increasingly aware of the value of money that will be used to meet their needs, so they always demand the quality of a service or product whose value is of course equal to the value of money given to its decision to use services or goods from a company. This customer decision is the benchmark for the success of the company's operations.

Buying decisions are very important to be considered by companies because consumers are people who give benefits to the company. Consumers do not depend on companies, but companies that depend on them, because of the high competition in the

business world. Consumer decision making is a process of integration that combines knowledge to evaluate two or more alternative behaviors, and choose one of them. Many things can encourage consumers to take action using products or services. The need for products offered and in accordance with the needs of consumers is the main thing that is most important to be considered by consumers when choosing a product, especially services.

Influential consumer behavior in making customer decisions using banking services, several factors including the quality of service. With the quality of good service will provide a sense of fun for customers who use or use products or services from services provided to achieve or meet satisfaction with the use of products or services from these services. Good service also encourages consumers to establish strong ties with the company.

People (human resources) have a very important role in banking services, because people or human resources have high contact with consumers. People are all actors who play part of the presentation of products or services to consumers and therefore affect the buyer's perception of the product or service delivered by the company. Furthermore, service is as any activity or benefit offered for sale by a party that is essentially intangible and does not produce ownership of anything. (Kotler, 2000, p. 260).

With the quality of good service will provide a sense of fun for customers who use or use products or services from services provided to achieve or fulfill satisfaction with the use of products or services from these services. Good service also encourages consumers to establish strong ties with the company. In the long run these ties allow the company to understand carefully the expectations of consumers and their needs. Thus the company can increase consumer decisions to use the services of a company where the company seeks to maximize pleasant consumer experience and minimize or negate unpleasant consumer experience. For this reason, banking institutions need to improve service to customers and complete the facilities for transacting online and offline that are needed by customers.

II.   Theoritical review

Service Quality

Service quality is the company's strategy to capture market share in the face of competition. This is because by providing good and quality services to customers, customers will feel happy to become customers of the company. Service quality reflects the comparison between the level of service delivered by the company compared to the expectations of the customer, the quality of service is realized through meeting the needs and desires of the customer and the accuracy of delivery to offset or exceed customer expectations. (Tjiptono (2012, p. 77).

Where service (service) is any action or action that can be offered by a party to another party which is basically not physically tangible and does not produce ownership of anything (Kotler, 2000, p. 26). Various ways are done to attract or retain consumers, including by providing quality services to maintain their customer satisfaction.(Daulay, Raihanah and Muhriza Al Rany, 2018). Kepuasan dari pelayanan yang diterima dapat diperlihatkan dari seberapa jauh perbedaan antara kenyataan dan harapan pelanggan atas layanan yang mereka terima. (Satisfaction of the services received can be shown by how far

the difference between reality and customer expectations for the services they receive. (Lupiyoadi, 2006)

So with the good quality of service will give a sense of fun for customers who use or use products or services from services provided to achieve or fulfill satisfaction with the use of products or services from these services. That service and profit sharing have positive effect and significant to customer's saving decision in Medan Chief Branch Office of Syariah Bank (Daulay, Raihanah, 2010)

People

People in services are people who are directly involved in explaining all the company's service processes and are factors that play an important role for all organizations in terms of delivering products or services to consumers. People or people can be interpreted as human resources which include employees or sometimes customers involved in the production process (Ahmad Gozali, 2013, p. 35). People are people who function as service providers that greatly affect the quality of services provided (Lupiyoadi, 2006, p. 75).

In the four studies that provide participants with the opportunity to earn, spend, and save money, we show the effects of proposed and tested the underlying processes (Mishra, Himanshu; et all, 2013). A good deal more needs to be done to motivate people to save more and to invest more efficiently (Croy, Gerry, 2011). Based on the above about defenisi then it can be drawn the conclusion that the person is part of the company which has the task to convey precisely the marketing mix to consumers.

Physical Evidence

Physical Evidence is part of the marketing mix service elements that can be controlled by companies in delivering or informing the services produced and will be used to satisfy target consumers. Physical Evidence is the environment in which the service is delivered and the place where the service provider with the consumer interacts with all other components that support the realization or communication of services. Elements of Physical Evidence include all aspects of physical facilities from service organizations consisting of exterior and interior attributes and other tangible things that are used to be able to provide satisfaction to consumers.

Evidence that regular moderate-intensity physical activity confers substantial health benefits has been available for more than a decade. (Bill Bellew,et all, 2010). The study correlated rate Statistics provide evidence of causal the relationship between the factors and physical activity. (Adrian E Bauman, et all, 2012)

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Buying Decision

By studying the customer's purchasing decisions, the company understands precisely the needs and desires of its customers so that it can help companies to satisfy customers. Applying the concept of marketing means extending the legitimacy of the company to society. The business competition is possibly cannot be avoided. A competition shows the number of similar products on the market and shows that same business do it.(Daulay, Raihanah, 2017).

That purchasing decisions are the choice of an action from two or more alternative choices, a consumer who wants to choose must have alternative choices (Schiffman and Kanuk in Dr. Etta Mamang Sangadji 2013, p. 120). Consumer decision making is a process of integration that combines knowledge to evaluate two or more alternative behaviors and choose one of them (Setiadi, 2003). Promotion of the food industry doing marketing food marketing has also been shown to alter children's knowledge of food content and healthiness. (Ueda, Peter; et all, 2012)

So decision making is an action taken to overcome the problems that occur and must be faced or are steps taken to achieve the goal by combining knowledge to evaluate two or more alternative behaviors and choose one of them, which consists of input, process , and output. and there are five roles in decision making, namely: originating ideas, influencers, decision makers, buyers, and users.

III.   Research Methods

The approach of this research is associative research, which is an approach using more than one variable and aims to determine the relationship and influence between one variable with. Sampling is done by Quota sampling technique that is accidental sampling technique or coincidence sample, which is the determination of samples based on coincidence, where anyone who accidentally meets with the researcher can be used as a sample, if viewed by the person who happened to be found it is suitable as a data source. (Sugiyono, 2008, p. 122)

Based on the information above, the sample was taken by accidental / accidental sampling system, namely customers taken 10 (ten) customers every day for 10 days of research, then the sample size obtained was (10 x 10) = 100 customers (respondents).

Data collection technique

1. Interview is to do question and answer directly with the company to obtain the data needed in this study.
2. Questionnaire (Questioner), is a technique of data collection conducted by giving a set of questions or written questions in the form of a questionnaire to the respondent to answer which is addressed to the customers at PT. Bank Tabungan Negara (Persero) Tbk. Setiabudi Branch using a Likert scale in the form of a checklist, where each question has 5 (five) options.

Data analysis technique

In analyzing the collected data, the researcher conducted an analysis using the multiple correlation formula.

Multiple Linear Regression

Linear analysis of multiple regression is used to determine the effect of service quality, people and physical evidence on agency decisions. In addition, multiple regression analysis is used to determine the extent of the influence between independent and bound variables.

T test

In analyzing data, to test whether the relationship between independent variables and dependent variables is real or not, the t test is used.

Test F

This test is conducted to find out whether all independent variables have the same effect on the dependent variable by comparing between the values of F table and F count. In this case it is done to find out whether all variables X1 (Service Quality), X2 (People) and X3 (Physical Evidence) have the same effect on the dependent variable Y (Customer Decision).

IV. Research Results and Discussion
Research Results

From the results of calculations using the SPSS 20 program. For windows, the results of multiple linear regression analysis are shown in the following table:

Regresi Berganda (Multiple Regression

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1(Constant)	15,502	2,930		5,290	,000
Service Quality	,139	,058	,234	2,415	,018
People	,136	,061	,217	2,240	,027
Physical evidence	,319	.176	,089	3.676	,002

a.Dependent Variable: Customer Decision

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Dari tabel diatas maka diketahui nilai-nilai sebagai berikut : (From the table above, we know the values as follows:

a konstanta	= 15.502
Service Quality	= 0.139
People	= 0.136
Physical Evidence	= 0.319

These results are entered into multiple linear regression equations so that the following equation is known:

$$Y = 15.502 + 0.139X_1 + 0.136X_2 + 0.319 X_3$$

Information :

a. The constant of 15.502 shows that if the value of the independent and dependent variables is considered constant, the customer's decision is 15.502% or it can be said that the customer's decision is still worth 15.502 if it is not influenced by the dependent and independent variables.

b. X1 of 0.139 shows that if the quality of service increases, it will result in an increase in customer decisions of 0.139 or 0.139% assuming other independent variables are considered constant.

c. X2 of 0.136 indicates that if the People experience a 100% increase, it will result in an increase in the customer's decision by 0.136 or 0.136% assuming the other independent variables are considered constant.

d. X3 of 0.319 shows that if the evidence physical increases, it will result in an increase in customer decisions of 0.319 or 0.319% assuming that other independent variables are considered constant.

Partial test (t test)

Test Results t

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1(Constant)	15,502	2,930		5,290	,000
Service Quality	,139	,058	,234	2,415	,018
People	,136	,061	,217	2,240	,027
Physical evidence	,319	.176	.089	3.676	,002

a. Dependent Variable: customer decision

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1) Effect of Service Quality on Customer Decisions

For service quality variables can be seen from the table of tcount of 2.415 with a significant level of 0.018 while t table 1.984 with a significant level of 0.05. Based on the above criteria, thitung 2,415> 1,984 t table with a significant level of 0,018 <0,05, it can be concluded that there is a significant effect of the variable quality of service on Customer Decisions in banking institutions. This means that if Service Quality is getting better, Customer Decisions will increase.

2) Influence of People Against Customer Decisions

Can be seen from the People table with a value of 2,240 with a significant level of 027, while t table 1,984 with a significant level of 0.05. Based on the above criteria, then tcount 2,240> 1,984 t table with a significant level of 0,27 <0,05, it can be concluded that there is a significant influence of People variable on customer decisions in banking institutions. This means that if people are getting better, customer decisions will increase

3) Effect of Physical Evidence on Customer Decisions

Can be seen from the People table with a tcount of 3.676 with a significant level of 002, while t table 1.984 with a significant level of 0.05. Based on the above criteria, then tcount 3.676> 1.984 t table with a significant level of 0.02 <0.05. It can be concluded that there is a significant effect of Physical Evidence variables on customer decisions in banking institutions. This means that if Physical Evidence is getting better, the customer's decision will increase

Simultaneous Test (Test F)

F Test Results

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	50,474	3	25,237	6,586	,002[b]
	Residual	371,716	97	3,832		
	Total	422,190	99			

a. Dependent Variable: customer decision

b. Predictors: (Constant), Service Quality, people, physical evidence

From the calculation of the table above obtained Fcount 6.586> Ftable 3.090 with a significant level of 0.002 <0.05, so it can be concluded that people and the quality of servants together (simultaneous) influence the decisions of customers of banking institutions. This means that increasing People and Quality of Service together will improve the customer's decision to save in banking institutions.

Coefficient of Determination

Koefisien Determinasi
Model Summary[b]

Model	R	R square	Adjusted R Square	Std. Error of the Estimate	Change Statistics	
					R Square Change	F Change

| 1 | 346[a] | .120 | .101 | 1,95758 | .120 | 6,586 |

a. Predictors: (Constant), Service Quality, people, physical evidence

b. Dependent Variable: customer decision

From table IV above, it can be seen that R2 is R Square which is worth 0.120

D = R2x100%

= 0,120x100% = 12%

From the table above, it can be seen that the R value is 0.346 and R-Square is 0.120 or 12%. Free variable contribution to customer decisions is 12%, the remaining 88% is influenced by other variables not examined.

Discussion

a. Effect of Service Quality on Customer Decisions.

Based on the partial test of the effect of Service Quality (X2) on Customer Decisions (Y) obtained tcount 2.415> t table 1.984 with a significant level of 0.018 <0.05, H0 is rejected (Ha accepted) which indicates that there is a significant effect of Service Quality on Customer Decisions banking institution.

This is in accordance with the theory put forward by Tjiptono (2012, p. 157) stating that services have a close relationship with customer decisions. Service Quality provides an incentive for consumers to establish strong ties with the company. Companies must provide effective services for the creation of Customer Decisions.

b. Effect of People on Customer Decisions

Based on the results of the partial test of the influence of people (X1) on Customer Decisions (Y), the value of tcount 2,240> t table 1,984 with a significant level of 0,027 <0,05, H0 is rejected (Ha accepted) which shows there is a significant influence between the variables of the Customer Decision in banking institutions.

This is in accordance with the theory put forward by Ahmad Gozali (2013 p. 51) stating that people as human resources are assets for companies engaged in the goods or services industry. Especially if he is an employee who has high integrity and performance at work. The ability of employees to provide good service to consumers will make consumers meet their needs and feel satisfied in using the services of the bank. This will provide benefits and benefits for the company in general and have a good impact on the company's image from outside and consumer decisions.

c. Effect of Physical Evidence on Customer Decisions.

Based on the partial test of the effect of Physical Evidence on Customer Decisions, the value of tcount 3,676> t table 1, 984 with a significant level of 0.002 <0.05, H0 is rejected

(Ha accepted) which shows there is a significant effect of Physical Evidence on Customer Decisions in banking institutions.

d. The influence of Service Quality, People and Physical Evidence on Customer Decisions.

Based on the results of the above tests it is known that the value of Fcount is 6.586> Ftable3,090 with a significant level of 0,002 <0,05, H0 is rejected (Ha is accepted) which shows there is a significant influence between variables of Service Quality, People and Physical Evidence together on Decision Customers at banking institutions.

This indicates that the better Quality of Service provided will give a good impression to consumers to become customers and the high performance of employees (people) will be a basic competency in the company's internal and good imaging outside so that it can affect the Customer Decision. Likewise, complete facilities will improve service so that it will give a good impression to consumers to become customers in the banking company.

V.   Conclusion

1. Multiple regression equation $Y = 15.502 + 0.139X1 + 0.136X2 + 0.319 X3$ the equation shows that all independent variables (service quality, people and physical evidence) have a positive bi coefficient, meaning that all independent variables have a direct influence on the decision variable The customer. Physical Evidence variable has the largest relative contribution between independent variables.
2. There is an influence on the quality of services to customer decisions. There is the influence of the People variable on Customer Decisions. There is an influence of physical evidence on customer decisions.
3. There is a significant influence on the quality of Service, People and physical evidence on Customer Decisions. The R-Square value obtained is equal to 0.120 indicating that about 12% of the customer decision variables can be explained by the variables of Service Quality, People and Physical Evidence. 12% and 88% influenced by other variables not examined.

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