
DETERMINANT OF CUSTOMER SATISFACTION AT BANK BNI ATM SERVICES IN MEDAN

Andriasan Sudarso & Lili Suryati

Lecturers of Sekolah Tinggi Ilmu Ekonomi IBBI Medan,
Indonesia

ABSTRACT

The purpose of this research was to determine and to analyze the influence of physical evidence and process partially or simultaneously on customer satisfaction. The population in this research was the customers of Bank BNI ATM in Medan. The research used a descriptive and explanatory methods. The sample were 270 respondents, and the data were analyzed by using SEM (Structural Equation Modeling) and Lisrel. Findings in this research were that physical evidence had positive and significant influence on customer satisfaction. Process had positive and significant influence on customer satisfaction. Physical evidence and process simultaneously had positive and significant influence on customer satisfaction with the contribution of 69% while the remaining 31% were influenced by the other factors. Physical evidence was the most dominant influence on customer satisfaction.

Keywords: *Physical Evidence, Process, Customer Satisfaction*

1. INTRODUCTION

One of the facilities of banking services that are currently provided to facilitate transactions for customers is through an ATM (Automated Teller Machine). Some clients range obtained by the ATM is a 24-hour customer service for a wide range of banking transactions, among others include cash withdrawals, savings account balance inquiry, funds transfer, cash deposit (via machine CDM) and perform various types of bill payments without having to come directly to the office of a bank.

ATM usage has grown rapidly, as consumers increasingly accept the use of the tool. Field research conducted in several countries showed that the bank's customer actually prefer the use of a transaction with an ATM rather than using the cash register. Teller machine has been accepted by the society and the number of installations increases, the cost of which use the transaction continues to decline, for example, research in the United States shows that transactions using the machines require a lower cost because of the tendency of the price of the machine costs decrease and the volume of transactions increased, while transactions via teller increased costs due to rising labor costs (Setyo Soedradjat in Khuzaini, 2012)

PT. Bank Negara Indonesia (*Persero*) Tbk. is one of the bank categorized State-Owned Enterprises (SOEs) in Indonesia. Established since 1946, earlier known as Bank Negara Indonesia, is the first bank established by the Government of Indonesia. The term 'Bank BNI' is shortened to 'BNI', while the establishment of '46' is used in the company's logo to reinforce the pride as the first national bank was born in the era of the Republic of Indonesia (*NKRI*). Departing from the spirit of the struggle that is rooted in its history, Bank BNI is determined to provide the best service for the country, and continue to be the pride of the country in accordance with the vision of Bank BNI Bank national pride is Becoming a Winning, Leading and Service Leadership and Performance.

Services and performance of Bank BNI become the focus of management in improving the company's services to its customers. One product that is used as a gauge of Bank BNI in the success of the vision is an ATM (Automatic Teller Machine). Bank BNI ATMs managed by internal and external parties. What is meant by the management of ATM BNI internal Party that is where ATM BNI managed by BNI Bank employee who is in each team consisting of a team of ATM Regional Center (ATMRC) amounting to 23 teams and a team of 48 branch team. While management by external parties, namely where the ATM BNI managed by both parties, amounting to 29 teams, which is a service company that is willing to provide services Cash Replenishment and First Line Maintenance ATM. Cash Replenishment is a work delivery and charging of cash into the ATM machine so ATM can be used for cash withdrawal transactions performed by the second party with the number of charging and denominations as specified by the First Party and the First Line Maintenance is the first corrective actions for any problems that arise in ATMs under management of the Second Party as well as other work undertaken by Both parties as stipulated in the Cooperation Agreement. One task of the team is to maintain Service Level (performance) above the average ATM stipulated in the SLA (Service Level Agreement).

Bank BNI Medan City belonging to the territory South Sumatera Office, based on data from ATM Performance in 2013 has had a number of 262 ATM locations with the distribution of ATM locations located in multiple locations that are expected to provide convenience to all customers of Bank BNI in service and access to Bank BNI. Locations that have been mentioned are in the service centers and the interests of society, namely Pharmacies, Government Agencies, Shopping, Minimarket, Gas Station, Hospital and at the Branch Offices of Bank BNI (Source: ATMRC Medan City, processed, 2014).

The recapitulation of the average percentage of monthly ATM transactions Medan City are scattered in 262 mununjukkan ATM transaction levels are still relatively high, but the average rate of the transaction at the ATM Medan City is still below the maximum transaction rate (100%) were determined, namely the number of transactions at ATMs between 11,000 transactions up to 14,000 transactions per month (Bank Indonesia Regulation Number 11/11 / PBI / 2009). In 2013, during the month of January from 262 percent the average ATM transactions reached 99.674%, in February decreased to 99.630%, the average percentage bulanMaret transactions reached 99.668%, in April the average percentage of transactions reached 99.652%, month May the average percentage of transactions reached 99.696%, in June the average percentage of transactions reached 99.659%, in July the average percentage of transactions reached 99.690%, in August the average percentage of transactions reached 99.691%, in September the average percentage of the transaction reached 99.675%, in October the average percentage of transactions reached 99.681%, in November the average percentage of transactions reached 99.709%, while in December the average percentage of transactions reached 99.658%. Overall, the average percentage of transactions in 2013 was 99.674%. (Source: ATMRC Medan City, processed, 2014)

Based on these data it appears that recapitulation average percentage every month Medan City BNI ATM transactions spread over 262 ATMs still show the transaction levels are still quite high, which is still above 99%, but in the growth of transactions every month fluctuations are quite high. Where the reduction in transaction occurred in February (-0.044%), April (-0.016%), June (-0.037%), September (-0.016) and December (-0.051) with the sharpest drop in transactions was in December that reached 0.051 % from the Previous Month. While the increase of transactions occurred in March (0.038%), in May (0.044%), July (0.031%), August (0.001%), October (0.006%) and November (0.028) with the highest increase in transactions was in May reached 0.044%. Then fluctuations in the period of 2013 decreased 5 months of transactions in the transaction while the increase in transactions reached 7 months of the transaction. Furthermore, the most striking is the decline in transactions that take place in December (the highest decrease), which should be expected transactions in December increased compared to the previous month (November), but in fact decreased transactions reached 0.001%. A decrease in the level of transactions each month at ATM BNI Medan City though still below 1% but still will provide a big enough impact on the profitability of the business of Bank BNI and the impact on the competitiveness of Bank BNI.

A decrease in the percentage of transactions at ATM BNI Medan City above can be caused by several factors, such as customer prefers to use, and take advantage of other ATMs outside Medan City scattered in multiple locations or using other bank ATMs for many and frequent ATM that does not work, which reached 17.18% or 45 ATM area. In addition to non-functioning of ATM customers choose other ATMs outside Medan City also caused by several things such as physical discomfort ATM space, limited vehicle parking facilities, complete service facilities that should be contained in any ATM machine such as air conditioners, trash, as well as with circumstances surrounding ATM partially visible seedy and uncomfortable so that customers be willing to come and use it.

Afshar Asghar et. all (2011) based on the results of the research states "that there are high positive correlation between the constructs of customer service and product with customer satisfaction and loyalty." That there positive correlation tall one between construction service customer and product quality with satisfaction customer and loyalty. So based on the statement of transactions at ATM BNI decline Medan City caused by the dissatisfaction of customers / consumers against some of the factors contained in the ATM. This is indicated by the high customer complaints than 262 ATMs in the territory

Medan City who make complaints users through *Customer Service* and recap ATMRC system Medan City during 2013 there has been a complaint through the complaint system was recorded in January 2013 as many as 15 customer complaints (7.61%), February 21 complaints (10.66%), March 16 complaints (8.12%), April 24 complaints (12.18%), May 23 complaints (11.68%), June 14 complaints (7.11%), July 15 complaints (7.61%), August 10 complaints (5.08%), September 14 complaints (7.11%), October 9 complaints (4.57%), November 17 complaints (8.63%), and in December were 19 complaints (9.64%). So within waktu 1 year (2013) reached an average of 8.33% per month or 17 Customer complaints. Then follow up of Bank Indonesia Regulation Number 11/11 / PBI / 2009 on Organization Card Payment Instrument. The management of Bank Negara Indonesia in the implementation has set a target in Performance ATM with SLA targets transactions reached 100% or zero complaints.

Then Lovelock (2002: 69), states that the services element can be responded by the customer in the delivery of services is the marketing mix, product, price, place, promotion, physical support, Process, and contact personnel. Thus, Customer Satisfaction in the banking sector depends also on the marketing mix, product, price, place, promotion, physical support, Process, and contact personnel. While Riyaz Ahmad Rainayee, Rouf Ahmad Mir, Arfat Ahmad (2013: 371) through his research on the Customer Banking, stated "that people, and physical evidence have a significant impact on Customer Satisfaction in the retail banking sector". That the people and physical evidence have a significant impact on Satisfaction Customer in banking sector.

Based on the above statement, alleged that the low level of customer satisfaction on the use of ATM BNI Bank BNI Medan City allegedly by low levels of physical infrastructure (physical evidence) and process. It is based on the results of direct observation of researchers (2013) to the facility of ATM Medan City. From the observation showed that the presence of some poor infrastructure services, such as air-conditioning in the room regarding the ATM is not functioning properly, poor cleanliness of the room, ATM machine malfunction, lack of availability of adequate parking space, room service ATM relatively narrow, location ATM position less secure. While the lack of good service processes in ATM BNI Medan City indicated based on initial observations of researchers (2013) is generally the customer who uses relatively slow complained ATM cash machine transaction process, lack of clarity of features besides making transactions, the slow process of handling the ATM error, slowness funds at ATMs charging process, frequent errors at the time of the transaction process.

In the book *A Passion For Excellence*, argued that there are only two ways to compete, namely: Giving more attention to customers by way of providing superior service quality and continuous innovation. In other words, be oriented to customers (Sunny Goh TH & Khoo Kheng-Hor, 2008:.5).

The use of ATM services are unsatisfactory to the customer's needs to be known by Bank BNI Medan City in order to improve quality of service. Wong (2011: 58) states "customer swithched Because they found a better product, another found a cheaper product, and left because of poor or little attention from the firm". Based on the statement means, displacement customers save their money in a bank may occur due to product quality is not good, high interest rates, lack of attention on the part of bank management and the level of convenience provided by the bank in carrying out transactions which include the provision of ATM with distribution Maximum location, functioning well and has a wide range of service features that make it easily for customers to carry out banking transactions. So that customers do not switch to a competitor bank, then the perceived quality of service that is provided to be more superior than competitors.

Zeithaml research in Wiguno (2011: 77) suggests there are two levels of consumers' expectations for service quality: the level of desired service and the level of service is adequate service. Desired service is an expectation level that consumers expect to be accepted. Expectation in question is a combination of what is believed to consumers may (can be) and should be delivered, while adequate service is the level of service that will be accepted by consumers. Level of service is a minimum service that can be given a company and still be expected to meet the basic needs of consumers.

Based on the problems and some of the statements above, if these conditions continue it would result in even worse on customer confidence in the Bank BNI Medan City as well as to the loyalty of the consumers remain willing to use the facility provided by the Bank, so that in the end in the worst condition can occurs possibility that there will be displacement of Medan City BNI Bank customers to another bank. So the authors are interested in doing research by taking the title of "Influence of Physical evidence and Process Customer Satisfaction In Medan City BNI ATM Services".

2. FORMULATION OF THE PROBLEMS

Based on the background research and the identification of problems that have been described, it can be formulated that problems in this study as follows:

- Whether there is any influence Physical evidence against the Customer Satisfaction Level at Bank BNI ATM Medan.
- Whether there is any influence Process Customer Satisfaction towards the ATM BNI Medan City
- Whether there is any influence of Physical evidence and Process together on the level Customer Satisfaction at ATM BNI Medan

Research Purposes

In accordance with the formulation of the problem posed, the purpose of this research is:

- To find out and to analyze the effect of Physical evidence on the level Customer satisfaction at Bank BNI ATM Medan
- To find out and to analyze the effect of Process to customer satisfaction at Bank BNI ATM Medan.
- To find out and to analyze the effect of Physical evidence and Process jointly to customer satisfaction at Bank BNI ATM Medan.

Benefits Of Research

After the research objectives identified and obtained, the results can be used as follows:

1. *Usefulness for Academic:* serve as advice application of science and marketing management add insight and knowledge, particularly in the case of Physical evidence and Process on customer satisfaction
2. *Usefulness for practitioners:* provide input to Bank BNI Medan City in order to improve banking services related to the use and utilization of ATM facilities and as consideration and contribute ideas to the organizers of banking and other institutions which have same problems

3. LITERATURE REVIEW

Physical evidence

According to Zeithaml and Bitner (2006: 63) definition of physical evidence (physical infrastructure) is a matter that also influence the consumer's decision to purchase and use the product and services on offer. The elements included in the infrastructure include the physical environment, in this case the physical buildings, equipment, supplies, logo, colors and other items held together with a service that is given as a ticket, cover, label, and so forth. According Sucipto (2011: 70) physical evidence is the physical environment in which services are delivered and where companies and consumers interact, and each component of tangible facilitate the appearance or communication services. These elements are indispensable in advancing the company, as this may affect the assessment of the customer's banking services.

The elements that can affect the physical evidence are: a condition, completeness of facilities, and convenience facilities.

Process

Process according to Zeithaml and Berry (2006: 18) "The actual procedures, mechanisms, and flow of activities by the which the service is delivered -the service delivery and operating systems." According Sucipto (2011: 71) This process reflects all elements of the marketing mix coordinated services to ensure the quality and consistency of services provided to consumers. Thus, marketing must be included when the design process is made as marketing services also often involved and responsible for the supervision of the quality of services. Martutik (2010: 51) defines the process is very important in a service organization, especially dalambauran services marketing, this is because a lot of customers who often determine the decision of the election lies ease during the process, will, while or after using these services.

The Process element is particularly in service businesses caused by the inventory can not be stored, as submitted by Haksever, Render, Russel, and Murdick (2000: 39) states that the elements of the Process is the activities, tasks, routins, mechanisms, schedules, and procedures.

Customer Satisfaction

Philip Kotler (2003: 70) provides a definition of customer satisfaction is the perceived level of a state that is a result of comparing the appearance or the out come of products perceived in relation to one's expectations. According Simamora (2003: 18), customer satisfaction is the result of the experience of the product. It is a customer feeling after comparing the expectations (prepurchase expectation) with actual performance.

According Dharmmesta and Irawan (2008: 37) factors that drive customer satisfaction is divided into five parts, namely:

1. Product Quality

Consumers will feel satisfied after purchasing or using the product he had purchased turned out to be an excellent product quality. For example, consumers will be satisfied with the meal were purchased when the taste of the food tastes good, and no taste unpalatable, so customers will be very satisfied if the quality of service ATM BNI Bank used its very satisfactory.

2. Price

For consumers who are sensitive, usually the low price is an important source of satisfaction because they will get value for money is high, the price component is relatively unimportant for those who are not price sensitive. Against the use of ATM services Bank BNI, some of the features in this ATM usage costs.

3. Service Quality

Quality of care is defined in terms of the use of Bank BNI ATM service here is meeting the needs of customers rate the level of convenience that can be provided by the ATM facilities.

4. Emotional Factors

This factor is relatively important because customer satisfaction arise at the time he was using this service facility if the customer's emotional state to be very good or vice versa while after its use.

5. Easiness

Consumers will be more satisfied for a convenient and comfortable as well.

Framework

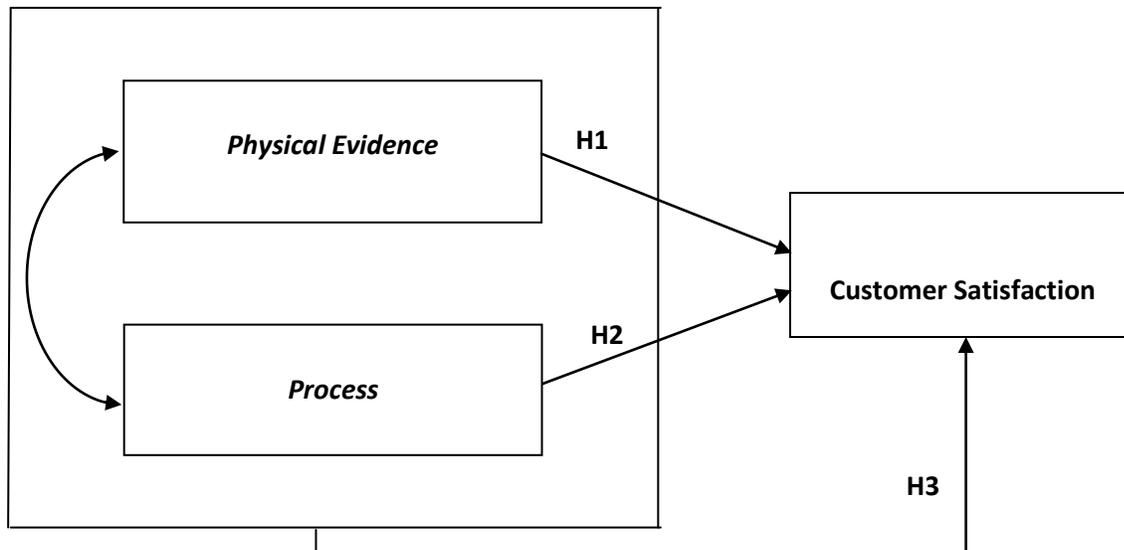


Figure 1. Conceptual Framework

Research Hypothesis

Based on the above framework, the hypothesis can be formulated as follows:

- There is the influence of Physical evidence for Customer Satisfaction at Bank BNI ATM Medan.
- There is the influence of Process for Customer Satisfaction at Bank BNI ATM Medan.
- There is the influence of Physical evidence and Process jointly against Customer Satisfaction at Bank BNI ATM Medan.

4. RESEARCH DESIGN

The method used in this research was descriptive survey method that built on descriptive and explanatory survey method that built on research verification. Referring to the research objectives, the nature of this research was descriptive and verification with the assumption that the method was most relevant to analyze events that occurred by measuring indicators of research variables through statistical parameters and measurement techniques, the research method used descriptive and explanatory survey method.

Type of investigation was causality, because it will be tested causal relationship between independent variables and the dependent variable. The unit of analysis in this study was the Customer savings and deposito Bank BNI Medan in South Sumatera. Judging from the data collection time period of this study was cross-sectional data retrieval directly, meaning that information from most of the population from which the sample of this study were taken directly at any one time.

Subject matter under study was the perception of the physical Evidence (ξ_1) and Process (ξ_2) as independent variables, as well as Customer Satisfaction (η_1) as the dependent variable.

The population in this study are all customers of Bank BNI ATM users Medan City, then there is no exact number of the population. So in this study in which there are 3 variables would require a minimum sample size of 200 respondents. Taking into account the presence of data outliers (Hair, 2006: 603) and the principle of the greater the sample size the better. So by using a ratio of 1:10, and by having 27 parameters then obtained a minimum sample size of:

$$\begin{aligned}n &= \text{number of parameters} \times 10 \\ &= 27 \times 10 = 270 \text{ respondents}\end{aligned}$$

Based on the above calculation, obtained a minimum sample size in this study was 270 respondents.

To determine the 270 samples was done by simple random sampling technique. As described above, the population of Bank BNI ATM user customers spread over 262 ATMs of Bank BNI Medan City. To determine the minimum sample, do the following steps:

1. Bank BNI ATM determine the sample of a population of 262 ATM by using Slovin formula, as follows (Sevilla, 1998; 49), namely: $n = N / 1 + N (e)^2$, Di Where: N = population size, n = Sample Units, e = Error are tolerated (10%), so that $n = 262 / (1 + 262 (0.1)^2) = 72, 37$ or 73 ATM.
2. Specify a minimum sample of respondents at 73 ATM customers in this case the user at any ATM of Bank BNI.

5. DISCUSSION

Table 1. Size of Conformity Model

Goodness of Fit Statistics (GOF)	Expected size	Estimated results	Conclusion
Absolute Size Fit			
GFI	GFI > 0.90	0,93	Good Fit
RMSEA	RMSEA < 0.08	0.075	Good Fit
Incremental Size Fit			
NNFI	NNFI > 0.90	0.95	Good Fit
NFI	NFI > 0.90	0.95	Good Fit
AGFI	AGFI > 0.90	0,90	Good Fit
RFI	RFI > 0.90	0,93	Good Fit
IFI	IFI > 0.90	0.97	Good Fit
CFI	CFI > 0.90	0,97	Good Fit

Note: Marginal Fit is the condition of the suitability of the measurement model under the criteria of absolute size fit, as well as incremental fit, but still can be passed on further analysis, because it is close to the criteria of good size fit (Hair, Andersen, Tatham, and Black, 2006: 623),

Source: Results of Treatment with LISREL 8.70

Based on Table 1 above, the overall size of suitability obtained has a suitability index model (good fit) Thus, the analysis data dapat resumed at a later stage.

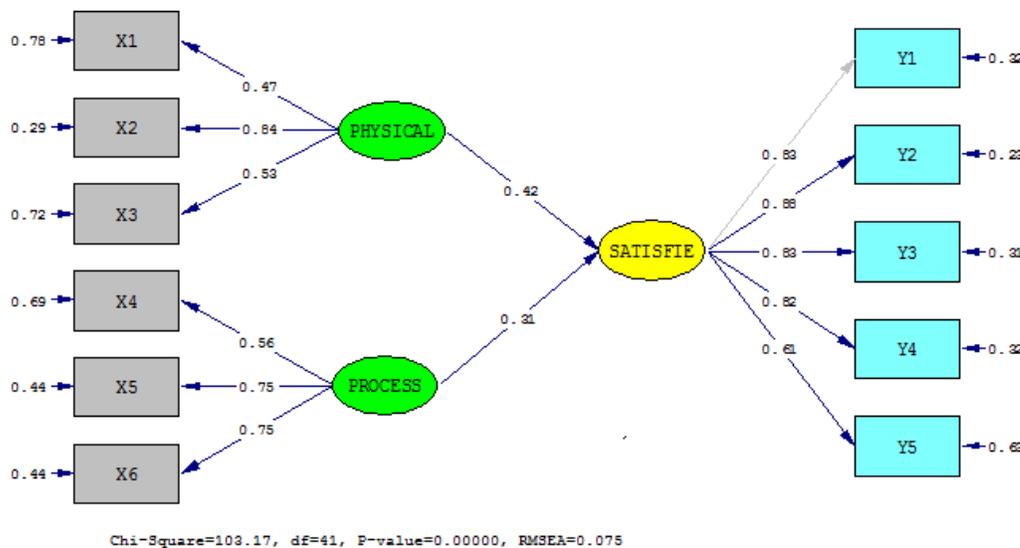


Figure 2. SEM Model (Standardized Model)

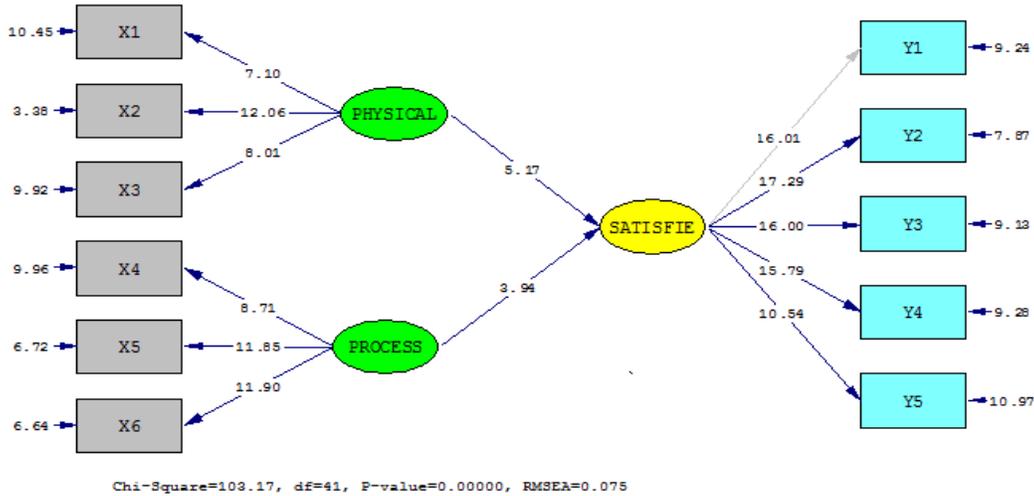


Figure 3. SEM Model (t-value model)

Based on Figure 2 and Figure 3 above, the calculation will be presented on the next test parameter λ (loading factor / coefficient manifest) measurements on exogenous and endogenous models, where it appears that all the manifest has Standardized Loading Factor (SLF) ≥ 0.5 and the value $|t| \geq 1.96$ (at $\alpha = 0.05$) (Wijanto, 2008). Relating to the SLF, those that provide different criteria, namely Igbaria et al. (1997), which suggests that the SLF with a value ≥ 0.50 can still be used, it can be said of all the manifest forming latent variables (exogenous and endogenous) is significant, in other words it can be said that the manifest-manifest meaningful and significant in shaping the latent variable, So that all manifest in this study can be analyzed further, because it can form latent variables.

Table 2. Structural Equation Model

SATISFIE = 0.42*PHYSICAL + 0.31*PROCESS, Errorvar.= 0.31, R ² = 0.69.....(1)			
(0.080)	(0.078)	(0.085)	(0.005)
5.17	3.94	7.19	85.35
Source: Results of processing LISREL 8.70			

Table 3. Compliance Test Variables Structural Model

Structural equation		Path coefficient (Standardized) / R^2	Standard Error (SE)	t-Value t / F_{value}	Test results ($t > 1.96$)
Endogenous latent variables	Exogenous latent variables / Endogenous				
Customer satisfaction	Physical evidence	0.42	0075	5.17	Significant
	Process	0.31	0087	3.94	Significant
	Physical evidence and Process	0.69	0.0046	85.35	Significant

Source: Results of processing LISREL 8.70

Based on the above tables, it can be seen that the influence of Physical evidence to the satisfaction of our customers has a value of $t = 5.17$ is greater than 1.96 ($5.17 > 1.96$) so it can be said to be significant. It can be concluded that the effect of exogenous latent variables Physical evidence against endogenous latent variables Customer satisfaction is significant. Then the influence of the Process to the satisfaction of the customer has a value of $t = 3.94$ is greater than 1.96 ($3.94 > 1.96$) adalah signifikan, so it can be concluded that the effect of exogenous latent variables Process against endogenous latent variables Customer satisfaction is exhibited significantly.

As for the influence of Physical evidence and Process jointly towards customer satisfaction, can be seen in the structural equation 1 below, it has a value of $F_{count} = 85.35$ is greater than 3.84 ($85.35 > 3.84$) were significant. It can be concluded that the influence of Physical evidence and Process jointly to the satisfaction of customers is significant.

The following will be discussing hypotheses one by one based on the details contained in Table 4 below.

Table 4. Effect of Physical evidence and Process Variables on customer satisfaction

Hypothesis	Variables	Standardize Coefficient / R^2	t-value / F-value	Conclusion Statistics
H1	Physical evidence \square customer satisfaction	0.42	5.17	H_0 is rejected; H_a accepted
H2	Process \square customer satisfaction	0.31	3.94	H_0 is rejected; H_a accepted
H3	Physical evidence and Process Employee \square customer satisfaction	0.69	85.35	H_0 is rejected; H_a accepted

Source: Results of Treatment with LISREL 8.70

Hypothesis 1 (H1):

Based on Table 4 and structural equation 1 above, Physical evidence shows that the effect on customer satisfaction with the contribution of $(0.42 \times 0.42 \times 100\%)$, or 17.64% and the value of $t (5:17 > 1.96)$, then the unity hypothesis (H1) is accepted / proven, Physical evidence thus partially proved significant effect on customer satisfaction. This indicates that the physical evidence, especially in the completeness of the element means (X2) that had been prepared well then can directly increase customer satisfaction, especially in terms of Price (Y2).

Hypothesis 2 (H2):

Based on Table 4 and structural equation 1 above, it appears that the influence of Process on customer satisfaction with the contribution of $(0.31 \times 0.31 \times 100\%)$ or 9.61% and the value of $t (3.94 > 1.96)$, then the second hypothesis (H2) accepted / proven, Thus Process partially proved significant effect on customer satisfaction. This shows that customer satisfaction especially on the elements Price (Y2) will increase if the College of implementing Process management particularly on the operational schedule (X5) and the mechanism (X6).

Hypothesis 3 (H3):

Based on structural equation 4 and Table 1 above, it appears that the Physical evidence and Process jointly have a determinant coefficient of 0.69 and the ^{calculated} F value of 85.35 is greater than 3.84 ($85.35 > 3.84$), the third hypothesis (H3) received / proven. So Physical evidence and Process together proven significant effect on customer satisfaction with the contribution of 69% while the remaining 31% is the influence of other factors. This shows that customer satisfaction especially on the elements Price (Y2) will increase if the Bank BNI Medan City able to increase Physical evidence mainly on the completeness element means (X2) and is able to improve the process, especially at the operational schedule (X5) and the mechanism (X6). However partially Physical evidence is the most dominant factor in the effect on customer satisfaction.

Based on the description above hypothesis testing results, the findings of this study is that satisfaction nasabahakan meningkatterutama the price element (Y2) when Bank BNI Medan City able to improve the physical evidence, especially in terms of completeness means (X2) and is able to improve the process, especially on the elements of the operational schedule (X5) and the mechanism (X6).

6. CONCLUSION

- Physical evidence has significant positive effect on customer satisfaction with influences of 0.42 or with a direct contribution amounting to 17.64%, h al have demonstrated that an increase in physical evidence, especially in terms of completeness means it can directly increase customer satisfactions like.
- Process has positive and significant impact on customer satisfaction with the effect of 0.31 or with a direct contribution of 9.61 %, these shows that the increase in process especially in operational schedules and mechanisms of processes in ATM BNI Medan will be able to increase customer satisfactions.
- Physical evidence and Process jointly positive and significant impact on customer satisfaction with a contribution of 69 %, while the remaining 31 % are influenced by other factors beyond the

variables physical evidence and process. This shows that the customer satisfaction primarily on *price* will increase if management Medan BNI is able to increase the physical evidence mainly on the completeness of the elements of ATM facilities and process, especially in terms of operational schedules and mechanisms of the process. Physical evidence is partially the most dominant variable in giving effect to the customer satisfaction at ATM BNI Medan City with effect of 0.42.

Empirical Implications

Based on the research results described in the previous chapter, the empirical implication is that customer satisfaction at the ATM Medan City will rise / high, especially on the elements of price (Y2) when the ATM BNI Medan City able to improve the physical evidence, especially in terms of completeness means (X2) and process the ATM Medan City especially on the elements of the operational schedule (X5) and the mechanism (X6).

Managerial Implications

- ATM BNI Medan City generally perceived respondents have had physical evidence has been relatively good, so as to provide good service to its customers. However there are still some elements of physical evidence that must be considered and enhanced by management of Bank BNI Medan City as the indicator of parking facilities ATM BNI Medan recommended that a more adequate / widely, ATM equipment Medan BNI should advisable to use sophisticated and modern equipment, as well as indoor ATM BNI Medan suggested must always clean and fragrant.
- Process at ATM BNI Medan generally perceived respondents already relatively good, so as to provide comfort for the customers of Bank BNI ATM Medan in the transaction. However there are still some elements process that must be considered and enhanced by management of Bank BNI Medan as the indicator level of use of ATM BNI Medan suggested it should be easier, ATM operational time Medan BNI Bank suggested should better meet the appropriate needs of customers, and the level service procedures in conducting a transaction at ATM BNI Medan according to customers' requirements.
- Customer satisfaction at ATM BNI Medan respondents generally perceived to have had relatively high of satisfaction, so it is able to support its customers to always use ATM facilities Bank Medan BNI. However there are still some elements customer satisfaction that must be considered and enhanced by management of Bank BNI Medan City as the indicators of quality of service ATM Medan to be further improved, customer satisfaction recommends using Medan City BNI ATM, ATM BNI Medan should be an option The first in the transaction, and satisfaction with the routine costs incurred for transactions conducted at the ATM.

More suggestions for Researchers

- There are many other factors that affect customer satisfaction at ATM BNI Medan such as promotions, customers relationship, ATM brand image, so as to further research if the variable input will likely produce different findings.
- Variables used in this study only uses two independent variables (physical evidence and process) direct influence on customer satisfaction at Bank BNI ATM Medan, then to study further recommended to include intervening variables such as customer confidence that the results will likely be different.

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- This research only limited conducted on customers of Bank BNI ATM Medan, but not involve yet the customer in the other branch office than the office of BNI in Medan.
 - In this study the variables studied are physical evidence, process, and satisfaction from the of Bank BNI customers perspective. But not yet enter perspective from another bank customer who uses the ATM Link Bank BNI Medan so that research results will likely be different
 - The results could also be applied to Bank ATM other, both government-owned banks and private and also can expanded on a certain region.

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