

# Studying Customer Satisfaction with Service Quality Using the Servqual Method

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## **Studying Customer Satisfaction with Service Quality Using the Servqual Method (Case Study at PT. Federal International Finance East Surabaya Branch)**

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**Abstract:** The research for this thesis is entitled: "Customer Satisfaction Analysis of PT Service Quality. Federal International Finance East Surabaya Branch Using the Servqual Method." The purpose of this research is to determine the quality of services provided at PT. Federal International Finance East Surabaya Branch towards all customers seen from the 5 dimensions of service and to find out the efforts made to improve service quality at PT. Federal International Finance East Surabaya Branch to retain customers. The analytical tool used in this research uses the Servqual method. From the research results, it is known that the gap for the Physical Evidence dimension has a gap value in the third item of -0.08, namely that employees look neat & professional. The reliability dimension has a gap value in the first, fourth and fifth items, namely if an employee promises to do something within a certain time period, then they actually carry it out at -0.06, employees provide services according to the promised time at -0.46, and FIFGROUP keeps its data error-free by -0.40. The responsiveness dimension has a gap value in the first and third items, namely that employees will tell customers exactly when service will be provided at -0.04, and employees are always willing to help customers who come at -0.12. The guarantee dimension has a gap value in the second item, namely that customers will feel safe when making transactions of -0.04.

**Keywords:** Servqual, Service Quality, Physical Evidence, Reliability, Responsiveness, Guarantee, Empathy

### **1. INTRODUCTION**

#### **Background of the problem**

For PT. Federal International Finance (FIFGROUP) consumers are the most important people, with customer satisfaction the company will continue to grow. Consumer loyalty makes companies try to provide the best service to consumers in the form of convenience and benefits in the credit process. For credit service companies, it is a means of attracting potential consumers to continue crediting. With the increasing number of potential consumers who apply for credit, the higher the company's opportunity to compete with the same company.

At this time PT. Federal International Finance (FIFGROUP) is experiencing problems related to consumer satisfaction, namely the large number of complaints from customers who take out motorbike loans. This has an effect on the decline in motorbike sales on credit.

Seeing the conditions above, PT. Federal International Finance (FIFGROUP) is a company that has the function of profit seeking for the survival of the company which in

turn is required to strive to achieve success in the competition on how to attract as many consumers as possible. One of the factors that needs to get attention from the company so that the company can implement and win the competition it faces is knowing and understanding well the wants and needs of potential consumers. Through understanding the quality of customer service in particular and understanding the activities involved in obtaining and using the service including the decision processes that precede and follow these actions.

Based on the description above, it is clear that knowing and understanding consumer behavior in using credit services is very important for the company because it will help management in designing appropriate marketing strategies and programs. Determining good service quality is not based on the company's point of view but based on the consumer's point of view. Consumers are the ones who consume and enjoy it, so they are the ones who should determine the quality of the company's services.

From the background above, the author is interested in taking the topic of "analysis of service quality which influences customer satisfaction using the servqual method at PT. Federal International Finance East Surabaya branch."

### **Formulation of the problem**

1. How is customer satisfaction with the service quality of PT. Federal International Finance East Surabaya Branch using the Servqual method?
2. How does PT. Federal International Finance East Surabaya Branch to improve service quality?

## **2. LITERATURE REVIEW**

### **Theoretical basis**

#### **Understanding Marketing**

Marketing is one of the most important factors in the success of a service company. Marketing is the most basic thing in the business world, so it cannot be seen as separate from other functions. Marketing tries to fulfill consumer needs and desires. The definition of marketing according to Kotler (2008: 6) "Marketing is a process in which companies create value for customers and build strong relationships with customers, with the aim of capturing value from customers in return".

In the definition above, companies work to understand customer needs, create value for customers, and build strong relationships with customers. By creating value for

customers, companies obtain value from customers in the form of sales, profits and customer equity in the long term. Managers in carrying out effective marketing need good management through analysis, planning, implementation and control that focuses on analyzing needs and desires. consumers so that consumer needs and desires can be met. This results in the need for knowledge about marketing management. According to Kotler (2008: 10) "Marketing management is the art and science of selecting a target market and building profitable relationships with that target market."

### **Concepts in Marketing**

Marketing itself has core marketing concepts, namely target market and segmentation, marketers and prospects, needs, desires and demands, products or offers, value and satisfaction, exchange and transactions, relationships and networks, marketing channels, supply chains, competition, marketing environment. , and marketing mix. This marketing concept is the most important thing in a marketing strategy. By recognizing the opportunities that exist to meet the needs and satisfy the desires of consumers, companies can identify and produce products or services that meet market tastes. From this marketing concept, it can be concluded that the main factor in achieving organizational goals lies in fulfilling market needs and desires and in fulfilling consumer satisfaction.

The understanding of the marketing concept is very contradictory to the sales concept. In the sales concept it is assumed that consumers do not want to make a purchase so they must be persuaded to buy. This concept also assumes that the company running it has many effective sales and promotional tools. This sales concept prioritizes increasing sales volume. But the marketing concept focuses on fulfilling the needs and desires of consumers. According to Kotler (2008: 12) "Organizational achievements depend on knowing the needs and desires of the target market and providing the desired satisfaction better than competitors."

### **Consumer behavior**

One of the success factors for a company is understanding and comprehending consumer behavior in a target market. This is because the aim of marketing is to fulfill the needs and desires of a consumer, so the company must be able to identify the needs and desires of consumers. If a company can implement it well then consumer satisfaction will be achieved. Therefore, to understand consumer needs and desires, companies really need to understand consumer behavior regarding how individuals, groups and organizations

choose, buy, use or experience in order to satisfy consumer needs and desires. <sup>17</sup> According to Engel (1995: 3) "Consumer behavior is the actions directly involved in obtaining, consuming and disposing of products and services, including the decision processes that precede and follow these actions."

Loundon (1998: 6) states that consumer behavior is that "There are two main elements in studying consumer behavior, namely the decision-making process and physical activities that involve individuals in assessing, obtaining and using goods and services".

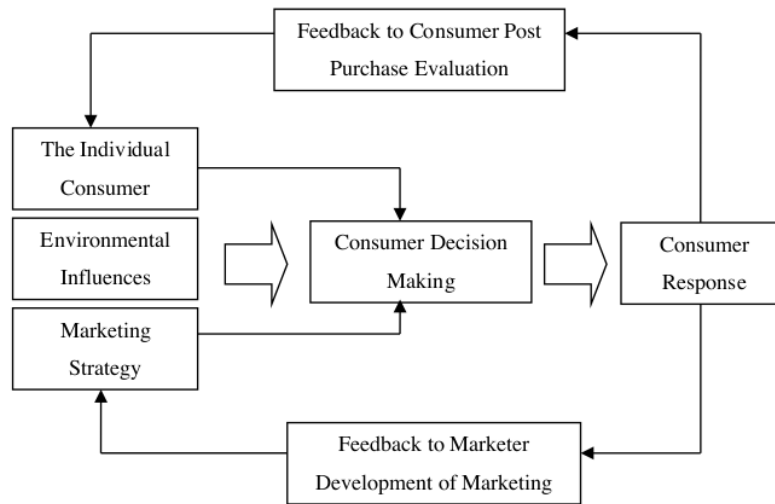
If a company wants to be successful, it needs research on consumer behavior. Consumer behavior is changing very quickly. This is due to the nature of humans who always feel dissatisfied so that consumer demand always changes quickly. This change must be anticipated quickly by a company. A company must have the ability to influence consumers to buy the products it offers. To influence consumer behavior requires skilled marketing <sup>20</sup> so that consumers are motivated to buy the products offered by the company. According to Engel (1995: 59) there are several factors that influence and shape decision process behavior:

1. Environmental influence, consumers are social creatures who always need other people in their lives. The consumer decision process <sup>14</sup> is influenced by:
  - a) Culture
  - b) Social class
  - c) personal influence,
  - d) Family
  - e) Situation
2. Individual differences, internal factors created during a consumer's life. These factors can influence consumer behavior, these include: <sup>14</sup>
  - a) Consumer resources
  - b) Motivation and engagement
  - c) Knowledge
  - d) Attitude
  - e) Personality
  - f) Lifestyle
  - g) Demographics <sup>14</sup>
3. Psychological processes, including
  - a) Information processing

- b) Learning
- c) Changes in attitudes and behavior

### Consumer Behavior Model

Studying or analyzing consumer behavior is very complex, especially because of the many variables that influence it and the tendency to interact. Assael (2001: 14) developed a model of consumer behavior as shown in the following picture. This simple model of consumer behavior emphasizes the relationship between marketers and consumers.



**Picture 1.** Behavior Model

Source: Henry Assael, *Consumer Behavior and Marketing Action*, Fourth Edition, Kent Publishing Company, Boston, Massachusetts, 2001

#### Image of a Simple Model of Consumer Behavior

The consumer behavior model shows that the most important step is consumer decision making which is influenced by personal factors, environmental influences and marketing strategies.

The consumer evaluation stage occurs after the consumer makes a decision. Consumers will learn from experience and may change their mindset in seeking information, assessing and selecting a brand and whether consumers will buy the same brand. Companies (marketers) enter and consider sales and market share data as input. The result of this stage is feedback provided by the company to satisfy its consumers.

### **Definition of Service**

According to Parasuraman, et al., (1996: 21) services are defined as economic activities that produce time, place, psychological uses. There are those who define service as the opposite of goods or products. If goods or products are tangible objects that can be made and sold or used later. Service is intangible and can be damaged (perishable). Services are created and used simultaneously. In recent years researchers and analysts have used one or more criteria to characterize services.

According to Kotler (2008: 292) the characteristics or characteristics of service marketing have 4 (four) characteristics, namely:

1. Intangible
2. Cannot be separated
3. Change
4. Cannot be saved

In the current competitive business situation, it is necessary to question whether service quality is the best answer to this problem. Every business carried out by a business entity will definitely cause a reaction from its customers, therefore by providing quality service there will certainly be a reaction from customers. The opinion of Parasuraman (1996: 44) is that service quality is the customer's perception of the advantages of a service. So service quality can be measured through customer perceptions regarding the services provided by a business entity. The assessment of quality can be based on customer perceptions, so a memorable experience with the services of a business entity creates a good perception from customers. Meanwhile, according to Payne (1996: 421) service quality is determined by the user's perception.

### **Customer Perception**

According to Kotler in Jasfar (2009) & Tjiptono (2011) quality must start from consumer needs and end with consumer satisfaction and positive perceptions of service quality. This means that good service quality is not based on the perception of the service provider, but based on the perception of the consumer. It is the consumer who consumes and enjoys the company's services, so it is the consumer who should determine the quality of the service. Consumer perception of service quality is a comprehensive assessment of the superiority of a service from the consumer's perspective. However, it should be noted that the intangible nature of services makes it very difficult for consumers to assess

services before they experience them, and even after they consume certain services, it is difficult for customers to assess the quality of those services.

Experience quality is a quality that consumers can only evaluate after consuming services. For example, the speed of delivery service. Meanwhile, credibility quality is a quality that is very difficult for customers to evaluate, even after consuming services, for example the quality of heart surgery. Extrinsic signals are also used as indicators of service quality when adequate intrinsic signal information is not available.

### Customer Expectations

According to Zeithaml et al., (1993) in Tjiptono (2011), customer expectations are customer beliefs before trying or buying a product which will be used as a standard or reference in assessing the product's performance.

This expectation is formed from the consumer's experience consuming the service. Several factors that determine the level of customer expectations, as stated by Zeithaml et al., (1993) in Tjiptono (2011: 187) are as follows:

1. *Enduring Intensifier*
2. *Personal Need*
3. *Transitory Service Intensifier*
4. *Perceived Service Alternative*
5. *Sel-Perceived Service Role*
6. *Situational Factors*
7. *Explicit Service Promises*
8. *Implicil Service Promises*
9. *Word- of- Mouth*
10. *Past Exprience*

Customer expectations can not be met for several reasons, including customers miscommunicating the services they want, customers misinterpreting company signals, miscommunication of recommendations from the mouth and poor performance of service company employees.

### Dimensions of Service Quality

In a service delivery process, a very important factor is the service quality of the services to be delivered. This will affect customer satisfaction. According to Parasuraman,



Zeithaml and Berry (1996: 18) there are 10 main factors that determine service quality which are often referred to as SERVQUAL. These ten dimensions include:

1. *Reliability*
2. *Responsiveness*
3. *Competence*
4. *Access*
5. *Courtesy*
6. *Communication*
7. *Credibility*
8. *Security*
9. *Understanding*
10. *Tangibles*

In further developments, Parasuraman et al (1996: 20) found that the ten existing dimensions could be summarized/simplified into only 5 main dimensions, including:

1. *Tangibles*
2. *Reliability*
3. *Responsiveness*
4. *Assurance*
5. *Empathy*

The SERVQUAL model includes calculating the difference between the values given by customers for each pair of statements related to expectations and perceptions. The score in SERVQUAL for each pair of statements, for each customer can be calculated based on the following formula (Zeithaml, et al., 1990):

$$\text{SERVQUAL Score} = \text{Perception Score} - \text{Expectation Score}$$

**Table 1.** SERVQUAL Model Dimension and Attribute

No	Dimensions	Attribute
1	<i>Tangibles</i>	1. Modern equipment. 2. Visually attractive facilities. 3. Employees who appear neat and professional. 4. Materials related to services that are visually attractive.
2	<i>Reliability</i>	5. Provide services as promised. 6. Reliable in handling customer service problems. 7. Deliver services correctly the first time. 8. Deliver services according to the promised time. 9. Save records/documents without errors.
3	<i>Responsiveness</i>	10. Inform customers about the certainty of service delivery times. 11. Immediate/fast service for customers. 12. Willingness to help customers. 13. Readiness to help customers.

Source: Adapted from Parasuraman, et al. (1994)

Quality dimensions according to Gronroos (1990), quality from the perspective of customer assessment is divided into 3 dimensions:

1. *outcome dimension*
2. *process related dimension*
3. *Corporate image*

Quality dimensions according to Albrecht and Zemke (1985):

1. *Care and concern*
2. *Spontaneity*
3. *Problem solving*
4. *Recovery*

Quality dimensions according to Johnston (1998):

1. *Access*
2. *Aesthetics*
3. *Attentiveness/helpfulness*
4. *Availability*
5. *Care*
6. *Cleanliness/Tidiness*
7. *Comfort*
8. *Commitment*
9. *Communication*
10. *Competence*

11. *Courtesy*

12. *Courtesy*

13. *Friendliness*

14. *Functionality*

15. *Integrity*

16. *Reliability*

17. *Responsiveness*

18. *Security*

### **Superior Service (Service Excellence)**

Every company requires service excellence in determining service quality. Gronroos (1994) stated that service excellence or superior service is an attitude or way employees serve customers satisfactorily.

Broadly speaking, the targets and benefits of service excellence consist of four main elements, namely: speed, accuracy, friendliness and security. These four main elements constitute an integrated service unit, meaning that the service will not be of excellence if one of these elements is ignored. To achieve superior results, every employee must have these skills, including looking good and being friendly, showing passion for work and always being ready to serve, being calm at work, not being arrogant because he feels needed, mastering the work well in tasks related to his section or department. and other parts, as well as the ability to communicate well, being able to understand customer sign language and what is important is being able to handle customer complaints professionally. The targets and benefits of Service Excellence can be seen in the following table:

**Table 2.** of Some Goals and Benefits of Service Excellence

<i>Target Service Excellence</i>	<i>Benefit Service Excellence</i>		
	For consumers	for employees	for companies
Satisfy consumers	Needs met	More confident	Improve professional impression (corporate image)
Increase consumer loyalty	Feel appreciated and get good service	There is personal satisfaction	Guaranteed business continuity
Increase sales of goods/services	Feel trusted as a business partner	Increases work peace	Encourage people to get in touch with the company
Improve company opinion	Feel like you found a professional company	Cultivate enthusiasm to pursue a career	Encouraging expansion possibilities increases company profits

Source: Elhaitammy, T. 1990 “*service excellence*”

### Service Quality Gap Analysis

The quality of service perceived by customers is the result of a series of decisions and internal company activities. Management's perception of customer expectations guides decisions regarding service quality specifications that the company must follow and implement in delivering services to customers. Factors that cause disparities or gaps (Parasuraman 1990):

1. The gap between consumer expectations and management perceptions.
2. The gap between management's perception of consumer expectations and service quality specifications.
3. The gap between service quality specifications and service delivery.
4. The gap between service delivery and external communication.
5. The gap between perceived services and expected services.

### Consumer Satisfaction

Consumer satisfaction is an important approach to retaining consumers, as stated by Kotler (1997: 48) that "Without consumer satisfaction, it is difficult for a business entity to survive in the face of competitive competition. If consumers are not satisfied, it will be easy for them to move to another similar business entity."

Research on consumer satisfaction must be seen from the consumer's perspective. Therefore, there are attributes of universal consumer satisfaction according to Dutka (1995: 41), namely:

<sup>6</sup>  
**(1) Attributes related to the product**, meliputi: (a) Value price relationship; (b) Product quality; (c) Product benefit; (d) Product featerus; (e) Product design; (f) Product reliability and consistency; (g) Range of product or service. **(2) Attributes related to service**, meliputi: (a) Guarantee or warranty; (b) Delivery; (c) Complaint handling; (d) Resolution of product. **(3) Attributes related to purchase**, meliputi: (a) Courtesy; (b) Communication; (c) Ease or convenience acquisition; (d) Company reputation; (e) Company competence.”

Attributes related to the product, namely <sup>2</sup> attributes related to the product, including Value-price relationship is a central factor in determining consumer satisfaction which is the relationship between the price set by the business entity to be paid by consumers and the value obtained by consumers. If the value obtained by consumers exceeds what is paid, then an important basis for consumer satisfaction has been created (Hanan, 1996: 26); <sup>2</sup> Product quality is an assessment of the quality of a product (Hanan, 1996: 31); <sup>2</sup> Product benefit is a benefit that consumers can obtain from using a product produced by a business entity and can then be used as a basis for positioning that differentiates the business entity from other business entities (Bovee, Huston, Thill, 1995: 226); <sup>2</sup> Product features are certain characteristics that a product has so that it is different from products offered by competitors (Kotler and Armstrong, 1996: 281); <sup>2</sup> Product reliability shows the accuracy and reliability of products produced by a business entity within a certain period of time (Kotler, 1997: 296); Consistency shows product delivery at a specific level of performance (Kotler, 1997: 296); Range of product or service is a type of product/service offered by a business entity (Kotler, 1997: 298).

Attributes related to service, namely <sup>2</sup> attributes related to services, include Guarantee or warranty, which is a guarantee given by an agency for a product that can be returned if the product's performance is unsatisfactory (Bovee, Houston, Thill, 1995: 226); Delivery shows the speed and accuracy of the product and service delivery process provided by business entities to their consumers (Kotler, 1997: 297); Complaint handling is the handling of complaints made by consumers against business entities (Kotler, 1997: 299); Resolution of problems is the ability of a business entity to pay serious attention to and solve problems faced by consumers (Bovee, Houston, Thill, 1995: 658).

Attributes related to purchase, namely attributes related to purchasing, include Courtesy, namely politeness, attention, consideration, friendliness carried out by employees of business entities in serving consumers (Zeithaml, Berry, Parasuraman, 1996: 21); Communication is the process of conveying information carried out by employees of

business entities to their consumers (Boone and Kurtz, 1995: 256); Ease or convenience of acquisition is the ease of gaining knowledge about products from business entities (Hanan, 1996: 33); Company reputation is the reputation that a business entity has that can influence consumers' views of that business entity which will reduce uncertainty and risk in purchasing decisions (Engel, Blackwell, Miniard, 1995: 886); Company competence is the ability of a business entity to realize requests submitted by consumers in providing services (Zethaml, Berry, Parasuraman, 1996: 21). Companies that have competence in the fields of marketing, manufacturing and innovation can make its as a source to achieve competitive advantage (Daengs GS, et al. 2020:1419).The research design is a plan to determine the resources and data that will be used to be processed in order to answer the research question. (Asep Iwa Soemantri, 2020:5). Standard of the company demands regarding the results or output produced are intended to develop the company. (Istanti, Enny, 2021:560).Time management skills can facilitate the implementation of the work and plans outlined. (Rina Dewi, et al. 2020:14).Saat mengumpulkan sumber data, peneliti mengumpulkan sumber data berupa data mentah. Metode survei adalah metode pengumpulan data primer dengan menggunakan pertanyaan tertulis( Kumala Dewi, Indri et all, 2022 : 29). The Research model or framework is intended to further clarify the essence of the discussion of previous research result and the theoretical basis in the research, including the relationship between influential variables. (Enny Istanti, et al. 2024 : 150)

### **3. RESEARCH METHODS**

#### **Research Approach**

In accordance with the objectives to be achieved in this research, the type of research used is descriptive qualitative. This type of qualitative descriptive research not only describes the reality being studied, but also provides a basis for drawing conclusions using data in the form of numbers. The qualitative descriptive approach is more concerned with the process than the final result, therefore the sequence of activities can change depending on the conditions and the number of symptoms found (Syofian Siregar, 2014: 121).

#### **Operational Definition of Variables and Indicators**

The variables used in this research are as follows:

- a. Physical / Tangible Evidence (X1)

- b. Reliability / Reliability (X2)
- c. Responsiveness / Responsiveness (X3)
- d. Guarantee / Assurance (X4)
- e. Empathy / Empathy (X5)

## **Data Types and Sources**

### **Data Type**

1. Primary Data
2. Secondary Data

### **Data source**

1. Observation
2. Interview
3. Questionnaire

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## **Population and Sample**

### **Population**

Population according to Sugiyono (2011: 80) is a generalized area consisting of objects/subjects that have certain qualities and characteristics determined by researchers to be studied and then conclusions drawn. In this research, the population is consumers who receive direct service at the PT office. Federal International Finance East Surabaya Branch.

### **Sample**

A sample (Syofian Siregar, 2014: 148) is a procedure in which only a portion of the population is taken and used to determine the desired traits and characteristics of a population. Nonprobability sampling is used as a sampling technique in this research considering that the characteristics of the population as the basis for the sample have been determined previously, so the researcher will use a total of 50 people.

## **Models and Analysis Techniques**

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### **Validity test**

The validity test is to show the extent to which a measuring instrument is able to measure what it wants to measure (Syofian Siregar, 2014: 164). In descriptive research

involving variables or concepts that cannot be measured directly, which also involves the translation of concepts from theoretical to empirical levels (indicators), the research instrument must be valid so that the results can be trusted. An instrument is said to be valid if it is able to measure what is desired, and can reveal data from the variables studied accurately. The high or low validity of the instrument shows the extent to which the data collected does not deviate from the intended picture.

The validity test in this research was carried out using the construct validity technique where construct validity is the validity related to the ability of a measuring instrument to measure the understanding of the concept it is measuring. This test uses item analysis where to test the validity of each item, the scores on the item in question are correlated with the total score of the variable in question. The correlation coefficient equation is:

$$r = \frac{N(\sum XY) - (\sum X)(\sum Y)}{\sqrt{[N(\sum X^2) - (\sum X)^2][N(\sum Y^2) - (\sum Y)^2]}}$$

Where : r = Correlation coefficient

X = score in column X

Y = score in column Y

N = number of samples

To get the numbers for the validity test, researchers used tools in the form of the SPSS V.22 statistical program package.

### 9 Reliability Test

The reliability test is to determine the extent to which the measurement results remain consistent, if measurements are carried out twice or more on the same symptoms using the same measuring instrument (Syofian Siregar, 2014: 176). A good instrument will not be tendentious in directing respondents to choose certain answers. Instruments that are reliable will produce reliable data too. This research will use the Alpha Cronbach technique. This technique is used to find the reliability of instruments that have a score scale between 1 to 5 or more. The Alpha Cronbach formula is:

$$r = \left[ \frac{k}{k-1} \right] \left[ 1 - \frac{\sum \sigma_b^2}{\sigma_t^2} \right]$$



Where :  $r$  = instrument reliability

$k$  = many questions

$\sum\sigma^2_b$  = amount of item variance

$\sigma^2_t$  = total variance

To get the numbers for the reliability test, researchers used tools in the form of the SPSS V.22 statistical program package

### Data Analysis Techniques

After obtaining data through distributing questionnaires, the data is then processed. Then the appropriate model and analytical tools are determined to solve the research problems that have been stated previously. The models and analytical tools used in this research are:

### Service Quality Mapping

At the service quality mapping stage, calculations are carried out using the following stages:

- a. Calculate the mean level of importance
- b. Calculate the mean level of satisfaction
- c. Calculating the gap, which is the difference between the level of interest and the level of satisfaction

### Gap Analysis

Based on these variable gaps, the next step is to carry out a gap analysis. A variable with a high level of gap indicates that the level of satisfaction felt by customers towards this variable has not been able to meet its level of importance and vice versa. The gap value obtained shows the level of the conflict indicator. Researchers use the SERVQUAL Score approach where this measurement technique will show the level of gap between the actual service score and the score of the level of expectations stated by the respondent, where the level of gap is calculated using the following formula:

$$\text{Score } SERVQUAL = \text{Perception Score} - \text{Expectation Score}$$

Furthermore, after knowing the level of gaps in the service indicators concerned, it is necessary to determine a priority scale to improve service quality by using a Cartesian diagram where the X axis or horizontal axis will be filled with service performance scores

and the Y axis or vertical axis will be filled with level scores. interest. The calculations for each factor are as follows (Syofian Siregar, 2014:193):

$$\bar{X} = \frac{\sum Xi}{n} \quad \text{and} \quad \bar{Y} = \frac{\sum Yi}{n}$$

Dimana ;  $\bar{X}$  = Average score of service performance level

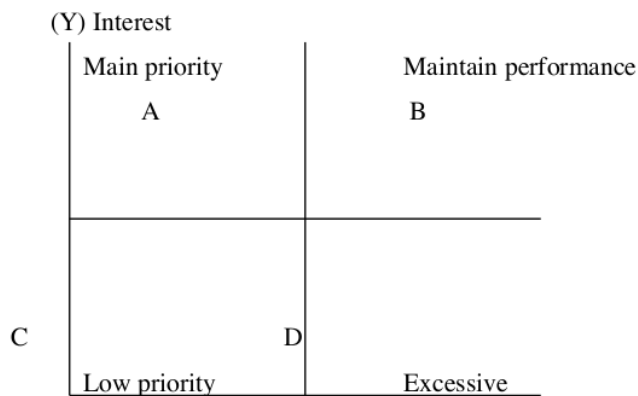
$\bar{Y}$  = Average score of importance level

n = number of respondents

A Cartesian diagram is a building divided into four parts bounded by two lines that intersect perpendicularly at the points grand mean  $\bar{X}$  and grand mean  $\bar{Y}$ , where grand mean  $\bar{X}$  is the average of the average level of service performance and grand mean  $\bar{Y}$  is the average score of the importance level of all factors symbolized by K, totaling 22 factors. To determine the points to be used, it is calculated using the following formula:

$$grandmeanX = \frac{\sum_{i=1}^N \bar{X}_i}{K} \quad \text{and} \quad grandmeanY = \frac{\sum_{i=1}^N \bar{Y}_i}{K}$$

Next, the levels of these elements will be described and divided into four parts into a Cartesian diagram as follows:



**Picture 2.** Diagram Kartesius

Source : Kumar, 2007

The explanation of each quadrant as shown in the image above is as follows:

**1. Quadrant A**

Shows the factors or attributes that shape customer satisfaction, where the handling of items in this quadrant needs to be prioritized by the company because

these factors are considered very important by customers, while the level of implementation is still not satisfactory.

2. Quadrant B

Shows that the items that form customer satisfaction are in a condition that needs to be maintained, because in general the level of implementation is in line with customer expectations, so that it can satisfy customers.

3. Quadrant C

Shows that the items that form customer satisfaction in this quadrant are items that are considered less important for customers with mediocre implementation quality.

4. Quadrant D

Shows that the items that form customer satisfaction are still considered excessive in their implementation, where this is mainly due to the fact that customers consider the existence of these items not very important, but their implementation is carried out well by the organization.

#### 4. RESULTS AND DISCUSSION

##### General Description of Research Objects

##### Reliability Test

The reliability test was carried out by looking at the results of calculating the Cronbach Alpha ( $\alpha$ ) value. A variable is said to be reliable if it provides a Cronbach Alpha ( $\alpha$ ) value  $> 0.6$ , that is, if repeated research with different times and variables will produce the same conclusion. But on the other hand, if Cronbach Alpha ( $\alpha$ )  $< 0.6$ , it is considered less reliable, meaning that if these variables are re-researched with different times and variables, it will produce different conclusions.

Table 3. of Reliability Test Results for Service Quality Variables (X)

Variable	Cronbach Alpha	Standard Reliability	Information
Physical Evidence (X1)	0.789	0.60	Reliabel
Reliability (X2)	0.797	0.60	Reliabel
Responsiveness (X3)	0.801	0.60	Reliabel
Guarantee (X4)	0.809	0.60	Reliabel
Empathy (X5)	0.852	0.60	Reliabel

Source: Processed Primary Data

From the results above, it shows that the value of Cronbach Alpha on the variables physical evidence, reliability, responsiveness, assurance and empathy is greater than the standard value of reliability, meaning that for the service quality data test, it is shown from the reliability test that the variables physical evidence, reliability, responsiveness, assurance, empathy are reliable.

**Validity and Reliability Test Customer Expectations (Y)**

**Validity test**

In the next stage, after testing the validity of service quality, validity testing will be carried out on customer expectations in getting service from PT. Federal International Finance East Surabaya Branch.

**Table 4.** of Validity Test Results for Customer Expectation Variables (Y)

Variable	Item	Person correlation (R Count)	R table	Information
Physical Evidence (Y1)	Y1.1	0.528	0.278	Valid
	Y1.2	0.532	0.278	Valid
	Y1.3	0.528	0.278	Valid
	Y1.4	0.534	0.278	Valid
Reliability (Y2)	Y2.1	0.688	0.278	Valid
	Y2.2	0.620	0.278	Valid
	Y2.3	0.387	0.278	Valid
	Y2.4	0.429	0.278	Valid
	Y2.5	0.440	0.278	Valid
Responsiveness (Y3)	Y3.1	0.464	0.278	Valid
	Y3.2	0.529	0.278	Valid
	Y3.3	0.522	0.278	Valid
	Y3.4	0.509	0.278	Valid
Guarantee (Y4)	Y4.1	0.372	0.278	Valid
	Y4.2	0.452	0.278	Valid
	Y4.3	0.358	0.278	Valid
	Y4.4	0.508	0.278	Valid
Empathy (Y5)	Y5.1	0.738	0.278	Valid
	Y5.2	0.702	0.278	Valid
	Y5.3	0.447	0.278	Valid
	Y5.4	0.508	0.278	Valid
	Y5.5	0.558	0.278	Valid

Source: Primary data processed

From the results above, it shows that the calculated r value is greater than the table r value, meaning that for the test data customer expectations are shown from the validity test that the variables physical evidence, reliability, responsiveness, guarantee, empathy are valid.

### Reliability Test

In the next stage, reliability testing is carried out on the customer expectation variable, as shown in the calculation results in the following table:

**Table 5.** of Reliability Test Results for Customer Expectation Variables (Y)

Variable	Cronbach	Standart	Information
Physical Evidence (Y1)	0.739	0.60	Reliabel
Reliability (Y2)	0.741	0.60	Reliabel
Responsiveness (Y3)	0.719	0.60	Reliabel
Guarantee (Y4)	0.640	0.60	Reliabel
Empathy (Y5)	0.800	0.60	Reliabel

Source: Processed Primary Data

From the results above, it shows that the value of Cronbach Alpha on the variables physical evidence, reliability, responsiveness, assurance and empathy is greater than the standard value of reliability, meaning that for test data customer expectations are shown from the reliability test that the variables physical evidence, reliability, responsiveness, assurance, empathy are reliable.

### Gap Analysis

At this stage of measuring gaps, researchers use the Servqual Score approach, where this measurement technique will show the level of gap between the actual service score and the score of the level of expectations stated by the respondent, where the level of gap is calculated using the following formula:

$$SERVQUAL \text{ Score} = \text{Perception Score} - \text{Expectation Score}$$

Based on calculations using the Servqual score, the following explanation can be given:

- a. A positive value means that the service provided exceeds customer expectations.
- b. A value of zero means there is a match between what the customer expects and the service performance.

- c. A minus value means there is a gap between what is expected and the service performance or in other words the service provided does not match what the customer expects.

8  
This research will be conducted in three phases : measurement model (external model), structural model (internal model), and hypothesis testing. (Pramono Budi,et al., 2023 ; 970) Melalui proses tersebut, karyawan diberikan pelatihan dan pengembangan yang relevan dengan kinerja pekerjaannya, sehingga diharapkan dapat menjalankan tanggung jawab pekerjaannya dengan sebaik - baiknya. (Abdul Aziz Sholeh et.al. 2024 :82) Memilih merupakan bagian dari suatu upaya pemecahan sekaligus sebagai bagian dari proses pengambilan keputusan. Oleh karena itu dibutuhkan keputusan pembelian yang tepat (Kristiawati Indriana et.al. 2019 : 28) Kerja sama antara pemerintah, industri, lembaga penelitian dan masyarakat sipil dalam merancang menerapkan, Komitmen dan kerja sama yang kuat dari seluruh pemangku kepentingan menjadi kunci keberhasilan upaya - upaya tersebut. (Gazali Salim et al. 2024 : 63) 4  
The SERVQUAL model includes calculating the difference between the values given by customers for each pair of statements related to expectations and perceptions (Diana Zuhro et al. 2024 : 98)

## 5. CONCLUSION

- a. In the Physical Evidence dimension, the smallest gap value in item 3 is -0.08, namely that employees look neat and professional. Based on the Cartesian diagram analysis, item number 3 occupies quadrant B, maintain performance, which shows that the appearance of employees must be handled seriously even though the Castesian diagram is in quadrant B because customers view this as very important and is the first assessment of professionalism.
- b. In the Reliability dimension, the smallest gap value in items 1, 4 & 5 is that if an employee 10 promises to do something within a certain time period, then they actually carry it out at -0.06, the employee provides services according to the promised time of -0.46, FIFGROUP keeps its data free from errors of -0.4. Based on the description for the reliability dimension, the quality statement for items 4 and 5, namely employees provide services according to the promised time and FIFGROUP keeps its data free from errors, occupies the quadrant with top priority (quadrant A) where this item requires immediate handling and is implemented seriously. Even though item 1

is in quadrant C, companies still have to pay attention to the gaps in expectations from customers.

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