

**Gap Analysis of Service Quality of BNI Banking Café at Manado Town Square**

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**ABSTRACT**

This study analyzes the service quality of BNI café banking at Manado Town Square. This research is using gap analysis method between consumer expectation and perception towards the service quality of BNI café banking at Manado Town Square. The café banking is the first digital banking service in Indonesia that combines the concept of banking services with café outlet. This research is a descriptive study that uses a quantitative approach. This research uses accidental sampling techniques where 100 respondents are given questionnaires. It contains 22 question items that represent five dimensions of service quality (tangible, reliable, responsiveness, assurance, and empathy).

The results obtained are the score of a positive gap of 0.3 for the total of five dimensions. It means that, overall, the service quality of BNI café banking is felt by customers to exceed their expectations. Especially in the dimensions of tangible, reliable and assurance quality, these dimensions get positive gap score. The dimensions of responsiveness and empathy still do not meet the overall expectations of consumer because they get negative score. The result of this study can be an input for the management of BNI café banking at Manado Town Square, so that the quality of existing service can be improved.

Keywords: Gap analysis, service, service quality, banking, café banking

**INTRODUCTION****Research Background**

In the current era of digital information and technology development, service quality is one of the issues that needs serious attention by the service providers. According to ISO-8402, "quality is facilities and characteristics totality of products or services that meet the needs, in expressed or implied forms" (Loh, 2002). According to Tjiptono, quality is "a dynamic condition that affects products, services, people, processes and environments that meet or exceed expectations" (Tjiptono, 2001). In other words, quality is an assessment of how customers feel about the service they received, whether in the form of products or services in the context of meeting needs. Therefore, the definition of service quality can be interpreted as an effort to meet the needs and desires of consumers and the accuracy of their delivery in balancing consumer expectations (Tjiptono, 2007).

PT. BNI is the first BUMN Bank which become a public company. In accordance to its vision of becoming a superior financial institution in service and performance, providing excellent service becomes their mission in the first point. Of course, it aims to make consumers or customers feel safe, comfortable and satisfied. PT. BNI continues to be committed to improve services by following current technological developments. The services are in the form of mobile internet applications, BNI ATM drive thru, BNI ATM Gallery and the last is digital service. PT. BNI opens their first Cafe Banking outlet in one of the famous malls in Manado City, Manado Town Square. According to the Managing Director of PT. BNI, Achmad Baiquni, currently all levels of BNI are motivated to implement digital services. Nationally, BNI's corporate plan is divided into six strategies that are given the slogan, BEYOND. The first is Business Community Financial Institution Choice, a strategy to become the main bank of choice for the public. Secondly, Ecosystem Orchestrator. Thirdly, Your Preferred Personal Financial Partner which is expected to be able to provide excellent services and solutions to customers. Fourthly, Organizing Ready for the Future is about how to create organizational capabilities for business achievement in the future. Fifthly, the National agent of development that wants to make BNI the agent of change in Indonesia. Then, the Digital driven Institution, a company that is able to optimize data and the development of digital business (Tribun Manado, January 2019). With the aim of Go Digital, BNI continues to innovate by launching a Cafe Banking outlet in Manado

Town Square at the end of 2018 with expectation that BNI can bring services to the public as well as the efforts to improve its banking business.

Kotler, et al. (200: 382), Parasuraman, et al., (1985) describe service quality in five dimensions that can be measured through gap analysis in the opinion of consumers, i.e.: tangibles, reliability, responsiveness, assurance, and empathy. Society as a customer gives value in accordance to expectations and the reality experienced in each dimension of service. For example, whether the service is delivered on time in accordance with a predetermined time, is in the reliability dimension. In the assurance dimension, whether officers always immediately serve customers. By using gap analysis, service quality can be measured. As well as the service quality of BNI Manado branch, with the existence of Café Banking whether the services provided are in accordance with the expectations of the customers or not.

Based on the background description above, the problem in this study is more focused and limited to: Service Quality Gaps Analysis of PT. BNI at Cafe Banking, Manado Town Square.

### **Problem Formulation**

Based on the background of the problem above, the formulation of the study problems are: How much is the overall service quality of PT. BNI in Cafe Banking Manado Town Square based on the gap analysis on the five dimensions of service quality?

### **Research purposes**

The purpose of this study is: to identify how much is the overall service quality of PT. BNI in Cafe Banking Manado Town Square based on the gap analysis on the five dimensions of service quality.

### **Research Benefits**

The benefits expected from this research are as follows:

- 1) Practical Benefits: The results of this study are expected to be used as input for PT. BNI Manado branch and other parties in order to improve the quality of services, as well as increasing cooperation between Manado State University and PT. BNI.
- 2) Academic benefits: This research contributes to the development of social sciences especially in service management science. This research can also be a reference for further literature or research in faculty.
- 3) Benefits for the authors: This research adds insight and knowledge to theories in the development of lecture material for the authors who work as lecturers in Management.

### **Literature Review**

SERVQUAL is an instrument for assessing customer perceptions of service quality in service and retailing organizations. The conceptual foundation for the SERVQUAL scale is derived from the works of a handful of researchers who have examined the meaning of service quality and from a comprehensive qualitative research study that defined service quality and illuminated the dimensions along which consumers perceive and evaluate service quality (Parasuraman, et al., 1985). According to the above conception, perceived service quality can be expressed as follows: Perceived service quality = perceived service (P) - expected service (E).

The SERVQUAL model is also known as the Gap Analysis Model. This model was developed to help the managers analyze the problem quality in order to improve the quality service. In the book Service Management by Tjiptono (2008: 108), it is described the SERVQUAL model as illustrated in Figure 1.

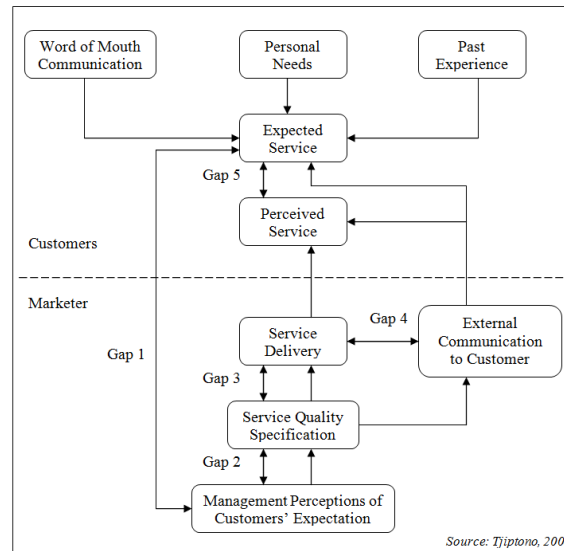


Figure 1 SERVQUAL Model's Concept

The dashed line separates the two horizontal main phenomena: the top is a phenomenon associated with the customer and the bottom refers to the phenomenon in companies or service providers. In addition to past experience influenced, personal needs of customers, and communications, services that are expected (expected service) are also influenced by the company's marketing communications activities. Meanwhile, services that customers perceive (the perceived service) are the result of a series of internal decisions and activities of the company. Management perceptions of customer expectations regarding service quality decision specifications must be followed and implemented by the company to deliver services to customers. Customers experience the process of production and delivery of quality services as a component related to the process (process-related quality) and technical solutions are received through this process as component-related quality of results (outcome-related quality). Gap 1 is the difference between customer expectation and management perceptions of customer expectation, Gap 2 is the difference between management perceptions of customer expectations and service quality specifications, Gap 3 is the difference between service quality specifications and the service actually delivered, Gap 4 is the difference between service delivery and external communication, and Gap 5 is the difference between customer expectation on the service and their perceptions of service performance.

Neo, et al. (2004) in their research about "Service quality analysis: a case study of a 3PL company", assumes that service quality is important to determine, build and maintain market share. The objective of this paper is to study the quality of service provided by 3PL companies. They use a SERVQUAL approach which was using SERVQUAL dimensions: tangibility, reliability, responsiveness, assurance, and empathy in Quadrant and Gap analysis. A case study is carried out on a 3PL company.

The results from SERVQUAL show that the customer values reliability such as documentation accuracy, picking accuracy and on-time delivery. Ease of communication and productivity are also regarded as very important. Quadrant analysis and gap analysis indicate that the company's performance is up to the customers' expectations for the most of the attributes except for on-time delivery, efficient utilization of the warehouse and the productivity level. Areas for further improvements are also identified.

EboliL., and Mazzulla, G. (2007) conduct research about "Service Quality Attributes Affecting Customer Satisfaction for Bus Transit". In this article, a tool for measuring customer satisfaction in public transport is proposed. Specifically, a structural equation model is formulated to explore the impact of the relationship between global customer satisfaction and service quality attributes. The analyzed public transport service is the bus service that habitually used by the University of Calabria students to reach the campus from the urban area of Cosenza (southern

Italy). To calibrate the model, some data collected in a survey addressed to sample of students were used. The proposed model can be useful both to transport agencies and planners to analyze the correlation between service quality attributes and identify the more convenient attributes for improving the supplied service.

Landrum, et al. (2009) in their research "Measuring IS System Service Quality with SERVQUAL: Users' Perceptions of Relative Importance of the Five SERVPERF Dimensions", for a library of information systems in an engineering research environment. This paper investigates the service quality perceptions of professional information system users. This paper also examines the relationship between the relative importance allocated by the system's users to each of the five SERVPERF dimensions (dimensions that are shared with the SERVQUAL instrument) as measured by the points allocated to the dimensions and the ratings provided for the individual items of the dimension. Findings suggest that users rate system responsiveness and reliability above other service quality dimensions. Moderating influences in SERVPERF include gender and pressure to perform. So finally, they include that (1) companies that provide client services and (2) designers of information systems that interfaces with users should emphasize responsiveness and reliability; in the case of limited user resources, responsiveness and reliability should emphasize over other SERVPERF performance dimensions. And they also include that the use of SERVPERF is nuanced and that moderating influences may affect measurement results.

## Method

Based on the research literature, this research used the SERVQUAL model to measure the service quality which is service quality equal to customers' perception minus customers' expectation, using 22 items service dimension, gaps analyzing based on the analyzing of five service quality dimensions.

This model required SERVQUAL score, according to Zeithaml et al. (1990) that quotes by Tjiptono (2008: 120) the measurement of service quality based on the multi-item scale that is designed by five dominant dimensions (tangible, reliability, responsiveness, assurance, and empathy). The five dimensions are detailed in 22 items for expectation variables and perception variables, that are arranged in questions based on a Likert scale from 1 (very disagree) to 5 (very agree). The service quality evaluation using the SERVQUAL model is covered by the difference calculation between the values from customers for each pair of questions to be related to the expectation and perception. SERVQUAL scores for each pair of questions are counted based on the simple formula below:

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

Principally, the data that was found by using this instrument can show up the gap score of service quality. There are three possibilities that will result, they are:

1. Positive number ( $> 0$ ), it means that the service quality is more than customers' expectation. More positive the result, the service quality is better.
2. If the result is zero (0), the service quality means that it has fulfilled the customers' expectation.
3. If the result number is negative ( $< 0$ ), the customers' expectation is insatiable yet. If the gap score is 0 to -0.9, it means that the gap has an insignificant influence, but if the gap score is  $< -1$ , means that it has a significant influence.

## Research Results and Discussion

Based on the questionnaire that has been distributed to 100 respondents who are BNI customers who have used services at the BNI Café Banking Mantos, the data is obtained below. The data collection is conducted for approximately 1 month, from June 24th to July 31st, 2019.

## Gap Analysis Results of Service Quality at BNI Café Banking Mantos Based on Tangible Dimension

Table 4.1

NO.	STATEMENT	Expectation Value	Perception Value	Gap Value	Average of Tangible Dimensions
1	Modern looking office equipment (computer, queuing machine)	3.82	4.74	0.92	<b>0.87</b>
2	Provided physical facilities with visual appeal (buildings, tables/chairs, child friendly areas, parking, etc.)	3.89	4.70	0.81	
3	Well-dressed officers (clothing / uniforms, hair, shoes, etc.)	3.43	4.30	0.87	
4	The available service materials have visual appeal (pamphlets, posters, brochures, etc.)	3.91	4.80	0.89	

Table 4.1 above shows that the service quality on tangible dimension at BNI Café Banking Mantos has a positive value of 0.87. It means that the services in this dimension have fulfilled the expectations of customers/visitors of the BNI Café Banking Mantos, and are almost close to value 1. It can be seen from the observation in the field of research objects that this outlet has very modern-looking equipment because it has one side of the wall filled with LED screens, have interactive wall, interactive table and internet point, they play songs that can be enjoyed, and the seating position is no longer seen as the usual banking hall, but there are coffee shop that surrounded the ATM machines. New customers can open accounts with modern equipment themselves or with the help of officers. Each physical equipment looks modern and makes the customers or visitors feel very comfortable. The position of this outlet is inside the mall so the room is always cool because it has air conditioning. All bank officers look neat and polite so it was pleasing to the eye. All of the things mentioned make the value of service quality on the Tangible dimension reaches to positive score, even almost perfect.

### Gap Analysis Results of Service Quality at BNI Café Banking Mantos Based on Reliability Dimension

Table 4.2

NO.	STATEMENT	Expectation Value	Perception Value	Gap Value	Average of Reliability Dimensions
1	When they promised to set up certain services, they kept them.	4.11	4.75	0.64	<b>0.30</b>
2	Seriousness of management helps the applicant community in handling complaints that relates with the service	4.19	4.81	0.62	
3	Offering the right service from the beginning according to your needs	4.59	4.77	0.18	
4	Providing 5 minutes service that is completed in accordance with the given promises	4.89	4.70	-0.19	
5	Attempting to provide error-free services (typos, etc.)	4.54	4.79	0.25	

Based on Table 4.2, it can be seen that the service quality in the reliability dimension also has a positive value of 0.30, but there is one item that still has a negative value, which means that on the item, the customer/visitor perception of the service is still below the expected



value. The item was about the promise of punctuality. BNI Café Banking Mantos promises to open a new account in just 5 minutes. It means that there are still services that exceed the promised time. Maybe this is due to interference with internet connectivity, because the internet is the main supporting factor for running the system. Actually this has been prepared properly, so that disturbance may occurs to a minimum. Therefore, the negative score obtained is 0.19. This score is low.

The item that gets the highest score is the accuracy in providing services according to the promise given, which is 0.64. It means that the service at BNI Café Mantos is given precisely in accordance with what has been promised.

## Gap Analysis Results of Service Quality at BNI Café BankingMantos Based on Responsive Dimension

Table 4.3

NO	STATEMENT	Expectation Value	Perception Value	Gap Value	Average of Responsive Dimension
1	The officer tells you the exact time the service can be finished	4.69	4.67	-0.02	<b>-0.06</b>
2	The officer serves you immediately	4.84	4.73	-0.11	
3	The officer is always willing to help you	4.84	4.55	-0.29	
4	The officer is never too busy to respond to your requests / questions	4.65	4.82	0.17	

From table 4.3 above, the value of service quality at BNI Café Banking Mantos in the Responsive dimension gets a negative value of 0.06. This value is negative but very low. The lowest value in this dimension is "the officer is always willing to help you" item, that is -0.29. In BNI Café Banking, there are not as many officers in the banking hall. There is only 1 officer serving the customers, because they are expected to do the transactions by themselves by utilizing all the technological sophistication that has been provided. However, there are still customers who do not understand how to use them. The officer will help only if the customer comes to ask questions. The only item that has a positive value is that the officer is never too busy to respond to requests or questions. If customers do not ask directly, they will not be served immediately by the officer. The staff room that is not visible from the front of the outlet makes customers find it difficult to find the officer. Customers expect to be greeted by officers directly.

## Gap Analysis Results of Service Quality at BNI Café BankingMantos Based on Assurance Dimension

Table 4.4

NO	STATEMENT	Expectation Value	Perception Value	Gap Value	Average of Assurance Dimension
1	The behavior of the officers is able to make you trust them	4.21	4.55	0.34	<b>0.46</b>
2	You feel safe in making transactions	4.16	4.88	0.72	
3	The officers are consistently being polite to you	4.16	4.76	0.60	
4	The officer is able to answer each of your questions	4.49	4.67	0.18	

Table 4.4 above shows a positive number of 0.46, which means the service in assurance dimension is positive and have met the expectations of customers at BNI

CaféBankingMantos. The second item has the highest value which approaching to 1 which means that the customers' perception exceeds their expectations. The services in BNI café banking make customers feel safe in making transactions, the officers consistently behave politely, and can be trusted. The lowest value is in the last item of this dimension that is the officer is able to answer every question. This lowest value is still positive, which indicates that even though it is not perfect, it has exceeded customer expectations. Questions that cannot be answered are usually questions that are outside the responsibility of the officer. If it relates to the transaction process, the officer is able to answer and explain properly.

## Gap Analysis Results of Service Quality at BNI Café BankingMantos Based on Empathy Dimension

Table 4.5

NO	STATEMENT	Expectation Value	Perception Value	Gap Value	Average of Empathy Dimension
1	Give you individual attention	3.64	4.06	0.42	<b>-0.02</b>
2	Have comfortable operating hours for all applicant communities	4.79	4.74	-0.05	
3	Having an officer who gives personal attention to you	4.03	4.31	0.28	
4	Always put your interests first	4.55	4.21	-0.34	
5	The officer understands your specific needs	4.65	4.26	-0.39	

Based on Table 4.5, the empathy dimension gets a negative value even though it is very close to 0, which is -0.02. The negative value is obtained because based on the direct interview with the applicant, the customers must find the officer room and the officer does not directly greets them. The staff room is located inside the BNI Café Banking Mantosoutlet. On the first visit, the customer cannot immediately see the position of the officer, because only the café conceptis viewed from the front and is more highlighted. But for the second visit and beyond, customers will better understand the concept of café banking like this which is completely different than the concept of banks in general.

## Gap Analysis Results of Overall Service Quality in BNI Café Banking Mantosbased on Five Dimensions of Service Quality

Table 4.6.

AVERAGE OF OVERALL EXPECTATION VALUE	AVERAGE OF OVERALL PERCEPTIONVALUE	VALUE OF OVERALL GAP
4.32	4.62	<b>0.30</b>

Based on the overall servqual score in Table 4.6, it is known that the service quality at BNI Café Banking Mantosgets a value of 0.30, which means that the services felt by BNI customers have met expectations. It is shown that the two dimensions that received negative values, i.e. responsive dimension and empathy dimension, do not affect the overall value of service quality at the BNI Café Banking Mantos, because the value is very low. Negative values can be exceeded with high positive values on reliability, assurance and tangible dimension.

## Conclusion

From the results and discussion in the previous section, it can be concluded that based on gap analysis on the five dimensions of service quality, the obtained gap value is positive 0.30. It means that the service perceived by customers at BNI Café Banking Mantos

has met customer' expectations, especially from tangible dimensions that presents advances in digital technology, and followed by the reliability and assurance dimensions.

## Suggestion

Based on the conclusions above, the management or supervisor is given input in order to be able to maintain and improve the service quality at the BNI Café Banking Mantos. The officers should be more responsive to the booth visitors who want to conduct banking transactions or open new accounts, because there are still customers who do not understand how to use digital equipment at this outlet to open their own accounts. Therefore, it is recommended that the officers should pay more attention to the individual needs of customers.

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