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The Effect Of Service Quality On Customer Satisfaction Of Brilink Parmono Agents In Bangko Sempurna District , Rokan Hilir Regency

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Abstract

This study aims to analyze the effect of service quality on customer satisfaction at BRILink Agent Parmono in Bangko Perfect District, Rokan Hilir Regency. The research method used is descriptive quantitative with a sample of 75 respondents selected through purposive sampling technique based on the Slovin formula. Data were collected through a closed questionnaire with a five-point Likert scale and analyzed using validity tests, reliability tests, simple linear regression analysis, hypothesis testing (t-test), and coefficient of determination (R^2) with SPSS version 26. 0.05. The coefficient of determination (R^2) of 0.897 indicates that service quality explains 89.7% of the variation in customer satisfaction, while the remaining 10.3% is influenced by other variables outside this study. The regression coefficient of 0.531 indicates that every one-unit increase in service quality will increase customer satisfaction by 0.531 units. These findings suggest that the better the service quality provided, the higher the customer satisfaction at BRILink Agent Parmono .

Keywords: Service Quality, Customer Satisfaction, BRILink

INTRODUCTION

In the era of globalization, quality is considered a tool for gaining competitive advantage, because quality is one of the main factors that determine consumer choice of products and services for consumers, and consumer satisfaction will be achieved if the quality of the products and services provided is in accordance with their needs. The development of the business world recently has become increasingly complex, and faces increasingly fierce competition. (Jalaludin, 2021) . BRILink agents are Bank BRI's LAKU

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PANDAI agent service. By partnering with third parties, in this case BRI customers as agents, BRILink agents provide various banking services to the public, both BRI customers and non-BRI customers through the use of digital technology (Ratnasari, 2023) . The device used is an EDC device equipped with BRI banking service features, and can also function as a BRI mini ATM (Marpaung et al., 2022) . This service provides convenience, speed, comfort, and security for customer data. So that customers can more easily conduct transactions in the banking world (Zalelawati & Marlita, 2023) . Competition that always arises in the business world encourages the emergence of new ideas that can build products or services that provide added value to customers (Septia et al., 2023) . Good quality is indeed important in creating customer satisfaction, but understanding how consumers view quality is not easy (Kurniawati et al., 2024) .

Service quality is all forms of activities carried out by a company to meet consumer expectations. (Adnyana et al., 2020) . Quality service is as size how much Good level services provided capable come true in accordance hope customer (Saputra & Apriliani, 2022) . Service is activity or activities offered by the organization or individual to customer (Reza Nurul Ichsan, 2021) . Service quality must start from customer needs and end with customer perception, customer perception of service quality to customers is one of the determinants of marketing success. (Annisa et al., 2023) . The quality of service provided by a company is one of the factors that can attract consumer interest in purchasing, in addition to price, shape, and product quality. (Zalelawati & Marlita, 2023) . Service must also be in accordance with standards that always follow the development of customer needs at all times. Quality of customer satisfaction is closely related, quality provides an impetus for customers to form strong bonds with agents (Monica & Marlius, 2023) . In an industry that relies heavily on customer experience, a deep understanding of how service affects satisfaction is essential to formulating effective strategies (Kapiso & Andriana, 2025) .

Customer satisfaction is a state exhibited by consumers when they have used a service and then realized that their needs and desires have been in accordance with expectations and have been met properly (Yunita M. Sumual et al., 2021) . Satisfaction is a feeling of pleasure or disappointment that arises from a person. after comparing the performance of the product that was thought of with that which was produced (Handayani et al., 2022) . Customer satisfaction is determined by service quality, which is a key factor in the success of banks as service companies and is undeniable in today's business world (Septia et al., 2023) . Service providers are closely linked to customer satisfaction because they require the right steps and strategies to continue to compete and grow. (Ardista, 2021) .

The relationship between service quality and value positive means that if it is increased it will have an impact on increasing customer satisfaction. (Alia Mumtaza &

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Millanyani, 2023) . The higher the quality of service, the higher the consumer satisfaction (Exreana et al., 2021) . Product quality has a significant contribution to customer satisfaction (ND Putri et al., 2021) . Regarding service quality indicators that influence consumer satisfaction, one of them is tangible evidence . (Parasuraman Zeithaml, 2022) . Reliability significantly influences customer satisfaction, meaning the more reliable the results shown by employees, the faster the problems faced by customers will be resolved (Alfajar et al., 2021) . Responsiveness significantly influences customer satisfaction, meaning *the* response or alertness of employees in helping customers and providing fast service (Aan Gunawan & Syamsul Arifin, 2024) . There is a positive relationship between assurance and satisfaction, so it has a significant effect on customer satisfaction (Mujiaty et al., 2021) . Service quality from the empathy aspect *has* a direct positive effect on customer satisfaction, which is acceptable. (Adnyana et al., 2020) . Quality Service influential in a way positive and significant to Satisfaction Customer (Raintung et al., 2021) .

Based on observation the beginning of the development of the Parmono BRILink Agent in Subdistrict Bank Perfect Rokan Hilir Regency is demonstrating an increasingly important role in providing banking services to the community, especially in areas far from bank offices. BRILink Agent Parmono is the primary solution for people to conduct various transactions, such as cash withdrawals, transfers, bill payments, and mobile phone credit purchases. The high level of BRILink usage reflects the public's need for easily accessible, fast, and efficient banking services. However, based on conditions in the field, the quality of service provided by the BRILink Parmono Agent in Subdistrict Bank The Rokan Hilir Regency service is still not fully distributed. Some customers complain about long service times, limited agent balances, network disruptions, and agents being unfriendly and uninformative in providing explanations. This situation has the potential to reduce customer satisfaction, despite the excellent BRILink Parmono service . In general, BRILink is highly sought after by the public, and BRILink agents are capable of providing fast, friendly, and accurate service, resulting in customer satisfaction and repeat transactions. These differences in service quality between agents lead to varying levels of customer satisfaction. This phenomenon demonstrates that service quality is a crucial factor in determining whether customers are satisfied with BRILink Agent services. Parmono in Subdistrict Bank Perfect Rokan Hilir Regency.

Based on this description, this study is important to analyze the influence of service quality on the income level of BRILink Parmono agents in Bangko Sempurna District , Rokan Hilir Regency. Through BRILink agents, people can conduct transfer transactions, cash withdrawals, cash deposits, pay various bills such as electricity, telephone, water, BPJS, vehicle loan installments, and several other banking services. Meanwhile, BRILink agents

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will earn additional income in the form of fees and have the potential to increase their customer base. (Marpaung et al., 2022) . This study is expected to provide an empirical overview of the extent to which service quality contributes to increasing agent income, as well as serve as a consideration for BRILink Parmono agents and banks in improving service quality to boost agent performance and business sustainability in the future.

LITERATURE REVIEW

Quality of Service

Service quality is any action or activity that can be offered by one party to another, which is essentially intangible and does not result in any ownership (Winata, 2023) . Service quality is a very important component to influence consumer satisfaction to continue buying our products or even move to other competitors, both in terms of products, services, people, processes and environments that are pleasing to consumers (Kumrotin & Susanti, 2021) . In general, services are still perceived as not optimal, for example slow, expensive, and boring so that people always demand high-quality services. (Anggapratama & Irnawati, 2023) . Customers No just assess from results service but also from the delivery process service the (Paputungan et al., 2021) . Maintaining service quality is a challenge in itself. (Wulandari & Surianto, 2024) . Good service quality within a company will create customer satisfaction. If a customer feels dissatisfied or disadvantaged, they may complain to other customers, posing a threat to the business . (Christono, 2022) . Customers feel truly satisfied, they will repurchase and recommend others to buy at the same place (Riyanto & Satinah, 2023) .

Service quality indicators

There are five indicators of service quality, namely (Teressa et al., 2024) :

1. Tangibles (physical evidence) are a company's ability to demonstrate its existence to external parties, which includes physical facilities (buildings, warehouses, etc.), equipment and tools used (technology), and the appearance of its employees.
2. Reliability is the company's ability to provide services as promised accurately and reliably.
3. Responsiveness is the willingness to help and provide fast (responsive) and accurate service to customers, with clear information delivery.
4. Assurance is the knowledge, courtesy, and ability of company employees to foster customer trust in the company. It consists of several components, including communication, credibility, security, competence, and courtesy.
5. Empathy is providing sincere and individual or personal attention to customers by trying to understand consumer desires (FK Putri et al., 2021) .

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Customer satisfaction

satisfaction is a customer's response to a product or service that has met their needs and expectations (Tampaguma et al., 2022) . Customer satisfaction is an emotional response to the evaluation of the experience of consuming a product or service (Exreana et al., 2021) . Satisfaction can occur if a performance or result matches expectations, and vice versa (Kumrotin & Susanti, 2021) . All parties demand that businesses meet certain quality standards, so customers have an influence on performance. so that feel satisfied (Winata, 2023) . Indicator satisfaction customer among other things, suitability quality service with level expectations , level satisfaction if compared to with the same kind , no There is complaint or complaints filed (Aan Gunawan & Syamsul Arifin, 2024) . However in study This indicators used is as following (Agung et al., 2023) :

1. Feelings of satisfaction (in the sense of being satisfied with the product and service) are expressions of feelings of satisfaction or dissatisfaction from customers when receiving good service and quality products from the company.
2. Always buy a product, namely customers will continue to use and continue to buy a product if their desired expectations are achieved.
3. Will recommend to others, namely customers who feel satisfied after using a product or service will tell others about it and are able to create new customers for a company.
4. Fulfillment of customer expectations after purchasing a product, namely whether or not the quality of a product or service after purchasing a product matches the customer's expectations.

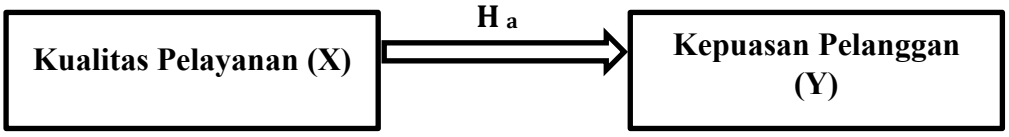


Figure 1. Conceptual Framework

Research Hypothesis:

Hypothesis is answer temporary to formulation problem study (Ardista, 2021) .

H $_{a}$: The Influence of Service Quality on Customer Satisfaction of Brilink Parmono Agents in Bangko Sempurna District , Rokan Hilir Regency

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RESEARCH METHODOLOGY

Types of research

The research design must be specific, clear, and detailed, and consistently established from the outset as a step-by-step guideline for conducting the research (Alexandro et al., 2021) . This research is quantitative descriptive because it describes or illustrates the collected data in the form of numbers or using statistical tools (Budiarno et al., 2022) . This research is used when studying a population or a specific sample. (Alia Mumtaza & Millanyani, 2023) . This study aims to determine and analyze the influence of service quality on customer satisfaction of BRILink Agents in Rokan Hilir Regency. In this study, there is an independent variable, namely evidence physical (X1), reliability (X2), responsiveness (X3), assurance (X4), empathy (X5) and variables dependent satisfaction customer (Y).

Research Location

Study This implemented at BRILink Agents Parmono which operates in the sub-district Bank Perfect Rokan Hilir Regency , Riau Province **.** Election location study based on height intensity use service BRILink by the community in do transaction finance .

Population and Sample

Population in study This is **all over customers who use BRILink Agent services Parmono in the sub-district Bank Perfect Rokan Hilir Regency .** The criteria are respondents is age , type gender and occupation With use technique **purposive sampling (Wulandari & Surianto, 2024)** Amount sample determined use Slovin's formula , so that can represent population customer as much as **75 respondents** selected and considered as amount adequate sample For represent population study .

formula :

$$n = \frac{N}{1+N(e)^2}$$

$$n = \frac{300}{1+300(0,1)^2}$$

$$n = \frac{300}{1+300(0,01)}$$

$$n = \frac{300}{1+3}$$

$$n = \frac{300}{4} = 75$$

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Data Types and Sources

As for the technique data collection that will be used authors in research This in the form of primary data and secondary data (Alia Mumtaza & Millanyani, 2023) :

1. **Primary Data**

   Primary data obtained in a way direct from respondents through distribution questionnaire . Result data questionnaire Then processed and used as analysis For know influence variables independent to variables dependent (Andriyani & Ardianto, 2020) . The data obtained in the form of score answer respondents use device SPSS software version 26 supports this process For ensure consistency and accuracy of data.

2. **Secondary Data**

   Secondary data obtained researchers in a way No direct through intermediary media obtained and recorded by other parties (Marpaung et al., 2022) . Secondary data obtained through technique sourced documentation from books , journals scientific , reports , and other relevant literature with variables quality service and satisfaction customer .

Data collection technique

Data collection was carried out with spread **questionnaire closed** to selected respondents as sample . Measurement answer respondents use **s five- level Likert scale** as following (Anggapratama & Irnawati, 2023) **:**

Table 2. Likert Scale

Response	Choice	Score
Strongly agree	SS	5
Agree	S	4
Disagree Less	KS	3
Don't agree	TS	2
Strongly Disagree	STS	1

Data Analysis Techniques

Data analysis techniques in study This covering (Kalangi & Punuindoong, 2021) :

1. **Validity Test**

   Validity test used For measure validity instrument research . Statement declared valid if mark **r count > r table (Mahira, Prasetyo Hadi, 2021)** .

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2. **Reliability Test**
   Reliability test done For measure consistency instrument research . Instruments stated reliable if mark **Cronbach's Alpha > 0.60** .
3. **Analysis Simple Linear Regression (Tampaguma et al., 2022)**
   Analysis simple linear regression used For know influence quality service to satisfaction customer .
4. **Hypothesis Test (t-Test) (Mahira, Prasetyo Hadi, 2021)**
   The t-test is used For know influence quality service in a way partial to satisfaction customer with level significance 5%.
5. **Coefficient Determination (R^2) (Salman et al., 2023)**
   Coefficient determination used For measure size contribution quality service in explain variation satisfaction customer .

Operational Definition of Variables

Table 3. Definitions Operational Variables

Variables	Definition Operational	Indicator
Quality Service (X)	Quality service is ability company in give service to customers who reflect proof physical , reliability , power responsiveness , assurance , and empathy so that can fulfil hope and create satisfaction customer .	1. Physical evidence) 2. Reliability 3. Responsiveness 4. Assurance 5. Empathy
Satisfaction Customer (Y)	Satisfaction customer is feeling like or disappointed customer after compare performance service or product received with desired expectations customer .	1. Feeling satisfied 2. Always buy product 3. Recommend to others 4. Fulfilled hope customer

RESULTS AND DISCUSSION

Respondent Characteristics

Respondent characteristics in this study were used to obtain a general overview of the respondents in the research sample. Respondent characteristics data included gender,

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age, occupation, and frequency of BRILink Parmono service use. The distribution of respondents based on these characteristics is presented in Table 4.

Table 4. Characteristics Respondents

Characteristics	Category	Frequency	Percent (%)
Gender	Man	33	44.0
	Woman	42	56.0
	Total	75	100.0
Age	< 20 Years	21	28.0
	21–30 Years	53	70.7
	> 40 Years	1	1.3
	Total	75	100.0
Work	Students	30	40.0
	Servants /State-Owned Enterprises	13	17.3
	Employee Private	21	28.0
	Self-Employed / Own Business	11	14.7
	Total	75	100.0
Frequency Use Service BRILink Parmono	1–2 Times	14	18.7
	3–5 Times	28	37.3
	> 5 Times	33	44.0
	Total	75	100.0

Source: Data processed using SPSS 26 (2026)

Based on Table 4, of the total 75 respondents, the majority of respondents were female (42 people) (56.0%), while 33 were male (44.0%). Based on age, respondents were dominated by the 21–30 year age group (53 people) (70.7%), followed by <20 years old (21 people) (28.0%), and >40 years old (1.3%), which shows that most BRILink Parmono service users are in their productive age. Based on occupation, the largest number of respondents were students (30 people) (40.0%), followed by 21 private employees (28.0%), 13 civil

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servants/state-owned enterprises (BUMN) (17.3%), and 11 self-employed (14.7%). Based on the frequency of use, the majority of respondents used the service more than 5 times as many as 33 people (44.0%), followed by 3–5 times as many as 28 people (37.3%), and 1–2 times as many as 14 people (18.7%), which shows that most respondents are active users of the BRILink Parmono service.

Validity Test

test in this study used Pearson Product Moment, where the test uses principle Correlating each questionnaire item score with the total respondent's answers (Alfajar et al., 2021) . The criteria for determining whether data is valid or invalid are: if r count > r table, the data is said to be valid at a significance level of 0.05, whereas if r count < r table, it is said to be invalid.

Table 5. Validity Test Results

Variables	Item	R Count	R Table	Information
Quality Service	X1.1	0.685	0.2242	Valid
	X1.2	0.714	0.2242	Valid
	X1.3	0.632	0.2242	Valid
	X1.4	0.771	0.2242	Valid
	X1.5	0.758	0.2242	Valid
	X1.6	0.723	0.2242	Valid
	X1.7	0.802	0.2242	Valid
	X1.8	0.677	0.2242	Valid
	X1.9	0.728	0.2242	Valid
	X1.10	0.709	0.2242	Valid
	X1.11	0.758	0.2242	Valid
	X1.12	0.710	0.2242	Valid
	X1.13	0.664	0.2242	Valid
	X1.14	0.683	0.2242	Valid
	X1.15	0.776	0.2242	Valid
Satisfaction Customer	Y1	0.770	0.2242	Valid
	Y2	0.801	0.2242	Valid
	Y3	0.758	0.2242	Valid
	Y4	0.811	0.2242	Valid
	Y5	0.689	0.2242	Valid

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Variables	Item	R Count	R Table	Information
	Y6	0.771	0.2242	Valid
	Y7	0.795	0.2242	Valid
	Y8	0.734	0.2242	Valid

Source : Processed data using SPSS 26 (2026)

Based on Table 5, the validity test results show that all statement items in the Service Quality and Customer Satisfaction variables have a calculated r value greater than the r table of 0.2242. The calculated r value in the Service Quality variable ranges from 0.632 to 0.802, while in the Customer Satisfaction variable ranges from 0.689 to 0.811. Thus, all statement items are declared valid .

Reliability Test

Reliability testing involves measuring questionnaires that represent variable indicators. or construct. A survey is considered reliable if public reactions are consistent or stable over time (Kurniawati et al., 2024) . A variable is considered reliable if its Cronbach's alpha value is >0.60. Conversely, if its Cronbach's alpha value is <0.60, the variable is considered unreliable.

Table 7. Reliability Test Results

Variables	Cronbach's Alpha	Criteria (α > 0.60)	N of Items	Information
Quality Service	0.933	Reliable	15	Reliable
Satisfaction Customer	0.899	Reliable	8	Reliable

Source : Processed data using SPSS 26 (2026)

Based on Table 7, the results of the reliability test show that the Service Quality variable has a Cronbach's Alpha value of 0.933 and the Customer Satisfaction variable of 0.899. Both values are greater than the reliability criteria (α > 0.60), so all statement items are declared **reliable** . A high Cronbach's Alpha value indicates that the research instrument has a very good level of internal consistency .

Simple Linear Regression Test

For determine connection linearly between variables independent and variable dependent need testing simple linear analysis , analysis This For know direction connection between variables independent and dependent whether positive or negative and for predict

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mark from variables dependent if variables independent experience increase or decline (Alfajar et al., 2021) . The following results linear regression based on questionnaire data variables X and Y.

Table 8. Simple Linear Regression Test

Coefficients [a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.505	1,376		.367	.715
	Quality Service	.531	.021	.947	25,271	.000
a. Dependent Variable: Satisfaction Customer						

Source : Processed data using SPSS 26 (2026)

Based on Table 8 shows that Service Quality is 0.531, meaning that if the Service Quality variable increases by 1% and the constant (a) = 0, then Customer Satisfaction will increase by 0.531%. The coefficient is positive, meaning that Service Quality has a positive effect on Customer Satisfaction. The better the Service Quality provided, the higher the level of Customer Satisfaction. This indicates that improving Service Quality can significantly increase Customer Satisfaction.

Hypothesis Test Results

Based on Table 8, it is known that t - value of 25,271, while the t table of 1.992 (α = 0.05). Because the calculated t value (25.271) > t table (1.992) and the value significance as big as 0.000 < 0.05, then H_0 is rejected and H_1 is accepted . This is show that Quality Service influential positive and significant to Customer Satisfaction . With Thus , the hypothesis states that that Quality Service influential to Satisfaction Customer proven and can accepted .

Coefficient Determination (R^2)

The coefficient of determination (R^2) is used to determine the percentage of the influence of the service quality variable on customer satisfaction of BRILink Parmono Agents in Bangko Sempurna District in Rokan Hilir Regency. The value of the coefficient of determination (R^2) is in the range of zero to one. If the value of the coefficient of determination (R^2) = 0, then the service quality has no effect on customer satisfaction of BRILink Parmono Agents in Bangko Sempurna District in Rokan Hilir Regency. Conversely, if the value of the coefficient of determination (R^2) is above 0 or close to one, then the service

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quality has an effect on customer satisfaction of BRILink Parmono Agents in Bangko Sempurna District in Rokan Hilir Regency.

Table 9. Coefficients Determination

Model Summary [b]				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.947 [a]	.897	.896	1,731
a. Predictors: (Constant), Quality Service				
b. Dependent Variable: Satisfaction Customer				

Source : Processed data using SPSS 26 (2026)

Based on Table 9, the R Square value is 0.897 or 89.7%. This indicates that the Service Quality variable is able to explain 89.7% of the variation in Customer Satisfaction, while the remaining 10.3% is influenced by other variables outside this study. The R value of 0.947 indicates a very strong relationship between Service Quality and Customer Satisfaction.

DISCUSSION

Based on the results of the hypothesis test (t-test) are known that quality service influential positive and significant to satisfaction BRILink Agent customers Parmono in the District Bank Perfect Rokan Hilir Regency , so that hypothesis accepted . This is proven with t - value amounting to 25,271 which is more big from t table amounting to 1.992 and the value significance by 0,000 which is more small of 0.05, which indicates that quality service own influence real to satisfaction Customers . Quality service measured based on indicator according to (Teressa et al., 2024) , namely tangibles (evidence) physical) which reflects facilities and appearance agent , reliability in give service in a way accurate and reliable , responsiveness (power responsive) in give service in a way fast and precise , assurance in foster a sense of security and trust customers , as well as deep empathy give attention in a way sincere to customers . Meanwhile that , satisfaction customer measured based on indicator according to (Agung et al., 2023) , namely feeling satisfied to service received , always use service back , recommend to others, as well as fulfillment hope customer after accept service .

If the BRILink Agent Parmono capable give good service through adequate facilities , accurate , fast , friendly service , providing a sense of security , and attention to customers , then customer will feel satisfied , tend to use return service and recommend it to other

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people. This is show that quality service is factor important in increase satisfaction customers , because the more Good services provided , then the more tall level perceived satisfaction customer .

Research result This in line with study (Adnyana et al., 2020) which states that quality service especially in the aspect empathy influential positive to satisfaction customers , as well as study (Raintung et al., 2021) which concludes that quality service influential positive and significant to satisfaction customers . With thus , it can concluded that quality services provided by BRILink Agents Parmono based on indicator proof physical , reliability , power responsiveness , assurance , and empathy capable increase satisfaction indicated customers through feeling satisfied , use repeat services , recommendations to others, and the fulfillment hope customer .

CONCLUSION

Based on results research , quality service influential positive and significant to satisfaction BRILink Agent customers Parmono in the District Bank Perfect Rokan Hilir Regency . This proven from t-test results show t - value by 25,271 more big from t table amounting to 1,992 with mark significance by more than 0,000 small from 0.05, so that hypothesis accepted . In addition , the results of the coefficient test determination show The R Square value is 0.897, which means quality service capable explain satisfaction customer by 89.7%, while the rest 10.3 % is influenced by other variables outside research . This is show that the more Good quality services provided through proof physical , reliability , power responsiveness , assurance , and empathy , then the more tall level satisfaction indicated customers through feeling satisfied , use repeat services , recommendations to others, and the fulfillment hope customer .

Implications

Research result This show that quality service is factor main in increase satisfaction BRILink Agent customers Parmono . Therefore that , agent need maintain and improve quality service through provision adequate facilities , fast and accurate service , good attitude friendly , and ability provide a sense of security and comfort to Customers . Good service will increase trust customers , encourage use service in a way repeated , and create promotion in a way No direct through recommendation customer to others.

Suggestion

It is recommended that BRILink Agents Parmono Keep going increase quality service especially in the aspect Power responsive and empathetic , such as give better service fast ,

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friendly , and responsive to need customers . In addition , researchers furthermore recommended For add other variables that can influence satisfaction customers , such as trust , convenience service and quality system , so that can give results further research complete and in-depth .

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