



The Role of Responsiveness and Assurance in Enhancing Customer Satisfaction: Evidence from CIMB Niaga Bank, Mataram Branch

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ABSTRACT

This study examines the influence of service quality dimensions on customer satisfaction at CIMB Niaga Bank, Mataram Branch, Indonesia. The research aims to identify which aspects of service quality—tangibility, reliability, responsiveness, assurance, and empathy—most significantly affect customer satisfaction in the context of private banking services. Using a quantitative approach, data were collected through questionnaires distributed to 100 active customers and analyzed using multiple linear regression. The results reveal that responsiveness and assurance exert the strongest positive and significant effects on customer satisfaction, while tangibility, reliability, and empathy show weaker or statistically insignificant impacts. These findings suggest that customers value prompt service, competence, and trustworthiness more than physical appearance or empathy in determining their satisfaction with banking services. The study highlights that maintaining high responsiveness and assurance is crucial for sustaining customer loyalty and competitive advantage in the increasingly digitalized banking environment. Theoretically, the findings reinforce the SERVQUAL model by confirming the dominance of functional and relational service dimensions in shaping satisfaction in the Indonesian private banking context. Managerially, the study recommends continuous employee training in communication, problem-solving, and reliability to enhance the quality of customer experience.

KEYWORDS:

Service Quality;
Customer Satisfaction;
Responsiveness;
Assurance; SERVQUAL;
Private Banking; CIMB
Niaga; Mataram

INTRODUCTION

Customer satisfaction has become one of the most critical determinants of competitiveness and sustainability in the modern banking industry. In an era of financial liberalization and digital transformation, customers have access to a wide range of banking options that make satisfaction not merely a desirable outcome but a strategic necessity. Banks are therefore required to continuously improve their service quality to retain customers, enhance brand loyalty, and strengthen long-term profitability. Within this competitive environment, private banks such as CIMB Niaga play a significant role in shaping customer perceptions of efficiency, reliability, and trustworthiness in Indonesia's financial sector. Understanding the determinants of customer satisfaction in this context provides valuable insights for both theory and managerial practice.

The concept of service quality has been widely recognized as one of the most powerful predictors of customer satisfaction. [Parasuraman, Zeithaml, and Berry \(1988\)](#) developed the SERVQUAL model, which remains the most influential framework for evaluating service quality. This model identifies five key dimensions: tangibility, reliability, responsiveness, assurance, and empathy. These dimensions capture the multifaceted nature of services that are intangible, variable, and inseparable from the provider. Service quality, according to the model, is perceived as the gap between customer expectations and actual service performance. A positive gap, where performance exceeds expectations, leads to satisfaction, while a negative gap results in dissatisfaction and potential switching behavior.



In the context of banking, service quality carries deeper implications because the product itself is largely intangible and trust based. Customers cannot physically evaluate banking products, so they rely heavily on the quality of interaction, timeliness, and the perceived competence of service employees. Responsiveness—defined as the willingness to help and provide prompt service—often becomes a critical determinant of satisfaction. Assurance, which reflects employees' knowledge, courtesy, and ability to inspire trust, also plays an essential role. These dimensions represent relational attributes that shape emotional bonds between customers and banks. When customers perceive that their needs are addressed quickly and reliably, their satisfaction tends to increase significantly, reinforcing loyalty and positive word of mouth (Kumar et al., 2021).

In Indonesia, the competition among private banks such as CIMB Niaga, BCA, and Bank Danamon has intensified following technological innovations and digital banking adoption. Customers increasingly expect seamless services, fast responses, and secure digital transactions. The traditional emphasis on physical appearance or tangible facilities has become secondary to the quality of personal interaction and reliability of service delivery. However, many local branches, particularly outside major metropolitan areas, still struggle to maintain consistent service standards due to variation in staff competency, workload, and resource availability. Mataram, as a growing financial hub in West Nusa Tenggara, presents an interesting context for analyzing these challenges. The region's expanding urban population and diverse customer base demand higher service quality, yet local studies in this area remain limited compared to those conducted in larger cities such as Jakarta or Surabaya.

Previous research on service quality and customer satisfaction in Indonesian banking has yielded mixed results. Studies by Pramono and Hidayat (2021) and Rachman et al. (2022) found that responsiveness and assurance consistently emerge as the most significant factors affecting satisfaction in private banks. These findings suggest that customers prioritize functional and psychological benefits—such as speed, competence, and reliability—over physical attributes or empathy. In contrast, Tang and Raharjo (2020) emphasized that empathy and reliability can also influence satisfaction when banks operate in communities with strong interpersonal relationships. The inconsistencies across studies indicate the need for more localized empirical evidence to capture variations in customer expectations and service delivery.

This research focuses on evaluating how the dimensions of service quality influence customer satisfaction at CIMB Niaga Bank, Mataram Branch. The study adopts the SERVQUAL framework to examine which dimensions have the strongest effects and why. Given the increasing complexity of customer expectations, especially in a hybrid banking environment where physical and digital services coexist, the study seeks to answer two essential questions: (1) Which service quality dimensions most strongly influence customer satisfaction in a private banking context? and (2) What managerial implications can be derived to enhance service excellence and customer loyalty?

Theoretically, this study contributes to the growing body of literature on service quality by reaffirming the relevance of the SERVQUAL model in the Indonesian banking industry. While digitalization has transformed how banks interact with customers, the human element—represented by responsiveness and assurance—remains vital in shaping satisfaction and trust. Empirically, the research provides evidence from a regional banking context, extending existing findings beyond metropolitan areas. The study also reinforces the concept that customer satisfaction in banking is a multidimensional construct influenced by both tangible and relational factors.

From a managerial perspective, the study offers practical implications for improving service delivery. Understanding which dimensions most significantly affect satisfaction enables bank managers to prioritize resources and training initiatives. For example, strengthening responsiveness through faster problem resolution and enhancing assurance through employee competence and courteous communication can directly improve satisfaction and retention. The findings further highlight that the sustainability of customer relationships depends on consistent quality performance across all service touchpoints, including front-desk interactions, complaint handling, and digital support channels.

In conclusion, this research recognizes customer satisfaction as a dynamic outcome of perceived service quality, mediated by relational trust and responsiveness. It underscores that, in the era of digital

banking competition, human interaction and ethical assurance remain irreplaceable in fostering customer loyalty. By focusing on the case of CIMB Niaga Bank in Mataram, the study seeks to provide both theoretical enrichment and actionable insights for the continuous enhancement of service quality within Indonesia's evolving private banking sector.

LITERATURE REVIEW

The relationship between service quality and customer satisfaction has been a central topic in marketing and service management literature for more than three decades. The SERVQUAL model developed by [Parasuraman, Zeithaml, and Berry \(1988\)](#) provides a comprehensive framework to measure service quality through five core dimensions: tangibility, reliability, responsiveness, assurance, and empathy. These dimensions capture both the functional and relational aspects of service performance that directly influence customer satisfaction. Although originally developed for the service industry in general, SERVQUAL has become one of the most widely applied models in banking studies due to the intangible, trust-based, and interaction-driven nature of financial services.

Tangibility refers to the physical appearance of facilities, equipment, personnel, and communication materials that customers can directly observe. It influences first impressions and the perception of professionalism. In the banking sector, tangible elements include the cleanliness of the branch, the appearance of employees, and the technological interface of ATMs or mobile applications ([Kumar et al., 2021](#)). While tangibility is important for signaling credibility, its impact on satisfaction is often indirect. Several studies have shown that customers tend to value responsiveness and assurance more than physical aesthetics, especially when the service involves money and trust ([Yulianto & Prabowo, 2022](#)).

Reliability is defined as the ability of an organization to perform the promised service dependably and accurately. In banking, reliability reflects accuracy in financial transactions, timely service delivery, and consistency of performance. Reliability builds trust and confidence over time. Previous research has established reliability as a foundational requirement in customer satisfaction ([Wirtz & Zeithaml, 2018](#)). However, in dynamic markets such as Indonesia, reliability alone may not be sufficient to generate satisfaction unless complemented by personal attention and proactive problem-solving ([Lestari & Ramadhan, 2020](#)).

Responsiveness represents the willingness of employees to help customers and provide prompt service. This dimension captures the speed and attentiveness of service providers when responding to customer inquiries or complaints. In the banking sector, responsiveness includes the ability of staff to process transactions quickly, resolve technical problems, and respond effectively to customer feedback. Studies by [Pramono and Hidayat \(2021\)](#) and [Rahman et al. \(2022\)](#) found responsiveness to be one of the strongest predictors of satisfaction in Indonesian private banks. Customers interpret responsiveness not only as operational efficiency but also as a sign of respect and appreciation. Rapid and helpful service creates emotional reassurance that enhances the perceived value of the banking relationship.

Assurance refers to employees' knowledge, courtesy, and ability to inspire trust and confidence. This dimension is especially critical in banking, where services involve financial risk and sensitive personal information. Assurance reflects the professionalism and competence of employees in handling transactions, protecting confidentiality, and explaining procedures clearly. According to [Rachman et al. \(2022\)](#), assurance has a significant positive effect on satisfaction because customers perceive knowledgeable and polite employees as reliable partners who reduce uncertainty. Assurance is therefore both a functional and emotional factor that influences customers' willingness to continue the relationship with a bank.

Empathy captures the ability to provide caring and individualized attention to customers. It involves understanding customer needs, showing concern, and offering personalized solutions. In traditional banking, empathy strengthens loyalty through the creation of emotional bonds. However, in the context of digital transformation, empathy may manifest differently. It is now expressed through responsive digital communication, simplified procedures, and proactive customer support rather than

face-to-face interactions (Tang & Raharjo, 2020). While empathy contributes to long-term relationship building, its effect on satisfaction may be weaker when customers prioritize efficiency and convenience over personal attention.

Customer satisfaction itself is a psychological state resulting from the evaluation of service performance relative to expectations. When the perceived performance meets or exceeds expectations, customers experience satisfaction, which subsequently leads to loyalty and positive word-of-mouth behavior (Oliver, 2015). In the banking industry, satisfaction is not only about the outcome of a transaction but also about the overall service experience, including trust, accessibility, and problem resolution. Satisfied customers are more likely to use additional banking products and remain with the same financial institution despite minor service failures (Kotler & Keller, 2022).

Research on the SERVQUAL framework has consistently found that responsiveness and assurance are the dominant factors influencing satisfaction in banking, particularly in emerging economies. Kumar et al. (2021) emphasized that in environments where service reliability is assumed to be a given, customers evaluate banks based on relational factors such as promptness and professionalism. This finding aligns with studies in Malaysia, Pakistan, and Indonesia showing that the human dimension of service quality outweighs physical or procedural elements (Rahman & Ahmad, 2021; Wahab et al., 2022). Customers value a sense of trust and personal connection, especially when dealing with financial decisions.

In Indonesia, banking customers' expectations have evolved due to technological advancement and increased service accessibility. While digital channels offer convenience, customers still seek human assurance for problem resolution, particularly when issues involve security or complex transactions. Studies by Prasetyo and Wulandari (2023) indicate that hybrid service delivery—combining digital efficiency with personal interaction—creates the highest satisfaction. Customers expect service personnel not only to be technically competent but also to demonstrate ethical behavior consistent with professionalism and empathy.

Several conceptual models have extended SERVQUAL to capture the dynamic nature of satisfaction. The *service encounter theory* emphasizes the role of employee–customer interaction in shaping perceived quality. Each encounter, whether physical or digital, serves as a “moment of truth” that can strengthen or weaken satisfaction (Bitner et al., 2019). Similarly, the *expectation–disconfirmation theory* explains that satisfaction depends on the discrepancy between expectation and perceived performance (Oliver, 2015). When a bank consistently meets expectations of responsiveness and assurance, customers experience positive disconfirmation, resulting in satisfaction and loyalty.

The empirical evidence thus points to two crucial dimensions—responsiveness and assurance—as the most influential drivers of satisfaction in banking services. Responsiveness addresses the efficiency of time and attention, while assurance builds confidence in the competence and integrity of employees. The coexistence of these two elements creates a holistic experience of reliability and comfort. The banking customer feels both served and secured, which represents the dual goal of service quality.

In summary, the literature suggests that customer satisfaction in banking is an outcome of complex and interrelated service quality dimensions. While tangibility and reliability provide basic functional value, responsiveness and assurance create relational value that sustains long-term trust. Empathy, though still important, plays a complementary role, particularly in maintaining emotional connection in increasingly digitalized service environments. Therefore, any attempt to improve satisfaction must focus on enhancing responsiveness and assurance through staff training, effective communication, and ethical professionalism. This study applies these theoretical insights to the case of CIMB Niaga Bank, Mataram, aiming to confirm which dimensions exert the strongest influence on customer satisfaction in a regional context.

METHODOLOGY

This study employed a quantitative research design to examine the influence of service quality dimensions on customer satisfaction at CIMB Niaga Bank, Mataram Branch. The quantitative approach

was selected because it enables systematic measurement of relationships between multiple variables, allowing for statistical testing of the SERVQUAL model in a banking context. The design focuses on identifying which of the five dimensions of service quality—tangibility, reliability, responsiveness, assurance, and empathy—most significantly affect customer satisfaction among private banking customers.

The research was conducted between February and April 2023 at CIMB Niaga Bank's main branch in Mataram, West Nusa Tenggara. The population consisted of active customers who conducted financial transactions such as deposits, withdrawals, or loan services at least once within the past six months. This criterion ensured that respondents had adequate experience with the bank's services to provide valid assessments. Using a purposive sampling technique, 100 respondents were selected. This sample size was considered sufficient for multiple linear regression analysis, as it satisfies the statistical assumption that the number of observations exceeds 15 times the number of predictors (Hair et al., 2019).

Data collection was carried out using structured questionnaires distributed both directly at the branch and digitally through an online form. The questionnaire consisted of two major sections. The first section gathered demographic data such as age, gender, education, and frequency of bank transactions. The second section measured the five dimensions of service quality and customer satisfaction. The instrument was adapted from the SERVQUAL scale developed by Parasuraman, Zeithaml, and Berry (1988) with contextual modifications for the banking sector. Each item was rated using a five-point Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree").

The operationalization of variables was as follows. Tangibility was measured through four indicators: the cleanliness and comfort of the branch, the modernity of facilities, the appearance of employees, and the availability of technology (ATMs, mobile banking). Reliability included indicators of accuracy in transactions, dependability of promised services, and timeliness in service completion. Responsiveness consisted of items reflecting prompt attention, willingness to help, and the ability to address customer requests swiftly. Assurance was represented by indicators such as employee knowledge, professionalism, politeness, and ability to instill confidence. Empathy covered personal attention, understanding of customer needs, and flexibility in service delivery. Customer satisfaction was measured by four indicators: overall satisfaction, fulfillment of expectations, comparison with other banks, and intention to continue using CIMB Niaga's services.

Before the full distribution, the questionnaire was pilot tested on 20 respondents to ensure validity and clarity of wording. Construct validity was assessed using item-total correlation analysis, with all corrected item correlations exceeding the minimum threshold of 0.30, indicating satisfactory validity (Hair et al., 2019). Reliability was tested using Cronbach's alpha, yielding values above 0.70 for each construct, confirming internal consistency (Nunnally & Bernstein, 1994). Based on these results, the instrument was deemed reliable and valid for further analysis.

The collected data were analyzed using descriptive and inferential statistics with SPSS version 26. Descriptive analysis summarized respondents' demographic profiles and general perceptions of service quality and satisfaction. Inferential analysis employed multiple linear regression to evaluate the effects of the five SERVQUAL dimensions on customer satisfaction. The regression model can be expressed as:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon$$

where Y represents customer satisfaction, X_1 to X_5 denote tangibility, reliability, responsiveness, assurance, and empathy respectively, and ε is the error term.

Several diagnostic tests were performed to ensure the accuracy of the regression model. The normality test using the Kolmogorov–Smirnov statistic indicated that residuals were normally distributed ($p > 0.05$). The multicollinearity test showed that all Variance Inflation Factor (VIF) values were below 10, indicating no multicollinearity among independent variables. The heteroscedasticity test using Glejser's method yielded no significant relationship between residuals and predictors, confirming homoscedasticity. The Durbin–Watson statistic ranged between 1.5 and 2.5, demonstrating

the absence of autocorrelation. These diagnostics verified that the regression model met the assumptions of the classical linear model, allowing reliable interpretation of the coefficients.

Ethical considerations were maintained throughout the study. Respondents participated voluntarily and were informed about the purpose of the research. Anonymity and confidentiality were guaranteed; no personally identifiable data were recorded. The results were analyzed in aggregate form solely for academic purposes.

The methodological rigor of this study lies in its adherence to the SERVQUAL framework, a well-established model for measuring service quality. By applying quantitative analysis, the research provides empirical evidence on the relative importance of each dimension of service quality in influencing satisfaction within an Indonesian private banking context. The use of validated instruments and robust statistical techniques enhances the reliability of findings and allows for comparison with similar studies in other regions or institutions.

This methodology also ensures replicability, enabling future researchers to extend or refine the analysis by incorporating moderating variables such as customer loyalty, trust, or digital service experience. Moreover, the inclusion of contextual variables such as demographic characteristics and transaction frequency allows for deeper understanding of heterogeneity in satisfaction drivers among different customer segments.

In summary, the methodological design of this study provides a structured and empirically grounded approach to assessing how the dimensions of service quality shape customer satisfaction at CIMB Niaga Bank, Mataram. The results generated through this quantitative framework form the empirical foundation for interpreting the key determinants of satisfaction and guiding managerial strategies to improve service excellence in the private banking industry.

RESULT AND DISCUSSION

Profile of Respondents

The respondents in this study represented a diverse customer base of CIMB Niaga Bank, Mataram Branch. Based on demographic data, most participants were between 26 and 45 years old, indicating that the majority were economically active and financially literate. This age group typically has higher expectations regarding service efficiency, digital integration, and professional interaction compared with older customers. Approximately 55 percent of respondents were male and 45 percent female, showing a balanced gender distribution that aligns with the general composition of urban banking customers in Indonesia. In terms of educational background, 70 percent of respondents held at least a bachelor's degree, which reflects a relatively high level of understanding of banking services. Most respondents reported visiting the bank or using its services at least once a month, implying regular engagement and familiarity with CIMB Niaga's operations.

These characteristics are significant because customer perception of service quality is often influenced by education, experience, and technological familiarity. Customers with higher education and frequent service usage tend to be more critical and discerning in evaluating service performance. They expect not only functional reliability but also relational quality, such as courtesy, responsiveness, and professionalism from bank employees. Therefore, this demographic profile provides a relevant context for analyzing the determinants of satisfaction within an increasingly competitive private banking sector.

Descriptive Analysis of Service Quality Dimensions

Descriptive analysis of the five SERVQUAL dimensions revealed variations in customer perception across different aspects of service quality. Tangibility scored relatively high, with a mean value of 4.05 on a five-point scale, suggesting that customers were satisfied with the bank's physical facilities, cleanliness, and technological support. CIMB Niaga's branch in Mataram maintains a modern layout, air-conditioned waiting areas, and well-dressed employees, which contribute to a positive first impression. However, tangibility alone was not sufficient to guarantee satisfaction, as customers

indicated that convenience and efficiency were more important determinants of their overall experience.

Reliability also received favorable ratings, with a mean score of 4.10, indicating that the bank consistently delivered promised services accurately and on time. Customers appreciated the precision of financial transactions and the dependability of online banking systems. Nevertheless, some respondents expressed concerns about occasional delays during peak hours, implying that consistency must be maintained to sustain satisfaction.

Responsiveness achieved one of the highest mean scores at 4.35, underscoring that customers highly valued quick and helpful service. Many respondents commented positively on the staff's willingness to assist with transaction issues and promptly respond to complaints or inquiries. The availability of multiple service channels, such as WhatsApp support and customer care hotlines, enhanced the perception of responsiveness.

Assurance recorded an equally strong mean of 4.32, confirming that customers had confidence in the employees' knowledge, courtesy, and professionalism. Assurance was closely associated with trust—the foundation of customer–bank relationships. Respondents emphasized that they felt safe conducting financial transactions because employees explained procedures clearly and demonstrated confidentiality.

Empathy showed a mean score of 4.00, reflecting moderate satisfaction. While customers appreciated the friendliness of staff, they believed that personal attention and flexibility could be improved, especially in handling special requests or complex issues. Some respondents suggested that service personalization could be enhanced through improved customer data integration and follow-up mechanisms.

Overall, the descriptive statistics indicated that responsiveness and assurance were the most prominent dimensions influencing positive service perceptions. This pattern corresponds with prior findings in Indonesian private banking, where customers tend to emphasize relational efficiency and trust as key indicators of satisfaction.

Regression Results and Hypothesis Testing

Multiple linear regression analysis was conducted to determine the effects of the five service quality dimensions on customer satisfaction. The results indicated that the model was statistically significant, with an adjusted R^2 of 0.78, suggesting that 78 percent of the variation in customer satisfaction could be explained by the five independent variables combined. The F-test yielded a p-value below 0.001, confirming the overall model fit.

The coefficient analysis revealed that responsiveness ($\beta = 0.324$, $p < 0.01$) and assurance ($\beta = 0.298$, $p < 0.01$) had the strongest and most significant effects on customer satisfaction. Reliability also had a positive but smaller effect ($\beta = 0.145$, $p < 0.05$), while tangibility ($\beta = 0.082$, $p > 0.05$) and empathy ($\beta = 0.066$, $p > 0.05$) were statistically insignificant. These findings demonstrate that customers evaluate satisfaction primarily through the relational and functional aspects of service rather than its physical or emotional components.

The dominance of responsiveness and assurance reflects the importance of human interaction and perceived trustworthiness in financial services. Responsiveness indicates the bank's operational agility and attentiveness, while assurance reflects professionalism and confidence-building. Together, these dimensions create a perception of security and efficiency that customers seek in banking relationships.

Interpretation of Key Findings

The finding that responsiveness and assurance have the most substantial influence on customer satisfaction aligns with the SERVQUAL model and prior empirical research. In banking services, customers often perceive responsiveness as the tangible manifestation of service quality because it involves visible actions such as quick response, problem-solving, and proactive assistance. When staff members demonstrate readiness to help, customers interpret it as a signal that the bank values their time and concerns.

Assurance, on the other hand, provides emotional comfort and reduces perceived risk. Banking transactions involve trust and confidentiality; thus, customers must feel confident that employees possess the necessary competence and integrity. The positive association between assurance and satisfaction is consistent with the findings of [Rachman et al. \(2022\)](#) and [Wahab et al. \(2022\)](#), who reported that courteous and knowledgeable employees significantly strengthen customer trust and loyalty. In the case of CIMB Niaga Mataram, assurance also reflects brand reliability, as the bank's national reputation complements the professionalism of its branch-level operations.

The relatively weak influence of tangibility and empathy deserves consideration. The insignificance of tangibility suggests that modern customers perceive physical facilities as standard rather than differentiating features. In the digital era, online banking platforms and self-service kiosks have minimized the importance of physical appearance. Similarly, empathy's weaker effect may reflect changing expectations where customers prioritize speed and accuracy over personalized attention. Although emotional connection remains valuable, it appears secondary to functional performance in shaping satisfaction among educated and time-conscious urban customers.

Discussion within Theoretical Context

The results support the validity of the SERVQUAL model but also highlight its contextual adaptation in the era of digital banking. The model's five dimensions remain relevant, yet their relative importance shifts according to customer expectations and technological evolution. Responsiveness and assurance—dimensions rooted in human interaction—remain dominant even as digitalization progresses. This finding challenges the assumption that automation will replace the human component of service delivery. Instead, it emphasizes that technology enhances but does not substitute personal engagement and professionalism.

These results also align with the *expectation–disconfirmation theory* [Oliver \(2015\)](#), which posits that satisfaction arises when perceived performance meets or exceeds expectations. Customers of CIMB Niaga Mataram expected fast service and credible communication, and the bank's performance in these areas surpassed expectations, resulting in high satisfaction. Conversely, when physical facilities or empathy did not exceed expectations, they contributed little to satisfaction, consistent with the idea that baseline attributes must be adequate but not necessarily exceptional to satisfy customers.

The findings further contribute to the discourse on *service encounter theory*, which emphasizes that satisfaction is shaped during moments of direct interaction between employees and customers. Each encounter becomes an opportunity for either reinforcing or undermining satisfaction. The strong influence of responsiveness and assurance implies that the quality of these encounters—particularly communication speed, accuracy, and courtesy—determines how customers evaluate the entire service experience.

Managerial Implications

From a managerial standpoint, the results suggest that CIMB Niaga and similar financial institutions should prioritize employee responsiveness and assurance in their service strategies. Managers should invest in continuous staff training focused on interpersonal communication, problem-solving, and time management. Employees must be empowered to make quick decisions within policy boundaries to avoid bureaucratic delays that frustrate customers. Encouraging a culture of empathy through recognition and reward systems may also indirectly enhance responsiveness.

Furthermore, the study underscores the importance of assurance-related competencies, such as technical expertise and ethical behavior. Regular certification programs and internal audits can help maintain high standards of service integrity. The management should also strengthen information transparency through consistent communication, as customers associate clarity with honesty and reliability. Integrating digital platforms with human oversight can ensure that customers experience both efficiency and emotional assurance.

Enhancing service quality requires not only employee-focused initiatives but also structural improvements. Implementing performance metrics that evaluate response time, accuracy, and

customer satisfaction can provide feedback for continuous improvement. Additionally, branch-level empowerment and local accountability are crucial to ensure consistency across service channels.

Comparative Insights and Broader Implications

Compared with similar studies in other Indonesian banks, the results for CIMB Niaga Mataram confirm that regional branches share similar determinants of satisfaction as major urban centers. However, responsiveness in regional branches may carry even greater weight because customers often rely more on interpersonal relationships than automated systems. Assurance also gains prominence due to the need for trust in a smaller, community-oriented market where reputational effects spread quickly.

These insights have broader implications for the banking industry in Indonesia and Southeast Asia. They suggest that despite technological innovation, human interaction remains the foundation of customer satisfaction. Banks that combine digital efficiency with trustworthy personal service are likely to achieve superior customer retention. The results also contribute to the cross-cultural understanding of the SERVQUAL model by showing that while the model's dimensions are universal, their relative importance varies with socio-cultural and institutional contexts.

The empirical analysis establishes that responsiveness and assurance are the most influential dimensions of service quality affecting customer satisfaction at CIMB Niaga Bank, Mataram Branch. Reliability contributes moderately, while tangibility and empathy exert minimal effects. The study demonstrates that customer satisfaction in banking is determined not only by functional performance but also by relational excellence embodied in swift service and professional credibility. These findings reinforce the theoretical relevance of the SERVQUAL framework while offering practical guidance for service improvement.

In the modern banking landscape, characterized by rapid digitalization and rising customer expectations, maintaining responsiveness and assurance becomes a strategic imperative. CIMB Niaga's experience exemplifies how private banks can sustain customer trust and loyalty by emphasizing these human-centered dimensions. Ultimately, customer satisfaction emerges not merely from physical comfort or aesthetic appeal but from the consistent delivery of reliable, responsive, and trustworthy service that meets both practical and psychological needs.

CONCLUSION

This study provides empirical evidence on how service quality dimensions influence customer satisfaction at CIMB Niaga Bank, Mataram Branch, Indonesia. Using the SERVQUAL model as a theoretical framework, the research confirms that responsiveness and assurance are the most significant determinants of satisfaction among banking customers, followed by reliability, while tangibility and empathy play relatively minor roles. These findings suggest that customers in the private banking sector prioritize relational and functional aspects of service—such as quick response, professional competence, and trustworthy communication—over physical facilities or emotional personalization.

The dominance of responsiveness and assurance highlights that the human component remains central to customer satisfaction even amid the growing digitalization of banking services. Customers value efficient service delivery supported by competent employees who can provide accurate information, solve problems promptly, and communicate courteously. This indicates that in service encounters involving financial transactions and trust, professionalism and speed are not only operational requirements but also key drivers of customer confidence. Conversely, tangibility and empathy, while appreciated, appear to have reached a threshold level where incremental improvements no longer produce substantial increases in satisfaction.

From a theoretical perspective, the study reaffirms the relevance of the SERVQUAL framework in analyzing customer satisfaction within modern banking contexts. It also supports the expectation-disconfirmation theory, demonstrating that satisfaction arises when actual service performance—particularly in responsiveness and assurance—meets or exceeds customer expectations. The results further contribute to the literature by validating the model in a regional

setting, thereby expanding understanding of how service quality operates in emerging markets where cultural expectations and infrastructure vary from metropolitan norms.

The managerial implications are clear and actionable. Bank managers should prioritize enhancing responsiveness through employee empowerment, training, and performance monitoring focused on efficiency and attentiveness. Assurance must be reinforced through ongoing professional development, ethical orientation, and transparent communication. Developing a service culture that values both speed and sincerity will help banks maintain long-term customer loyalty. Managers should also integrate digital tools with human oversight to ensure that technological efficiency is matched by personalized service quality. Establishing internal benchmarks for response time, complaint resolution, and customer feedback can serve as effective mechanisms for continuous improvement.

At a broader level, this research underlines the continuing importance of trust and credibility in the financial services industry. In an environment characterized by rapid technological change, customers still seek interpersonal reliability and moral assurance. Thus, the human element remains indispensable, even as automation and digital platforms become more prevalent. Building and sustaining customer satisfaction in banking will depend on how well institutions balance digital transformation with the preservation of human values and ethical conduct in service delivery.

In conclusion, the findings from CIMB Niaga Bank, Mataram Branch, illustrate that service quality and customer satisfaction are deeply intertwined, with responsiveness and assurance standing at their core. A satisfied customer is not only one who receives efficient service but one who feels respected, secure, and valued in every interaction. Banks that internalize these insights will not only retain loyal clients but also cultivate reputations as trusted institutions committed to excellence and integrity in Indonesia's evolving financial landscape.

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Conflict of Interest

The authors declare no conflict of interest related to the publication of this study.

Data Availability

The data supporting the findings of this study are available from the corresponding author upon reasonable request.

Author Contribution

All authors contributed equally to the design, data collection, analysis, and writing of this manuscript. All authors have read and approved the final version of the paper.

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