

# The Influence of Debtor's Satisfaction Toward Cross-Selling Readiness and Providing Recommendations

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**Abstract.** The achievement of the banking sector's lending product is not consistently followed by the same level of achievement of other products. Therefore, it is important to observe customer segmentation, figuring out customer satisfaction, and to find out the influence of customer satisfaction toward the customer's willingness to cross-sell and providing recommendations on each segmentation. The purpose of this research paper is to identify individual debtor segment, identifying the influence of debtor's satisfaction toward cross-selling willingness and providing recommendations, as well as to become a business strategy reference for companies. We investigate the service quality (reliability, responsiveness, assurance, empathy, and tangible) to observe the level of both satisfaction and loyalty of the debtors. The research is conducted with 93 respondents. The analytical method that is applied in this research paper is descriptive statistics, cross tabulation, and regression analysis. The research results indicate that the biggest number of debtors is on the low-interest loan segment on service and trade businesses, while for the medium-interest loan and high-interest loan the biggest number is on the trade businesses. In general, each segmentation is willing to cross-sell. However, the high-interest loan segment is more willing to cross-sell. On both low-interest loan and medium-interest loan segments, the debtors are willing to recommend the company's products to their relations. However, the debtors on the high-interest loan tend to be unwilling to do so. The results of this research also clarifies the theory that debtor's satisfaction has a significant relation with the willingness to cross-sell and providing recommendations (customer's loyalty). This may also help managers to provide a proper service for different debtor's segmentation.

**Keywords:** cross selling, debtor's satisfaction, debtor's segmentation

**Abstrak.** Pencapaian kredit yang tinggi dalam sektor perbankan tidak selalu diikuti oleh pencapaian yang tinggi pada produk lainnya. Oleh karena itu penting untuk melihat segmen konsumen, mengetahui kepuasan konsumen, dan mengetahui pengaruh kepuasan konsumen terhadap kesediaan konsumen untuk melakukan cross selling dan merekomendasi pada masing-masing segmen. Tujuan dari penelitian ini adalah untuk mengidentifikasi segmen debitur perorangan, mengidentifikasi pengaruh kepuasan debitur terhadap kesediaan cross selling dan merekomendasi, serta dapat menjadi referensi strategi bisnis untuk perusahaan. Kami meneliti kualitas layanan (reliability, responsiveness, assurance, empathy, dan tangible) untuk melihat tingkat kepuasan dan loyalitas debitur. Penelitian dilakukan terhadap 93 responden. Metode analisis yang digunakan yaitu statistik deskriptif, tabulasi silang, dan analisis regresi. Hasil penelitian menunjukkan bahwa jumlah debitur terbesar pada segmen kredit rendah yaitu bidang usaha jasa dan perdagangan, sedangkan pada segmen kredit sedang dan segmen kredit tinggi yaitu bidang usaha perdagangan. Pada umumnya semua segmen bersedia untuk melakukan cross selling namun segmen kredit tinggi lebih bersedia untuk melakukan cross selling. Pada segmen kredit rendah dan segmen kredit sedang bersedia untuk merekomendasikan produk perusahaan kepada relasinya, namun pada segmen kredit tinggi cenderung tidak bersedia. Hasil penelitian ini juga semakin memperjelas teori bahwa kepuasan debitur memiliki hubungan yang signifikan dengan kesediaan melakukan cross selling dan merekomendasi (loyalitas konsumen). Hal ini juga dapat membantu manajer memberikan pelayanan yang tepat kepada segmen debitur yang berbeda.

**Kata kunci:** cross selling, kepuasan debitur, segmentasi debitur

## INTRODUCTION

The lending sector is one of the most important business in the banking industry as this is the main source of operational income as well as supporting the government to increase the real sector development. One of the biggest bank in Indonesia with the highest lending growth is the publicly-listed PT BCA, Tbk. In the 2008-2012 period, the major lender's annual loan growth rate is around 23.11 percent. Meanwhile, in the same period, the country's lending sector's loan growth rate per year is at 18.23 percent (according to a data from Bank Indonesia, 2013). From the second semester of 2011 to the first

semester of 2012, PT BCA, Tbk's loan growth is the biggest among other lenders at 41,43 percent (according to a data from PT BCA, Tbk, 2013). This shows that the loan growth of PT BCA, Tbk is bigger than the average loan growth of the banking sector.

PT BCA, Tbk KCU City Tower is one of the branch offices of PT BCA, Tbk with the highest loan in central Jakarta (Central Business District). The loan disbursement is divided into two types, namely productive loans (Working Capital Loans/KMK, Investment Loans/KI) and consumptive credits (housing loans, auto loans). In December 2013, the Working Capital Loans that was disbursed by PT BCA, Tbk KCU City Towar was the

biggest compared to other products with a percentage of 37.25 percent. However, the growth number of the individual debtor's product, Working Capital Loans, at PT BCA, Tbk KCU City Tower in the past 2 years is relatively smaller with a percentage of 23 percent. This does not meet the company's target of 35 percent. This condition is believed to be related to the debtor's satisfaction's toward the company's service.

According to Thakur (2011), reliability, responsiveness, assurance, empathy, and tangibility are the five dimensions of service quality to measure both the customer's satisfaction and the customer's loyalty. Thakur's research shows that there is a positive and significant correlation between service quality and both the customer's satisfaction and the customer's loyalty as well as between the satisfaction and the customer's loyalty. In this context, the customer's satisfaction is the mediator between service quality and customer's loyalty. Shanka (2012) investigated both the customer's satisfaction and the customer's loyalty and, in the end, found that all dimensions of service quality (reliability, responsiveness, assurance, empathy, and tangibility) positively correlated toward customer's satisfaction. Shanka's research also found that customer's satisfaction significantly influenced customer's loyalty.

A lot of research projects in the past stated that higher customer's satisfaction would generate higher customer's loyalty. Griffin (2002) stated that loyal customers would repurchase a product, buy another product from the same company, and offer the product to other parties. Customer's satisfaction would give follow-up effects toward the cross-selling willingness, where customer would purchase different products from the same company (Odindo and Devlin 2007). A high level of satisfaction would generate loyal customers who would recommend the company's products to other customers (Shanka, 2012). Therefore, the purpose of this research paper is to find out the influence of the PT BCA, Tbk, KCU City Tower's working capital loans' debtor's satisfaction level toward the cross-selling willingness and the willingness to provide recommendations, which indicate customer's loyalty.

This research paper also observe the differences of debtor's satisfaction on three different loans segmentation, namely low-interests loans, medium-interests loans, and high-interests loans. Engel et al. (2012) defined market segmentation as the process of identifying a group of people with similar characteristics. A company needs to identify its market segmentation, selecting market segmentation, and developing both its products and marketing program based on selected segmentations (Kotler and Armstrong 2010). If the company increase its relations with potential debtors, it will increase the company's profit. Different loans segmentation would ease the company to both serving and figuring out the customer's loyalty between segment.

Therefore, in order to increase its product sales toward the public, the company should be able to identify its market segmentation and increase its debtor's satisfaction. An optimum level of satisfaction is expected to increase the sales of other products (cross-

selling) and pushing the debtors to play a role as well as recommending the company's products to their relations. Based on the explanation above, the three purposes of this research paper are, 1) To identify the individual debtor's segmentation of Working Capital Loans (KMK); 2) To identify the influence of debtor's satisfaction toward the cross-selling willingness and recommendations; 3) To recommendation the right strategy to increase cross-selling and recommendations.

The next section will discuss the following: the study on definitions and research projects on customer's satisfaction and customer's loyalty; explanation on data, data source, and analytical method that covers descriptive analysis, cross tabulation, and regression; research results and explanation on debtor's segmentation and the satisfaction's influence on cross-selling willingness and recommendations; and conclusion and recommendations.

Zafar et al. (2011) measured the compiler effect of the banking sector's service quality (tangibility, reliability, competence, and conflict handling) that influence customer's satisfaction and its impact on loyalty. The research shows that the service quality's compiler increase customer's satisfaction and customer's satisfaction increase customer's loyalty. Auka et al. (2013) also investigated the influence of service quality dimensions (reliability, responsiveness, assurance, empathy, and tangible) toward customer's loyalty. The research shows that the five service quality dimensions positively and significantly influence loyalty.

Both customer's satisfaction and customer's loyalty are the main target of every company (Halstead et al. 2007). The company's failure to provide satisfaction will cause bad effect, such as the damage of the relations between company and customers, tainted company's image, and the company's customers switch to other companies (Kau and Loh 2006). Customers who are satisfied with a company would be more than happy to buy other products from the same company (Odindo and Devlin 2007). Satisfaction is the key to maintain customers: fully satisfied customers in general would become more loyal to the company. Loyal customers would recommend the company's products to other customers (Shanka 2012) and would be able to help the company to save marketing cost (Pleshko and Baqer 2008).

Pearson in Akbar and Parvez (2009) and Al-Rousan et al. (2010) defined loyal customers as a group of customers who are willing to repurchase the company's products and willing to recommend the company's products to other parties. Most banks regulate service quality strategy in order to increase customer's satisfaction and customer's loyalty (Siddiqi 2011). The application of service quality is very important for a company to generate customer's value (Wang et al. 2004). Parasuraman et al. (1985) investigated and found that service quality dimensions (reliability, responsiveness, assurances, empathy, and tangibility) influence customer's satisfaction. In the development, Putra (2011) investigated and concluded that the five dimensions positively influence customer's satisfaction and mouth-to-mouth recommendations. This is in line with the research projects conducted by Simamora (2007), Fatrio (2006), and Dewi (2014), which concluded

that service quality positively influence customer’s satisfaction, which, in the end, would positively influence customer’s loyalty. The development of science and technology has made it is possible for competitors to easily duplicate the excellence of a banking product. With that, the right service plays an important role to give more value toward customers (Khadafi 2008, Setiawan 2006).

In this research paper, the author would like to explore the service quality dimensions (reliability, responsiveness, assurance, empathy, and tangible), which serve as satisfaction’s framer as well as satisfaction’s influence’s framer toward customer’s loyalty. Customer’s loyalty is reviewed based on the customer’s willingness on cross-selling as well as the willingness to provide recommendations toward his relations. This research paper would differentiate loans segments, namely low-interest loans, medium-interest loans, and high-interest loans so that the differences of satisfaction and loyalty of each segment would be apparent.

**RESEARCH METHODS**

For this paper, the researcher collected primary data that include debtor’s businesses and questionnaire that illustrate satisfaction, cross-selling willingness, and willingness to provide recommendations. Respondents are individual debtors of PT BCA, Tbk KCU City Tower’s Working Capital Loans (KMK) as many as 93 people. These respondents were divided into three segmentation, namely 1) Low-interest loans (<Rp 1 billion), 46 respondents, 2) Medium-interest loans (Rp 1-5 billion), 38 respondents, 3) High-interest loans (> Rp 5 billion), 9 respondents.

In reference to previous studies and research projects, this research paper used the five service quality dimensions that illustrate satisfaction as an independent variable, as well as cross-selling willingness and willingness to provide recommendations as dependent variable (Table 1).

Validity test could measure the extent of both accuracy

**Table 1. Research’s operational variable**

Variable	Variable definition	Indicator	Scale
Satisfaction (X)	How big is the debtor's satisfaction	Reliability, responsiveness, assurance, empathy, tangibles	Ordinal (1-5)
Cross-selling willingness (Y)	How big is the debtor's willingness for company's cross-selling	Cross-selling willingness and the number of the products <sup>a</sup>	Ordinal (1-5)
Recommendations willingness (Z)	How big is the willingness of the debtors to recommend the company's products to other parties	Pathology	Manifestation

note : <sup>a</sup>scale value for product numbers is: 1 = product numbers 1-2 units, 2 = product numbers 3-4 units, 3 = product numbers 5-6 units, 4 = product numbers 7-8 units, 5 = product numbers > 8 units

and precision of the measuring instruments during the application of its measuring functions in order to ensure the data collected is relevant. This is conducted by finding out the correlation of each questionnaire item with the questionnaire’s total score by using Pearson’s test equipment for correlation (product moment coefficient of correlation) with the following formula.

$$r_{xy} = \frac{N\Sigma X - (\Sigma X)(\Sigma Y)}{\sqrt{\{ (N\Sigma X^2) - (\Sigma X^2) \} \{ N\Sigma Y^2 - (\Sigma Y^2) \}}}$$

Remarks:

r = coefficient of correlation between variable X and variable Y

A question is called valid should the value of r-calculate > r-table (Ghozali 2005) or the value of r > 0.3 . The reliability test measures the consistency of the instrument, should the instrument is used a couple of times to measure the same object then it would produce the same data. A questionnaire is called reliable should the value of the cronbach’s alpha > 0,6 (Ghozali 2005). The cronbach’s alpha coefficient formula (Cα), namely:

$$C\alpha = \left[ \frac{k}{k-1} \right] \left[ 1 - \frac{\sum Si^2}{St^2} \right]$$

Remarks:

k = the number of items

$\sum Si^2$  = the number of varians for each questionnaire items

$St^2$  = total score varians

Both cross tabulation analysis and chi-square test are used to identify debtor’s segmentation based on loans and business fields. Cross tabulation is a statistical means that is used to observe the frequency distribution of the combination of two variables or more (Simamora, 2004). Chi-square test is used to find out the relation between loans and debtor’s business fields. The hypotheses are:

H0: There is no relation between loans and debtor’s business fields

H1: There is a relation between loans and debtor’s business fields

Should the value of asymptotic significance (2-sided) chi-square > α (0,05) then H0 is accepted and if the value of asymptotic significance (2-sided) chi-square < α (0,05) then H0 is rejected. Both cross tabulation analysis and top two boxes analysis are used to identify debtor’s segmentation based on loans and the dimension of service quality. Top two boxes analysis is a method that combine the percentage of respondents who chose the top two scale answers. In this research paper, the percentage of respondents who were satisfied was calculated based on the choice of the respondents on scale 4 and scale 5. This method is used to observe the percentage of the debtors who were satisfied either from the low-interest, medium-interest, or high-interest loans segment based on servis quality dimensions that include reliability, responsiveness, assurance, empathy and tangible.

Cross tabulation analysis and top two boxes analysis

are used to measure the percentage of debtors who were willing to both cross-sell and provide recommendations. Then, in order to observe the influence of satisfaction toward cross-selling and recommending willingness the ordinal-scaled data is transformed into interval scale by using method of successive interval (MSI) with the following formula:

$$\text{Scale Value} = \frac{(\text{Density at Lower Limit}) - (\text{Density at Upper Limit})}{(\text{Area Below Upper Limit}) - (\text{Area Below Lower Limit})}$$

Interval-scaled data is analyzed by using regression method. The research hypotheses are:

1. The relation between satisfaction and cross-selling willingness  
 H1 : Satisfaction positively and significantly influence cross-selling willingness
2. The relation between satisfaction and recommending willingness  
 H2 : Satisfaction positively and significantly influence recommending willingness

Then, a statistical test is carried out to find out the influence of independent variable toward dependent variable. The statistical test is carried out partially by using test-t statistic with the following formula:

$$t_{\text{calculate}} = r \frac{\sqrt{n-2}}{\sqrt{1-r^2}}$$

Remarks:

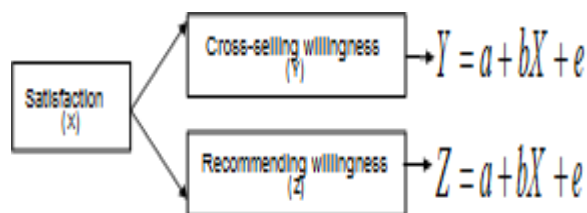
r : Correlation coefficient

n : The number of respondents, (n-2=dk, free degree)

Should the t calculate < t table then H1/H2 is rejected and if t calculate ≥ t table then H1/H2 is accepted. The regression analysis model, with = intercept, = regression coefficient, and = random error, as shown by Figure 1.

Regression analysis is used to find out the estimation of the dependent variable value based on independent variable of which the value has been known (Walpole 1995). Regression analysis is done to find out the influence of satisfaction (independent variable/X) toward cross-selling willingness (dependent variable/Y) and the influence of satisfaction (independent variable/X) toward the willingness to provide recommendations (dependent variable/Z).

**RESULT AND DISCUSSION**



**Figure 1. Regression Analysis Model**

The results of the validity test for the five dimensions of service quality, cross-selling willingness, and the willingness to provide recommendations indicate the validity of the questionnaire (validity coefficient > 0,3) and the results of the reliability test on the variable of satisfaction, cross-selling willingness, and the willingness to provide recommendations indicate the questionnaire was reliable (reliability coefficient > 0,6) so that the research could proceed. The calculation results of both validity and reliability test are shown on Table 2.

The biggest number of debtors on low-interest loans segmentation is on trade and service business fields. The biggest number of debtors on medium-interest and high-interest loans segmentation is on trade business field. This is indicated on Table 3.

Bank financing is widely distributed to trade and service business field because the risk is relatively lower. In general, the number of loans per debtor in the trade and service business field is lower compared to industry business field that require more capital goods and manpower. The results of the chi-square test indicates that there is no relation between loans and business field because the value of asymptotic significance > 0,05 (Table 4).

The results above indicate that credit analysis is carried out without separating the nominal loans application and business fields. Bank loans implement prudent principles

**Table 2. The calculation results for both validity and reliability**

Variable	Item	Validity coef- ficient range	Reliability coefficient
Satisfaction (X)	Question 1-26	0,477-0,940	0,957
Cross-selling willingness (Y)	Question 27-28	0,882-0,889	0,724
Recommending willingness (Z)	Question 29-30	0,927	0,836

**Table 3. Debtor’s segmentation based on loans and business fields**

Business field	Low-interest loans (people)	Medium-interest loans (people)	High-interest loans (people)
Industry	4	4	2
Service	20	7	2
Health	1	0	0
Publishing	1	0	0
Trade	20	17	4
Fishery, livestock	2	1	0
Mining	1	0	0
Construction and property	3	0	0
Transportation	2	1	1

**Table 4. The results of chi-square test on loans and business fields**

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10.696a	16	.828
Likelihood Ratio	12.674	16	.696
Linear-by-Linear Association	.001	1	.977
N of Valid Cases	93		

**Table 5. The response toward reliability dimension based on credit limit**

No	Reliability dimension	Low-interest loans		Medium-interest loans		High-interest loans	
		Satisfied (%)	Not satisfied (%)	Satisfied (%)	Not satisfied (%)	Satisfied (%)	Not satisfied (%)
1	The actual service is in line with the promised service	67	33	68	32	56	44
2	The information on the completion period for banking process	70	30	79	21	100	0
3	The truth in information delivery	70	30	71	29	56	44
4	The convenience to contact the bank	83	17	79	21	89	11
5	The convenience to obtain information	74	26	79	21	78	22
6	The convenience of banking transactions	91	9	84	16	100	0

in analyzing business activity (business prospects), performance, the consumer's ability to repay the loans, and collateral.

Reliability is the bank's ability to provide service as pledged both accurately and reliably. The aspects in the reliability dimension and debtor's response based on credit limit are indicated on Table 5.

The aspect of whether the bank's actual service is in line with the promised service indicates that the high-interest debtors have the lowest percentage of satisfaction, while the percentage of satisfaction for the low-interest and medium-

interest debtors are higher and relatively the same. This is because the approval of high-interest loans is carried out by higher officials with layered credit analysis and thus require longer time period. Debtors need detailed information on the required process from the bank so that debtor's expectations do not exceed what the bank could deliver. The aspect of providing information on the time period for banking process has the biggest satisfaction percentage on high-interest loans segmentation, followed by medium-interest loans, and low-interest loans. Banks always give a priority to provide the latest information on high-interest debtors to avoid these debtors from switching to their competitors or planning to apply for loans to other banks.

The aspect of truth in information delivery has the lowest satisfaction percentage on high-interest debtors. The satisfaction percentage on both low-interest and medium-interest debtors is relatively the same. This is related to the fact that both approval and analysis for high-interest loans take longer time so that debtors felt the provided information is unbalanced. Banks must inform the banking process accurately in order to avoid different perceptions. The aspect of convenience in contacting the bank has the biggest satisfaction degree on high-interest debtors. Every debtor has his or her own contact person. However, in this case, high-interest debtors are handled in a more personal manner as each contact person handles fewer debtors. Meanwhile, medium-interest and low-interest debtors are handled by contact persons who, each one of them, handles a lot of debtors.

The aspect of convenience in obtaining information is relatively high for every credit limit segmentation. Most debtors felt that the bank already paid attention on this aspect. The convenience aspect in performing banking transactions is also relatively high for every credit limit segmentation. The service is provided optimally, where debtors could personally contact the bank should they experience difficulty in transactions. In general, the percentage of debtors who were satisfied in every aspect in reliability dimension is 76 percent for low-interest loans segmentation, 77 percent for medium-interest segmentation, and 80 percent for high-interest loans segmentation. The biggest satisfaction percentage is on the high-interest loans segmentation as the bank is trying to prioritize its service on high-interest debtors.

Responsiveness is the willingness from the bank to provide both assistance and service immediately and appropriately. Table 6 shows debtor's response toward the aspects in the responsiveness dimension.

The aspect of the bank's willingness to assist debtors, the speed of service aspect, the aspect of readiness to respond debtor's request, and the aspect of providing solution for debtor's complaints or problems experience the lowest percentage on high-interest loans segmentation. This cannot be separated from the fact that high-interest loans segmentation require longer time period for approval and analysis just like the previous section (reliability) dimension.

Both the aspect of the bank's readiness to assist the debtors and the speed of service aspect have the biggest satisfaction percentage at medium-interest loans. The aspect of the bank's readiness to respond debtor's request and providing solutions for both problems or complaints from the debtors have the biggest satisfaction percentage

**Table 6. Response toward responsive dimension based on credit limit**

No	Responsive- ness dimension	Low-interest loans		Medium-in- terest loans		High-inter- est loans	
		Satis- fied (%)	Not satis- fied (%)	Satis- fied (%)	Not satis- fied (%)	Satis- fied (%)	Not satis- fied (%)
		1	The bank's willingness to assist debtors	65	35	71	29
2	Speed of service	76	24	79	21	67	33
3	Readiness to respond debtor's request	83	17	82	18	67	33
4	Providing solution for debtor's complaints or problems	80	20	74	26	56	44

at low-interest loans. In general, the percentage of debtors who were satisfied with all aspects within responsiveness dimension for low-interest loans is at 76 percent, followed by medium-interest loans at 77 percent, and high-interest loans at 62 percent. The bank has provided an adequate responsiveness toward both low-interest and medium-interest debtors. However, high-interest debtors still felt that there is a room of improvement considering the respondents from the high-interest loans segmentation contribute a large portion of profit toward the company.

Assurance is the bank's ability to grow rust so that customers could feel safe. Table 7 shows debtors response toward aspects within assurance dimension based on credit limit.

Both service hospitality and service civility aspects have the highest percentage of debtor's satisfaction on medium-interest loans segmentation. High-interest loans has the lowest percentage of debtor's satisfaction for both service hospitality and service civility aspect. The bank provided good service but these debtors did not agree. With that, both service hospitality and service civility should be increased. Both the insight aspect and the business understanding aspect have the highest percentage of debtor's satisfaction on high-interest loans segmentation because these debtors are handled by experienced bank officers. The answering capability aspect has the highest percentage of debtor's satisfaction on low-interest loans segmengation. This is because the questions raised from low-interest debtors tend to be uncomplicated unlike high-interest debtors who have more varied problems. The growing trust aspect has the highest percentage of debtor's satisfaction on high-interest loans because, in general, these debtors demanded various data and during this time the data was kept confidential that it raised strong trust. The business and finance security aspect has the highest percentage of debtor's satisfaction on medium-interest loans.

**Table 7. Response toward assurance dimension based on credit limit**

No	Assurance dimension	Low-interest loans		Medium-in- terest loans		High-inter- est loans	
		Satis- fied (%)	Not satis- fied (%)	Satis- fied (%)	Not satis- fied (%)	Satis- fied (%)	Not satis- fied (%)
		1	Service hospitality	91	9	100	0
2	Service civility	91	9	97	3	78	22
3	Insight	57	43	71	29	78	22
4	Business un- derstanding	54	46	66	34	89	11
5	Answering capability	85	15	79	21	67	33
6	Growing trust capability	59	41	76	24	78	22
7	Business and finance security	65	35	79	21	67	33

The average of satisfied debtors based on assurance dimension on low-interest loans, medium-interest loans, and high-interest loans is 72 percent, 81 percent, and 78 percent respectively. In general, the percentage of satisfied debtors is evenly distributed with the highest percentage at medium-interest loans. This should become the attention of the bank because the percentage of satisfied debtors on high-interest loans segmentation is lower compared to medium-interest loans segmentation. The improvement of the service should be carried out especially for high-interest debtors because the number of the debtors on this segmentaion is fewer and the gained profit is higher.

Empathy is the attention or the personal understanding provided by the bank toward customers. Customers who carry out financial transaction would not only expect convenience but also attention from the bank. The attention from the company could improve its relations with the customers. Table 8 shows the debtor's response toward the aspects within the empathy dimension based on credit limit. The aspect of debtor's interest as the main priority, the aspect of customer complaints/problem resolved, the aspect of personal attention, and the aspect of the bank's attention toward input have the highest percentage of debtor's satisfaction on medium-interest loans segmentation. High-interest loans segmentation is at the bottom because the complexity of high-interest debtor's problems that the bank requires longer period of time to provide solutions. The kindness and attentive aspect has the highest percentage of debtor's satisfaction on low-interest loans segmentation.

The average percentage of satisfied debtors toward empathy dimension is at 69 percent for low-interest loans segmentation, 70 percent at medium-interest loans segmentation, and 42 percent for high-interest loans segmentation. The percentage of satisfied debtors on high-

**Table 8. Response toward empathy dimension based on credit limit**

No	Empathy dimension	Low-interest loans		Medium-interest loans		High-interest loans	
		Satisfied (%)	Not satisfied (%)	Satisfied (%)	Not satisfied (%)	Satisfied (%)	Not satisfied (%)
1	Debtor's interest as the main priority	65	35	68	32	33	67
2	Customer complaints/ problem resolved	83	17	89	11	78	22
3	Personal attention	61	39	63	37	44	56
4	Kindliness and attentive	72	28	63	37	11	89
5	Bank's attention toward input	65	35	68	32	44	56

interest debtors segmentation is relatively low (under 50 percent) so that the relation between bank and debtors should be improved considering high-interest debtors contribute big profit to the company.

Tangible is the company's facility, technology, and staff appearance. Tangible dimension leads to the physical appearance in relation to the company's service. Table 9 shows the debtor's response toward the aspects within tangible dimension based on credit limit.

In general, the aspects within the tangible dimension show a high percentage of debtor's satisfaction on each credit limit. The average debtor's satisfaction based on tangible dimension on low-interest loans segmentation is at 89 percent, while medium-interest loans segmentation is 90 percent, and high-interest loans segmentation is 95 percentage. The percentage of satisfied debtors on each credit limit is quite high. The bank is always trying to improve customer's comfort in performing financial transactions.

Based on the five table of service quality dimensions, it can be concluded that in general debtors on low-interest, medium-interest, and high-interest loans segmentation felt satisfied toward the investigated dimensions (the average of satisfied debtors > 50 percent). This shows that the company's service is already well. However, in the empathy dimension, the percentage of satisfied debtors on the high-interest loans segmentation is < 50 percent. This shows that the bank should improve its service and relation with high-interest debtors especially on the empathy dimension.

Cross-selling willingness is measured based on debtor's willingness to be offered with other products and product amount. The majority of low-interest, medium-interest and high-interest debtors is willing to be offered with other products and has a high number of products (average > 50 percent). Table 10 shows debtor's response toward cross-selling willingness based on credit limit.

**Table 9. Response toward tangible dimension based on credit limit**

No	Tangible dimension	Low-interest loans		Medium-interest loans		High-interest loans	
		Satisfied (%)	Not satisfied (%)	Satisfied (%)	Not satisfied (%)	Satisfied (%)	Not satisfied (%)
1	The service room is both clean and comfortable	91	9	100	0	100	0
2	The appearance of both the building and halls is attractive	87	13	84	16	78	22
3	The appearance of the bank officers is presentable and attractive	91	9	89	11	100	0
4	The availability of supporting facility	85	15	87	13	100	0

**Table 10. Response toward cross-selling willingness based on credit limit**

No	Tangible dimension	Low-interest loans		Medium-interest loans		High-interest loans	
		Willing (%)	Unwilling (%)	Willing (%)	Unwilling (%)	Willing (%)	Unwilling (%)
1	The willingness to be offered with other products	61	39	63	37	100	0
2	Product amount	63	37	66	34	78	22

Table 10 shows that the higher credit limit of the debtors, the higher number of debtors who are willing to be offered with other products and the higher number of products. High-interest debtors has bigger percentage of cross-selling willingness because they felt they need to have more banking products to ease financial transactions.

The willingness to recommend other products is measured based on the willingness of the debtors to recommend the company's products and promoting the company's positive aspects to other parties. Table 11 shows debtor's response toward the willingness to recommend based on credit limit. Table 11 shows that the majority of medium-interest and low-interest debtors is willing to recommend the company's

**Table 11. The willingness to recommend based on credit limit**

No	Recommend- ing willing- ness	Low-interest loans		Medium-in- terest loans		High-inter- est loans	
		Will- ing (%)	Un- will- ing (%)	Will- ing (%)	Un- will- ing (%)	Un- will- ing (%)	Un- will- ing (%)
1	The willing- ness of the debtors to recommend the compa- ny's products	65	35	63	37	33	67
2	The willing- ness to promote the company's positive as- pects to other parties	61	39	68	32	56	44

products to their connections. The majority of high-interest debtors is unwilling to recommend the company's products to their connections because they are more private about their bank facility. Furthermore, there is a view among these debtors that the company is already well-known to the public that it is unnecessary to promote the bank. Therefore, it is necessary to notify the debtors that the company still needs their willingness to promote the company's products due to the fierce competition in the banking industry.

There is a relation between the satisfaction and the cross-selling willingness since the probability value is at 0,006 (< 0,05). The variation of changes of the cross-selling willingness is influenced by satisfaction at 8.1 percent, while the other 91.9 percent is influenced by other variables. The correlation coefficient of 0.284 shows that there is a weak connection between satisfaction variable (X) and cross-selling willingness variable (Y). The high level of satisfaction does not automatically guarantee the debtors to buy other products because the debtors would firstly consider the benefits of the product. Table 12 shows the regression model of satisfaction variable toward cross-selling willingness.

**Table 12. Regression model of satisfaction variable (X) and cross-selling willingness variable (Y)**

Model	Un-standardized coefficients		Stand- ardized coeffi- cients	T	Signifi- cance
	B	Standard error	Beta		
Con- stants	3.879	.780		4.974	.000
Satisfac- tion (X)	.027	.009	.284	2.825	.006

Table 12 indicates that satisfaction positively influence cross-selling willingness. The following is the collected regression formula, where is cross-selling willingness, is satisfaction, and is random error.

$$Y = 3,879 + 0,027X + e$$

The formula shows that each one unit increase of satisfaction would increase cross-selling willingness at 0.027. Should the debtors is not satisfied (satisfaction = 0), the cross-selling willingness is at 3,879. The t calculate value is at 2.825 (higher than t table at ± 1.986), which shows that the satisfaction variable partially influence cross-selling willingness both positively and significantly.

There is a relation between the satisfaction and the willingness to recommend because the probability value is at 0,000 (< 0,05). The variation of changes of the willingness to recommend is influenced by satisfaction as many as 60.4%, while the rest of 39.6% is influenced by other variables. The correlation coefficient is at 0.777, which shows a strong relation between satisfaction variable (X) and the willingness to recommend variable (Z). Should debtor feel satisfied, then it would give the tendency to the debtors to tell positive aspects of the company and recommending the company's products to their connections. Table 13 shows the regression model of the satisfaction variable toward the willingness to recommend.

Table 13 indicates that satisfaction positively influence the willingness to recommend. The following is the collected regression formula, where is the willingness to recommend, is satisfaction, and is random error.

$$Z = -0,592 + 0,079X + e$$

The formula indicates that each one unit increase of satisfaction would increase the willingness to recommend as many as 0.079. Should the debtor is not satisfied (kepuasan = 0), the willingness to recommend is -0.592. This indicate that should a debtor is not satisfied, he or she will tell negative things to other parties or even go as far as switch to other bank. The t calculate value is 11.792 (larger than t table, which is ± 1,986), which shows that partially satisfaction influence the willingness to recommend both positively and significantly.

**Table 13. Regression model of the satisfaction variable (X) and the willingness to recommend (Z)**

Model	Un-standardized coefficients		Stand- ardized coeffi- cients	T	Signifi- cance
	B	Standard error	Beta		
Con- stants	-.592	.555		-1.067	.289
Satisfac- tion (X)	.079	.007	.777	11.792	.000



## CONCLUSION

Low-interest loans segmentation has the biggest number of debtors on service and trade business field. Meanwhile, both medium-interest and high-interest loans segmentation have the biggest number of debtors on trade business field. Lending applies prudent principles by analyzing business activities, performance, the consumer's ability to repay the loans, and collateral without differentiating business field and proposed credit nominal.

In general, the percentage of satisfied debtors on low-interest, medium-interest, and high-interest loans segmentation based on the five dimensions of service quality is relatively high. However, the percentage of satisfied debtors on the empathy dimension for high-interest loans segmentation has a low percentage (<50%) so that the relation between the bank and the debtors should be improved. Low-interest and medium-interest debtors have a high percentage for cross-selling. High-interest debtors has a higher percentage for cross-selling. Low-interest and medium-interest debtors have a big percentage to recommend the company's products to their connections. On the contrary, the majority high-interest debtors is unwilling to recommend the company's products. Satisfaction influence positively and significantly toward cross-selling willingness ( $R^2=8,1\%$ ) and the willingness to recommend ( $R^2=60,4\%$ ). This is in line with the research results from Thakur (2011) and Shanka (2012) about satisfaction and loyalty.

Based on the results above, the strategy that is recommended for the company is to improve the service quality especially on the empathy dimension by prioritizing the debtor's interests, providing more personal attention, listening to the complains or problems of the debtors, and paying close attention to the input from the debtors. This could be done by improving the relation with the debtors, periodically monitor the bank's officers on service standard, and improving the human resources with training. The debtor's willingness for cross-selling and providing recommendations may be improved by informing and offering the company's products proactively, as well as rewarding the debtors who are willing to buy other products and who are willing to recommend the company's products to their connections.

There are two recommendations for future research projects. First, the researcher may add the number of indicators to determine satisfaction, such as e-fulfillment, convenience & availability, accuracy, promptness, and personal assistance (Chavan and Ahmad 2013), competence and conflict handling (Zafar et al. 2011), or the benefits of the product and price. Second, future research projects may use different methods, such as Pleshko and Baqer (2008) with path analysis method to observe the connectedness between three variables or using Structural Equation Modeling (SEM) method for bigger research samples (Trarintya, 2011).

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