



Original Article

Gap Analysis of Service Quality Level Using Servqual Method at Bank BRI Ciwastra Unit Bandung

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Abstract:

Service quality is one of the key factors in determining customer satisfaction in banking. The phenomenon of customer complaints about the service at Bank BRI Unit Ciwastra Bandung highlights the need for an evaluation of the quality of services provided. This study aims to analyze the gap between customer expectations and perceptions of service quality using the SERVQUAL method. The research is quantitative and descriptive, with a sample size of 200 respondents selected through purposive sampling. Data were collected through a questionnaire based on the five SERVQUAL dimensions: Tangibles, Reliability, Responsiveness, Assurance, and Empathy, and were analyzed by calculating the gap between perceptions and expectations. The results show that all dimensions experienced a negative gap, with the reliability dimension showing the largest gap (-43.89%) and the empathy dimension showing the smallest gap (-44.19%). These findings indicate that the service at Bank BRI Unit Ciwastra does not fully meet customer expectations, particularly in terms of reliability and physical facilities. Therefore, it is recommended that Bank BRI Unit Ciwastra undertake comprehensive improvements, including enhancing facilities, training staff, and improving the service system to increase customer satisfaction and loyalty.

Keywords: Service Quality, SERVQUAL, Gap Analysis, Customer Satisfaction, Bank BRI.

Introduction

Banking plays a vital role in a country's economy, particularly in providing financial services that support business activities, investments, and individual financial needs. Banking is also a key pillar of a country's financial system. (Ariningsih et al., 2023) In an era of globalization and increasingly fierce competition, service quality is a key factor that differentiates one bank from another. This is aimed at attracting potential customers and fostering their loyalty. (Istiqomah et al., 2024) Banks that



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provide excellent service will gain more customer trust and be more competitive. Therefore, analyzing service quality is a crucial aspect of the banking industry.

Service quality is one of the main factors determining customer satisfaction with a service. Quality service encompasses not only the speed and accuracy of meeting customer needs, but also reflects the service provider's professionalism, friendliness, and ability to provide effective solutions.([Wulandari & Marlana, 2020](#)) In an increasingly competitive business world, service quality is key to building customer loyalty and maintaining a competitive advantage. The service provided to customers must meet their expectations.([Sugiarto & Octaviana, 2021](#)) Meanwhile, there are two factors that can influence the quality of service, namely expected service and perceived service.([Mufrizal, 2021](#)). Various factors such as reliability, responsiveness, assurance, empathy, and physical facilities are important elements in creating a satisfying service experience.([Aninam & Akely, 2024](#)) Improving service quality also requires ongoing evaluation to ensure that the services provided consistently meet customer expectations and are adaptable to changing needs and technology. This is increasingly important in industries that rely on direct customer interaction, particularly in the banking sector.([Nengsih et al., 2021](#)).

Service quality in the banking sector is often a determining factor in building customer loyalty. Customers who are satisfied with a bank's service are more likely to continue using it and even recommend it to others. Conversely, dissatisfaction with service can lead to customer turnover. This encourages banks to continuously innovate to improve their service quality to meet customer expectations.([Zhou et al., 2021](#)).

To measure service quality, the SERVQUAL (Service Quality) method is one of the most widely used approaches.(Aditya & Wibisono, 2024) This method measures the gap between customer expectations and perceptions of the services provided by the bank. The five main dimensions of SERVQUAL—tangibles, reliability, responsiveness, assurance, and empathy—are used to evaluate the extent to which the service provided meets customer expectations.([Shetty et al., 2022](#)).

PT Bank Rakyat Indonesia (Persero) Tbk, or Bank BRI, is one of the largest banks in Indonesia with an extensive network spanning various regions, including urban and rural areas. Bank BRI's success in reaching various customer segments, particularly through micro and MSME services, contributes significantly to the company's revenue. Optimizing service strategies and innovating banking products tailored to community needs has also driven increased operating income. These factors influence Bank BRI's net profit growth, which continues to show a positive trend year after year. The following is Bank BRI's net profit data for the past two years.

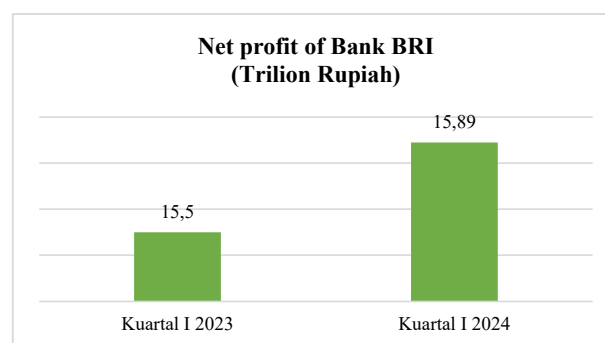


Figure 1.1BRI Bank Net Profit for 2023-2024

Source:(Databoks, 2024)

Based on the image above, PT Bank Rakyat Indonesia Tbk (BRI) reported net profit attributable to owners of the parent entity reaching IDR 15.88 trillion in the first quarter of 2024, as stated in the company's published financial report. This figure represents an increase of approximately 2.47% compared to the same period in the previous year, where in the first quarter of 2023 net profit was recorded at IDR 15.5 trillion. BRI's profit increase reflects solid financial performance and the effectiveness of its implemented business strategy. This success is inseparable from the bank's efforts to improve the quality of service to customers, both through optimizing digital services and increasing customer satisfaction. As a bank serving various segments of society, BRI Bank continuously strives to improve the quality of its services to remain competitive amidst increasingly fierce banking competition. However, despite its important role in the national economy, the challenge of improving customer satisfaction remains a major concern for the company.

One of the work units that has attracted attention is Bank BRI Ciwastra Unit, Bandung, West Java. As part of Bank BRI's extensive network, this unit plays a role in providing banking services to the public, including direct banking transactions and digital services. However, in carrying out its operations, service quality is a crucial aspect for customer satisfaction. Various reviews and responses from customers can be indicators of the level of satisfaction with the services provided. One review platform, Google Maps, found negative comments reflecting complaints or dissatisfaction with certain aspects of Bank BRI Ciwastra Unit's services. The following is a description of the reviews given by customers of Bank BRI Ciwastra Unit.

Table 1.1 Negative Reviews of BRI Bank Ciwastra Unit

Rating	Negative Reviews (-)
1/5	Another disappointing experience with BRI, particularly BRI Ciwastra. The interior is dirty and poorly maintained, and customers are kept waiting in long lines without a teller explaining what's going on. The service is truly awful.
1/5	Please edit the opening hours. It's still not open at 8:27 a.m., and customers have been waiting since before 8 a.m.
1/5	I suggest you look for another BRI office rather than this branch, all the employees are not friendly at all to customers.
1/5	Dear BRI Ciwastra Bank, why has it been a week since I called the office and it's always busy and even when the call is connected, it's never answered? Please respond.
1/5	The service was lacking, especially the female tellers. When asked about their behavior, they were rude and unhelpful.
1/5	The service is just ordinary, when many people come during break time, the break should not be too long or it could be rotated.

because there are only 3 people waiting line, you don't have to wait too long.

Source: Google Review

Based on customer reviews on Google Maps above, Bank BRI Ciwastra Unit shows a low level of satisfaction with an average rating of 2.1 stars. Some of the complaints frequently raised in these reviews include unresponsive service, customers having to wait in long lines without explanation from tellers, and a lack of staff friendliness in serving customers. Furthermore, the facilities in the service area are also considered poorly maintained and unclean, adding to customer inconvenience during transactions.

On the other hand, several reviews also indicated problems with operating hours that did not match the information provided, causing uncertainty for customers who arrived early to receive service. Furthermore, the response to customer complaints by telephone was also deemed suboptimal, with some customers reporting that the office phone was difficult to reach or not answered. This phenomenon reflects a gap in service quality that needs to be immediately addressed to improve customer satisfaction and loyalty to the bank. Therefore, further analysis of service quality at Bank BRI Unit Ciwastra, Bandung, is needed to identify aspects that need to be improved to increase customer satisfaction and loyalty. This phenomenon is also supported by the results of a pre-survey conducted by researchers to determine the experiences of customers who have received services at Bank BRI Unit Ciwastra, Bandung. The results of the pre-survey are as follows.



Figure 1.2 Pre-Survey Results Regarding Physical Facilities at BRI Bank Ciwastra Unit
Source: Processed data, 2025



Figure 1.3 Pre-Survey Results Regarding Employee Appearance at BRI Bank Ciwastra Unit

Source: Processed data, 2025

Waktu tunggu pelayanan di Bank BRI Unit Ciwastra tergolong cepat dan tidak terlalu lama.
22 jawaban

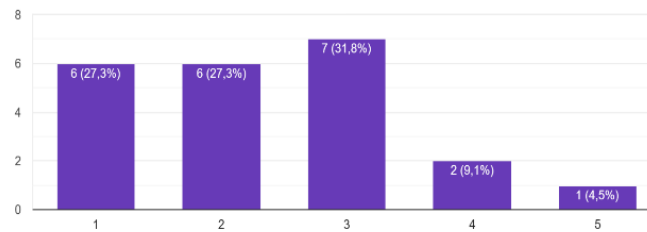


Figure 1.4 Pre-Survey Results Regarding Service Times at BRI Bank Ciwastra Unit
Source: Processed data, 2025

Bank BRI Unit Ciwastra memiliki jam operasional yang sesuai dan memudahkan nasabah dalam bertransaksi.
22 jawaban

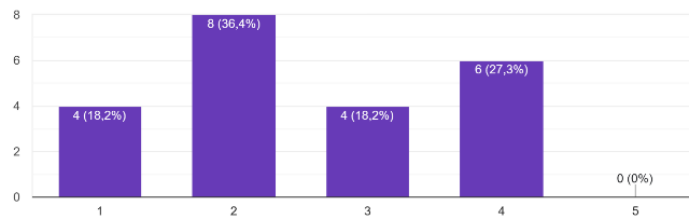


Figure 1.5 Pre-Survey Results Regarding Operating Hours at BRI Bank Ciwastra Unit
Source: Processed data, 2025

Based on the results of the pre-survey conducted in several of the images above, several aspects measured tended to elicit negative responses from respondents. Of the 22 respondents who participated, 27.3% (6 respondents) stated that they strongly disagreed, and 27.3% (6 respondents) stated that they disagreed that the physical facilities, such as the building, waiting room, and equipment at Bank BRI Unit Ciwastra looked clean and modern. In fact, no respondents stated that they strongly agreed. This indicates that the majority of respondents tended to have a negative or neutral perception of the cleanliness and modernity of the physical facilities at the bank.

In addition, 16 people (72.7%) also expressed their disagreement that bank employees appear neat and professional in serving customers. This shows that the majority of respondents have a less than positive perception of the appearance and professionalism of bank employees in serving customers. 19 people (86.4%) also expressed their disagreement that the waiting time for service at Bank BRI Unit Ciwastra is relatively fast and not too long, so the majority of respondents feel that the waiting time for service at the bank is still relatively long. Finally, the majority of customers (namely 12 people) also feel that the bank's operating hours are not suitable for their needs.

Based on the results of the pre-survey conducted, it can be concluded that several aspects of service at Bank BRI Ciwastra Bandung Unit still require improvement and enhancement to meet customer expectations. Respondents highlighted long waiting times and often long queues as the main obstacles. Furthermore, the waiting room facilities were deemed inadequate, both in terms of comfort, cleanliness, and capacity. Several respondents also complained about the inconsistency of operating hours with

available information, which caused inconvenience for customers. In terms of equipment, the queue machines and ATMs were deemed adequate, but still require modernization and more optimal maintenance to function efficiently. In addition to the facility aspect, the friendliness and responsiveness of staff were also a concern, with some customers feeling that the staff's attitude was unfriendly and uncommunicative. These findings indicate the need for improvements in service speed, facility quality, and staff service attitudes to increase overall customer satisfaction at Bank BRI Ciwastra Unit.

The findings of this phenomenon demonstrate the importance of examining service quality at Bank BRI Ciwastra Unit using the SERVQUAL method to identify gaps between customer expectations and perceptions. This approach can help evaluate service aspects such as reliability, responsiveness, assurance, empathy, and physical facilities that contribute to customer satisfaction. The results of this study are expected to provide appropriate recommendations for improving overall service quality.

Several previous studies have examined the quality of banking services using the SERVQUAL method. For example, research conducted by [\(Prihatiningrum & Zuraidah, 2022\)](#) where the research was conducted on mobile banking customers of Bank BJB Tangerang Branch which showed that the BJB mobile banking application service still receives complaints from customers, especially regarding frequent application maintenance that disrupts transactions and causes transaction failures. The complaint process also takes a long time to get a response from the bank. Based on the results of a survey of BJB Tangerang Branch customers, the Assurance dimension has the smallest gap value (-0.01) followed by Reliability (-0.02), Responsiveness (-0.06), Tangible (-0.11), and Empathy (-0.31). This indicates that the quality of the BJB Tangerang Branch mobile banking application service is still inadequate in meeting customer expectations.

Another study conducted by [Romero et al. \(2022\)](#) A study at Peruvian Bank found that 45.1% of respondents felt that digital banking was not easy to use, 60.1% disagreed with accessibility, and 63.9% did not find the website's organization appealing. Nevertheless, these findings can be used to inform changes that would benefit users and serve as a warning to institutions to make better decisions. [Shetty et al. \(2022\)](#) conducted on Indian public sector banks shows that all dimensions of service quality have a significant relationship with service quality. [Shetty et al. \(2022\)](#) also suggested that banking institutions should focus on bringing innovation in every parameter of service quality to maintain high service quality and achieve higher satisfaction, which will then grow customer trust in the company. The results of this study indicate that service quality analysis using the SERVQUAL method can provide useful insights for banks in improving their services.

Based on a review of previous research, there has been no research that specifically analyzes service quality at Bank BRI Ciwastra Unit, Bandung. This study will examine the five dimensions of SERVQUAL (tangible, reliability, responsiveness, assurance, and empathy) to assess the level of service quality at Bank BRI Ciwastra Unit, Bandung. Through surveys and data analysis, this study will identify which dimensions have the largest gap between expectations and reality. By identifying the gap between customer expectations and perceptions, this study is expected to provide useful recommendations for management to improve the quality of banking services at Bank BRI work units. Therefore, based on the above phenomenon, the researcher is interested in conducting a study with the title "Gap Analysis of Service Quality Levels Using the SERVQUAL Method at Bank BRI Ciwastra Unit, Bandung".

Identification of problems

PT Bank BRI Unit Ciwastra Bandung is a financial institution that plays a role in providing banking services to the public. As a bank with a large customer base, service quality is a key factor in maintaining customer loyalty and satisfaction. However, several customer complaints remain regarding service speed, staff friendliness, and the clarity of information provided. Google reviews indicate that aspects such as service timeliness, staff service, and facility comfort still do not fully meet customer expectations. This issue indicates an opportunity to improve service quality to strengthen customer trust and the bank's competitiveness amidst increasingly fierce competition in the banking industry.

This study aims to analyze the level of service quality at PT Bank BRI Unit Ciwastra Bandung using the SERVQUAL method. This method will help identify gaps between customer expectations and perceptions of the services provided. By using the five dimensions of SERVQUAL: tangibles, reliability, responsiveness, assurance, and empathy, this study is expected to provide a comprehensive overview of aspects that need improvement. The results of this analysis are expected to provide recommendations for the bank in improving service quality, enhancing customer satisfaction, and strengthening the bank's position in the banking industry.

Formulation of the problem

Based on the description of the background and identification of the problem above, this research will formulate the main problems to be studied, namely as follows.

1. To what extent is the gap between customer expectations and the actual service quality provided by Bank BRI Unit Ciwastra Bandung based on the SERVQUAL method?
2. What is the level of customer satisfaction with the quality of banking services provided by Bank BRI Ciwastra Bandung Unit?
3. What factors contribute to the gap in service quality in terms of tangibles, reliability, responsiveness, assurance, and empathy?

Methods

Place and Time of Research

This research will be conducted at Bank BRI Unit Ciwastra Bandung, which is one of the banking service units under PT Bank Rakyat Indonesia (Persero) Tbk. This location was chosen based on the relevance of Bank BRI as a bank with many customers from various segments, especially for the general public, so that service quality analysis is important to improve customer satisfaction. The research period is planned to last for six months, starting from March 2025 until the research is completed. This period includes the stages of data collection, data analysis, and preparation of the research report.

Data and Data Sources

The data source in this study is primary data, namely information obtained directly from the primary source. According to [Sekaran & Bougie \(2017\)](#) Primary data refers to data collected directly through various methods such as interviews, surveys, focus group discussions, or observations. In the context of this research, primary data was collected through interviews and observations conducted with customers of Bank BRI Unit Ciwastra Bandung.

Interviews were conducted to explore customers' experiences and perceptions of the quality of service they received, while observations aimed to directly observe interactions between bank employees and customers, as well as assess physical aspects of the service, such as facilities and the comfort of the bank environment. This approach allows the research to obtain a more comprehensive picture of how the services provided match customer expectations, allowing for a more accurate and in-depth analysis of service quality.

Population and Sample

According to [Sugiyono \(2018\)](#), A population is a generalized area of an object or subject that can exhibit certain qualities and characteristics determined by the researcher to be studied, and then conclusions can be drawn regarding a phenomenon or problem. The population in this study is all customers who use services at Bank BRI Ciwastra Unit, Bandung. This population includes various customer segments, such as individuals, micro, small, and medium enterprises (MSMEs), and customers who regularly conduct banking transactions at the unit. The following details the total number of customers at Bank BRI Ciwastra Unit.

Customer Type	Number of Customers
Loan Customers	3,411
Savings Customers	32,620
Total Customers	36,031

The sample is a representation of the population being studied. ([Creswell & Creswell, 2018](#)). According to [Sugiyono \(2018\)](#), A sample is a portion of the total population, encompassing characteristics according to the population and research variables. The sample was taken because researchers had limited time, energy, funds, and a very large population.. Sampling techniques are divided into two groups, namely probability sampling and non-probability sampling. In this study, the sampling technique used was non-probability sampling, a method in which sample selection does not involve equal probability for each element of the population. More specifically, the sampling technique used was purposive sampling, in which researchers establish certain criteria that reflect the specific conditions of the population ([Sekaran & Bougie, 2017](#)). The criteria are as follows::

1. Minimum age 18 years.
2. Have an active account at Bank BRI Ciwastra Unit.
3. Have made direct transactions at the BRI Bank Ciwastra Unit office, Bandung.
4. Willing to be a respondent in this research.

This study used a multivariate analysis approach to measure the gap between customer expectations and perceptions of service quality using five SERVQUAL dimensions: tangibles, reliability, responsiveness, assurance, and empathy. To obtain valid and reliable results in data processing, an adequate sample size is required. Therefore, the sample size was determined based on the guidelines proposed by [Hair et al. \(2014\)](#).

According to [Hair et al. \(2014\)](#) In quantitative research involving a number of indicators

or constructs, the recommended sample size is in the range of 5 to 10 times the number of indicators used in the questionnaire, as explained by [Ferdinand \(2014\)](#). This rule is commonly used in studies involving the measurement of perceptions or opinions using a Likert scale, even if it does not use SEM analysis. ([Hair et al., 2014](#)) In this study, there are five constructs with a total of 25 parameters. Based on the above provisions, the sample size for this study was 207 respondents who were loan customers at Bank BRI Unit Ciwastra Bandung.

Method of collecting data

The data collection method used is through a questionnaire. A questionnaire is a technical data collection method carried out by providing a series of written questions or statements to respondents, which they are then expected to provide answers to. ([Sugiyono, 2018](#)) The questionnaire in this study was designed in the form of a Likert scale with a nominal scale. The scale contains a number of questions regarding an object to be revealed. The scale provided in the study uses a Likert scale model. Likert scale. The Likert scale is used to measure the subject's perceptions, opinions and attitudes about social phenomena. ([Cooper & Schindler, 2019](#)). The variables on the Likert scale have been specifically defined and then translated into variable indicators. Through these indicators, the question items or statements are arranged into a scale. The psychological scale used is a Likert scale with 5 response answers as follows.

Table 3.2 Likert Scale Score of Research Questionnaire

Likert Scale	Score	
	Positive Statement	Negative Statements
Strongly Agree (SS)	5	1
Agree (S)	4	2
Disagree (KS)	3	3
Disagree (TS)	2	4
Strongly Disagree (STS)	1	5

Research Variables

Variables is something that can take on different values. These different values can occur in different objects at the same time or the same object at different times. ([Sekaran & Bougie, 2017](#)). The variables in this study will be explained in the following table.

Table 3.3 Research Variables

No	Variables	Definition
1.	Quality of Service	Service quality is the result of customer perceptions of a company's performance, which is based on their actual experience in receiving the service.
2.	SERVQUAL method	The SERVQUAL method is used to assess the gap between customer expectations and their actual experience (perception) after receiving a service. If the customer experience meets or

exceeds their expectations, then the service quality can be considered good.

Data Analysis Techniques

Validity Test

Validity testing is conducted to determine whether a question item in a research instrument is valid or not. A question item is considered valid if it is able to express a construct accurately, consistently, and stably. (Ghozali, 2018) The validity test used in this study was the corrected item total correlation method, which compares the calculated r and the table r of each question item. The following criteria were used to measure the validity of each question item:

- 1) If the calculated r value $>$ the table r value, then the question item can be declared valid for research.
- 2) If the calculated r value $<$ the table r value, then the question item can be declared invalid for research.

Reliability Test

A reliability test is a test conducted to assess the level of trustworthiness of a research scale. A research scale with high reliability is one that can reliably reveal a research construct. A research scale's reliability can be determined if it produces relatively similar measurement results when repeated measurements are taken. (Ghozali, 2018) Reliability testing was conducted using the internal consistency model of Cronbach's Alpha. Cronbach's alpha is a reliability coefficient that indicates how well items in a set are positively correlated with each other. If the Cronbach's Alpha value is greater than 0.60, the measuring instrument is considered reliable. If the Cronbach's Alpha value is less than 0.60, it is considered unreliable. (Ghozali, 2018).

Gap Analysis

After ensuring that the collected data is valid and reliable, the next step in the analysis is to calculate the gap value to assess the level of service quality. Based on the concept of quality, the gap value indicates the difference between the level of satisfaction (perception) felt by customers and their level of expectations (expectations) regarding the service provided.

According to Supranto (2011), gap analysis can be formulated as follows:

$$Q_i(\text{Gap}) = \text{Perf}(i) - \text{Imp}(i)$$

Information:

- $Q_i(\text{Gap})$ = level of service quality gap
- $\text{Perf}(i)$ = the current perceived quality value by the customer
- $\text{Imp}(i)$ = the quality value that is expected or considered important to improve

If the calculation result shows a positive (+) value, then the service quality can be categorized as good, whereas if the result is negative (-), then the service quality is in the poor category, which indicates a gap that needs to be improved. Because the data obtained through the questionnaire is ordinal, statistically it cannot be performed mathematical operations such as addition, multiplication, or exponentiation. Therefore, the application of the Performance - Expectation formula does not produce a numerical

value that can be directly interpreted mathematically, but only as an indicator to provide a general overview of service quality. Thus, a positive value indicates that the service has met or exceeded customer expectations, while a negative value indicates the need for service improvements to better meet their expectations.

Results

After distributing 60 initial questionnaires, the researchers conducted a validity test on the data obtained. The validity test aims to measure the extent to which each item in the questionnaire is able to represent the intended construct. This test was conducted using the Pearson Correlation method, namely by correlating the score of each item with the total score using the SPSS application version 24.0. An item is considered valid if its significance value is less than 0.05. In addition, an item is also declared valid if the calculated r value is greater than the table r . In this study, the table r value is calculated based on the degree of freedom (df) = $n - 2$, namely $60 - 2 = 58$, with a significance level (α) of 5%. Based on this calculation, the table r value used is 0.254. Therefore, every item that has a calculated r value greater than 0.254 and is significant at the 5% level is declared valid.

The validity tests conducted in this study will examine various dimensions of performance tools and expectations against the variables used in this study. The following are the results of the validity tests for the dimensions of tangibles, reliability, responsiveness, assurance, and empathy conducted on 60 sample respondents.

Table 4.1 Validity Test Results

Variables	Item	rhitung		rtable	Information
		Performance	Hope		
<i>Tangibles</i>	T1	0.741	0.817	0.254	Valid
	T2	0.690	0.837	0.254	Valid
	T3	0.676	0.880	0.254	Valid
	T4	0.751	0.746	0.254	Valid
	T5	0.727	0.838	0.254	Valid
<i>Reliability</i>	RI1	0.670	0.663	0.254	Valid
	RI2	0.761	0.728	0.254	Valid
	RI3	0.780	0.682	0.254	Valid
	RI4	0.726	0.756	0.254	Valid
	RI5	0.642	0.788	0.254	Valid
<i>Responsiveness</i>	RS1	0.693	0.808	0.254	Valid
	RS2	0.708	0.836	0.254	Valid
	RS3	0.638	0.799	0.254	Valid
	RS4	0.714	0.802	0.254	Valid
	RS5	0.713	0.782	0.254	Valid
<i>Assurance</i>	A1	0.693	0.795	0.254	Valid
	A2	0.791	0.703	0.254	Valid
	A3	0.770	0.785	0.254	Valid
	A4	0.804	0.792	0.254	Valid
	A5	0.749	0.818	0.254	Valid

Variables	Item	rhitung		rtable	Information
<i>Empathy</i>	E1	0.662	0.739	0.254	Valid
	E2	0.756	0.780	0.254	Valid
	E3	0.691	0.804	0.254	Valid
	E4	0.717	0.797	0.254	Valid
	E5	0.670	0.775	0.254	Valid

(Source: Data processed with SPSS 24.0, 2025)

Based on the results in Table 4.1, it is known that the calculated *r* value for all validity items exceeds the table *r*. Thus, each item in the research instrument is declared valid. Therefore, all questions related to the dimensions of tangibles, reliability, responsiveness, assurance, and empathy can be used in this study because they meet the validity criteria.

Reliability Test Analysis Results

After testing the validity of the data, the next step is to test its reliability. Reliability testing aims to assess the extent to which the measuring instrument in the questionnaire produces consistent results. According to (Ghozali, 2018) A questionnaire is considered reliable if the respondents' answers to the statements remain consistent or stable over time. In this study, the Cronbach's Alpha (α) value was calculated using SPSS version 24.0 software. The questionnaire is considered reliable if the Cronbach's Alpha value is greater than 0.60.

Table 4.2 Reliability Test Results

Variables	AlphaCronback		Information
	Performance	Hope	
<i>Tangibles</i>	0.762	0.882	Reliable
<i>Reliability</i>	0.761	0.772	Reliable
<i>Responsiveness</i>	0.730	0.864	Reliable
<i>Assurance</i>	0.819	0.837	Reliable
<i>Empathy</i>	0.736	0.838	Reliable

(Source: Data processed with SPSS 24.0, 2025)

Based on Table 4.2, the Cronbach's Alpha values for all research variables—tangibles, reliability, responsiveness, assurance, and empathy—are greater than 0.6. This indicates that respondents' responses to each variable are reliable. Therefore, the questionnaire used in this study is considered reliable and suitable for use in further research.

Gap Analysis Results

After conducting validity and reliability tests to ensure that the research instrument meets the measurement requirements, the next step is to conduct a gap analysis. This analysis aims to identify the extent of the gap between the actual conditions (as perceived by respondents) and the ideal conditions (as expected). By understanding the extent of the gap in each indicator, we can identify areas that require greater attention, both for improvement and future development. This

section serves as an important foundation before further discussing the results of the comprehensive analysis.

Gap Analysis Results Table per Dimension				
Attribute	Perception	Expectation	Gap	Ranking
Tangibles(Conclusive evidence)				
P1	44.25%	85.99%	-41.74%	3
P2	40.87%	85.41%	-44.54%	
P3	41.16%	87.92%	-46.76%	
P4	44.15%	86.76%	-42.61%	
P5	41.93%	85.70%	-43.77%	
Average	42.47%	86.36%	-43.89%	
Reliability(Consistency)				
P1	43.57%	86.09%	-42.52%	1
P2	42.22%	86.76%	-44.54%	
P3	43.48%	85.31%	-41.83%	
P4	41.74%	84.93%	-43.19%	
P5	41.64%	84.64%	-43.00%	
Average	42.53%	85.55%	-43.02%	
Responsiveness(Responsiveness)				
P1	40.29%	87.44%	-47.15%	5
P2	42.03%	85.70%	-43.67%	
P3	43.09%	85.99%	-42.90%	
P4	43.00%	86.18%	-43.18%	
P5	41.84%	85.89%	-44.05%	
Average	42.05%	86.24%	-44.19%	
Assurance(Guarantee)				
P1	44.73%	85.02%	-40.29%	2
P2	41.74%	87.25%	-45.51%	
P3	42.90%	85.70%	-42.80%	
P4	41.35%	85.41%	-44.06%	
P5	42.42%	87.25%	-44.83%	
Average	42.63%	86.13%	-43.50%	
Empathy(Empathy)				
P1	42.32%	85.80%	-43.48%	5
P2	42.03%	86.67%	-44.64%	
P3	41.06%	85.80%	-44.74%	
P4	42.90%	86.57%	-43.67%	
P5	43.29%	87.73%	-44.44%	
Average	42.32%	86.51%	-44.19%	

Based on Table 4.7, the analysis results show that all dimensions in the SERVQUAL model have negative gap values. This indicates that the quality of service received by customers is still unable to meet their expectations of the bank's services. The dimensions with the smallest gaps are Responsiveness and Empathy, which each recorded a value of -44.19%, placing them in the highest ranking.

Although still negative, these smaller gaps indicate that customers still perceive officers at the BRI Ciwastra Unit as being quite responsive and caring towards their needs. These two dimensions indicate that the responsiveness and attentiveness of officers are a strength in the service perceived by customers. Thus, responsiveness and empathy can be important assets in strengthening the relationship between officers and customers in this service unit.

Meanwhile, the Assurance dimension ranked third with a gap value of -43.50%, indicating that customers are not yet fully confident in the competence, politeness, and professionalism of officers in providing a sense of security and confidence. Furthermore, the Tangibles dimension recorded a gap of -43.89%, reflecting dissatisfaction with physical aspects such as facilities, equipment, and employee appearance, which may be felt to be less than optimal. Finally, the dimension with the largest gap value is Reliability (Consistency), which was -43.02%, indicating that service reliability including consistency, timeliness, and compliance with service promises is still a major weakness at Bank BRI Unit Ciwastra Bandung. This indicates that the service provided is still not completely stable or in accordance with customer expectations. Therefore, although there are several dimensions that show better performance, comprehensive improvement efforts are still needed, especially in the aspect of service consistency, so that service quality can increasingly approach or even exceed customer expectations in this unit.

The Gap between Customer Expectations and Service Quality

Based on the SERVQUAL analysis results, all service dimensions, including Tangibles, Reliability, Responsiveness, Assurance, and Empathy, showed negative gap values. This means that customers of Bank BRI Unit Ciwastra Bandung felt a discrepancy between the service they expected and the service they actually received. However, the negative gap values varied across dimensions, providing an overview of the service's strengths and weaknesses in each aspect. The dimensions with the smallest gaps were Responsiveness and Empathy, which both showed values of -44.19%. This indicates that even though the service is not yet perfect, customers still feel the responsiveness and concern of bank staff in serving their needs.

Meanwhile, the Reliability dimension recorded the largest gap value of -43.02%, indicating that reliability aspects, such as consistency in service delivery and the ability to fulfill promises, are a primary concern for customers. On the other hand, the Assurance dimension obtained a gap value of -43.50%. This indicates that customers still have doubts about the professional abilities, knowledge, and politeness of staff in providing a convincing service guarantee. Equally important, the Tangibles dimension with a gap value of -43.89% indicates that physical facilities such as service rooms, equipment, and employee appearance do not reflect the quality of service expected by customers.

This finding is supported by a number of previous studies. Salokhe et al. (2023) found that Tangibles and Reliability were the dimensions with the largest gaps in public transportation. Furthermore, [Sedkaoui \(2024\)](#) shows that reliability and tangibility contribute significantly to customer satisfaction and loyalty in banking in Algeria. Research by [Shetty et al. \(2022\)](#) The results also demonstrated that all SERVQUAL dimensions significantly correlated with service quality, particularly Assurance and Empathy. Therefore, despite relatively good

performance in some dimensions, BRI Ciwastra Bandung Unit still needs to make comprehensive improvements to all aspects of its service to maximize customer expectations.

Customer Satisfaction Level towards the Quality of Banking Services

The level of customer satisfaction with services at Bank BRI Ciwastra Bandung Unit remains relatively low, as seen from the negative gap values across the five SERVQUAL dimensions. This indicates that even though the service is operational, customers are still not fully satisfied because their expectations are still higher than the reality they receive. The Reliability and Tangibles dimensions are the two aspects that most influence this dissatisfaction. Customers feel that services are not yet implemented consistently and professionally, and the physical facilities and staff appearance do not support a comfortable and credible service experience.

Meanwhile, Assurance also contributed to low satisfaction due to persistent customer distrust in the competence and expertise of officers in providing services that ensure a sense of security. Conversely, perceptions of the Responsiveness and Empathy dimensions were at a relatively better level. Although the scores remained negative, the smaller gap indicated that bank officers were perceived as sufficiently responsive and attentive to customer needs. This signaled that interpersonal aspects of service have the potential to become a service strength going forward.

These results are consistent with research [Azeem \(2023\)](#) which states that Responsiveness tends to have the smallest gap, while Assurance and Reliability have the largest gaps in retail services. Furthermore, Sugiarto & Octaviana (2021) demonstrated that all SERVQUAL dimensions simultaneously influence customer satisfaction, with Tangibles, Reliability, and Empathy having a partially significant effect. Therefore, while some service aspects such as responsiveness and empathy can still be maintained, comprehensive improvements in physical service quality, process reliability, and competency assurance are necessary to achieve higher levels of customer satisfaction.

Factors Contributing to the Service Quality Gap

The gap in the Tangibles dimension is influenced by several factors, such as limited service space facilities, uncomfortable interior design, and staff appearances that do not reflect professionalism. Customers expect a neat, clean, and modern service environment to reflect the credibility of the banking institution. [Mon \(2023\)](#) confirms that Tangibles are the highest customer expectation in the academic sector, so if this aspect is not met, a significant gap will arise. In the Reliability dimension, contributing factors include inaccurate service times, services that are not as promised, and inconsistent procedures between staff.

For the Responsiveness dimension, the gap often stems from a limited number of employees compared to the number of customers, long queue times, and slow responses to requests or complaints. Unpreparedness of staff to handle emergencies or special situations also lowers customer perceptions of service speed. Meanwhile, for the Assurance dimension, a lack of professional training, limited product understanding by staff, and unconvincing communication contribute to low customer trust. This is reinforced by [Prihatiningrum & Zuraidah \(2022\)](#) which found that Assurance in mobile banking services still shows gaps due to slow bank responses and unclear information.

Finally, in the Empathy dimension, customers feel that services are still too general and don't address individual needs. The lack of a personalized approach and the lack of efforts to build long-term relationships leave customers feeling undervalued. Research [Azeem \(2023\)](#) suggested service psychology training and increasing the number of officers as solutions to improve the Empathy and Responsiveness dimensions. By understanding in detail the factors causing gaps in each of these dimensions, Bank BRI Ciwastra Bandung Unit is expected to be able to develop appropriate strategies to comprehensively improve the quality of its services.

Conclusion

Based on the results of the analysis and discussion regarding the quality of service at Bank BRI Ciwastra Bandung Unit using the SERVQUAL method, it can be concluded that:

1. The SERVQUAL analysis results show that all service dimensions at Bank BRI Ciwastra Bandung Unit experience a negative gap, meaning customer expectations have not been optimally met. The dimension with the largest gap is Reliability (-43.02%), followed by Tangibles (-43.89%) and Assurance (-43.50%), while Responsiveness and Empathy show the smallest gap (-44.19%). This indicates that despite shortcomings, bank officers are considered quite responsive and concerned about customer needs.
2. Overall, customer satisfaction remains low, as all service dimensions show negative gaps. Reliability and Tangibles are the primary contributors to dissatisfaction, as they do not reflect consistent and professional service. However, positive perceptions of Responsiveness and Empathy offer potential strengths in the interpersonal aspects of service.
3. Several factors contributing to the gap include inadequate physical facilities (Tangibles), inconsistent and untimely service (Reliability), limited staffing and slow response (Responsiveness), lack of training and professional communication (Assurance), and an impersonal service approach (Empathy). Understanding these factors is crucial for banks to develop comprehensive service improvement strategies.

Suggestion

Based on the research findings, several recommendations can be considered to improve service quality and meet customer expectations. These recommendations include:

1. BRI Ciwastra Bandung Unit needs to improve consistency in service delivery, such as fulfilling service promises, punctuality, and uniform procedures among staff. Regular training on operational standards and service ethics is highly recommended to strengthen service reliability.
2. Management needs to update service facilities such as waiting rooms, work equipment, and office layouts to make them more modern and comfortable. Furthermore, the appearance of staff needs to be considered to reflect the institution's professionalism and credibility.
3. It is recommended that staff receive training in product knowledge, convincing communication skills, and how to build trust with customers. This is crucial for providing a sense of security and confidence.

4. Banks need to align the number of staff with customer volume to expedite service processes and respond to complaints. Strengthening digital-based queuing and service systems can also be a solution to increase responsiveness.
5. It's recommended to develop a more personalized service approach, such as recognizing individual customer needs and building long-term relationships. Soft skills training and service empathy can help staff become more sensitive to customers' emotional needs.

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