

Customer satisfaction in the banking sector: a study on the sustainability of services for consumers with visual impairments

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Abstract. People with disabilities really need financial services to improve their socio-economic level, but some people with disabilities in Indonesia still face various difficulties in obtaining adequate banking services. People with visually impaired disabilities are also included in the groups that need these services. Disability customers, including people with visually impairment, are the public who have the right to get satisfaction from banking services. Therefore, this study aims to determine the satisfaction of customers with visually impaired, in terms of service and assistance provided by the bank officers, the use of ATMs, and the willingness of customers with visually impaired to recommend a bank to fellow visually impaired persons. The method used in this study is quantitative descriptive, with data collection techniques through questionnaires distributed to respondents who were chosen purposively, data also obtained through focus group discussions. The research results show that the information and assistance services provided by bank officers to customers visually impaired, as well as the value factor, received from ATM facilities provided by banks, so far have resulted in satisfaction in certain levels for customers with visually impaired, so there is a tendency for them to be willing to recommend a bank where they open a savings account to fellow visually impaired people who need banking services.

Keywords: customer satisfaction, financial services, banking, customers with visually impaired

1 Introduction

Every citizen has the right to obtain public services provided by state institutions. The government, through state institutions, provides public services to meet the needs of the community. Including the public's need for banking services. Banking services are provided by financial institutions managed by the government and the private sector. Every financial

institution is expected to be able to provide the best service for every customer, including customers and prospective customers with people with disabilities.

Persons with disabilities requiring recognition of their existence as individuals and social beings who have abilities and potential that are not much different from non-disabled people. They also need recognition and acceptance from parents, family, and community in relation to their disability. Furthermore, they also need public services/accessibility that can support all their activities and also access jobs according to their abilities [1]. Including activities that require banking support and services.

So far, people with disabilities in Indonesia have not received adequate services and have not received the same opportunities as other non-disabled people in carrying out their daily life activities [2]. The majority of people with disabilities cannot perform banking activities independently because of a combination of physical obstacles in accessing financial institutions and services and misperceptions about their inability to handle personal finance [3]. Including persons with disabilities from the visually impaired group.

Prospective bank customers from visually impaired groups have the right to open an account in their own name. Independent rights in financial matters are guaranteed under Law No. 8 of 2016 concerning persons with disabilities and OJK Regulation No: 1 / POJK.07 / 2013 concerning Consumer Protection in the Financial Services Sector [4]. It means, as a developing country, Indonesia has tried to protect the rights of its citizens who have a disability to obtain the rights of the banking service.

However, in some developing countries, there is a phenomenon that shows that persons with disabilities fully may not permitted to open independently and operate bank accounts or use banking facilities and services because of policy constraints. Such barriers are mainly based on the assumptions of the capacity of persons with disabilities [5], which are considered having limitations. Discrimination against persons with disabilities is a social problem that has not yet been fully overcome in any society [6], including in Indonesia.

In fact, financial services are urgently needed by persons with disabilities in an effort to improve their social-economic level. However, in general, existing microfinance has not yet fully reached the group of people with disabilities [7]. Therefore, we need an evaluation of banking services for disabled customers to find out the level of satisfaction they feel from banking services.

The bank services evaluation focuses on observing the service delivery process of each transaction and interaction [8]. Therefore, this study aims to determine the satisfaction of disability customers, in terms of aspects of service and assistance provided by bank officers, the use of ATMs, and the willingness of disability customers to recommend a bank to fellow persons with disabilities. Especially for people with disabilities that come from the visually impaired disability group. This needs to be conducted, considering the opportunity factor to get access to the types of social and economic activities that give meaning and purpose to life [9] is one of the efforts to improve the equality of persons with disabilities in society.

2 Method

This research uses a descriptive method with the data used is quantitative data obtained by distributing a number of questionnaires to persons with visually impaired who already have a bank account and have used an ATM to help manage their finances. Other data obtained by observation to observe the use of ATMs by customers with visual impairments. In addition, data were confirmed through focus group discussion activities to determine the reasons behind the answers they gave when filling out the questionnaire.

The questions raised in the questionnaire were about the satisfaction of respondents in obtaining banking services from the aspects of bank officer information services, technical

assistance from bank officers, the use of ATMs, and their willingness to recommend a bank to fellow persons with visually impaired conditions. The technique of determining the sample is to use a purposive technique. A total of 46 disabled customers was identified as having bank accounts and also having ATMs, so they were made respondents. Then the data is processed into a frequency distribution to be analyzed and used as the material for drawing conclusions

3 Results and discussion

Before There are several banking service factors that can cause satisfaction in the customer. Research states that fast and efficient service factors and bank credibility are the main factors that consumers consider in choosing a bank [10]. The service provided by bank officers in providing explanations and information about the products and benefits of bank products offered is one of the elements considered by customers. Similar results were found in this research, which took customers visually impaired as respondents, as illustrated in Figure 1.

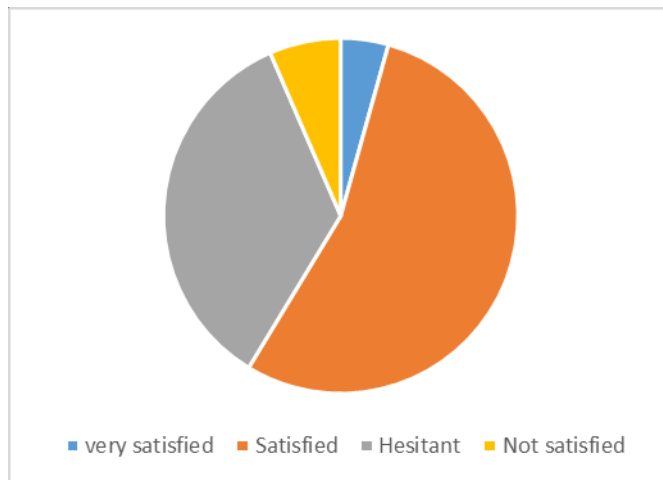


Fig 1. Satisfaction with explanations of information provided by bank officers

Based on the results of data collection, it is known that the majority of customers who come from people with visually impaired states are satisfied and even very satisfied with the information given by bank officers, when they open accounts, or transactions. Thus, the service of the bank's customer service officers and tellers, where they open accounts, is considered to have been able to meet the information and transaction needs. However, there are still some answers that express dissatisfaction and are also hesitant to give definitive answers.

Based on the results of focus group discussions, it is known the reasons behind their answers include, among other things, the different styles of services provided by banking officers in providing explanations. Although it is still in the same bank, the policies and methods of service between bank branches are considered to be still different.

The customer service quality requires the overall efforts of bank employees not only for officers who work in the front office where they are dealing directly with customers in producing services that reflect quality, but also employees in the back office. The service

provided and customer satisfaction is a measure of the success of a bank in keeping the customers [11]. So that the skills of bank officers in various lines in serving customers with visual impairments need to be improved in order to increase customer knowledge about the services needed by the company.

Consumer knowledge is all information held by consumers about various kinds of products and services as well as other knowledge related to these products and services and information related to its function as a consumer [12]. Consumer knowledge about various product services and their usefulness is expected to increase satisfaction for customers with visual impairments because based on research it is stated that several factors that have a major effect on customer satisfaction in banking include responsiveness, compliance, and empathy [13]. Furthermore, there is data about the satisfaction felt by customers with visually impaired for assistance provided by bank officers. As illustrated in fig 2.

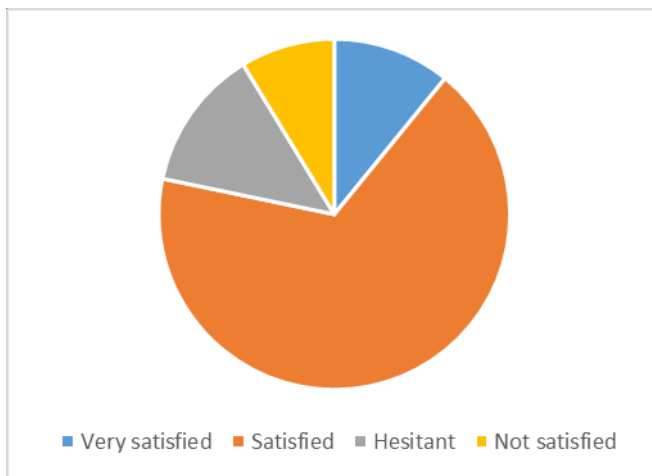


Fig 2. Satisfaction with assistance provided by bank officers

There is a fairly high level of satisfaction felt by most respondents regarding the assistance provided by bank officers to customers with visual impairments. However, there are still a number of things that cause dissatisfaction, including the difficulty in obtaining credit or loans. Some customers with visual impairments have attempted to apply for loans in the form of micro-credit, but their hopes have not been served in full for several reasons.

Microcredit is one of the development approaches that is recognized to have a fairly good impact. Despite the fact that micro-credit is mentioned as "access for all", however, very few people with disabilities have access to microfinance services [14]. This is in line with the opinion that people with disabilities often face difficulties to work as employees; as a result, they chose entrepreneurship to support the family economy, for example: opening a small shop, selling retail goods in the market, or opening an online shop business on a small scale and to do entrepreneurship they need capital costs. This fee loan is rather difficult to obtain because of community stereotypes that assess the ability of people with disabilities to return loan funds [15].

In addition, the factor of the low trust of financial institutions with the ability of customers with visual impairments in credit returns. Persons with visual impairments also face difficulties in navigating physical infrastructure, as well as accessing services that are only available in print or other electronic formats that are not accessible [16], for example, difficulty in signing the application form and others.

In addition to the information and assistance services provided by bank officers, there are other factors that shape customer satisfaction with visual impairments in using banking facilities. One of the banking services that they often use is ATM. We illustrated the answers they gave in Figure 3.

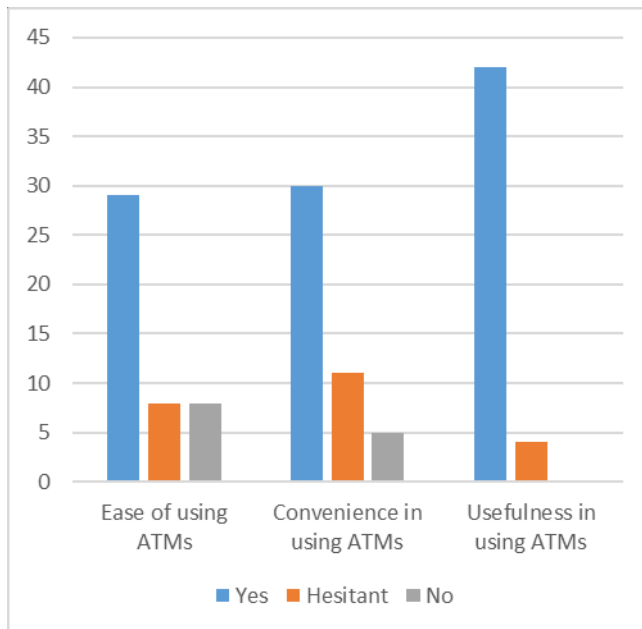


Fig 3. The perceived value of using an ATM

Electronic transaction services (e-banking) through ATMs, phone banking and Internet Banking, are new forms of bank services that convert manual transaction services into technology-based transaction services [17].

Digital technology can open up the world of interactive services, hence digital technology will be increasingly used to conduct internet searches, shopping, and banking servants online. Therefore, by incorporating features that can be accessed by people with disabilities into the digital technology design becomes important; if not, people with disabilities will find it difficult to enjoy the full benefits of this latest technology [18]. The purpose of using technology is to facilitate people in carrying out activities, including banking service activities, so that all customers should enjoy and use the technological services provided by banks, including customers from the visually impaired community. Based on a research note that not all customers with visually impaired who have bank accounts also use ATM facilities [15]. This is because not all customers with visual impairments have the ability will quickly adapt to new technologies. So that some customers with visual impairments tend to still ask for help for watchful people to transact through ATMs. This is also the reason behind the respondent's "hesitant" response when asked for an assessment of the ease of use of ATMs in fig 3. However, customers with visual impairments provide answers that show the ease, convenience, and usefulness of the ATM facilities provided by the bank.

Information service and assistance provided by bank officers to visually impaired customers, as well as the value factor, received from ATM facilities provided by the bank resulting in a certain degree of satisfaction for each respondent, so that there is a tendency

to be willing to recommend banks, where they open accounts to fellow visually impaired persons who require banking services, with the results illustrated in Fig. 4.

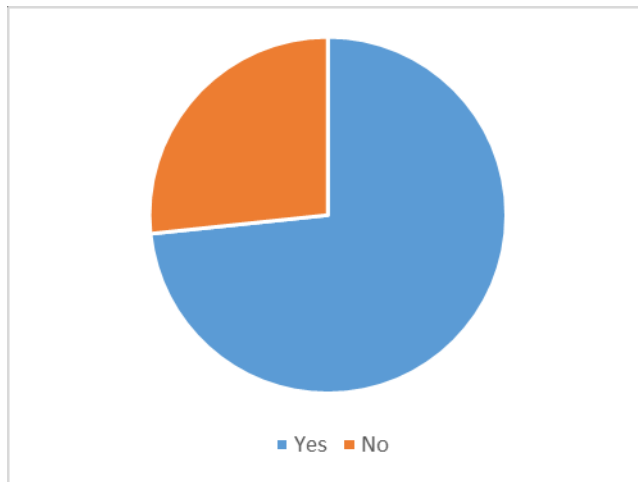


Fig 4. The desire to recommend bank services to others

In principle, consumer knowledge has a positive and significant effect on the decision to become a customer [12]. Information service and assistance provided by bank officers to visually impaired customers and the use of banking technology have resulted in satisfaction at certain levels. This encourages customers from visually impaired people to make the decision to remain a customer at a particular bank and recommend that bank to others. However, some customers from visually impaired people who feel their needs have not been met so that they have not yet reached the desired level of satisfaction tend to try to open accounts at other banks. One of the factors that made them try to find another bank alternatives is excellent banking services, and the development of the banking technology that meets the needs of customers with visual impairments.

Customer expectations of excellent banking services, and rapid technological development, make banking an industry that is very sensitive to customer service and satisfaction [19]. Therefore, even though the number of profits and benefits to be obtained by banking institutions by providing services to customers with visually impaired is considered insignificant, it does not mean that the service to customers with visually impaired should not be prioritized. This is because it also entitles customers with visual impairments are also to obtain banking service satisfaction as an expression of equality of citizens' rights that needs to be served.

4 Conclusion

Most customers come from a group of people with visual impairment expressed satisfaction and even very satisfied with the explanation of the information provided by bank officers, when they opened an account or made a transaction. Thus, the service of the bank's customer service officers and tellers, where they open accounts, is considered having been able to meet the information and transaction needs. However, acceptance from customers with visually impaired towards policy, and the difference in the style of services

provided by banking officers at a branch office in the auspices of the same bank, causing dissatisfaction among customers visually impaired to a certain degree.

Likewise, about the ATM facilities. Customers with visual impairments provide answers that indicate the existence of factors of ease, convenience, and usefulness of the ATM facilities provided by the banks.

Information and assistance services provided by bank officers to customers visually impaired, as well as the value factor, received from ATM facilities provided by banks, results in certain levels of satisfaction for customers with visually impairments, so there is a tendency to be willing to recommend banks, where they open accounts to fellow visually impaired who also need banking services.

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