
| RESEARCH ARTICLE

Consumer's Perceptions of Service Quality in Surakarta's Bus Terminal during New Normal Era

Nurdhina Arifa¹ and Muhammad Sholahuddin² ✉

¹Student, Management Department, Faculty of Economics and Business, Universitas Muhammadiyah Surakarta, Indonesia

²Associate Professor, Management Department, Faculty of Economics and Business, Universitas Muhammadiyah Surakarta, Indonesia

Corresponding Author: Sholahuddin, Muhammad, **E-mail:** muhammad.sholahuddin@ums.ac.id

| ABSTRACT

The bus terminal plays an important role in community activities and is a node of the transportation network. In the new normal era, people really need public transportation with good service quality and safe from being exposed to Covid-19. The quality of service can be seen from the consumer's perception of the service. This study evaluates the effect of tangible, reliability, responsiveness, assurance, and empathy dimensions on consumer perceptions of the new normal era at the bus station in Surakarta (Central Java, Indonesia) using a google form questionnaire. The questionnaire contains 20 questions. All indicators, including tangible constructs, reliability, responsiveness, assurance, and empathy, have a positive effect on consumer perceptions. In addition, both empathy and assurance have a higher effect than others.

| KEYWORDS

Consumer Perceptions, Bus Terminal, Service Quality, Covid-19, Empathy, Assurance

| ARTICLE INFORMATION

ACCEPTED: 26 September 2022

PUBLISHED: 01 October 2022

DOI: 10.32996/jbms.2022.4.4.12

1. Introduction

Bus terminals play an important role in determining the development of functions and other community activities in the city (Hakim et al., 2016). Surakarta bus station is one of the type A terminals in central Java, which serves public transportation for inter-city transportation, inter-provincial transportation, cross-border transportation, inter-city transportation within the province, urban transportation, and rural transportation (Saryanto et al., 2016). Therefore, the Tirtonadi terminal is a crossing point for regional transportation routes and, at the same time, a destination. In 2020, the Ministry of Transportation rehabilitated and revitalized the Tirtonadi bus terminal, which includes the construction of supporting buildings such as the Convention Hall Building, Sports Center Building, Food Court Building, and health facilities.

During the Covid-19 pandemic, all modes of transportation are prohibited from carrying out activities to reduce the impact of the spread of Covid-19. After the President of Indonesia said that the Indonesian people must prepare to live in peace with Covid-19 until a vaccine is found, a new era of normality emerged (Press Release, Media, and Information Bureau of the Presidential Secretariat on May 7, 2020). The Coordinating Ministry for Economic Affairs in June 2020 made a policy that allows the industrial sector to carry out activities by implementing health protocols. This policy is supported by the Minister of Health by issuing guidelines for the prevention and control of Covid 19 in industry and offices. The Director General of Land, Sea, and Air Transportation of the Ministry of Transportation also controls transportation by implementing strict health protocols, including at the terminal, such as employees having to implement social distancing, measuring the temperature at entrances, and wearing masks. This is necessary to provide good service quality, but the community is still protected from Covid 19 infection in the New Normal Era. Based on the decision, the manager of the Tirtonadi Surakarta terminal must also provide facilities and infrastructure for the implementation of health protocols in the New Normal era. According to Size and Christensen (2017), public transportation

that has good service quality and can provide a sense of security to customers is very much needed by the community. Therefore, the availability of safe, efficient, and easily accessible means of transportation is very helpful in meeting the needs of the community to improve their quality of life in these conditions. According to Keong (2015), there are three ways to assess the quality of public transport services, one of which is customer satisfaction. Consumer satisfaction is the overall level of consumer perceptions and expectations, which is measured in the percentage of consumer expectations of their needs

A quality standard to measure service quality, namely SERVQUAL, was introduced by Zeithaml, Parasuraman, & Berry (1996). The SERVQUAL divides service quality into 5 dimensions, namely: tangible, reliability, responsiveness, assurance, and empathy. The tangible of a company is its ability to show its existence to external parties, which can be seen from the appearance and ability of both the available facilities and infrastructure. The tangible aspects of a good company can improve consumer perceptions. There are several tangible attributes, such as physical facilities, equipment, and employees. According to Cheng et al. (2010), a service company must be tangible or have the ability to show its existence to external parties and can be said to be reliable if it can provide consistent service performance as promised. Service reliability is related to customers' reflections in many ways, such as service delivery, travel time, safety and security, and maintenance. Therefore, service reliability is a prime factor in customer satisfaction that will influence customers' decisions and is a keystone in running a successful public transport system. (Ólafsdóttir, 2012). According to Kussudyarsana and Maimun (2019), good performance is related to the survival of the company. In addition, companies must be responsible and have empathy. The responsibility of a company can be seen from the attitude of employees in serving customers, such as providing fast and appropriate service. Fast and precise service will improve service quality and satisfy consumers so that companies do not easily lose customers. Empathy can reduce conflict, so it is very important in customer service. To provide perfect service to customers, the company's empathy for customers can be in the form of providing easy communication, understanding, and concern for consumer needs. On the other hand, assurance is another satisfaction for consumers in choosing a service company. To ensure that customers are free from risk and harm, the company's employees can be trusted and interact in a friendly and courteous manner. The knowledge, skills, and attitudes of company employees foster consumer confidence in the company (Lupiyoadi & Hamdani, (2006). Accessibility, connectivity, and service quality of a good public transportation system can encourage customers to use the company again (Papaioannou and Martinez, 2015). Therefore, this study evaluates the dimension effect of tangible, reliability, responsiveness, assurance, and empathy of public transportation services quality on consumer perceptions of facing new normal conditions at the Surakarta bus terminal.

2. Literature Review

2.1 Bus Terminal

Bus transportation plays a significant sector as the main transportation, especially for the poor and low-income people (Ok, 2018). As an important form of transportation for everyone, buses need to improve their mobility and facilities so that customer satisfaction can be fulfilled (Weng et al., 2018). Various studies have analyzed the satisfaction of bus passengers with terminal facilities, especially those related to service quality. Bus terminals play an important role in community activities (Hakim et al., 2016). The terminal is used for loading and unloading activities of people and goods as well as arranging the arrival and departure of public transport, which is a node of the transportation network. Tirtanadi Terminal Surakarta is one of the types A terminals in Central Java that serves public transportation for transportation within the city, between cities, between provinces, and across borders (Saryanto et al., 2016).

According to Mokhlis (2007), terminal operators must understand the process of delivering services at the terminal, starting from passengers buying tickets to arriving at their destination. If the terminal cannot fulfill one of the service processes properly, it will affect the assessment of the level of passenger satisfaction. Customers are the main evaluators and judges of service quality, so understanding customer opinions is the key to the company's success (Chumakova, 2014). In the new normal era, after the conditions for the spread of Covid-19 subsided, people desperately needed public transportation that had good service quality (Sze & Christensen, 2017) and was also safe from being exposed to Covid-19).

2.2 Service Quality

A quality standard to measure service quality, namely SERVQUAL, divides service quality into 5 dimensions, namely: tangible, reliability, responsiveness, assurance, and empathy (Zeithaml, Parasuraman, & Berry, 1996). Tangible is the ability of a company to show its existence to the external party. The appearance and ability of both reliable company facilities and infrastructure and the condition of the surrounding environment is one way for service companies to provide quality service to consumers. Consumer perceptions can be improved by looking at the tangible aspects of service companies. There are several tangible attributes, such as facilities from the physical aspect, equipment, and employees. Reliability is the ability to provide professional, fast, and exact service as promised, whereas responsiveness is the attitude that employees have to help customers and provide fast service. Appropriate and satisfying services, such as giving a good response to consumers, will improve the quality of services provided by the company and provide satisfaction to consumers. Assurance as a courtesy, trustworthy staff capability, free from harm and risk. Empathy is good communication, comfortable interaction, and caring about what consumers need. In other words, empathy is the

ease of communicating and a good understanding of consumer needs (Lupiyoadi & Hamdani, 2006). The quality of public transportation services can be assessed in three ways, one of which is customer satisfaction (Haron et al., 2015). Consumer satisfaction is the overall perceptions and expectations of consumers, which are measured in the percentage of consumer expectations of their needs.

2.3 Consumer Perception in Bus Terminal

The definition of consumer perception is a perception that arises in a person because of feelings that are influenced by physical, visual, or communication forms called stimuli that cause sensations. The sensation is defined as a fast response of sense toward the basic stimulus like light, colors, and sound. Briefly, consumers' perceptions are a process of how the stimulus is selected, organized, and interpreted (Huriyanto et al., 2015). Consumer perception consists of several stages: exposure, attention, and understanding. In the exposure stage, a stimulus is the first step in the information process. According to Keegan (2004), at the exposure stage, the characteristics of the consumer's information process are selective, otherwise known as selective exposure, which makes consumers actively choose whether to expose themselves to information or not. It aims to analyze the first perception of the stimulus before paying attention to it. Differences in consumer perceptions of the services they receive with actual expectations on the service attributes of a company can indicate service quality (Kotller, 2005). Tjiptono (2007) suggests that if the service is in line with expectations, then the quality of service can be perceived properly and satisfactorily. If the service received exceeds the consumer's perception, then the service quality can be perceived as ideal. Conversely, if the service does not match or is lower than expectations, then the quality of service is considered bad.

Most organizations realize that customer perception is crucial to improve the service performance of a company. They also understood retaining existing customers is more efficient than attracting new customers. Therefore, performance is a part that must be evaluated, and special strategies are needed, such as good information collection and distribution to reduce asymmetric information (Kussudyarsana et al., 2020) and prevent customer complaints or service failures. Accessibility, connectivity, and service quality of a good public transportation system can affect user perceptions which ultimately determine the sustainability of transportation use (Papaioannou and Martinez, 2015). Therefore, some consumer perceptions based on the quality of public transportation facilities at the bus terminal will determine consumer decisions to continue using these facilities, including in the new normal era.

Cheng et al. (2010) explain the feeling (disappointed or satisfied) of consumers arises because of the intensity of using the product or service. This raises several perceptions related to the quality of the product or service that will lead to feelings of sincere hope and create consumer satisfaction. Hill and Alexander (2006) suggest that when customers feel that their expectations for the product are appropriate, they will feel satisfied. On the other hand, if the product does not meet their expectations, they will feel dissatisfied. When consumers are satisfied with the products or services they have purchased, a desire arises to repurchase other or the same products or services from the company (Cheng et al., 2010).

2.4 Structural Equation Modeling – Partial Least Square (SEM-PLS)

Model evaluation in PLS consists of two stages, namely measurement model evaluation and structural model evaluation. 2.4.1. Evaluation of the measurement model using the following criteria (Hair et al. 2013):

a. Indicator reliability shows how much of the indicator variance can be explained by the latent variable based on the loading value. According to Hair et al. (2013), the initial examination of the loading factor matrix of about 0.3 is considered to have met the minimum level, and a loading factor of about 0.4 is considered better, while loading factors greater than 0.5 are generally considered significant. In this study, the limit loading factor used is 0.7. If the loading value is less than 0.6, then the indicator is removed from the model.

b. The construct of internal consistency or reliability, which can be calculated based on the composite reliability (CR) value of more than 0.6, is calculated according to the following equation:

$$CR = \frac{(\sum \lambda_i)^2}{(\sum \lambda_i)^2 + (\sum \epsilon_i)} \tag{1}$$

Convergent validity is generally analyzed using average variance extract (AVE), which is calculated based on the following equation:

$$AVE = \frac{\sum_{i=1}^n \hat{\lambda}_i^2}{\sum_{i=1}^n \hat{\lambda}_i^2 + \sum_{i=1}^n \text{var}(\hat{\epsilon}_i)} \tag{2}$$

The recommended AVE value must be greater than 0.50 (Fornel and Lacker, 1981 Ghozali, 2015)

c. Discriminant validity. The discriminant is said to be valid if the AVE root value is higher than the value of correlation between constructs or the AVE value is higher than the value of correlation between constructs.

d. T-Statistic with the condition that the value must be greater than the critical value, namely 1.65 (2-tailed) at a significance level of 10%. The loading results, along with the t-statistic value obtained from the bootstrap process on Smart-PLS.

e. System of equations between latent variables and indicators

Exogenous latent variable:

$$X(i) = \lambda X(i) \xi(i) + \delta(i) \tag{3}$$

Endogenous latent variable:

$$Y(i) = \lambda Y(i) \eta(i) + \epsilon(i) \tag{4}$$

In this case:

ξ = Ksi, Exogenous latent variable

η = Eta, Endogenous latent variable.

λX = Lambda, loading factor of an exogenous latent variable.

λY = Lambda, loading factor of endogenous latent variable.

2.4.1. Evaluation of the structural model can use the following criteria (Hair et al. 2013):

a. R-Square (R2) shows the percentage of variance that can be explained by endogenous latent variables using the following equation Gujarati, (2004).

$$R^2 = \sum_{h=1}^H \hat{\beta}_{jh} \text{COR}(X_{jh}, Y_j) \tag{5}$$

b. The path coefficient describes the strength of the relationship between constructs.

c. Effect size f^2 indicates whether the endogenous latent variable has a large effect on the exogenous latent variable, which is calculated using the following equation.

$$f^2 = \frac{R_{include}^2 - R_{exclude}^2}{1 - R_{include}^2} \tag{6}$$

The included R2 is R2 which is calculated by involving the exogenous latent variable, while the excluded R2 is R2 which is calculated without involving the exogenous latent variable. Values of 0.02, 0.15, and 0.35 indicate that the effect of exogenous latent variables is weak, moderate, and strong, respectively (Fornel and Lacker, 1981 Ghozali, 2015).

3. Methodology

The research subjects were people who had used the facilities at the Tirtonadi Terminal in Surakarta during the Covid-19 pandemic.

3.1 Questionnaire Design

In this study, the profiles of respondents analyzed include Age, Gender, Status, Occupation, Education, Income, and Domicile. The Independent Variables consist of Tangible, Reliability Responsiveness, Assurance, and Empathy which are components of Service Quality, while the Independent Variable is Customer Satisfaction (Figure 1).

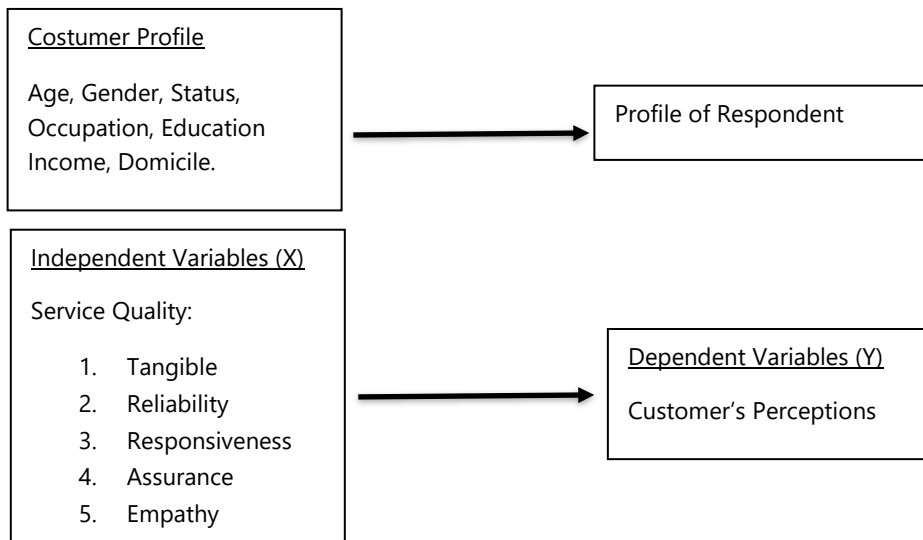


Figure 1.
Concept and components in the questionnaire

Table 1 lists the indicators for each component of Service Quality and Customer Perception. There are 20 questions regarding consumer perceptions of service quality at Terminal Tirtonadi Surakarta. Items consist of 1). Three questions related to tangible factors, 2). Three questions related to the reliability factor, 3). Three questions related to responsiveness factor, 4). Three questions related to the Assurance factor, 5). three questions related to the factor of empathy, and 6) five questions related to the factor of consumer perception.

Independent Variable (X): tangible, reliability, empathy, assurance, and responsiveness of service quality, while the Dependent Variable (Y): consumer perception of service quality. In this research, the purposive sampling technique is applied with the non-probability sampling method. The use of the non-probability sampling method because the number of populations for this study cannot be known with certainty. Non-probability sampling is a sampling technique that does not provide equal chances or opportunities for members of the population to be selected as samples (Sugiyono, 2011:66). The number of subjects obtained is as many as 157 respondents aged 16-60 years.

Table 1.
Indicator of Service Quality (X) and Customer's Perceptions (Y)

Variable	Code	Indicator
A. Tangible Dimension (X1)	T1	1. The terminal is equipped with facilities to prevent the spread of Covid 19 in the form of an examination room
	T2	2. The terminal can be used for various activities
	T3	3. Public facilities are cleaned regularly
B. Reliability Dimension (X2)	R1	1. Passengers who are exposed to Covid-19 are handled well
	R2	2. Passengers are easy to consult with officers
	R3	3. Passengers can easily get information about Bus Fares
C. Responsiveness Dimension (X3)	RP1	1. Bus passengers are asked to show proof of vaccination
	RP2	2. Officers help passengers carry out health protocols
	RP3	3. Officers help passengers who are exposed to Covid
D. Assurance Dimension (X4)	A1	1. Officers pay attention to passengers to feel safe from the spread of Covid 19

	A2	2. Officers are polite to passengers who are exposed to Covid
	A3	3. Officers can answer passenger questions well
E. Empathy Dimension (X5)	E1	1. Officers provide information on Covid prevention
	E2	2. Officers implement a social distancing system
	E3	3. Clear and transparent tariff information
F. Customer's Perceptions (Y)	P1	1. Officers can solve the problem of passengers exposed to Covid-19
	p2	2. Officers have integrity in implementing health protocols
	p3	3. Covid-19 tests are served quickly
	P4	4. Officers are trying to increase positive responses to terminal conditions
	p5	5. Officers are more orderly in maintaining health protocols

3.2 Number of Samples

There are several recommendations for sample size (Zuhdi et al., 2018). According to Hoelter (1983), the minimum sample for structural model application is 200, while Hair et al. (1998) recommend that the minimum sample size is 100 to 150. Bentler and Chou (1987) recommend that the number of samples that must be met to estimate SEM is 5 times the parameters analyzed, while Chin (2000), the ideal sample size for analysis of SEM model specifications, is between 200-800. According to Byrne (2001), the minimum acceptable sample size for SEM estimation is 100. Kline (2005) states the number of samples used to estimate SEM is > 200. Another opinion expressed by Hair et al. (2006) is that the minimum sample size in SEM models ranges from 100 to 300. Furthermore, in PLS-SEM, Chin (2000) states the minimum number of samples used by PLS-SEM is 30-100. In this case, the minimum number of samples used in PLS-SEM can be said to be smaller than SEM (Zuhdi et al., 2018).

3.3 Data Collection

This research uses primary data, which is done online using a questionnaire on google Forms which includes Respondent Profile, Service Quality, and Customer Perception. Respondents' opinions on Service Quality and Customer Perceptions at Tirtanadi Terminal Surakarta were measured by a Likert scale consisting of five answer choices as follows: 1. Strongly disagree, 2. Disagree, 3. Neutral, 4. Agree, 5. Strongly disagree. This study obtained 157 respondents.

Data analysis with SEM PLS using Smart PLS with stages 1). Evaluation of the Measurement Model (Outer Model) is used to evaluate the validity and reliability of the model. 2). The Structural Evaluation Model (Inner Model) consists of an R-Square (R²). Changes in the value of R-Square can be used to explain the effect of certain exogenous latent variables on endogenous latent variables.

4. Results and Discussion

4.1. Profile of Respondent

In this study, there were 157 respondents consisting of 81 men and 76 women. Respondents aged 17-30 years were 74%, and aged 31-59 years were 26%. As many as 52% of respondents are married, while 48% are single. Of most of the respondents, 99% are private employees, 33% are students, 3% are TNI/Polri, and 1 respondent is a doctor. About 53% have a high school education, and 43% have a bachelor's degree. Based on the place of residence, 69% live in Surakarta and 30% outside Surakarta. None of the respondents earn more than 15 million (Table 2).

Table 2.
Profile of Respondent

Profile	Description	Total	Percentage
Gender	Male	81	52%
	Female	76	48%
Age	<17	0	0%
	17 – 30	116	74%
	31 – 59	41	26%
	>60	0	0%

Status	Single	76	48%
	Married	81	52%
Occupation	Military/Police	5	3%
	Student	52	33%
	Private-Employee	99	63%
	Doctor	1	1%
	Other	0	0%
Education	Elementary School	1	1%
	Junior High School	0	0%
	Senior High School	83	53%
	Bachelor Degree	68	43%
	Master Degree	5	3%
	Doctoral Degree	0	0%
Income (Rp)	<2 Millions	52	33%
	2 - 5 Million	64	41%
	5 - 15 Million	41	26%
	> 15 Million	0	0%
Domicile	Surakarta City	109	69%
	Districts around Surakarta	47	30%
	Province of Central Java	1	1%
	Other	0	0%

4.2. Measurement Model Evaluation

4.2.1 Reliability Indicator

In this study, consumer perceptions of service quality are formed based on a construct consisting of Tangible, Reliability, Responsiveness, Assurance, and Empathy. The loading factor value of each construct indicator is based on the convergent validity test using SmartPLS 3.0, as shown in Figure 1. Based to Ghozali and Latan (2015), in confirmatory research, the convergent validity value of the loading factor should be more than 0.7, but according to Chin (1998), a value of 0.5 - 0.6 is still considered sufficient, and the Average Variance Extracted (AVE) value is 0.5.

The results of this study show that from a total of 20 construct indicators, namely T1, T2, T3, R1, R2, R3, RP1, RP2, RP3, A1, A2, A3, E1, E2, E3, P1, P2, P3, P4, P5 (Figure 2). There are 14 construct indicators that have a loading factor of more than 0.6, namely T1, T3, R1, R2, RP1, RP2, RP3, A2, A3, E1, E3, P1, P3, P5, while the remains are T2, R3, A1, E2, P2, and P4 have loading factors less than 0.6. Therefore, 6 construct indicators were omitted, and a re-analysis was carried out (Figure 3).

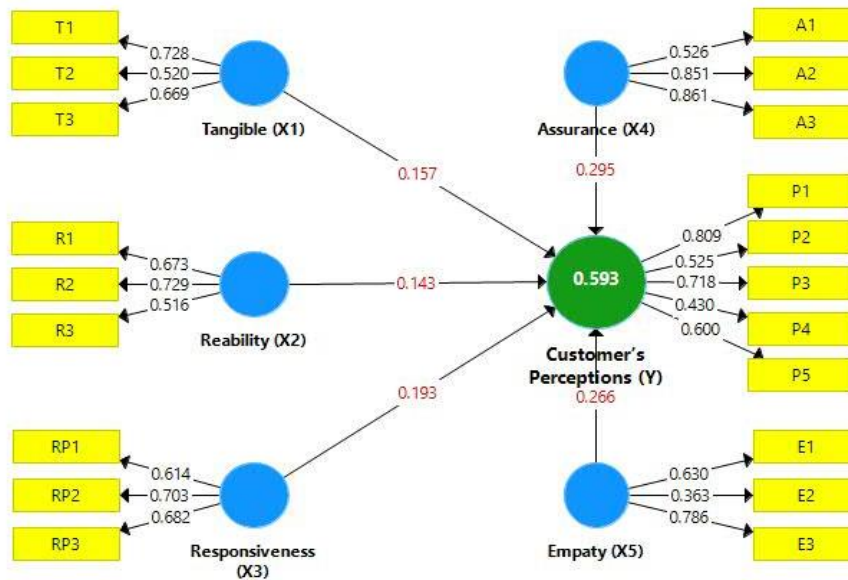


Figure 2. The loading factor value of each construct indicator is based on the convergent validity test using SmartPLS 3.0.

Figure 3 shows the results of the re-analysis of the loading factor of 14 construct indicators after 6 construct indicators are removed by re-estimating the tangible, reliability, responsiveness, assurance, empathy, and perception constructs, where the loading factors of the 14 construct indicators meet the standard value of convergent validity.

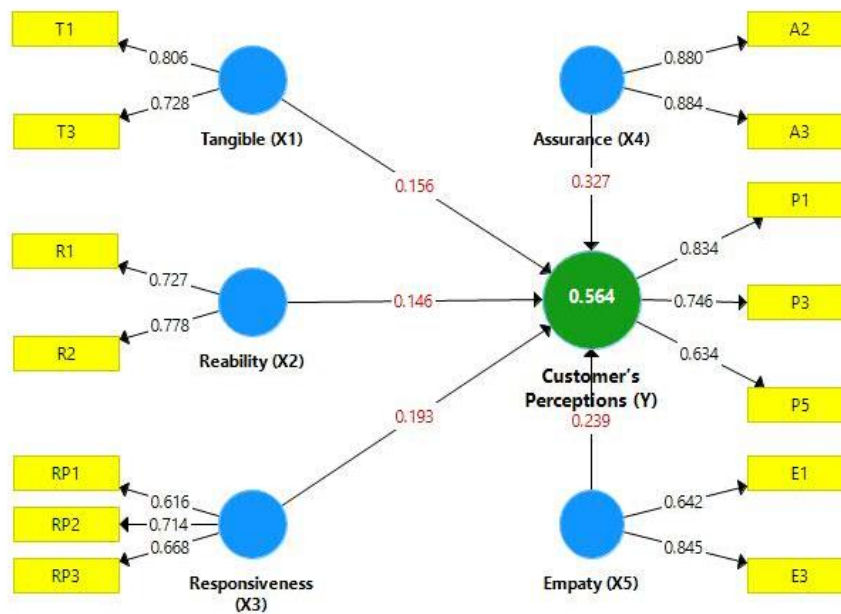


Figure 3. The loading factor of tangible constructs, reliability, responsiveness, assurance, empathy, and perception of 14 construct indicators.

Figure 3 shows that the two indicators, namely T1 and T3, each contribute to the Tangible latent variable by more than 70%. The latent variable Reliability behavior is supported by indicators R1 and R2, each of which is also more than 70%. The latent variable of responsiveness is supported by RP1 and RP3, each of which is more than 60%, while RP2 is more than 70%. A2 and A3 each contributed to the latent variable Assurance by more than 80%. The latent variable Empathy received support from E1, only 64.2% smaller than E3 84.5%.

4.2.2 Reliability and Average Variance Extracted (AVE)

In general, reliability can be calculated by Average Variance Extracted (AVE). Measurement of reliability with reflective indicators using the SmartPLS 3.0 program can be done with Composite Reliability or Dillon-Goldstein's, where the Composite Reliability value must be greater than 0.7 for confirmatory research (Ghozali and Latan, 2015). In this study, the composite reliability value of all constructs is more than 0.7 or reliable (Table 3).

Table 3.
Reliability Value of All Constructs

	Composite Reliability	Average Variance Extracted (AVE)
Tangible (X1)	0.742	0.590
Reliability (X2)	0.723	0.566
Responsiveness (X3)	0.706	0.445
Assurance (X4)	0.875	0.778
Empathy (X5)	0.717	0.564
Consumer's Perception (Y)	0.785	0.552

Based on the composite reliability values presented in Table 3, the latent variable has a composite reliability value above 0.7, which means that the indicators used can measure each latent variable. In Table 3, it can be seen that 5 latent variables have an AVE value above the minimum criteria of 0.5, which means that the convergent validity measure is good or meets the criteria for convergent validity, while the Responsiveness variable has an AVE value of only 0.445.

4.2.3 Discriminant Validity

Discriminant validity is determined by the comparison value of the square root of the AVE of each construct with the correlation value between constructs in the model. Discriminant validity is said to be good if the square root value of AVE for each construct is greater than the correlation between constructs in the model (Fonell and Releker 1981 in Ghozali and Latan 2015). In this study, discriminant validity meets the criteria for good discriminant validity as indicated by the square root value of AVE (the number on the diagonal), which is higher than the correlation value between constructs (the number below the diagonal).

Table 4.

Discriminant validity. The number on the diagonal is the square root value of the AVE, which is higher than the number below the diagonal, which shows the correlation value between constructs.

	Assurance (X4)	Consumer's Perception (Y)	Empathy (X5)	Reliability (X2)	Responsiveness (X3)	Tangible (X1)
Assurance (X4)	0.882					
Consumer's Perception (Y)	0.627	0.743				
Empathy (X5)	0.346	0.511	0.751			
Reliability (X2)	0.261	0.338	0.133	0.753		
Responsiveness (X3)	0.501	0.571	0.456	0.301	0.667	
Tangible (X1)	0.527	0.497	0.325	0.106	0.390	0.768

4.2.4 T-Test

In addition to these criteria, the determination of the assessment model can also be seen from the results of the t-statistic loading, with the t-statistic criteria must be greater than the critical t-value of 1.65 (2-tailed) at a significance level of 10%. The loading result with the t-statistic value obtained from the Bootstrapping process is 500 times using a sample of 157 (Table 5).

Table 6.
Value of t-Statistic on the Measurement Model

	Standard Deviation	T Statistics	P Values (significance level 10%)
Assurance (X4)			
A2	0.039	14.338	0.000
A3	0.045	12.598	0.000
Empathy (X5)			
E1	0.086	6.288	0.000
E3	0.078	9.944	0.000
Customer's Perceptions (Y)			
P1	0.048	10.495	0.000
P3	0.063	7.395	0.000
P5	0.056	6.454	0.000
Reliability (X2)			
R1	0.177	3.578	0.000
R2	0.16	4.337	0.000
Responsiveness (X3)			
RP1	0.069	6.549	0.000
RP2	0.059	9.353	0.000
RP3	0.078	6.262	0.000
Tangible (X1)			
T1	0.102	6.863	0.000
T3	0.100	6.018	0.000

4.2.5 System of equations between latent variables and indicators

Evaluation of the measurement model produces the following equation:

$$T1 = 0,806 \text{ Tangible} + \delta 1$$

$$T3 = 0,833 \text{ Tangible} + \delta 3$$

$$R1 = 0.727 \text{ Reliability} + \delta 4$$

$$R2 = 0.778 \text{ Reliability} + \delta 5$$

$$RP1 = 0,616 \text{ Responsiveness} + \delta 7$$

$$RP2 = 0,714 \text{ Responsiveness} + \delta 8$$

$$Rp3 = 0,668 \text{ Responsiveness} + \delta 9$$

$$A2 = 0,880 \text{ Assurance} + \delta 11$$

$$A3 = 0,884 \text{ Assurance} + \delta 12$$

$$E1 = 0,642 \text{ Empathy} + \delta 13$$

$$E2 = 0,845 \text{ Empathy} + \delta 14$$

$$P1 = 0,834 \text{ Customer's Perceptions} + \epsilon 1$$

$$P2 = 0,746 \text{ Customer's Perceptions} + \epsilon 3$$

$$P1 = 0,634 \text{ Customer's Perceptions} + \epsilon 5$$

Based on this equation, the smallest contributor is proof of vaccination (RP1) from bus passengers, while the largest contributor is the staff who can answer passengers' questions well (A3).

4.3. Evaluasi Model Struktural

1. R-Square (R²)

Changes in the value of R-Square explain whether there is an effect of certain exogenous substantive variables on endogenous variables. R-Square values of 0.75, 0.5, and 0.25 indicate the strength of the influence is strong, medium, and weak, respectively. Table 6 contains the SmartPLS output, which shows the Consumer Perception R-Square value of 0.564. This shows that the Tangible, Reliability, Responsiveness, Assurance, and Empathy variables influence the Consumer Perception variable by 59.7%. Another 40.3% influence comes from variables outside, such as the availability of microfinance services center outlets such as Micro Small and Medium Enterprises (MSME) centers carried out by each Islamic bank (Sholahuddin, 2013).

Table 7.
Consumer Perception R-Square Value Before and After Adjustment.

	R Square	R Square Adjusted
Consumer's Perception (Y)	0.564	0.550

2. The path coefficient describes the strength of the relationship between constructs

The significance of the influence between variables was analyzed by the bootstrap procedure. The bootstrap procedure uses the entire original sample, and then the sample is retested using a t-value (two-sided) with a significance value of 1.96. Hypothesis testing can be seen from the t-statistics and p-value. The construct indicator is said to be valid and significant if the t-statistic is more than 1.96 and the p-value is less than 0.05. Table 6 contains the results of the indicator significance test on the latent variable in the first-order construct, which shows that all items have a value of more than 1.96 (t value) and a p-value of less than 0.05. Thus it can be concluded that all indicators are valid and significant to the construct, with t-statistics and p-values for Tangible being 3.455 and 0.001; Responsiveness is 2.337 and 0.020; Reliability is 2.337 and 0.020; Assurance is 2.381 and 0.018; and finally Empathy is 2.168 and 0.031, which shows that all indicators support the Consumer Perception construct.

These results are in line with the theory and some previous research results. Siddiqui (2011) reports that five dimensions of service quality, namely tangibility, responsiveness, reliability, assurance, and empathy, have a moderate to high correlation with customer satisfaction. Customer satisfaction is positively influenced by employee behavior (Kaura, 2013) and shows the perceptions and expectations of consumers as a whole. According to Nambiar et al. (2019), tangibility is the appearance of physical facilities, equipment, personnel, and communication materials and is an important element of service quality that affects consumer confidence in service providers. Iloka et al. (2022) reported that tangibility had a significant effect on consumer perceptions of service quality in the telecommunications sector. Therefore, companies engaged in services must increase the tangibility of their services to increase consumer perceptions of service quality. Istianto and Tyra (2011) stated that reliability has a significant effect on customer satisfaction on service quality in restaurants. Reliability is the ability to provide good service accurately and the ability to be trusted. Reliability is also reported to have a positive effect on consumer perceptions of the quality of the e-service sector (Arilaha et al., 2021). If the consumer's perception of reliability increases, then customer satisfaction will be higher. According to Saranya and Chandrasekar (2019), responsiveness is the willingness to help customers and provide fast service. Responsiveness has a significant effect on customer perceptions of e-service quality and is best for describing e-service quality in online banking (Askari, 2016). Assurance and customer satisfaction are also reported to be positively related (Munusamy et al., 2010 Nautiyal, 2014), and assurance strongly influences consumer decision-making. According to Choudhury and Singh (2016), assurance is a means to feel safe because the company has provided assurance (safety and confidence) during service. Empathy is an action to get easy access and good communication with customers as individuals and can direct consumer perceptions of the company's service quality image. Empathy is the second strong dimension of service quality that affects customer satisfaction (Haddad et al., 2012). Lone & Rehman's research (2017) found that Islamic bank customers have a high perception of service quality towards empathy, and increased empathy will affect the positive image of consumer perceptions.

Table 8.
The Significance Value of The Effect Between The Variables Of The T-Test And The T-Value (Two-Tailed).

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Assurance (X4) -> Consumer's Perception (Y)	0.327	0.320	0.095	3.455	0.001
Empathy (X5) -> Consumer's Perception (Y)	0.239	0.246	0.068	3.524	0.000
Reliability (X2) -> Consumer's Perception (Y)	0.146	0.145	0.062	2.337	0.020

Responsiveness (X3) -> Consumer's Perception (Y)	0.193	0.197	0.081	2.381	0.018
Tangible (X1) -> Consumer's Perception (Y)	0.156	0.153	0.072	2.168	0.031

5. Conclusion

Customer perceptions in Surakarta's bus terminal are influenced by five dimensions of service quality consisting of assurance, empathy, responsiveness, tangible, and reliability with path coefficients 0.327, 0.239, 0.193, 0.156, and 0.146, respectively.

The limitation of this research is that the method of collecting data with a questionnaire may be less accurate than the direct interview method. Dissemination of online questionnaires through Google Forms may not reach all levels of society. It is recommended to managers to improve service quality, especially in the tangible dimension related to the availability of activity facilities and the reliability dimension related to fare information.

Funding: This research received no external funding.

Conflicts of Interest: The authors declare no conflict of interest.

Publisher's Note: All claims expressed in this article are solely those of the authors and do not necessarily represent those of their affiliated organizations, or those of the publisher, the editors and the reviewers.

References

- [1] Arilaha, M.A., Fahri, J., Buamonabot, I. (2021). Customer Perception of E-Service Quality: An Empirical Study in Indonesia. *Journal of Asian Finance, Economics, and Business*, 8 (6), 287–295.
- [2] Askari, M. (2016). Measuring E-Service Quality from the Customers' Perspective: An Empirical Study on Banking Services. *Journal of Marketing and Consumer Research*, 24, 27-68.
- [3] Bentler and Chou. (1987). Partical issues in structural modeling. *Sociological Methods and Research*, 16(1), 238-246.
- [4] Byrne BM. (2001). *Structural Equation Modeling with AMOS: Basic Concepts, Applications, and Programming*. New Jersey: Lawrence Erlbaum Associates Inc.
- [5] Cheng, J., Lai, C.Y., Chen, H., and Ou, C. (2010). The Service Quality Analysis of Public Transportation System using PZB Model- Dynamic Bus Information System. *Computers and Industrial Engineering (CIE)*, 40th International Conference. DOI:10.1109/ICCIE.2010.5668302.
- [6] Chin W.W. (2000). Partial Least Squares for Researcher: An Overview and Presentation of Recent Advances Using the PLS Approach, <http://disc-nt.cba.uh.edu/chin/icis96.pdf> [16 January 2015]
- [7] Choudhury, M., and Singh, R. (2016). Customers' Perception Regarding Assurance of Bancassurance Channel. *Acta Univ. Sapientiae, Economics and Business*, 4, 85–10. Doi: 10.1515/Auseb-2016-0005.
- [8] Chumakova, A., (2014). Customer Satisfaction on Facility Service in Terminal 2 of Tampere Airport, Thesis, Tampere University of Applied Sciences.
- [9] Ghozali, I., and Latan H. (2015). Partial Least Square Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0 untuk Penelitian Empiris . Semarang. Universitas Diponegoro.
- [10] Haddad, A.E., Al-Dmour, H., and Al-Zu'bi, Z.M.F. (2012). Perceived Service Quality and Customer Satisfaction: An Empirical Investigation of the Rebranded Telecommunication Companies in Jordan. *European Journal of Social*, 34, 118-137.
- [11] Hair K. (2006). *Multivariate Data Analysis*. Sixth Edition. New Jersey: Prentice Hall.
- [12] Hair V. (1998). *Multivariate Data Analysis: with Reading*. Fourth Edition. New Jersey: Prentice Hall.
- [13] Hakim, K., and Dewancker, B.J. (2016). A Japan compact bus terminal; Review on Hakata bus terminal, Fukuoka. 8th International Conference on Architecture Research and Design (AR+DC), 238-246.
- [14] Haron, S., Noor, S.M., and Sadullah, A.F. (2015). New Dimension of Bus Service Quality Performance Measure. *International Conference on Advances in Civil and Environmental Engineering*, 55-63.
- [15] Hill, N., and Alexander, J. (2016). *Handbook of customer satisfaction and loyalty measurement - 3rd ed*. New York. Routledge 2 Park Square, Milton Park, Abingdon, Oxon OX14 4RN rd Avenue.
- [16] Hoelter J.W. (1983). The analysis of covariance structures: Goodness-of-fit indices. *Sociological Methods and Research*, 11,325-344.
- [17] Huriartanto, A., Hamid, D., and Shanti, P. (2015). Pengaruh Motivasi Dan Persepsi Konsumen Terhadap Keputusan Pembelian Tiket Pesawat (Survei Pada Konsumen Terminal Tiket Malang). *Jurnal Administrasi Bisnis*, 28 (1), 158-165.
- [18] Iloka, C.B., Eze, J.O., and Anukwe, G.I. (2022). Tangibility and Consumers' Perception of Telecommunication Service Quality. *Turkish Journal of Physiotherapy and Rehabilitation*, 32 (3), 43344 - 43334.
- [19] Istianto, J. H., & Tyra, M. J. (2011). Analisis pengaruh kualitas layanan terhadap kepuasan pelanggan Rumah Makan Ketty Resto. *Jurnal Ekonomi Dan Informasi Akuntansi*, 3, 275-293.
- [20] Kaura, V. (2013). Antecedents of customer satisfaction: a study of Indian public and private sector banks. *International Journal of Bank Marketing*, 31(3) 167–186.

- [21] Keegan, W.J. (2004), "Strategic marketing planning: a twenty-first-century perspective", *International Marketing Review*, 21(1): 13-16. <https://doi.org/10.1108/02651330410522907>.
- [22] Kline R.B. (2005). *Principle and Practice of Structural Equation Modeling*, 2edition. London: Guidford Press.
- [23] Kotler, P. (2005). *Manajemen Pemasaran*. Jilid 1 dan 2. Jakarta: PT Indeks Kelompok Gramedia.
- [24] Kussudyarsana., and Miamun, M.H. (2019). Exploring the Connection Between Entrepreneurship and Family Business in Indonesia Family SMEs. *International Summit on Science Technology and Humanity*, 428-438.
- [25] Kussudyarsana., S and Maimun, H.M. (2020). Examining Formal and Relation Governance in Family Small Medium Enterprises Evidence from Indonesia. *Journal of Entrepreneurship in Emerging Economies* 12(2), 231-257.
- [26] Lone, F.A., and Rehman, A.U. (2017). Customer Satisfaction in Full-Fledged Islamic Banks and Islamic Banking Windows: A Comparative Study. *Journal of Internet Banking and Commerce*, 22 (S7), 2-20.
- [27] Lupiyoadi, H., & Hamdani, A. (2006). *Manajemen Pemasaran Jasa*, Edisi Kedua. Jakarta: Salemba Empat.
- [28] Mokhlis, S. (2007). Passenger Satisfaction and Loyalty: A Case Of Inter-City Coach Travel In Malaysia. DOI: 10.23917/benefit.v11i2.1273.
- [29] Munusamy, J.; Chelliah, S.; and Hor M (2010). Service quality delivery and its impact on customer satisfaction in the banking sector in Malaysia. *International Journal of Innovation, Management, and Technology* 1(4): 398–404.
- [30] Nambiar, B.K., Ramanathan, H.N., Rana, S., and Prashar, S. (2019). Perceived Service Quality and Customer Satisfaction: A Missing Link in Indian Banking Sector. 23(1) 44–55. <https://doi.org/10.1177/0972262918821228>.
- [31] Ok, S. (2018). Customer Satisfaction on Service Quality of Bus Transport: A Survey of Passengers from Phnom Penh to Poipet in Cambodia. *Journal of Social Science Studies*, 5 (2), 114-131.
- [32] Papaioannou, D., and Martinez, L.M. (2015). The role of accessibility and connectivity in mode choice. A structural equation modeling approach. *Transportation Research Procedia*, 10, 831 – 839. DOI: 10.1016/j.trpro.2015.09.036.
- [33] Saranya, S., and Chandrasekar, K. (2019). Consumer Perception about Service Quality Dimensions Using Servperf Analysis of Co-Operative Banks. *International Journal of Advanced Science and Technology*, 28 (19), 976- 988.
- [34] Saryanto, A. A. (2016). Kajian Desain Terminal Bus Tirtonadi Solo dalam Rangka Peningkatan Mutu Layanan dan Ketertiban. *Jurnal RUAS*. 14 (1), 23-33.
- [35] Sholahuddin, M. (2013). The Challenges of Sharia Banking in Developing the Role of Development of Micro, Small and Medium Enterprises. The Role of Sharia Banking in Strengthening Micro, Small and Medium Enterprises Capacity Towards National Economic Independence. 496-500.
- [36] Sholiha, E U N, and Salamah, M (2015). Structural Equation Modeling-Partial Least Square untuk Pemodelan Derajat Kesehatan Kabupaten/Kota di Jawa Timur (Studi Kasus Data Indeks Pembangunan Kesehatan Masyarakat Jawa Timur 2013), *Jurnal Sains Dan Seni ITS* 4(2): 2337-3520 (2301-928X Print)
- [37] Siddiqui, M. H., and Sharma, T. G. (2010). Analyzing customer satisfaction with service quality in life insurance services. *Journal of Targeting, Measurement, and Analysis for Marketing* 18: 221–238.
- [38] Sugiyono. (2011). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung: Alfabeta
- [39] Sze a, N.N., and Christensen, K.M. (2017). Access to urban transportation systems for individuals with disabilities. *IATSS Research*, 41, 66–73. <http://dx.doi.org/10.1016/j.iatssr.2017.05.002>.
- [40] Tjiptono, F. (2007). *Strategi Pemasaran Edisi Kedua*. Yogyakarta: Andi Offset.
- [41] Weng, J., Di, X., Wang, C., Wang, J., and Mao, L. (2018). A Bus Service Evaluation Method from Passenger's Perspective Based on Satisfaction Surveys: A Case Study of Beijing, China. *Sustainability*, 10, 2-15. doi:10.3390/su10082723.
- [42] Ziethaml, V. A., Leonard L. B, and Parasuraman A (1996). The Behavioral Consequences of Service Quality, *Journal of Marketing*, 60, 31-46.
- [43] Zuhdi K. (2018). Perbandingan Pendugaan Parameter Koefisien Struktural Model Melalui Sem Dan Pls-Sem. *Journal of Mathematics and Its Applications*.