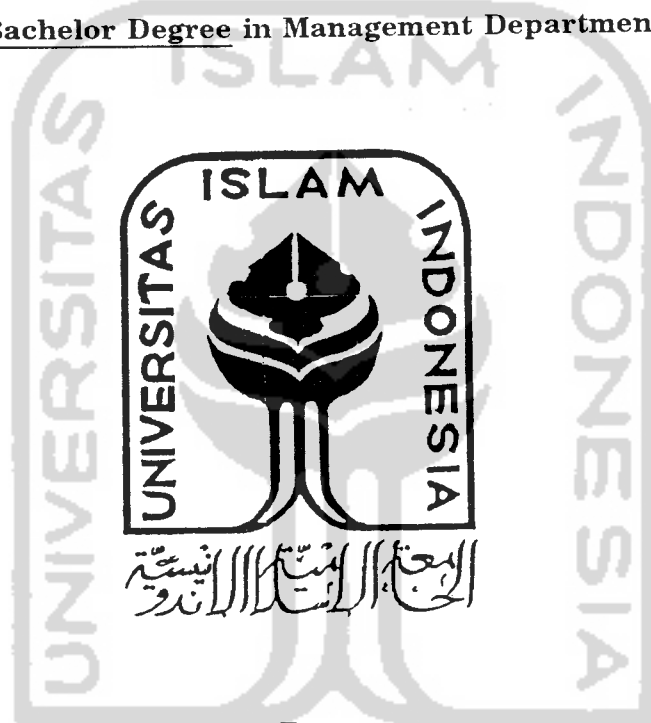# CUSTOMERS' SATISFACTION TOWARD SERVICE QUALITY IN BTN YOGYAKARTA BRANCH

A THESIS

Presented as Partial Fulfillment of the Requirements to Obtain
the Bachelor Degree in Management Department

By

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YOGYAKARTA

2003

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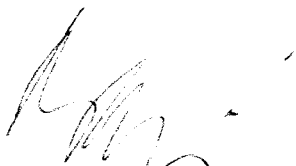Drs. Suwarsono, MA   June   , 2003

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CUSTOMERS' SATISFACTION TOWARD SERVICE QUALITY IN BTN YOGYAKARTA BRANCH

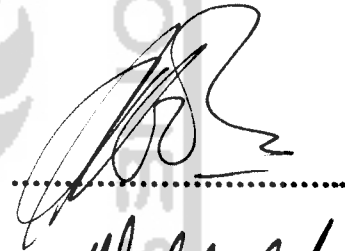## A BACHELOR DEGREE THESIS

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Defended before the Board of Examiners
On July 1, 2003
And Declared Acceptable

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Yogyakarta, July 1, 2003
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Assalamu'alaikum Wr . Wb.

Alhamdulillah, thanks for the Allah SWT almighty for power and blessing, so that the writer as a student of International Program, Management Department, Economics Faculty, Islamic University of Indonesia could finish the thesis entitled **Customers' Satisfaction Toward Service Quality in BTN Yogyakarta Branch.**

The thesis must be done as the final prerequisites to obtain the Bachelor Degree as International Program student in Management Department at Economics Faculty of Islamic University of Indonesia.

My indebtness and gratitude go to the following parties who have helped me in shaping this thesis who cannot adequately be conveyed in a few sentences:

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The writer would appreciate suggestions and comments from the readers, in order to have a better result.

Wassalamu'alaikum Wr. Wb.

Yogyakarta, June , 2003

Nila Mahendra Sari

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ABSTRACT

Nila Mahendra Sari (2003). **Customers' Satisfaction Toward Service Quality in BTN Yogyakarta Branch.** International Program, Department of Management, Economic Faculty, Islamic University of Indonesia.

In the banking business competition recently, the customers' satisfaction becomes the main priority in the level of customers' necessity and expectation, hence the bank has to consider the things, which are considered important by customers. In this case, companies need to consider influencing factors of quality services to the customer satisfaction and whether it has been fulfilled or not. Monitoring and measuring to the customer satisfaction has become the very essential thing for each company. It is caused by the step of giving feedback and income for needs of development and implementation of strategy to increase customer satisfaction. Principally the customer satisfaction can be measured by many kinds of methods and techniques. this research about service quality in BTN Yogyakarta branch need to be deeply researched based on the five dimensions (Tangible, Reliability, Responsiveness, Assurance, and Empathy) in Parasuraman, Zeithaml, Berry's service quality and compare to expected and perceived service.

The problems formulations in this research were to identify the most dominant dimension of service quality that influence customer satisfaction at BTN Yogyakarta branch and to identify the significant level of differences between the average of expected service quality and the average of perceived service quality felt by customers.

In answering the problems above, the writer used qualitative and quantitative analysis. The writer took approximately 120 respondents. Qualitative analysis is an analysis in the form of non-statistic realized by the result of the questionnaire that will be used as the data analysis served in the form of table. Quantitative analysis utilizes z test.

Based on the research, the result showed that there is no significant difference between expected service quality and perceived service quality. Among the five dimensions of service quality tangible (-0.20), reliability (-0.28), responsiveness (-0.17), assurance (-0.08), empathy (-0.11), the most dominant is assurance.

ABSTRAK

Nila Mahendra Sari. (2003). **Customers' Satisfaction Toward Service Quality in BTN Yogyakarta Branch.**. International Program, Department of Management, Economic Faculty, Islamic University of Indonesia.

Di kompetisi bisnis perbankan akhir-akhir ini, kepuasan pelanggan menjadi prioritas utama pada keperluan dan harapan konsumen. Pada kasus ini, perusahaan perlu mempertimbangkan faktor-faktor yang mempengaruhi kualitas pelayanan kepuasan pelanggan apakah sudah dipenuhi atau belum.mengontrol dan menghitung kepuasan pelanggan sudah menjadi hal yang paling utama untuk setiap prusahaan. Hal itu dikarenakan langkah-langkah pemberian masukan pada pengembangan dan penerapan starategi untuk meningkatkan kepuasan pelanggan. Pada prinsipnya kepuasan pelanggan dapat diukur dengan banyak metode dan teknik. Penelitian ini tentang kualitas pelayanan di BTN cabang Yogyakarta yang harus secara lebih mendalam diteliti berdasarkan 5 dimensi (*tangible, reliability, responsiveness, assurance, and empathy*) yang dikemukakan Parasuraman, Zeithaml, dan Berry tentang kualitas pelayanan adalah selisih antara kualitas pelayanan yang diharapkan dengan yang didapatkan.

Perumusan masalah pada penelitian ini adalah untuk mengetahui dimensi kualitas pelayanan yang paling dominan yang mempengaruhi kepuasan pelanggan pada BTN cabang Yogyakarta, dan untuk mengetahui tingkat signifikansi perbedaan antara kualitas pelayanan yang diharapkan dan kualitas pelayanan yang didapatkan.

Dalam menjawab pertanyaan diatas, penulis menggunakan analisis kualitatif dan kuantitatif. Penulis mengambil 120 responden. Analisis kualiattif adalah analisis yang berupa non-statistik data yang dihasilkan dari hasil kuesioner yang akan disajikan dalam bentuk tabel. Uji reliabilitas dan validitas menggunakan *SPSS windows release* versi 10.0. Analisis kualitatif menggunakan uji z.

Hasil dari penilitian ini menunjukkan tidak adanya perbedaan yang signifikan antara kualitas pelayanan yang diharapkan dengan kualitas pelayanan yang didapatkan. Diantara 5 dimensi pada kualitas pelayanan, tangible (-0.20), reliability (-0.28), responsiveness (-0.17), assurance (-0.08), empathy (-0.11) yang paling dominan adalah *assurance*.

CHAPTER I

INTRODUCTION

1.1. BACKGROUND OF THE STUDY

Coming to the twenty-first century millennium age, the banking world is encountering a very tight competition climate which is more commonly known as hyper competition, this is a very aggressive and has high intensity situation. The primary implication with the occurrence of hyper competition era is that there are more difficulties in maintaining competitive excellence in relative long term; on the other hand, continuous efforts to discover a new breakthrough should be carried out in order to accompany the rapid changing of the customer's and competitor's attitude.

In such a tough banking competition, now and then, it seems that service consistently becomes the top urgent element, in which people should seriously provide. Only the man with ability to create value in the service field may become the winner.

Warranty of service may provide business competitiveness. The customers are pleased to know that their expectations are met and they have service warrant. Therefore, it can be said that the rational approach is better than the transactional approach where no further attention is provided for the customer. The earlier paradigm is more focused on how the company can make higher profits than the other. Principally, however, profit is not the primary objective. Rather, it is merely the final one that company will surely attain when other conditions are available.

Consequently it is imperative to change the marketing focus as well as to obtain and maintain the customer. In other words, companies should find out how to maintain their customers for long period of time based on customer's trust and loyalty.

Service is one of the important points served as a standard of satisfaction and main determinant of commitment toward the customers. The service, in this case, is specifically directed to three basic elements within the company: customers, employees, and investors with a chain, based on win-win solution that will make each party happy.

For this reason, the company should own a principle, which states that the customers must earn superior perceived value, not just focusing on the sale of its products or services sold. People who work for the organization, moreover, should obtain a total reward, not just a salary or monthly benefit.

The expected reward means that those people will wholeheartedly provide total quality service for the customers. Hence, it is expected that the customers will always posses on going relationship with related employees. If it takes place, everybody will be happy. Moreover, the company will be stronger.

Then, customer satisfaction is created. This is accompanied by with efforts to make balance between external customers and other stakeholder's satisfaction (employees, suppliers, mediator, shareholders) according to the company resources. This is basically based on the relatedness among satisfaction of various stakeholders of the company. This is easily understood.

Therefore, it is possible for an employee to provide maximum service to satisfy the customers when they have never attained satisfaction in his or her work. In addition to this, employees may move to another company, since they think that their old company does not accommodate their needs.

Thus, there will be an interrelated chain. Then the problem is which one should be the first: providing satisfaction for the employees or for the customers due to the incoming greater profit to provide reasonable reward for the employees.

BTN as the only bank that provide loan for middle low market to buy government housing project always tries to give qualified service. BTN also wants to provide good banking products and services, that is why writer choose BTN Yogyakarta branch as the research location about service quality which give satisfaction to its customers in order to increase the number of customers and one of the element that can push BTN's rank in providing good service.

1.2. PROBLEM IDENTIFICATION

Understanding the costumer behavior is very important for the company. The reasons why people buy and consume a product or service are varied. Costumer Behavior is not just making a purchase decision or the act of purchasing, but it also includes the using of products and services and satisfaction derived from using them.

Based on the introduction mentioned earlier, the basic problem that could be stated here is how far the customer's attitude was toward service quality in BTN Yogyakarta branch.

1.3. PROBLEM FORMULATIONS

1. Are there any significant differences between the average of expected service quality and the average of perceived service quality felt by customers?

2. Among the five dimensions of service quality (tangible, reliability, responsiveness, assurance, and empathy), which component is the most dominant from service quality in BTN Yogyakarta branch?

1.4. LIMITATION OF RESEARCH AREA

1. The research is going to be conducted at BTN Yogyakarta branch only.

2. Emphasized on customer who come to BTN branch only.

1.5. RESEARCH OBJECTIVES

According to fundamental problem mentioned above the research objectives are:

1. To identify the differences between the average of expected service quality and the average of perceived service quality felt by customers.

2. To identify the most dominant dimension of service quality that influence customer satisfaction at BTN Yogyakarta branch.

1.6. RESEARCH CONTRIBUTION

It will hopefully be beneficial and can give contribution for:

1. Writer

   This research provides opportunities to know directly the way to apply theories in business reality.

2. Company

   This research gives supporting data for BTN Yogyakarta branch to increase quality of their service.

3. Others

   The methods that have been used in this research hopefully can be useful for similar research in other product.

1.7. DEFINITION OF TERMS

These are the definitions of term used, to avoid misunderstanding about the definitions:

1. Attitude

   Attitude according to Mowen et.al. (1998; 249) in the book entitled Customer Behavior stated, "over past 30 years the terms attitude has been defined in various ways". In this book Mowen stated that according to modern attitude measurement theory, defined attitude as " the amount of effect or feeling for against stimulus".

   Attitude according to hawking et.al. (1998:396) In the book entitled Consumer Behavior: building marketing strategy stated that " an attitude is an

enduring organization of motivational, emotional, perceptual, and cognitive processes with respect to some aspects of our environment".

2. Customer (nasabah)

According to the law of Republic of Indonesia number 7, 1992 about banking as the way it is change with the law number 10, 1998, customer is defined as any party who use the financial services of a bank.

3. Banking

According to the act of Republic of Indonesia number 10,1998, concerning the amendment to act number 7, 1992 concerning banking, bank is defined as any activities that are related to the bank as an institution, based on the type of activities, based on the way it carries out activities, and based on the process of its daily activities.

4. Service

Service is *(Kotler and Amstrong; 1999; 6)*:

Any activity or benefit that one party can offer to another that is essentially intangible and does not result in the ownership of anything.

CHAPTER II

REVIEW OF RELATED LITERATURE

2.1. THEORITICAL REVIEW

2.1.1 DEFINITION OF CUSTOMER BEHAVIOR

According to the literature review of Indonesian banking, "Sinergi", there was a survey carried out toward bank's customers in Indonesia stated and concluded that in the banking market presently, there were three groups of customer behavior as follows:

‾ **Service Seekers Group**

Service seekers group is about 45.13 % of all customers.

- The availability of easy, practical, smooth transaction and procedures

- The availability of wide branch-network and ATMs

- Reachable location

-**Safe Player Group**

Safe player group is about 29.81 % of all customers. This was a kind of customer group with more consideration on the safety of fund saved, such as:

- The safety of fund saved

- The safety of fund as future saving

- **Risk Taker Group**

Risk taker group is about 25.06 % of all customers. This made a kind of customer group with preference of and concern with higher interest offer and product features completed with bonuses and prizes, such as:

7

- High interest would make profit financially

- Administrative fee, interest or credit, and other charges would not be a light burden

The result of research on customer behavior mentioned above provided clear illustration that more than 45 % of respondents put more emphasize on service preference on making transactions with bank.

In "Sinergi", it was also mentioned that service quality of the bank would be a crystallization of:

1. Bank officers' professionalism in providing service for their customers

2. There is an interaction quality between bank officers with their customers.

Bank officer's effort to recognize their customers as described with following model:

1. trust
2. competence
3. credibility
- safety
- physical facilities

1. concern and responsive
2. politeness
3. hospitality
4. easy to be met

1. understanding
2. communication
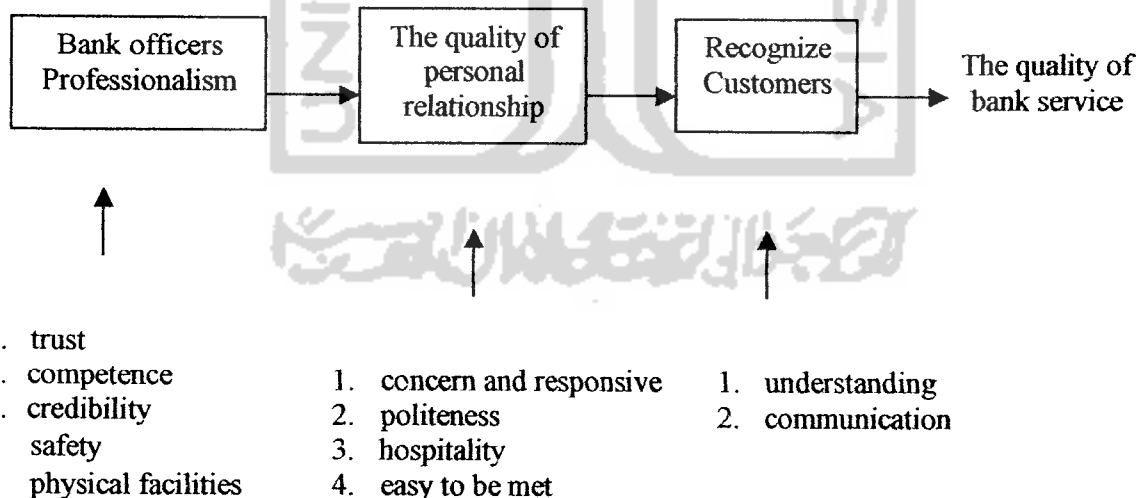
Figure 1.1

The chain of the quality of bank service

2.2. THEORETICAL FRAMEWORK

2.2.1. CUSTOMER SATISFACTION PROCESS

The increasing of strict competition, where more producers are involved in fulfilling the customers' needs and willingness has caused each company forced to place its customer satisfaction as the first priority and main objective. This is mirrored in the commitment of customer satisfaction in the mission statement, advertisement and public relation release. Recently, it is more believable that the major key for winning the competitions by giving the score and satisfaction to the customer through providing quality products and services in the competitive price.

The more producers offer the product and services, the more costumers take their references. Thus, the customer's bargaining power is greater. Their rights begin to receive more attention especially for the aspects of safety in using certain goods or services. Many customers' activities appear to struggle the customer's right, business ethic, and awareness and love for their environment. The researchers of customer behavior are also interested and learnt the customer behavior in case of affording to solve maximize from fulfilling the customers satisfaction. According to Schnaars (Fandy: 1997; 25), basically a goal of a business is for creating the customer's feeling of satisfaction. The creation of customer satisfaction can give some benefits. For example the relationship between companies and their customer become harmonious. In

giving good principle for repurchasing and the creation of customer loyalty and formulating a word of mouth recommendation benefiting the company.

There are some experts who give definition on the customer satisfaction or dissatisfaction as the customer response to the inappropriate evaluation (disconfirmation perceived between norm) and the actual performance of product perceived after using. Willed (Fandy: 1997; 24) defined satisfaction as an emotional response on the evaluation to the experience of consuming of product or service. Engel, et.al (1990; 301) stated that the customer satisfaction is the post purchase evaluation where the alternative chosen is at least the same or exceed the customer expectation. While dissatisfaction rise when the outcome does not fulfill the expectation. Kotler (1996) expressed that the customer satisfaction is a level of person's feeling after comparing the performance (or result), which they experience to compare with the expectation.

From all of the definitions above, a conclusion can be drawn that basically the meaning of customer satisfaction includes the difference between the expectation and the performance or result that they perceived. This meaning is based on the disconfirmation paradigm from Oliver (Fandy, 1997; 24).

Though generally, the definition given above focus on the satisfaction or dissatisfaction to the products or services. The meaning can also be implemented in the assessment on satisfaction or dissatisfaction to the certain companies because both are closely related.

Although the meaning of the word "product" includes goods and services, these dimensions seem to be more easily interpreted or understood for

goods. Zeithaml, Berry, Parasuraman (ZBP, 1988: 23) identified five dimensions with which customers judge services as follow:

1. Tangibles. Tangibles include the physical evidence of the service such as physical facilities, appearance of service, physical presentation of the service, and other customers in the service facility.

2. Reliability. Reliability in services is defined as the ability to perform the promised service dependably and accurately.

3. Responsiveness. This concerns the willingness or readiness of employees to provide service.

4. Assurance. This dimension relates to the knowledge, competence, and courtesy of service employees and their ability to convey trust and confidence.

5. Empathy. Empathy is defined as the caring and individualized attention provided to customers.

Related to the above explanation, this research about service quality in BTN Yogyakarta branch need to be deeply researched based on the five dimensions in Parasuraman, Zeithaml, Berry's service quality and compare to expected and perceived service.

2.2.2. THE MEANING OF CUSTOMER EXPECTATION

Customer expectation is considered as having a great role in determining the product quality (goods and services) and their satisfaction. Basically there is a close correlation between the quality determinations and customer satisfaction.

In evaluating this customers will use their expectation as the standard of reference. Thus, it is their expectation that cause why customers can consider the two organizations of the same business different. In this context, the customer satisfaction is generally the estimation or the believe of the customers about what they are going to obtain (Zeithaml, et al., 1993,h.2). The meaning of this term is based on the consideration that the expectation is the predictive standard. Besides being the predictive standards, there is also one using this expectation as the ideal standard.

Generally, the determining factor of customer expectation includes individual needs, past experience, word of mouth recommendation, and advertisement. Zeithaml, et al. (1993,p.5) made a special research in service sector and expressed that the customer expectation to the quality of service were provided by the following factors:

1. Enduring service intensifiers

   This factor is the stable one and enforces the customers to increase their sensitivity to the service. This factor includes the expectation caused by other people and personal philosophy about services. A customer will except that he or she has to be served well if the others are too by the service provider. Besides this individual philosophy (for example a bank customer), how to give the right service will determine the expectation of a bank.

2. Personal needs

   The basic need felt by one person, which lay on the prosperity and determination. The needs are physical, social, and psychological ones.

3. Transitory service intensifiers

This factor is the momentary individual one (short term) improving the customer sensitivity to the services. The factors are as follow:

- During emergency situation when customer extensively need service and when the companies are ready to help. (For example insurance service company of automobile during traffic accident)

- The end service consumed by the customer can also become the reference for determining the next good or bad service.

4. Perceived service alternatives

Perceived service alternatives are customer perceptions to the level or degree of service provided by other similar companies if the consumers have some alternatives, so their expectation to the services tend to be bigger.

5. Self-perceived service role

This factor is the customer perception about the level or degree of their involvement in influencing the service they receive. If the customers involved in this service given by bank, in fact, it is not so good, so the customers cannot change the process fault fully to the service providers. Hence, the perception about the degree of involvement will influence the received service level or service availability.

6. Situational factors

Situational factors consist of all the possibilities influencing company service performance, existing out of the control of the service providers. For example, in the beginning of the month, a bank is usually crowded with

customers so customers have to wait in line for quite a long time. For a while, the customer will reduce the level of minimum service that is available to accept because the condition is not the service provider's fault.

7. Explicit service promises

This is the personal or non-personal statement by the organization about the services to the customers. This agreement can be in the form of advertisement, personal selling, agreement or communication with the organization staffs.

8. This factor includes the instruction concerning with the service, which gives conclusion for the customers about how the service should and will be given. The instruction which give the description of services including cost for getting (price) and supporting instrument for the services. Customers usually correlate the price and instrument (tangible assets) of the service buffer with the service quality. The expensive price is correlated positively with high quality products. The old and dirty public transportations are considered only appropriate to the low economics class people whose main concern is to get to the destination rather than comfortable during the trip.

9. Word of Mouth

Word of mouth is a statement (personally/non personally) conveyed by other people and the organization (service provider) to the customers. Reliable people, such as experts, friends, families, and mass media publication, usually quickly receive word of mouth. Besides the word of recommendation as the

references because service customers are usually difficult to evaluate the service never been purchased or felt by themselves.

10. Past Experiences

Past experience includes everything learned or known by customers which being received in the past. Customer's expectation is improved from time to time, along with the increasing of information (non experimental information) received by customers and the increasing of customers' experience.

2.2.3. CUSTOMER SATISFACTION THEORY AND MODEL

Customer satisfaction theory and model is varied, because this topic is still being developed and there is no agreement about the most effective concept and model. Nevertheless, it is presented some concepts or models as follows which are met and used (Pawitra, 1993,pp.138-139), i.e. based on the micro economic theory, psychological perspective from the customer satisfaction, and based on the TQM perspective.

2.2.3.1. Micro Economic Theory

In the economic theory, the basic factor used by customer in allocating the rare resources is in the condition where the comparison between the marginal utility and the price of each product will become the same. If it were formulated mathematically the condition would be:

In the in differential markets, all customers will pay the same price, and individuals who should be ready to pay a higher price will get the

subjective utility called as customer's surplus is in fact, the differential between the satisfaction obtain by a person in consuming a number of goods (Sukirno, 1994,p.160). So, based on this theory, costumer's surplus mirror the customer satisfaction, where the more surplus, the bigger the customer satisfaction and vice versa.

Nevertheless, there is a basic difference between the concepts of consumer's surplus and the concept of customer satisfaction. Observed in depth, consumers' surplus can only consider the price and quantity, without any consideration on the attributes such as quality, services, packaging, and other consideration from the products or services consumed by the customers. Thus, the concept of customer's surplus in the micro economic theory has not been able to be considered as the concept of the customer satisfaction.

2.2.3.2. Psychological Perspective from Customer Satisfaction

Based on the psychological perspective, there are two models of customer satisfaction, i.e., cognitive and affective model

A. Cognitive Model

In this model, the customer assessment based on this differential between a group and combination of attributes is considered ideal for individual and its perception about the combination of real attributes. In other word, the assessment is based on the differential of the discrepancy between the ideal and actual. If the ideal ones are the same with those of the reality (perception), so the customers will be very satisfied to the product or

services. On the other hand, if the difference between the ideal and factual (perceptive) is bigger, the more satisfied the customers are. The perception of individual to the combination of ideal attribute is dependent on the life cycle, experience for the product or service, and the expectation and needs. So, the customer satisfaction index in the cognitive model measures the difference between what to be actualized by the customers in buying a product or service and what are really offered by the companies. Based on this the customer satisfaction can be reached by two main ways:

• Expectation Disconfirmation Model

Based on this model presented by Oliver, the customer satisfaction is determined by two cognitive factors, i.e., pre-purchase expectation that is the performance that anticipated by one product and service and the disconfirmation, i.e., the difference between the pre-purchase expectation and post-purchase perception. Many experts identify three approaches in conceptualization of pre-purchase expectation (Tse and Wilton, 1998, p.205; Engel, et.al., p. 545) that is:

a. Equitable performance (normative performance), that is the normative assessment mirroring the performance should be accepted by a person for the cost and effort having been poured for buying and using a product or service

b. Ideal performance, which is the level of optimum performance or ideal expected by a customer.

c. Expected performance, which is considered the level of optimum performance or the most expected or preferred performance by customers (what the performance probably will be). Their type is mostly used in the research on the customer satisfaction or dissatisfaction.

The assessment on satisfaction or dissatisfaction based on the model of expectancy. Positive disconfirmation if the performance is worse than expected, simple disconfirmation if both are the same, and negative disconfirmation if the performance is worse than expected. The difficulty from this model is that there is no conceptualization found exactly about the comparison standard and disconfirmation construct (Tse and Wilton, 1998, p. 204).

• Equity Theory

According to this theory, a person will be satisfied if the outcome ratio obtained computed with the input used is considered fair or right. In the other word, satisfaction happens if customers feel that the ratio of result to the input is proportional to the same ratio (outcome compared with the input) obtains with others (Oliver and DeSarbo, 1998, p. 496).

• Attribution Theory

This theory is developed from the work of (Weiner 1971,in Oliver and DeSarbo, 1988, p. 496; Engel et., al., p. 547). This theory states that there are three dimensions (causes) determining the success or failures of outcome, so it can be determined whether a purchasing activity satisfy or dissatisfy them. The three dimensions are as follows:

1. Stability or variability whether the causative factors is momentary or permanent.

2. Locus of causality whether the cause correlates with the customer (external attribution) or with the marketers (internal attribution). The internal attribution is often correlated with the capability and effort done by many factors such as the level of difficulty of a task and factor of luck.

3. Controllability. Whether the cause exists in their own control or pursued by external factors, which cannot be influenced. If the customer feel that the failure of product fulfill their expectation because of the stable factors and the marketing, they tend to believe that it in the future they purchased the same product, the failure will happen again. Hence they tend to decode not to repurchase the products.

B. Affective Model

The affective model states that the individual customer assessment to a product or service is not only based on the rational calculation, but also based on the subjective needs, aspiration and experience. The affective model is more focused on the aspiration level, learning behavior, emotion, specific sense (appreciation, satisfaction, reluctance, and other), mood. The meaning of focus is in order to explain and measure the level of satisfaction longitudinally.

2.2.3.3. Concept of Customer Satisfaction from TQM Perspective

Total quality management (TQM) is one of the business approaches in running business, which is trying to maximize organization competition through the continuously improvement for the product, services, human, process and environment. The management system of TQM is based on the effort of upholding the quality as a business strategy and it is oriented on the customer satisfaction by involving all the organization's members. The main characteristics from TQM include (Goetsch and Davis, 1994, p. 6):

•Focus on the customers, either internal or external

•Posses the high obesities to the quality

•Use scientific approach in taking decision and solving problem

•Have a long-term commitment

•Take cooperation in the team (teamwork)

•Improve the continuous process

•Hold education and training

•Give control freedom

•Have the integrated objective

•Take the staff's involvement and empowerment

The main principle of this TQM approach is that customers determine the organization quality. Thus, the main priority in the guarantee of quality is to possess the reliable and valid instrument about the customer's assessment to the company. Based on this point of view, Crosby (in Pawitro, 1993, p. 139)

developed an integrated framework of internal and external quality. Crosby states that the internal quality components of a company or organization consist of three levels: process management, quality strategy and company mission. While the components of external quality consist of five levels, namely the relational outcome, companies' quality image, evaluation to the principle process, evaluation to the process attributes, and customer experiences. The Crosby model affords to integrate between the customer satisfaction with TQM and as completeness to the traditional approach in measuring the customer satisfaction which generally discuss the external quality only, i.e. about how the customer estimates the companies. The measurement of customer's satisfaction in this model is suited with the effort of companies' quality as a whole (internal quality and external quality of the company) in the contest of TQM.

2.2.4. MEASUREMENT ON THE CUSTOMER SATISFACTION

Monitoring and measuring to the customer satisfaction has become the very essential thing for each company. It is caused by the step of giving feedback and income for needs of development and implementation of strategy to increase customer satisfaction. Principally the customer satisfaction can be measured by many kinds of methods and techniques. These will be discussed in this section.

Method of Measuring Customer Satisfaction

Kotler (1994. p. 41-43) identified four methods for measuring the customer satisfaction

1. System of Complains and Request

Organization centering on the customers (customers centered) gives the extended opportunity to the customers for conveying suggestion and complain, for example by repairing request kit, comments cards, customer hotline. This information can give ideas and income for the companies and make them to react readily and quickly for overcoming the problems happen. This method is focusing more on the problem identification and request collection.

2. Ghost Shopping

One way of obtaining the description on the customer satisfaction is by employing some people (ghost shoppers) for taking a role or participating as the potential buyers to the companies' product and competitors. Then they report their findings on the strength and weaknesses of the companies' products and their experiences in buying the products. Beside this, ghost shoppers can also observe the way of holding each claim, either by the concerned companies or the competitors.

3. Lost Customer Analysis

Companies should contact the customer who has stopped buying their product or who has change to other suppliers in order to understand why it happened. Customer loss rate shows the companies failure in satisfying the customers.

4. Customer Satisfaction Survey

Generally, this research on the customer satisfaction is held by the research survey, either by post, telephone, or personal interview (McNeal and Lamb in

Peterson and Wilson, 1992, p.61). Through this survey, companies will get responses and feedback directly from the customers and giving the positive signal that the companies give the special attention to customers.

B. Customer Satisfaction Measurement Technique

As being explained previously that the survey method is a method, which is mostly used in measuring the customer satisfaction. The survey method on customer satisfaction can use the measurement in many ways, as follow:

1. Measurement can be done directly with the questionnaire

2. Some questions are given to respondents about how far they expect certain attributes and how they feel about the derived dissatisfaction

3. Respondents are asked to write the problem they face concerning with the offer from companies and write the improvement they suggest

4. Respondents can be asked to rank many elements of the offer based on the important level for each element (important/ performance ratings). This technique is known with the term of importance-performance analysis as well (Martilla and James, 1997, pp. 77-79). Based on these findings from some experts like Tse and Wilton (1998), a formulation can be obtain as follows

Customer satisfaction = f (expectations, perceived performance)

From the above equation it can be known that there are two determining variables of customer satisfaction, i.e., expectation and perceived performance. If the perceived performance exceed the expectations, the

customer will feel satisfied, but if it is the other way around the customer will feel dissatisfied. Tse and Wilton also find that direct influence from the perceived performance that is stronger than the expectation in the determination of customer satisfaction.

Thus, the satisfaction will make customer loyal. So, the loyalty as the endogenous variable is caused by a combination of satisfaction, supplier-changing barrier (switching barrier), and complain. So, it can be formulated as follows:

Loyalty: f (customer satisfaction, switching barriers, voice)

There is no agreement to measure customer satisfaction. There are many ways to measure it, regression, and correlation analysis of variances, to name a view.

2.3. FRAMEWORK OF THINKING

In the banking business competition recently, the customers' satisfaction becomes the main priority in the level of customers' necessity and expectation, hence the bank has to consider the things, which are considered important by customers. In this case, companies need to consider influencing factors of quality services to the customer satisfaction and whether it has been fulfilled or not.

2.4. HYPOTHESIS FORMULATION

Hypothesis is a yet unproven proposition or possible solution to a decision problem that can be empirically tested using data that are collected through the

research process, it is developed in order to explain phenomena or relationship between two or more constructs or variables (Irwin McGraw-Hill, Marketing Research: 2000).

Before conducting the research, the writer should give the idea that is suggested as a possible explanation about research questions.

The hypothesis for this research is as follow:

A. There is no significant difference between the average of expected service and the average of perceived service.

B. Among the five dimensions of service quality (tangible, reliability, responsiveness, assurance, empathy) the most dominant is responsiveness.

2.5. RESEARCH METHOD

This research is a corelational research, which is meant to do a deep observation to a certain social phenomenon. The method used in this research is a survey method so it needs view customers to be observed deeper about their behavior. As research samples are active customers of BTN Yogyakarta branch. Data needed from BTN are including company history, organizational chart, and also customers' comments based on given questionnaire.

2.5.1. RESEARCH SUBJECT

2.5.1.1. Population

Population is the whole or individual unit becoming the suggestion or the research subject, which the characteristic will be supposed. In this research, the population is customers of BTN Yogyakarta branch.

2.5.1.2. Sample and Sampling

Sample is a subset of measurements selected from the population of interest (Kotler, 1991:109). The samples of this research were customers of BTN Yogyakarta who come to the branch at the time of research is conducted and the writer uses 120 respondents.

Sampling is the process of selecting items from the population so that the sample characteristics can be generalized to the population.

2.5.1.3. Research Setting

The research will be conducted at BTN Yogyakarta branch in April 2003 (1 month).

2.5.1.4. Research Instrument

A. Technique of Data Gathering

1. Interview

The researcher looked for accurate information face to face from the respondents.

2.Questionnaire

The writer gave the list of questions to be answered by respondents in order to get information.

3.Data Validity and Reliability

Before this questionnaire was distributed to the respondents this questionnaire should be tested. So, 40 questionnaires in term of its validity and reliability were distributed in order to guarantee that the data collected using the questionnaire is tested. It will give valid and reliable measurement report to the data.

4.Observational survey

The writer collected data by observing directly to BTN Yogyakarta branch.

5. Documentation

The writer used company's document to gain information.

B. Instrument Test

An instrument test has to be measured correctly in order to be valid. Hypothesis testing will not get the target if we use unreliable data. So, we need measurement test to make sure about the data validity and reliability.

1. Validity and Reliability Test

A measurement tool has to measure correctly in order to be considered as valid. That is why we have to test the measurement tool first. Validity shows how far the measurement tool can measure an object (Singarimbun, 1995:122). The validity measurement in this research use

person moment correlation technique. This validity test done by correlating between score gets by each question with total score. The level of validity of a questionnaire is counted by product moment correlation technique (Singarimbun, 1995; 137).

$$r = \frac{N\left(\sum xy\right) - \left(\sum x - \sum y\right)}{\left[\left(N\sum x^2 - \sum x\right)^2 \left(N\sum y^2 - \left(\sum y\right)^2\right)\right]}$$

Where: r = correlation coefficient between x and y

x = total score of tangibles, reliability, responsiveness, assurance, and empathy

y = total of individual score

N = number of respondents being tested

This validity test will be calculated by using SPSS for Windows Release 10.0 Program.

2. Reliability test

Reliability is an index which shows how far a measurement tool can be trusted and count on (Singarimbun, 1995: 140). In this research, the reliability test will be use α (alpha) coefficient approach (Azwar, 2000: 184) as follow:

$$\alpha = \frac{K}{K-1}\left(1 - \frac{\sum S^2 j}{S^2 x}\right)$$

Where: K = number of split

$S^2 j$ = split score variance

$$S^2x = \text{total score Varian}$$

$$\alpha = \text{Alpha reliability coefficient}$$

This reliability calculation will use SPSS for windows Release Program 10 0 Version. The higher the alpha coefficients number the higher the reliability level.

2.6. RESEARCH VARIABLE

1. The independent variables are: tangible, reliability, responsiveness, assurance, and empathy.

2. The dependent variable is customer satisfaction.

2.7. RESEARCH PROCEDURES

2.7.1. CUSTOMER SATISFACTION

— Customer satisfaction variable is measured through the customer's perception about their perceived satisfaction with the indicators.

— The perceived satisfaction when customers interact with the marketing department.

— The perceived satisfaction when the customers interact with the cashier or teller section.

— The perceived satisfaction when the customers interact with customer service unit.

— The perceived satisfaction when the customer with the safety.

2.7.2. TANGIBLE

The customers' perception indicators measure the physical condition variable about:

- Physical facilities owned by the bank in the form of office performance

- Instrument owned by bank including bank interior

- Supporting instruments such as the communication instrument

- Technology as the inter-branch on line vehicle

2.7.3. RELIABILITY

Reliability variable is measured by using the customer perception indicators, they are:

- Service giving acceleration

- Staff culture

- Staff courtesy

- Skill including accuracy, involving in recording transaction

- Punctuality in holding appointment

- Duration of customer queue

2.7.4. RESPONSIVENESS

This variable is measured by the customer s' perception on how far is the readiness of staffs in giving support and services to the customers

- Staffs' eagerness in responding customers' need

- Professionalism in managing the case (compliance) of customers

- Their readiness to help customers

2.7.5. ASSURANCE

This variable is measured through customers' perception to their knowledge, capability, culture and reliability owned by staffs:

- Bank capability to give the security in doing transaction

- Excellent performance

- Staffs' self reliance to bank product knowledge

2.7.6. EMPATHY

Empathic variable is measured by using indicators such as:

- Staffs' accessibility to do communication with customers

- Staffs' capability to give the personal attention to the customer

- Staffs' understanding to what customers need by providing products in accordance with the needs

2.8. TECHNIQUE OF DATA ANALYSIS

2.8.1. QUALITATIVE ANALYSIS

It is an analysis, which is not presented in the form of quantitative numbers, rather, it is in the form of opinion or information as to the situation of research objects analyzed. It could be based on given perspectives theory utilized to provide clearer description about the relationship between variables used in the research.

In this research, only 5 respondents will be interviewed deeper than the other in order to get more specific and accurate information about service quality in BTN Yogyakarta branch.

In its process, this kind of analysis was applied to more enrich the comprehensive of quantitative analysis result by using the approachment of the Likert scale that is ranging from agree strongly = 5, agree somewhat = 4, neutral = 3, disagree somewhat = 2, to disagree strongly = 1.

2.8.2. NUMBER OF RESPONDENTS

In this research, only small portion of the available population or a number of samples will be taken (sampling method). One way in which a representative sample of a population may be obtained by a process called simple random sampling.

2.8.3. QUANTITATIVE ANALYSIS

A. Hypothesis Test

1. First Hypothesis Test

a. Attribute Analysis

This analysis is done to see each item which describes service quality exist based on the score of each attribute in service quality dimensions mentioned by Zeithaml, Berry, Parasuraman (1998). According to Zeithaml, Berry, Parasuraman there are five dimensions of service quality to make customers satisfied, they are:

- Tangibles, is a concrete service, it can be physical facilities, relationship between material, tools, and employees.

- Reliability is the ability to serve service appropriately according to promised service

- Responsiveness is the willingness to help customers and serving service.

- Assurance includes politeness, knowledge, skill and the ability to show honesty and self-confidence.

- Empathy includes easiness to have a good communication relationship. Personal attention, and caring for what customers' want and need.

b. Customers' Complaint Analysis

Customers' complaint level can be seen from how good the quality being received by customers. This analysis is done based on minimum average score from five service quality dimensions received by customers of BTN Yogyakarta.

c. Service Quality Difference Analysis

In this analysis we will get differences between average of service quality expected by customers of BTN Yogyakarta branch and average of service quality perceived by customers of BTN Yogyakarta branch. Negative difference shows that customers' expectation has been not fulfilled yet. Positive difference shows that customers' expectation has been fulfilled.

2. Second Hypothesis Test

- z test

Ho = There is no significant difference between the average of expected service quality and the average of perceived service quality felt by customers of BTN Yogyakarta branch.

Ha = There is significant difference between the average of expected service quality and the average of perceived service quality felt by customers of BTN Yogyakarta branch.

With the formulation: Ho; μ es = μ ps

Ha; μ es $\neq$ μ ep

The hypothesis in this research states that there is no significant difference between the average of expected service quality and the average of perceived service quality felt by customers of BTN Yogyakarta branch.

To determine whether there is difference between both average we use two-sides of testing. The real level which is used is 5%, according to z table, the value of z = $\pm$ 1,96

The formula to determine the calculation value is (Cooper and Emory, 1999: 77):

$$z = \frac{\mu\text{ps} - \mu\text{es}}{\sqrt{\dfrac{\sigma ps^2}{Nps} + \dfrac{\sigma es^2}{Nes}}}$$

Where:

μ ps = average of perceived service quality

μ es = average of expected service quality

σ ps= perceived deviation standard

σ es= expected deviation standard

Nps= first sample number

Nes= second sample number

Then the statistic value result is compared to critical value, so we can conclude whether Ho is accepted or rejected. If the calculated value is smaller than or equal to critical value, Ho is accepted, and if calculated value is bigger than critical value, so Ho is rejected.
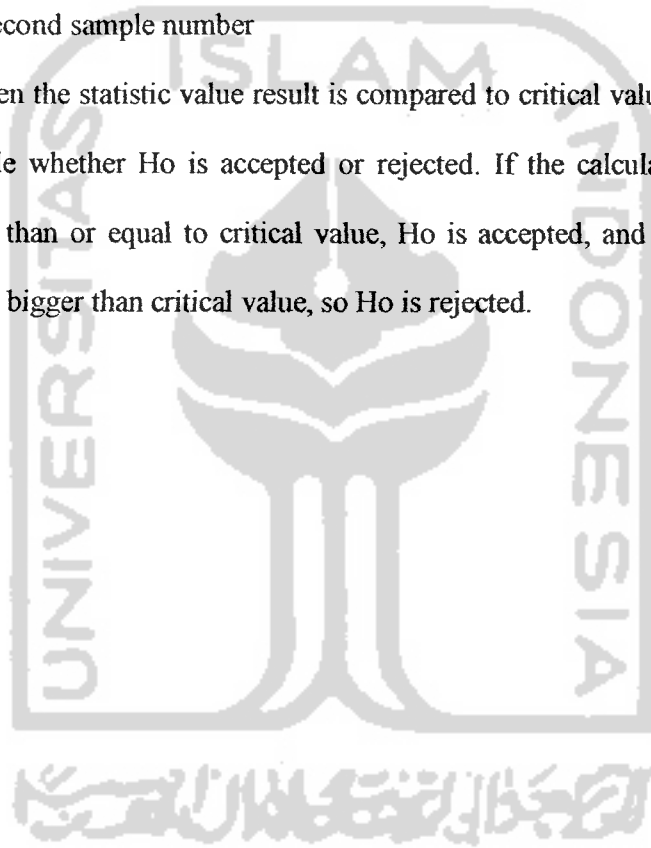
CHAPTER III

COMPANY PROFILE

3.1. HISTORY OF ESTABLISHMENT

A. Year 1898-1905

POSTPAARBANK was a name given by *koninklijk besloit* on October 16,1898. In its early years POSTPAARBANK did not have sufficient fund to survive. Government had to give several down payments, and within 7 years (1898-1905) those down payments had been paid.

B. Year 1905-1939

More or less 30 years later, POSTPAARBANK developed significantly. In 1928 a branch was opened in Makasar followed by Surabaya branch in 1931, Jakarta and Medan branches in 1934. In 1939 the fund raised up to 54 million Rupiah.

C. Year 1940-1944

An attack from Dutch soldiers happened in 1940. Money income stopped and withdrawals were many. In 1941 the money in POST PAARBANK account was 58.5 million Rupiah. Also in 1941 Yogyakarta branch was established. In 1942 Japanese soldiers entered Indonesia and they forbid POSTPAARBANK's activities. Japan open an account bank named Tyokin Kyoku or more well known as Kantor Tabungan Pos.

D. Year 1945-1948

In 1945 Kantor Tabungan Pos took a big part in changing Japanese Yen into Indonesian Rupiah. Since those years the safety in the country was decreasing. Many riots happened with military actions. Step by step Dutch soldiers ruled until November 19,1948 Kantor Tabungan Pos stopped continuing its activities because it had to no more active branch.

E. Year 1949-1950

On July 1949 in order to do restoration on closed branches, Bank Tabungan Pos RI was opened in Yogyakarta. This office only active until the end of 1949. At the end of 1949 Dutch government handed over the rule to Indonesian government. And then the one who had the permission from government was POSTPAARBANK. The permission was stated with Emergency Law number 9 year 1950, and the name POSTPAARBANK was changed into Bank Tabungan Pos. The first Indonesian director of Bank Tabungan Pos was Mr. S.Darmosoetarto.

F. Year 1950-1959

In 1950 Indonesian government had to make a big decision in order to overcome the financial problem. Old paper money cut, its left side changed with new money and the right one changed with obligation of country's loan.

That was why Bank Tabungan Pos' money dropped from 78 million Rupiah to 41 million rupiah. In 1953 government had law number 36 year 1953 about Bank Tabungan Pos. Year 1955 there was 4 autonomy regions had loan agreement with Bank Tabungan Pos for Rp 19,874,000. Year 1956 with 5 autonomy regions the amount of the loan was Rp 31,228,000 and 1951 one autonomy region for Rp 5,000,000 (until the end of May 1958).

G. Year 1958-1967

1963 government issued a government law to replace law number 4 year 1963 about Bank Tabungan Pos. In that law government decided to change the name Bank Tabungan Pos to Bank Tabungan Negara. In 1964 law number 2 about BTN withdrawed earlier regulation. In 1965 president decided in President's decision number 8 about common bank integration and government account bank into central bank.

In president's decision number 11 year 1965 BTN integrated into Bank Indonesia. In president's decision number 17year 1965 government established single bank named Bank Negara Indonesia (BNI) and BTN started August 17, 1965 run activity under the name of BNI unit V based on the letter of central bank affair minister decision number 64 ubs/65. This regulation was not used again after the main regulation about banking (law number 14 /1967).

H. Year 1968-1974

In 1968 law number 20 about BTN was issued. Based on the letter of financial minister of Republic of Indonesia number B 49/MK/W/I/1974 on January 2,1974, BTN pointed as a place to pay citizen housing project. This project was a follow-up of book II of five years development (pelita) chapter 19 about citizen housing program, which determined the existence of hyphotic bank as one of the element that took care of citizen housing. On 1974 BTN had several preparation on loan operational, which is now known as KPR-BTN.

I. Year 1975-1991

After the preparation was done, on April 23,1976 the first KPR realization was done in Semarang. The next project was housing loan program for earthquake victims in Bali on July 14, 1976.

BTN Denpasar branch was openened on November 7,1977. On 1976 until 1988 the housing loan for earthquake victims reached 498,000 houses.

3.2. BRANCHES ESTABLISHMENT

The establishments of BTN branches after Denpasar on 1977 were:

- February 1, 1982, Banjarmasin, Palembang, Padang.

- June 2, 1986, Malang

- November 1,1986, Semarang

- March 2, 1987, Jakarta II

- March 1, 1989, Bogor

- March 6, 1989, Bekasi

- March 27, 1989, Jayapura

- February 1,1990, Ambon, Aceh, Batam, Bengkulu, Cirebon, Dili, Jambi, Jember,Kupang, Lhoksemauwe, Madiun, Palangkaraya, Palu, Pekalongan, Pekanbaru, Pontianak, Purwakarta, Purwokerto, Solo, Sumenep, Tasikmalaya.

The whole branches until the end of 1990 were 42. According to the letter issued by BI number 22/9/DIR/UPG, April 29, 1989 BTN was allowed to operate generally.

3.3. TYPES OF SERVICE

Service networking which can be done in BTN are:

- Cash products:

    - Batara account

    - Hajj "nawaitu" account

    - Tabanas Batara

    - Batara Prima

    - Deposit certificate

    - Monthly deposit

    - Giro

- Service products:

    - ATM

    - Money transfer

- Inkaso

- Safe deposit box

- Moneychanger

- Real time gross settlement

•Loan products

- Main housing loan

- Griya mulati loan

- Yasa griya loan

- Store and house loan

- RSS loan

3.4. BTN'S VISION AND MISSION

A. COMPANY'S VISION

To be a leader and profitable bank in housing loan.

B. COMPANY'S MISSION

- Giving the best service in housing loan and other industry to middle down community and to provide other banking service and product.

- Preparing and developing qualified and professional human resources of BTN.

- Applying banking management according to good corporate governance.

- Fulfilling commitment to stockholders, which are gaining profit and high income per stock and also participating in national housing development

- Caring for social and environment needs

3.5. OFFICE

Since the first time it was established BTN Yogyakarta branch located in jalan Jenderal Soedirman 71 Yogyakarta. It has been renovated several times. Now, the buildings consist of 4 stories, and divided in two building, front and back building. The exact address of BTN Yogyakarta branch is:

BTN Yogyakarta branch

Jalan Jenderal Soedirman 71, Yogyakarta 55223

Telp (+62 274) 589898

Fax   (+62 274) 561289

3.6. ORGANIZATIONAL STRUCTURE
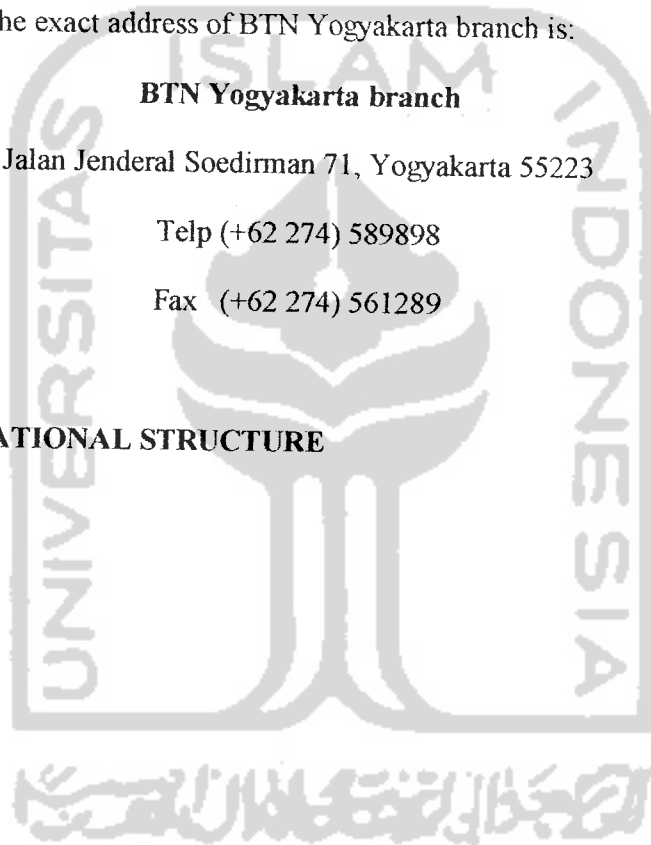
Figure 3.1

Organizational Structure
Branch Office
PT. Bank Tabungan Negara (Persero)
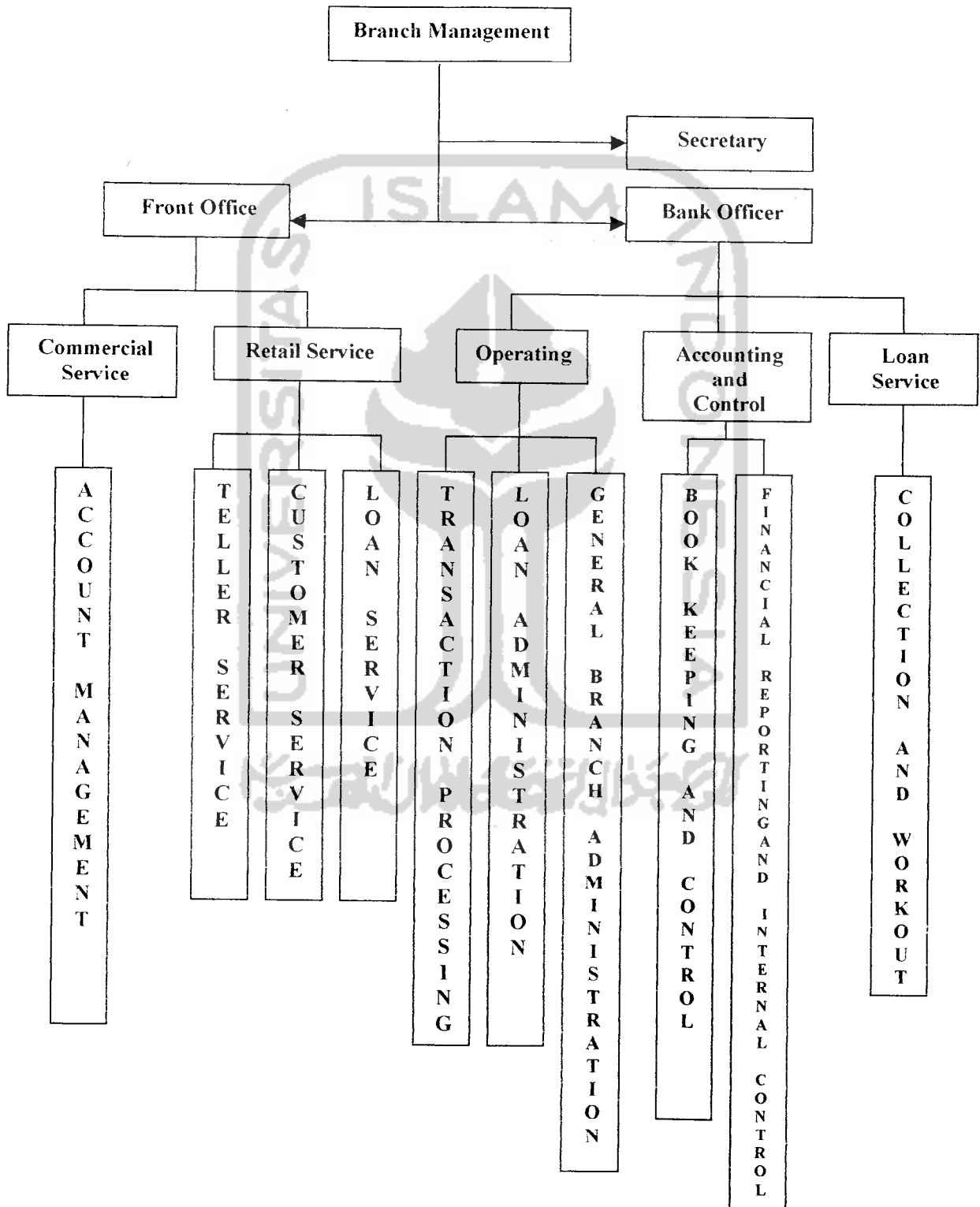
CHAPTER IV

DATA ANALYSIS

This research is done in BTN Yogyakarta Branch. This research has the objective to analyze the service quality in BTN Yogyakarta branch by comparing expected service quality and perceived service quality. To gain the objective researcher get information by distributing questionnaire to customers of BTN Yogyakarta branch. The subjects of the research are customers of BTN Yogyakarta branch, and the objects are perception and expectation of service quality in BTN Yogyakarta branch. Questionnaires that are distributed to respondents are to analyze the possibilities of differences between expected and perceived service quality. This is how the management of BTN Yogyakarta branch can improve the components that are still low until reach customers' expectation.

Questionnaires distributed to customers are divided in to three sections:

Section I : respondents' identity,

  This part is useful to get respondents personal identity.

Section II : expectation

  This part measures service quality expected by customers of BTN Yogyakarta branch.

Section III : performance

  This part is used to measure service quality perceived by customers of BTN Yogyakarta branch.

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4.1. INSTRUMENTS VALIDITY AND RELIABILITY ANALYSIS

This validity and reliability test is strongly needed to find out whether the statements in the questionnaire are valid or invalid.

4.1.1. Validity Test

Validity test in this research instrument is divided into two parts. The first part testing the questionnaire made to measure the expected service quality, it contains 25 statements. Then the second part is testing the questionnaire made to measure the perceived service quality, it also contains 25 statements. All the statements are grouped in to 5 dimensions of service quality: This validity test is done by using *SPSS for windows release 10.0.* This validity test is completely included in appendix 2.

Dimensions	Statements related to dimensions
Tangible	Statements 1-5
Reliability	Statements 6-10
Responsiveness	Statements 11-15
Assurance	Statements 16-20
Empathy	Statements 21-25

A.1st Part of Questionnaire Validity Test

On table IV.1, all items are valid. This is shown from each item value is more than 0.3 (usually used in psychological scale, -the more correlation approaching 1, the better the consistency). So, all items can be used in next calculation and analysis.

Table IV.1

Result Summary of 1st part of questionnaire validity test

Statement	Correlation coefficient	Status
1	0.6743	Valid
2	0.6172	Valid
3	0.5127	Valid
4	0.4587	Valid
5	0.6537	Valid
6	0.6391	Valid
7	0.6111	Valid
8	0.7698	Valid
9	0.6297	Valid
10	0.5478	Valid
11	0.5726	Valid
12	0.6755	Valid
13	0.6638	Valid
14	0.5364	Valid
15	0.6545	Valid
16	0.6772	Valid
17	0.5848	Valid
18	0.6701	Valid
19	0.7005	Valid
20	0.6199	Valid
21	0.6268	Valid
22	0.3820	Valid
23	0.3766	Valid
24	0.6242	Valid
25	0.6009	Valid

Source: Primary Data (calculated)

B. 2nd part of Questionnaire Validity Test

Table IV.2 below is a summary of 2nd part questionnaire validity test result (perceived service quality).

Table IV.2

Result Summary of 2nd part of questionnaire validity test

Statement	Correlation coefficient	Status
1	0.3860	Valid
2	0.4774	Valid
3	0.4989	Valid
4	0.5797	Valid
5	0.3771	Valid
6	0.6164	Valid
7	0.6629	Valid
8	0.6185	Valid
9	0.5931	Valid
10	0.5352	Valid
11	0.5533	Valid
12	0.4917	Valid
13	0.5313	Valid
14	0.4539	Valid
15	0.6074	Valid
16	0.3781	Valid
17	0.6629	Valid
18	0.4410	Valid
19	0.5155	Valid
20	0.5495	Valid
21	0.6769	Valid
22	0.5119	Valid
23	0.5857	Valid

Result of questionnaire validity test

24	0.6236	Valid
25	0.5016	Valid

Source: Primary Data (calculated)

On table IV.2, not even one of the 25 items invalid. This is shown from each item value is more than 0.3 (usually used in psychological scale,-the more correlation approaching 1, the better the consistency). So, all items can be used in next calculation and analysis.

Table IV.3

Valid Items

ITEM
I. Tangible Dimension
1. Modern equipment and technology
2. Interesting facilities
3. Professional outfit of employees
4. Interesting communication tools
5. Readiness of system
II. Reliability Dimension
1. Giving prompt service right on time
2. Handling cases sympathetically
3. Customer can rely on BTN's quality
4. Giving service in promised time
5. BTN has good achievement
III. Responsiveness
1. Explaining clearly and reasonable
2. Give exact service to customer
3. Always ready to help customer

Valid Items

4. Always responding to any complain
5. Employees can solve problem
IV. Assurance Dimension
1. Respect and honor customers
2. Employees can be trusted
3. Employees act politely
4. Cust. feel save in doing transaction
5. Able to answer all cust. questions
V. Empathy Dimension
1. Understand and recognize each cust.
2. Give individual service to each
3. Give personal attention to each
4. Understand what customer need
5. Maintain relationship with customers

The main instrument used in this research is questionnaire. The questionnaire is consists of formulated as a short statement and respondents comments are showed by score.

Score 1 = strongly disagree

Score 2 = disagree

Score 3 = neutral

Score 4 = agree

Score 5 = strongly agree

So, each comment is scored differently, it means that each part has different value, status or different level which is 1-5. This shows that one part is higher or lower than the other part. Lower point shows negative respond,

and higher point shows more positive respond. Analysis can be done through data calculation and statistical test.

4.1.2. Reliability Test

In this testing, questionnaire is still divided in to two parts. The first part of questionnaire distributed to gain information about expected service quality by customer of BTN Yogyakarta branch, consist of 25 statements items. While the second part is to gain information about perceived service quality, which also consist of 25 statements items.

Calculation of reliability coefficient is done by using software called *SPSS for windows release 10.0.* A complete calculation can be seen in appendices 3. The more the value approaching 1.00 the higher the reliability level.

The result of first part of questionnaire reliability test for customers of BTN Yogyakarta branch is standardized item alpha = 0.9405 (see appendices 3A). This number shows a high reliability degree because it is close to 1.00.

The result of second part of questionnaire reliability test for customers of BTN Yogyakarta branch is standardized item alpha = 0.9200 (see appendices 3B). This number also shows a high reliability level.

We can do the following analysis by using the questionnaire:

1. Qualitative analysis contains respondents profile description

2. Quantitative analysis by using validity and reliability analysis, attribute analysis and differences analysis.

4.2. DESCRIPTIVE-QUALITATIVE ANALYSIS

This analysis is used to analyze and interpret data directly. Data that cannot be analyzed quantitatively, will be analyzed qualitatively. This qualitative analysis is done to get respondents' opinion about attributes owned by BTN Yogyakarta branch, and then rate it to judge each attribute. (Kotler, 2000; 441)

This descriptive qualitative is divided into some parts:

1. Analysis based on group of gender of respondents.

2. Analysis based on group of age of respondents.

3. Analysis based on group of educational background of respondents.

4. Analysis based on group of occupation of respondents.

5. Analysis based on group of brand awareness of respondents.

1. Respondents Profile

Researcher distributed 120 questionnaires. In this questionnaire respondents do not need to write their name or other information in order to keep their privacy. List of qualitative questions contains gender, age, education, occupation and brand awareness.

From the questionnaires researcher get a data that most of respondents are male (56.66 %) or 68 men. While women respondents are 43.33 %. From respondents' age distribution, researcher get data that most of respondents are above 40 years old, they are about 38.3 %, then age between 21-30 years old are 29.16 % or 35 respondents. Age below 20 years old in the third place, 21

respondents, or 17.5 % and age between 31-40 years old is 15 %. Respondents' age distribution is shown in the following table:

Table IV.4

Group of Respondents Based on Age

Age (years old)	Number	Percentage (%)
< 20	21	17.5
21-30	35	29.16
31-40	18	15
> 40	46	38.3
Total	120	100

Source: primary data (calculated)

For questionnaires' result for respondents educational background are in table IV.5:

Table IV.5

Group of Respondents Based on Educational Background

Education	Number	Percentage (%)
< Junior High School	-	0
High school	55	45.8
S1	60	50
S2	5	4.2
Total	120	100

Source: primary data (calculated)

None of the respondents stated that he/she has junior high school background. For the graduate level there are only 5 respondents or 4.2 %. High school are 55 respondents (45.8 %), and the biggest number is undergraduate for 60 people or 50 % from all respondents.

For questionnaires' result for respondents' occupation, the data show a quite different distribution, in table IV.6:

Table IV.6

Group of Distribution Based on Occupation

Occupation	Number	Percentage (%)
Students	29	24.16
Government employee	24	20
Private institution	31	25.8
Business man	16	13.33
Others	20	16.66
Total	120	100

Source: primary data (calculated)

The biggest number is a private institution employee for 31 respondents (25.8 %). Closely followed by students for 29 respondents or 24.16 %. Government employees for 24 respondents or 20 % in third place then the fourth one is others, included housewife, jobless, and retirement for 20 respondents (16.66%) then the last one is businessman for 16 respondents equal to 13.33 %.

For questionnaires' result for respondents awareness of this bank is as follows:

Table IV.7

Group of Distribution Based on Awareness

Source of Awareness	Number	Percentage (%)
Friend	23	19.16
Family	51	42.5
Advertisement	12	10
Business colleagues	16	13.33
Others	18	15
Total	120	100

Source: primary data (calculated)

The highest score in this item is source of awareness from family for 51 respondents or 42.5 %. The second is from their friend for 23 respondents or 19.16 %. Then followed by awareness from "others" such as the building or the strategic location of BTN Yogyakarta branch for 18 respondents or equal to 15 %. The fourth one is from business colleagues for 16 respondents or 13.33 %. It seems that BTN do not do many advertisement, there are least of the respondents knows the existence of BTN from advertisement. So they should do more advertisement.

C. INFERENTIAL-QUANTITATIVE ANALYSIS

1. 1st Hypothesis Test

a. Attribute Analysis

This attribute analysis is done to calculate each item, which describes the existence of service quality. This analysis uses service quality instruments developed by Zeithaml, Berry, Parasuraman (ZBP, 1988: 23). Five-service quality dimensions represent Service quality in BTN Yogyakarta branch, as follow:

1. Reliability. Reliability in services is defined as the ability to perform the promised service dependably and accurately.

2. Responsiveness. This concerns the willingness or readiness of employees to provide service.

3. Assurance. This dimension relates to the knowledge, competence, and courtesy of service employees and their ability to convey trust and confidence.

4. Empathy. Empathy is defined as the caring and individualized attention provided to customers.

6. Tangibles. Tangibles include the physical evidence of the service such as physical facilities, appearance of service, physical presentation of the service, and other customers in the service facility.

Based on table IV.12 and IV.13 can be concluded that from this research, service quality in each dimension still does not meet customers'

expectation. Obviously, the differences between the average of perceived service quality and average of expected service quality show negative score.

Table IV.8

Average of Attributes and Dimension of Expected Service Quality

ITEM	Expected Serv.qual	
	Item	Dimension
I. Tangible Dimension		4.16
1. Modern equipment and technology	4.19	
2. Interesting facilities	4.13	
3. Professional outfit of employees	4.16	
4. Interesting communication tools	4.09	
5. Readiness of system	4.25	
II. Reliability Dimension		4.18
1. Giving prompt service right on time	4.17	
2. Handling cases sympathetically	4.20	
3. Customer can rely on BTN's quality	4.15	
4. Giving service in promised time	4.23	
5. BTN has good achievement	4.15	
III. Responsiveness		4.16
1. Explaining clearly and reasonable	4.17	
2. Give exact service to customer	4.19	
3. Always ready to help customer	4.23	
4. Always responding to any complain	4.03	
5. Employees can solve problem	4.17	
IV. Assurance Dimension		4.15
1. Respect and honor customers	4.14	
2. Employees can be trusted	4.20	
3. Employees act politely	4.20	
4. Cust. feel save in doing transaction	4.17	

Average of Attributes and Dimension of Expected Servqual

5. Able to answer all cust. questions	4.04	
V. Empathy Dimension		3.98
1. Understand and recognize each cust.	4.04	
2. Give individual service to each	3.91	
3. Give personal attention to each	3.88	
4. Understand what customer need	4.00	
5. Maintain relationship with customers	4.05	

Source: primary data (calculated)

The biggest average of expected service quality is reliability dimension and the smallest is empathy. A complete score is in shown in table IV.9:

Table IV.9

Average of Expected Service Quality Dimensions

Dimension	Average	Standard Deviation
Tangible	4.16	0.523
Reliability	4.18	0.563
Responsiveness	4.16	0.579
Assurance	4.15	0.555
Empathy	3.98	0.606
Total	4.126	0.56

Source: primary data (calculated)

Meanwhile, from 20 statements being distributed, there are some service quality attributes, which should be improved. The analysis of service quality attributes can be seen in appendices 4, service quality score based on average item score and average of dimension.

1. Attribute Analysis on Tangible Dimension

Based on the research, this dimension is not good. It needs improvement. It showed by differences on dimension average, this attribute has a negative value (-0.20). It means the average of perceived service quality is lower than expected service quality.

Based on item average, the analysis on tangible dimension can be seen that there is only one item that has positive score. Employees wear professional outfit, but the number is not really significant (0.1). The other four have negative score. It means service quality perceived by customers of BTN Yogyakarta branch is lower than what they are expected.

In this dimension, company is expected to improve service quality in those four items (-0.16;-0. 23;-0. 3;-0. 37). In other words, BTN Yogyakarta branch management has to set other tangible facilities more interesting. Sophisticated equipment and technology is needed. Preparation of system is important.

2. Attribute Analysis on Reliability Dimension

Analysis in this dimension is based on average dimension result which generally not good enough. Perceived service quality is still lower than expected service quality. The exact number is –0.28.

None from the all items has positive result. From those 5 items the lowest one is achievement of BTN or the 10th item (-0.35), followed by 9th item (-0.32), 6th item (-0.27), 8th item (-0.24) and the highest is the 7th item

the ability to solve customers' problem sympathetically (-0.11). Company is expected to do more effort in order to improve its service quality on the items which still has negative result, specially on the lowest one, item number 10. On the other words company has to push its employees to give service in promised time (9th item), and give prompt service right on time (6th item).

3. Attribute Analysis on Responsiveness Dimension

Analysis in this responsiveness dimension, from average dimension shows that generally service quality in this attribute is not good. It is because perceived service quality is less than expected service quality. The score is –0.17. None of the 5 items has positive score. The least is –0.35 (15th item) the ability of employees of BTN Yogyakarta branch in solving customers' problem.

The ability of BTN Yogyakarta branch employees to give exact service to customers (-0.24) is the 4th score. Then followed by employees' readiness to help customers (-0.16) at the 3rd place. The highest is employees responds to any complain given by its customers (14th item; -0.03).

4. Attribute Analysis on Assurance Dimension

Based on the research service quality perceived in this dimension is also below customers' expectation. The average difference is –0.08. This

is the best compare to the other dimensions. But still it is below what customers expect for assurance dimension.

Analysis on each item in this dimension conclude that here is one positive score, although not too significant, the item of ability of employees to answer all customers' questions (-0.02). It means that the average of perceived service quality is higher that expected service quality. In this dimension company is expected to improve its service equality, especially on item number 16, 17, and 18. Employees have to respect and honor customers more. They have to act politely and also can be trusted by customers.

5. Attribute Analysis on Empathy Dimension

In empathy dimension, the result is still not too good. Generally, it is still under the expectation of customers. The score is -0.11.

The least item is employees' ability to understand and recognize customers as an individual (-0.21). Then, the ability to understand what customers need (-0.13) followed by ability to give personal attention to each customer (-0.07). Maintaining good relation with customers is the biggest score in this dimension (-0.05).

b. Customers Complain Analysis

Customers complain level can be seen from how good service quality is accepted by customers. Generally, a complain will arise when there are

many customers come from different backgrounds, so individual factor is very influencing. That is why omitting customers' complain is a very difficult task, but at least company should take steps or effort to minimize it.

Table IV 10

Average Attributes and Dimensions of Perceived Service Quality

ITEM	Perceived Serv.qual	
	Item	Dimension
I. Tangible Dimension		3.96
1. Modern equipment and technology	4.03	
2. Interesting facilities	3.90	
3. Professional outfit of employees	4.26	
4. Interesting communication tools	3.72	
5. Readiness of system	3.88	
II. Reliability Dimension		3.90
1. Giving prompt service right on time	3.90	
2. Handling cases sympathetically	4.09	
3. Customer can rely on BTN's quality	3.81	
4. Giving service in promised time	3.91	
5. BTN has good achievement	3.80	
III. Responsiveness		3.99
1. Explaining clearly and reasonable	4.06	
2. Give exact service to customer	3.95	
3. Always ready to help customer	4.07	
4. Always responding to any complain	4.00	
5. Employees can solve problem	3.90	
IV. Assurance Dimension		4.07
1. Respect and honor customers	4.01	
2. Employees can be trusted	4.09	
3. Employees act politely	4.09	

Average Attributes and Dimensions of Perceived Service Quality

4. Cust. feel save in doing transaction	4.11	
5. Able to answer all cust. questions	4.06	
V. Empathy Dimension		3.87
1. Understand and recognize each cust.	3.83	
2. Give individual service to each	3.84	
3. Give personal attention to each	3.79	
4. Understand what customer need	3.87	
5. Maintain relationship with customers	4.00	

Source: primary data (calculated)

Customers' complain analysis is done by comparing the average of perceived service quality and standard deviation. A complete table can be seen in table IV.11:

Table IV.11

Average of Perceived Service Quality Dimensions

Dimension	Average	Standard Deviation
Tangible	3.96	0.659
Reliability	3.90	0.666
Responsiveness	3.99	0.650
Assurance	4.07	0.579
Empathy	3.87	0.777
Total	3.96	0.666

Source: primary data (calculated)

From the above table, according to customers' judgment a good service quality is if above 3.96 and not good if below 3.96.

c. Analysis of Differences on Expected and Perceived Service Quality

Analysis on differences on service equality is needed to identify what customers' want and also to maintain the relationship between customer and employees. The differences can be calculated by deducting expected service quality and perceived service quality. Negative score shows that customers' expectation has not been fulfilled yet and positive score shows customers' expectation has been fulfilled. A complete table is shown in following table:

Table IV.12

Differences of Item Average Between Perceived and Expected Service Quality

ITEM	Perceived	Expected	Differences
1. Modern equipment and technology	4.03	4.19	-0.16
2. Interesting facilities	3.90	4.13	-0.23
3. Professional outfit of employees	4.26	4.16	+0.1
4. Interesting communication tools	3.72	4.09	-0.37
5. Readiness of system	3.88	4.25	-0.37
II. Reliability Dimension			
1. Giving prompt service right on time	3.90	4.17	-0.27
2. Handling cases sympathetically	4.09	4.20	+0.11
3. Customer can rely on BTN's quality	3.81	4.15	-0.24
4. Giving service in promised time	3.91	4.23	-0.32
5. BTN has good achievement	3.80	4.15	-0.35
III. Responsiveness			
1. Explaining clearly and reasonable	4.06	4.17	-0.11
2. Give exact service to customer	3.95	4.19	-0.24
3. Always ready to help customer	4.07	4.23	-0.16
4. Always responding to any complain	4.00	4.03	-0.03
5. Employees can solve problem	3.90	4.17	-0.27

Differences of Item Average Between Perceived and Expected Service
Quality

IV. Assurance Dimension			
1. Respect and honor customers	4.01	4.14	-0.13
2. Employees can be trusted	4.09	4.20	-0.11
3. Employees act politely	4.09	4.20	-0.11
4. Cust. feel save in doing transaction	4.11	4.17	-0.06
5. Able to answer all cust. questions	4.06	4.04	0.02
V. Empathy Dimension			
1. Understand and recognize each cust.	3.83	4.04	-0.21
2. Give individual service to each	3.84	3.91	-0.07
3. Give personal attention to each	3.79	3.88	-0.09
4. Understand what customer need	3.87	4.00	-0.13
5. Maintain relationship with customers	4.00	4.05	-0.05

Source: primary data (calculated)

Differences of dimension calculation with negative result is shown

clearly in table IV.13 below:

Table IV.13

Average Dimension Differences between Perceived and Expected Service Quality

Dimension	Average Perceived	Average Expected	Difference
I. Tangible	3.96	4.16	-0.20
II. Reliability	3.90	4.18	-0.28
III. Responsiveness	3.99	4.16	-0.17
IV. Assurance	4.07	4.15	-0.08
V. Empathy	3.87	3.98	-0.11
Total	3.96	4.13	-0.17

Source: primary data (calculated)

Perceived service quality score is less than what customers' expected.

This result is get from statistic test done in previous part. Meanwhile, from

25 statements, 2 items has fulfilled customers' expectation, even more (see table IV.12). And the other 23 expectations have not been fulfilled yet. Service quality score, which shows differences of attributes of service quality, is shown in appendices 4.

1. Analysis on Tangible Dimension

   Tangible dimension shows the physical evidence of the service such as physical facilities, appearance of service, physical presentation of the service, and other customers in the service facility by BTN Yogyakarta branch. BTN Yogyakarta branch cannot fulfill its customers' expectation because the differences between expected and perceived service quality is still negative. The score show perceived service quality is below expected service quality. The score is –0.20.

2. Analysis on Reliability Dimension

   Reliability dimension shows the ability to perform the promised service dependably and accurately. BTN Yogyakarta branch is hoped can give the best service for its customers so that customer will feel satisfied. Generally, improvement is needed in this dimension in order to rise the score. The score is –0.28.

3. Analysis on Assurance Dimension

   This dimension relates to the knowledge, competence, and courtesy of service employees and their ability to convey trust and confidence. The score in this dimension is –0.17. Because of the negative score, it means perceived service quality is still below expectation.

4. Analysis on Empathy Dimension

Empathy is defined as the caring and individualized attention provided to customers. In this dimension customers of BTN Yogyakarta branch cannot meet their expectation yet. The score is –0.08.

5. Analysis on Tangibles Dimension

Tangibles include the physical evidence of the service such as physical facilities, appearance of service, physical presentation of the service, and other customers in the service facility. The score in this dimension is below the score of customer expectation, which is –0.11.

d. General Analysis on Service Quality in BTN Yogyakarta Branch

Service quality is important for a bank. There are 5 basic dimensions, which can determine quality. Service quality is difficult to be measured because of its characteristic and other factors. It does not mean service quality cannot be measured at all.

Since the first time it was established, BTN Yogyakarta branch always try to increase its service quality. The efforts are, such as: more involving employees, adding and expanding facilities. Employees are pushed to give the best service without waiting command from their supervisor or pressured with the existence standard.

From the research, BTN Yogyakarta branch is still have to do some improvement in order to increase its service quality. The improvement is has to be done in every dimension. The biggest effort is has to be on

reliability dimension, because the score is the lowest (-0.28). It means BTN Yogyakarta branch has to rearrange its employees to give prompt service right on time, handling cases sympathetically, reliable quality, and giving service in promised time.

BTN Yogyakarta branch also need to give attention to tangible dimension. The score in this dimension is –0.20. BTN Yogyakarta branch need to make its facilities more attractive and increase its professionalism image from employees uniform.

In responsiveness dimension, employees of BTN Yogyakarta branch need to give more punctual service, readiness and always available whenever customers need their help. The score in this dimension is –0.17.

For this empathy dimension, individual attention to each customer, a good attitude, and understanding of what customers want is strongly needed. The result in this dimension is quite good compare to the other dimensions.

The last one is assurance dimension. Polite, respective, and trust is a must to increase this dimension. The ability of employees in answering each customer's questions is also important. This is the best dimension in this research, the score is –0.08. But still need an improvement in order to be better.

4.3.2. 2nd Hypothesis Test

The second hypothesis test for this research is as follow:

A. Hypothesis

Ho (null hypothesis)	There is no significant difference between average of expected service quality with the average of perceived service quality felt by customers of BTN Yogyakarta branch
Ha (alternative hypothesis)	There is a significant difference between average of expected service quality with the average of perceived service quality felt by customers of BTN Yogyakarta branch

The formulation is: : Ho; μ es = μ ps

Ha; μ es $\neq$ μ ep

B. Critical Value

The testing used to determine the difference between average of perceived service quality and expected service quality is two sides testing. The confidence interval is 95 %. So, Z value is $\pm$ 1.96.

C. Calculated value

$$z = \frac{\mu ps - \mu es}{\sqrt{\frac{\sigma ps^2}{Nps} + \frac{\sigma es^2}{Nes}}}$$

Where:

μ ps = average of perceived service quality

μ es = average of expected service quality

σ ps= perceived deviation standard

σ es = expected deviation standard

Nps= first sample number

Nes= second sample number

	Total Average	Standard Deviation	Sample
Customers' Expectation	4.126	0.56	120
Customers' Perception	3.96	0.67	120

Based on formula, the result of Z value is = -1.94

D. Analysis

Significant level used in this research is 5 %, so the critical value is = -1.96. The result of the statistical value is -1.94. This point lays in the area of acceptance of Ho (null hypothesis). On the other words, there is no significant difference between expected service quality and perceived service quality.

From the table IV.13 we also conclude that the best dimension owned by BTN Yogyakarta branch is assurance.

Ho accepted

Ho rejected

-1.96   -1.94   1.94   1.96
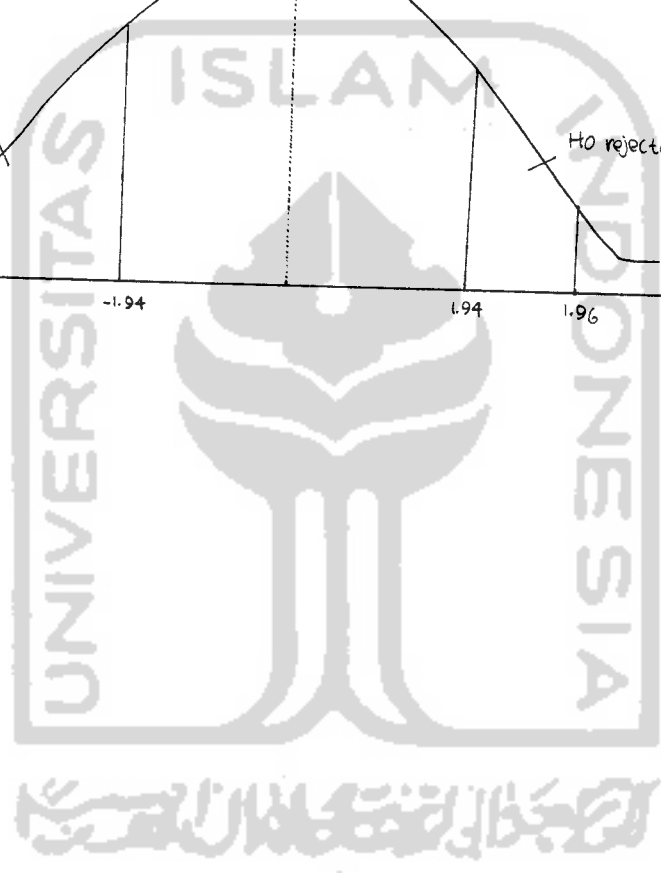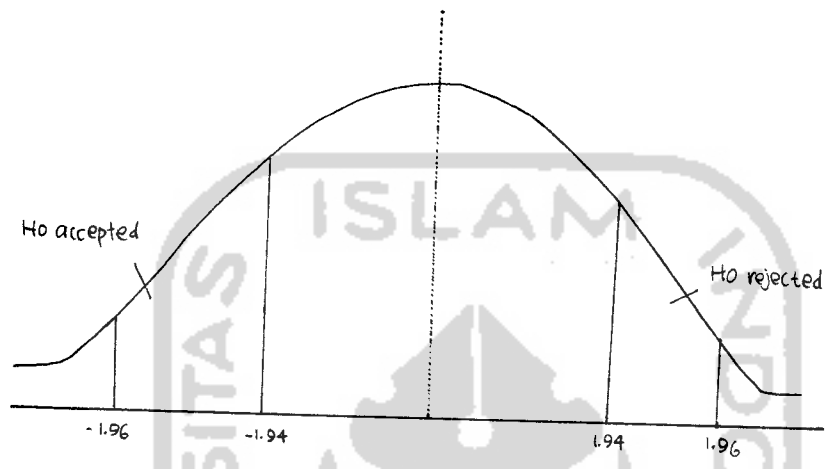
CHAPTER V

CONCLUSIONS AND RECOMMENDATIONS

After collecting and analyzing the data about service quality in BTN Yogyakarta branch, the researcher could draw the conclusion on the this research:

5.1. RESPONDENTS CHARACTERISTICS

1. Sex. Male respondents are 68 people or 56.66%, and female respondents are 52 people or 43.33 %.

2. Age. Most of respondents are above 40 years old, they are about 38.3 %, then age between 21-30 years old are 29.16 % or 35 respondents. Age below 20 years old in the third place, 21 respondents, or 17.5 % and age between 31-40 years old is 15 %.

3. Educational Background. None of the respondents stated that he/she has junior high school background. For the graduate level are only 5 respondents or 4.2 %. High school are 55 respondents (45.8 %). And the biggest number is undergraduate for 60 people or 50 % from all respondents.

4. Occupation. The biggest number is a private institution employee for 31 respondents (25.8 %). Then followed by students for 29 respondents or 24.16 %. Government employees for 24 respondents or 20 % in third place then the fourth one is others, included housewife, jobless, and retirement for 20 respondents

(16.66%) then the last one is businessman for 16 respondents equal to 13.33 %.

5. Brand Awareness. The highest score in brand awareness is source of awareness from family for 51 respondents or 42.5 %. The second is from their friend for 23 respondents or 19.16 %. Then followed by awareness from "others" such as the building or the strategic location of BTN Yogyakarta branch for 18 respondents or equal to 15 %. The fourth one is from business colleagues for 16 respondents or 13.33 %.

5.2. INSTRUMENTS VALIDITY AND RELIABILITY ANALYSIS

1. Validity test. All items in the first and second part of questionnaire are valid. This is shown from each item value is more than 0.3 (usually used in psychological scale, -the more correlation approaching 1, the better the consistency).

2. Reliability test. The result of first part of questionnaire reliability test for customers of BTN Yogyakarta branch is standardized item alpha = 0.9405. This number shows a high reliability degree because it is close to 1.00. The result of second part of questionnaire reliability test for customers of BTN Yogyakarta branch is standardized item alpha = 0.9200. This number also shows a high reliability level.

5.3. INFERENTIAL-QUANTITATIVE ANALYSIS

a. Attribute Analysis on Tangible Dimension

Based on the research, this dimension is not good. It needs improvement. It showed by differences on dimension average, this attribute has a negative value (-0.20). It means the average of perceived service quality is lower than expected service quality.

b. Attribute Analysis on Reliability Dimension

Analysis in this dimension is based on average dimension result which generally not good enough. Perceived service quality is still lower than expected service quality. The exact number is –0.28.

c. Attribute Analysis on Responsiveness Dimension

Analysis in this responsiveness dimension, from average dimension shows that generally service quality in this attribute is not good. It is because perceived service quality is less than expected service quality. The score is –0.17.

d. Attribute Analysis on Assurance Dimension

Based on the research service quality perceived in this dimension is also below customers' expectation. The average difference is –0.08. This is the best compare to the other dimensions. But still it is below what customers expect for assurance dimension.

e. **Attribute Analysis on Empathy Dimension**

In empathy dimension, the result is still not too good. Generally, it is still under the expectation of customers. The score is -0.11.

f. **Result**

Significant level used in this research is 5 %, so the critical value is $= -1.96$. The result of the statistical value is -1.94. This point lays in the area of acceptance of Ho (null hypothesis). On the other words, there is no significant difference between expected service quality and perceived service quality.

Among the five dimensions of service quality (tangible, reliability, responsiveness, assurance, empathy) the most dominant is assurance. This variable is measured through customers' perception to employees' knowledge, capability, culture and reliability owned by staffs, bank capability to give the security in doing transaction, excellent performance and staffs' self reliance to bank product knowledge. In this dimension customers of BTN Yogyakarta branch cannot meet their expectation yet. The score is -011.

5.4. RECOMMENDATIONS

Since the first time it was established, BTN Yogyakarta branch always try to increase its service quality. The efforts made are: more involving employees, adding and expanding facilities. Employees are pushed to give the best service without waiting command from their supervisor or pressured with the existence standard.

From the research, BTN Yogyakarta branch still has to do some improvement in order to increase its service quality. The improvement has to be done in every dimension. The biggest effort will be on reliability dimension, because the score is the lowest (-0.28). It means BTN Yogyakarta branch has to rearrange its employees to give prompt service right on time, handling cases sympathetically, reliable quality, and giving service in promised time.

BTN Yogyakarta branch also need to give attention to tangible dimension. The score in this dimension is -0.20. BTN Yogyakarta branch image from its employees' uniform.

In responsiveness dimension, employees of BTN Yogyakarta branch need to give more punctual service, readiness and always available whenever customers need their help. The score in this dimension is -0.17.

For this empathy dimension, individual attention to each customer, a good attitude, and understanding of what customers want is strongly needed. The result in this dimension is quite good compare to the other dimensions.

The last one is assurance dimension. Polite, respective, and trust is a must to increase this dimension. The ability of employees in answering each customer's questions is also important. This is the best dimension in this research, the score is -0.08. However it still needs still need an improvement in order to be better.

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APPENDIX I
QUESTIONNAIRE

COSTUMERS' SATISFACTION TOWARD SERVICE QUALITY
IN BTN YOGYAKARTA BRANCH
(A CUSTOMER SATISFACTION ANALYSIS)
QUESTIONNAIRE
Kuisioner

To: Customers of BTN Yogyakarta Branch
Kepada: Nasabah BTN Cabang Yogyakarta

Dear Customers,

My name is Nila Mahendra Sari, a student of The International Program in Islamic University of Indonesia majoring in Management. At present, I am conducting a research about consumer behavior, entitled Costumers Attitude Toward Service Quality in BTN Yogyakarta Branch. This research is done to complete my Bachelor degree.
For this reason, I really appreciate if you could give me your sincere and true answers.
Thank you for your cooperation and help.

Enjoy completing the Questionnaire!

Nasabah Yth,
Saya Nila Mahendra Sari, mahasiswa kelas Internasional di Universitas Islam Indonesia Fakultas Ekonomi Jurusan Manajemen. Saat ini saya sedang mengadakan penelitian tentang perilaku konsumen, yang berjudul Perilaku Konsumen Terhadap Kualitas Pelayanan di BTN Cabang Yogyakarta, penelitian ini sebagai syarat untuk memperoleh gelar sarjana. Untuk itu saya sangat mengharapkan bantuan anda dalam memberikan penilaian anda. Akhirnya, saya mengucapkan banyak terima kasih atas kerjasama dan bantuan anda.

Selamat mengisi Kuisioner ini !

Yogyakarta, April   ,2003.
Writer/Penulis

Nila Mahendra Sari

QUESTIONNAIRE

Respondents' Profile/ Profil Responden

1. Gender (jenis kelamin):
   a. male (pria)   b. female (wanita)

2. Age (umur):
   a. Below 20 years old (kurang dari 20 tahun)
   b. Between 21 to 30 years old (antara 21-30 tahun)
   c. Between 31 to 40 years old (antara 31-40 tahun)
   d. Above 40 years old (diatas 40 tahun)

3. Education (pendidikan)
   a. Junior High school (SMP) and below
   b. High school (SMA)
   c. S_1
   d. S_2

4. Occupation (pekerjaan)
   a. Students (pelajar)
   b. Civil Government employees (pegawai negeri)
   c. Private Institution / Professional (pegawai swasta)
   d. Business man / woman (wiraswasta)
   e. Others (lain-lain)

5. From whom respondents know the existence of this bank (Dari mana responden tahu keberadaan bank ini)
   a. Friend (teman)
   b. Family (saudara)
   c. Advertisements (iklan)
   d. Business Colleagues (relasi bisnis)
   e. Others, mention! (lainnya, sebutkan!)

SS = Sangat Setuju (Strongly Agree)   **N** = Netral (Neutral)

S = Setuju (Agree)   **TS** = Tidak Setuju (Disagree)

STS = Sangat Tidak Setuju (Strongly Disagree)

No	PERNYATAAN	SS	S	N	TS	STS
01.	Bank seharusnya memiliki peralatan dan teknologi modern.					
02.	Fasilitas bank seharusnya tampak menarik.					
03.	Karyawan bank seharusnya berpakaian bagus dan rapi.					
04.	Sarana/media untuk mengkomunikasikan jasa bank seharusnya tampak menarik.					
05.	Sistem seharusnya selalu siap.					
06.	Jika bank berjanji untuk melakukan servis seharusnya selalu ditepati					
07.	Jika nasabah menghadapi masalah, pihak bank seharusnya menangani dengan simpatik dan meyakinkan.					
08.	Kualitas bank seharusnya dapat diandalkan.					
09.	Pihak bank seharusnya dapat memberikan pelayanan tepat pada waktu dijanjikan.					
10.	Bank seharusnya mempunyai prestasi yang baik.					
11.	Pihak bank seharusnya dapat menjelaskan sesuatu secara jelas dan tidak mengada-ada.					
12.	Karyawan bank seharusnya memberikan pelayanan secara tepat kepada nasabah.					
13.	Karyawan bank seharusnya selalu bersedia membantu nasabah.					
14.	Karyawan bank seharusnya selalu sempat menanggapi permintaan nasabah.					
15.	Karyawan bank seharusnya dapat menindaklanjuti dan menyelesaikan masalah yang dihadapi nasabah.					
16.	Karyawan bank seharusnya dapat menghormati dan menghargai nasabah.					
17.	Karyawan bank seharusnya dapat dipercaya oleh nasabah.					
18.	Karyawan bank seharusnya bertindak sopan.					
19.	Nasabah seharusnya merasa aman melakukan transaksi di bank.					
20.	Karyawan bank seharusnya dapat menjawab pertanyaan nasabah.					
21.	Karyawan bank seharusnya dapat mengenali dan memahami nasabah.					
22.	Karyawan bank seharusnya dapat memberikan perhatian secara individual kepada nasabah.					
23.	Bank seharusnya mempunyai karyawan yang memberikan perhatian secara personal kepada nasabah.					
24.	Karyawan bank seharusnya mengerti kebutuhan nasabahnya.					
25.	Karyawan bank seharusnya memelihara hubungan dengan nasabah.					

No	PERNYATAAN	SS	S	N	TS	STS
01.	BTN memiliki peralatan dan teknologi modern.					
02.	Fasilitas BTN tampak menarik.					
03.	Karyawan BTN berpakaian bagus dan rapi.					
04.	Sarana/media untuk mengkomunikasikan jasa BTN tampak menarik.					
05.	Sistem BTN selalu siap.					
06.	Jika BTN berjanji untuk melakukan servis selalu ditepati					
07.	Jika nasabah menghadapi masalah, pihak BTN menangani dengan simpatik dan meyakinkan.					
08.	Kualitas BTN dapat diandalkan.					
09.	Pihak BTN dapat memberikan pelayanan tepat pada waktu dijanjikan.					
10.	BTN mempunyai prestasi yang baik.					
11.	Pihak BTN dapat menjelaskan sesuatu secara jelas dan tidak mengada-ada.					
12.	Karyawan BTN memberikan pelayanan secara tepat kepada nasabah.					
13.	Karyawan BTN selalu bersedia membantu nasabah.					
14.	Karyawan BTN selalu sempat menanggapi permintaan nasabah.					
15.	Karyawan BTN dapat menindaklanjuti dan menyelesaikan masalah yang dihadapi nasabah.					
16.	Karyawan BTN dapat menghormati dan menghargai nasabah.					
17.	Karyawan BTN dapat dipercaya oleh nasabah.					
18.	Karyawan BTN bertindak sopan.					
19.	Nasabah merasa aman melakukan transaksi di bank.					
20.	Karyawan BTN dapat menjawab pertanyaan nasabah.					
21.	Karyawan BTN dapat mengenali dan memahami nasabah.					
22.	Karyawan BTN dapat memberikan perhatian secara individual kepada nasabah.					
23.	BTN mempunyai karyawan yang memberikan perhatian secara personal kepada nasabah.					
24.	Karyawan BTN mengerti kebutuhan nasabahnya.					
25.	Karyawan BTN memelihara hubungan dengan nasabah.					

APPENDIX II
VALIDITY TEST

QUESTIONNAIRE SCORE FOR PERCEIVED SERVICE QUALITY

resp.	TANGIBLE					RELIABILITY					Responsiveness					ASSURANCE					EMPHATY				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
1	2	2	4	2	4	4	4	4	2	4	4	4	4	4	4	4	4	4	4	4	4	2	4	4	4
2	4	4	5	4	5	5	4	5	4	5	5	5	4	4	5	4	4	4	4	5	5	4	5	4	4
3	5	5	5	3	3	5	5	5	4	3	4	4	4	4	4	4	5	5	5	4	3	3	3	5	5
4	4	4	4	3	3	2	4	3	3	3	4	3	4	4	4	4	4	4	4	3	3	3	3	3	3
5	3	4	4	3	4	3	3	3	3	3	4	4	3	3	3	4	3	4	3	3	3	3	3	3	3
6	4	4	4	4	4	4	4	3	4	4	4	4	4	4	4	4	4	4	4	4	4	3	3	4	4
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14	5	4	4	4	5	5	4	4	5	4	5	5	5	5	4	4	4	4	4	5	4	3	4	3	3
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bility

****** Method 2 (covariance matrix) will be used for this analysis ******

Warning * * * Determinant of matrix is zero

Statistics based on inverse matrix for scale ALPHA
are meaningless and printed as   .

N of Cases =   120.0

tics for	Mean	Variance	Std Dev	N of Variables
Scale	98.9583	95.0823	9.7510	25

'ariances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.4518	.2688	.7394	.4706	2.7505	.0170

:otal Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
)01	94.9333	90.3148	.3860	.	.9172
)02	95.0583	88.5260	.4774	.	.9158
)03	94.7000	89.8252	.4989	.	.9155
)04	95.2417	87.1596	.5797	.	.9139
)05	95.0833	88.7157	.3771	.	.9183
)06	95.0583	85.6856	.6164	.	.9132
)07	94.8667	88.3518	.6629	.	.9133
)08	95.1417	85.9882	.6185	.	.9132
)09	95.0500	87.6277	.5931	.	.9138
)10	95.1667	88.0224	.5352	.	.9148
)11	94.9333	88.3148	.5533	.	.9145
)12	95.0083	87.9243	.4917	.	.9156
)13	94.8917	88.2319	.5313	.	.9148
)14	94.9500	89.4261	.4539	.	.9161
)15	95.0583	87.3999	.6074	.	.9135
)16	94.9417	90.4588	.3781	.	.9173
)17	94.8667	88.3518	.6629	.	.9133
)18	94.8667	89.8980	.4410	.	.9163
)19	94.8417	89.0756	.5155	.	.9151
)20	94.8917	88.3159	.5495	.	.9146
)21	95.1250	84.1775	.6769	.	.9119
)22	95.1167	86.1711	.5119	.	.9157
)23	95.1667	85.7871	.5857	.	.9138
)24	95.0833	86.4132	.6236	.	.9131
)25	94.9583	88.0235	.5016	.	.9154

ility Coefficients   25 items

=   .9179   Standardized item alpha =   .9200

ᴸ I A B I L I T Y   A N A L Y S I S   -   S C A L E   (A L P H A)

QUESTIONNAIRE SCORE FOR EXPECTED SERVICE QUALITY

resp.	DIMENSIONS AND QUESTIONS																								
	TANGIBLE					RELIABILITY					Responsiveness					ASSURANCE					EMPHATY				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2	4	5	5	4	4	4	4	4	4	4	4	5	4	5	4	5	5	5	4	4	5	4	4	5	5
3	5	4	4	4	5	5	5	5	5	4	5	5	4	5	5	5	4	4	5	4	5	4	4	5	5
4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
5	4	4	4	4	4	4	4	5	5	5	5	4	5	5	4	4	4	5	5	5	4	4	5	4	4
6	5	4	4	4	4	5	5	5	5	5	5	5	5	5	5	5	5	4	4	5	5	4	3	5	5
7	5	4	5	4	5	5	5	4	4	4	4	5	5	4	5	4	5	4	4	5	4	4	4	5	5
8	4	5	5	4	4	4	4	3	4	3	3	4	4	4	3	3	4	3	4	3	3	4	4	3	3
9	5	5	5	5	5	4	4	5	5	4	5	5	5	5	5	5	5	5	5	5	5	3	3	5	5
10	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	5	4	5	4	4	5	5	5	4	4
11	5	5	5	3	5	5	5	5	5	3	5	5	5	3	5	5	5	5	5	4	5	3	3	4	5
12	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
13	5	5	5	4	5	5	5	5	5	5	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5
14	5	5	5	5	5	4	5	5	5	5	5	5	4	3	4	5	5	4	5	4	4	3	3	3	4
15	5	5	5	4	5	5	4	5	4	5	5	5	4	3	4	5	5	4	5	5	4	4	3	3	3
16	5	5	4	5	5	5	5	5	5	5	4	5	5	3	5	5	5	5	5	3	3	3	3	5	5
17	4	4	4	4	4	4	4	4	4	4	4	4	5	4	4	3	4	4	4	4	4	3	4	5	5
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22	3	4	3	4	4	4	4	3	4	4	3	4	4	4	4	3	4	4	3	4	4	3	4	3	3
23	4	4	4	4	3	4	5	4	4	4	4	4	4	3	5	4	4	4	5	4	4	4	5	4	3
24	4	4	5	4	4	4	5	4	3	4	5	4	4	4	4	4	5	4	4	5	4	4	4	4	4
25	4	5	4	5	5	4	4	4	5	5	4	4	5	5	5	4	4	4	4	3	3	3	4	4	4
26	3	3	3	3	3	3	3	3	3	3	3	3	4	4	4	4	3	4	4	4	3	4	4	4	4
27	4	4	3	4	4	4	4	3	4	4	4	4	3	3	3	3	4	4	4	4	3	4	3	4	4
28	4	4	3	4	4	3	4	4	3	3	4	4	3	3	4	4	4	4	4	3	4	3	4	3	4
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38	4	3	4	4	4	4	4	4	4	3	4	4	4	4	4	5	4	5	4	4	4	5	4	4	4
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40	4	4	5	4	4	4	4	4	4	4	4	4	5	4	4	5	4	4	4	4	5	4	4	4	4
41	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4

42	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
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76	4	4	5	4	5	4	4	4	4	4	4	4	4	4	4	4	4	5	4	4	4	4	4	4	4
77	4	4	4	4	4	4	4	4	5	4	4	4	4	5	4	4	4	4	4	4	4	4	4	4	4
78	4	4	4	3	5	5	5	5	5	5	5	5	4	4	4	4	4	4	4	5	4	5	4	4	4
79	4	5	4	5	4	4	4	4	4	4	5	4	4	4	4	5	4	4	4	5	4	5	4	4	4
80	4	4	4	4	4	4	5	5	5	5	5	5	4	4	4	5	4	5	5	4	4	4	5	5	5
81	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
82	5	5	4	4	5	4	4	4	4	4	4	5	5	4	4	4	4	5	5	4	5	5	5	5	5
83	4	4	4	4	4	5	4	4	4	4	4	4	5	4	5	5	5	5	4	4	4	4	4	4	4
84	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
85	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
86	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
87	5	4	4	4	5	4	5	5	5	4	5	5	5	5	5	5	5	5	5	5	4	5	5	5	4

88	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
89	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
90	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
91	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
92	4	5	5	5	4	4	5	4	4	4	4	5	5	5	4	4	5	5	4	4	5	5	4	4	5
93	4	5	4	4	5	4	5	5	5	5	4	5	4	4	5	5	5	5	4	4	4	4	5	4	4
94	5	4	4	4	5	5	4	5	5	4	4	4	5	4	4	5	4	5	5	4	5	5	4	5	5
95	5	4	4	5	5	4	4	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
96	4	4	5	5	5	5	4	5	5	5	4	5	5	5	5	5	5	5	5	5	5	4	4	5	5
97	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
98	5	4	4	4	5	5	5	5	5	4	5	5	4	5	5	5	4	4	5	4	5	4	4	5	5
99	4	4	4	4	4	4	4	5	5	5	5	4	5	5	4	4	4	5	5	5	4	4	5	4	4
100	5	4	5	4	5	5	5	4	4	4	4	5	5	4	5	4	5	4	4	5	4	4	4	5	5
101	5	5	5	5	5	4	4	5	5	4	5	5	5	5	5	5	5	5	5	5	5	3	3	5	5
102	5	5	5	3	5	5	5	5	5	3	5	5	5	3	5	5	5	5	5	4	5	3	3	4	5
103	5	5	5	4	5	5	5	5	5	5	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5
104	5	5	5	4	5	5	4	5	4	5	5	5	4	3	4	5	5	4	5	5	4	4	3	3	3
105	4	4	4	4	4	4	4	4	4	4	4	4	5	4	4	3	4	4	4	4	4	3	4	5	5
106	4	4	4	4	4	4	4	4	4	4	4	4	4	4	5	5	5	4	3	3	3	3	3	4	4
107	4	4	5	5	4	4	4	4	4	4	4	4	3	3	3	4	4	4	4	3	3	3	4	3	4
108	4	4	4	4	3	4	5	4	4	4	4	4	4	3	5	4	4	4	5	4	4	4	5	4	3
109	4	5	4	5	5	4	4	4	5	5	4	4	5	5	5	4	4	4	4	3	3	3	4	4	4
110	4	4	3	4	4	4	4	3	4	4	4	4	3	3	3	3	4	4	4	4	3	4	3	4	4
111	3	3	3	3	3	4	4	3	4	3	4	3	3	3	3	3	4	4	3	3	4	3	3	3	3
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114	4	4	5	4	4	5	4	4	4	5	5	5	4	4	4	4	4	4	4	4	4	4	3	3	3
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116	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
117	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
118	4	5	4	5	5	5	5	5	5	5	3	3	4	4	4	4	3	4	4	4	4	4	3	4	3
119	4	3	4	3	4	3	3	3	3	4	4	4	4	4	4	4	4	4	4	4	4	3	3	4	4
120	4	4	3	4	5	4	5	4	5	4	4	5	5	5	4	3	4	4	4	4	3	4	3	3	4

ility

Method 2 (covariance matrix) will be used for this analysis ******

Warning * * * Determinant of matrix is close to zero: 1.013E-20

Statistics based on inverse matrix for scale ALPHA
are meaningless and printed as   .

N of Cases =   120.0

tics for Scale	Mean 103.2000	Variance 82.1277	Std Dev 9.0624	N of Variables 25		
ariances	Mean .3219	Minimum .2182	Maximum .3915	Range .1733	Max/Min 1.7943	Variance .0025

:otal Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
)01	99.0167	76.4031	.6743	.	.9365
)02	99.0667	76.2812	.6172	.	.9370
)03	99.0417	76.8806	.5127	.	.9383
)04	99.1167	77.5829	.4587	.	.9390
)05	98.9417	75.4840	.6537	.	.9365
)06	99.0250	76.1422	.6391	.	.9368
)07	98.9917	76.1596	.6111	.	.9371
)08	99.0417	73.7209	.7698	.	.9348
)09	98.9667	75.4947	.6297	.	.9368
)10	99.0500	76.1487	.5478	.	.9379
)11	99.0250	76.5456	.5726	.	.9376
)12	99.0083	75.1344	.6755	.	.9362
)13	98.9667	74.8224	.6638	.	.9363
)14	99.1667	75.9384	.5364	.	.9382
)15	99.0333	75.3266	.6545	.	.9365
)16	99.0583	74.4251	.6772	.	.9361
)17	98.9917	76.2268	.5848	.	.9374
!18	99.0000	76.3025	.6701	.	.9365
!19	99.0333	75.2762	.7005	.	.9360
!20	99.1583	75.4789	.6199	.	.9370
!21	99.1583	75.4117	.6268	.	.9369
!22	99.2833	77.8182	.3820	.	.9402
!23	99.3167	77.5964	.3766	.	.9405
!24	99.2000	75.0185	.6242	.	.9369
)25	99.1417	75.3663	.6009	.	.9372

ility Coefficients   25 items

=   .9396   Standardized item alpha =   .9405

APPENDIX III A
RELIABILITY TEST OF EXPECTED SERVICE QUALITY
QUESTIONNAIRE

lations

Descriptive Statistics

	Mean	Std. Deviation	N
0001	4.1833	.4671	120
0002	4.1333	.5175	120
0003	4.1583	.5500	120
0004	4.0833	.5279	120
0005	4.2583	.5575	120
0006	4.1750	.5131	120
0007	4.2083	.5329	120
0008	4.1583	.6080	120
0009	4.2333	.5759	120
00010	4.1500	.5891	120
00011	4.1750	.5292	120
00012	4.1917	.5695	120
00013	4.2333	.6044	120
00014	4.0333	.6208	120
00015	4.1667	.5700	120
00016	4.1417	.6257	120
00017	4.2083	.5484	120
00018	4.2000	.4781	120
00019	4.1667	.5397	120
00020	4.0417	.5855	120
00021	4.0417	.5855	120
00022	3.9167	.5882	120
00023	3.8833	.6242	120
00024	4.0000	.6217	120
00025	4.0583	.6121	120

QUESTIONNAIRE SCORE FOR EXPECTED SERVICE QUALITY

resp.	TANGIBLE					RELIABILITY					Responsiveness					ASSURANCE					EMPHATY				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
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Std.Dev.	0.5	0.5	0.6	0.5	0.6	0.5	0.5	0.6	0.6	0.6	0.5	0.6	0.6	0.6	0.6	0.6	0.5	0.5	0.5	0.6	0.6	0.6	0.6	0.6	0.6
R.Item	4.1	4.1	4.2	4.1	4.3	4.2	4.2	4.2	4.2	4.2	4.2	4.2	4.2	4	4.2	4.1	4.2	4.2	4.2	4	4	3.9	3.9	4	4.1
R.Dim	4.2					4.2					4.2					4.2					4				
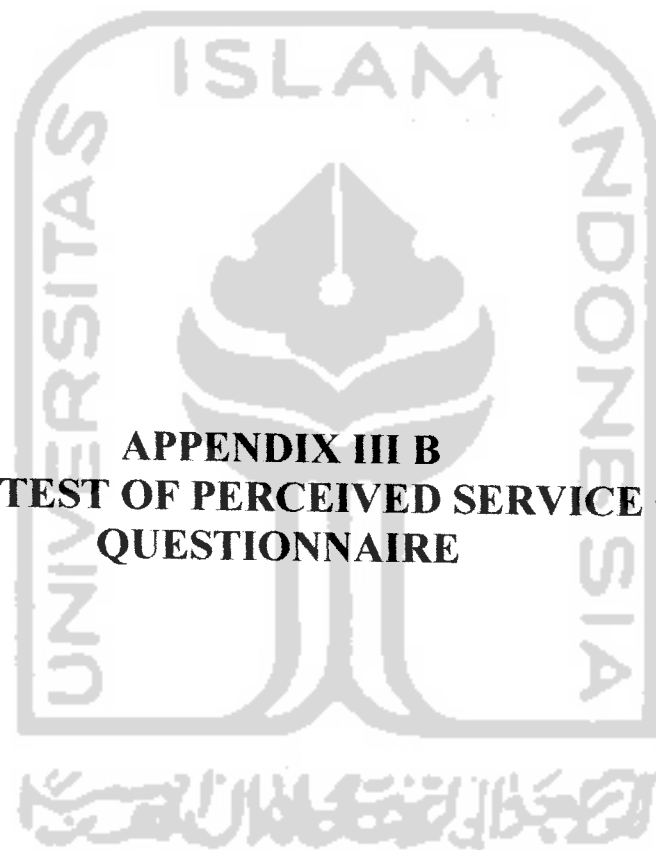
APPENDIX III B
RELIABILITY TEST OF PERCEIVED SERVICE QUALITY
QUESTIONNAIRE

lations

Descriptive Statistics

	Mean	Std. Deviation	N
0001	4.0250	.6006	120
0002	3.9000	.6786	120
0003	4.2583	.5265	120
0004	3.7167	.6882	120
0005	3.8750	.8051	120
0006	3.9000	.7713	120
0007	4.0917	.5185	120
0008	3.8167	.7445	120
0009	3.9083	.6351	120
00010	3.7917	.6597	120
00011	4.0250	.6144	120
00012	3.9500	.7201	120
00013	4.0667	.6447	120
00014	4.0083	.6149	120
00015	3.9000	.6404	120
00016	4.0167	.5939	120
00017	4.0917	.5185	120
00018	4.0917	.5797	120
00019	4.1167	.5824	120
00020	4.0667	.6181	120
00021	3.8333	.8233	120
00022	3.8417	.8599	120
00023	3.7917	.7981	120
00024	3.8750	.7049	120
00025	4.0000	.6981	120

QUESTIONNAIRE SCORE FOR PERCEIVED SERVICE QUALITY

resp.	TANGIBLE					RELIABILITY					Responsiveness					ASSURANCE					EMPHATY				
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Std.Dev.	0.6	0.7	0.5	0.7	0.8	0.8	0.5	0.7	0.6	0.7	0.6	0.7	0.6	0.6	0.6	0.6	0.5	0.6	0.6	0.6	0.8	0.8	0.8	0.7	0.7
R.Item	4	3.9	4.3	3.7	3.9	3.9	4.1	3.8	3.9	3.8	4.1	3.9	4.1	4	3.9	4	4.1	4.1	4.1	4.1	3.8	3.8	3.8	3.9	4
R.Dim	4					3.9					4					4.1					3.9				
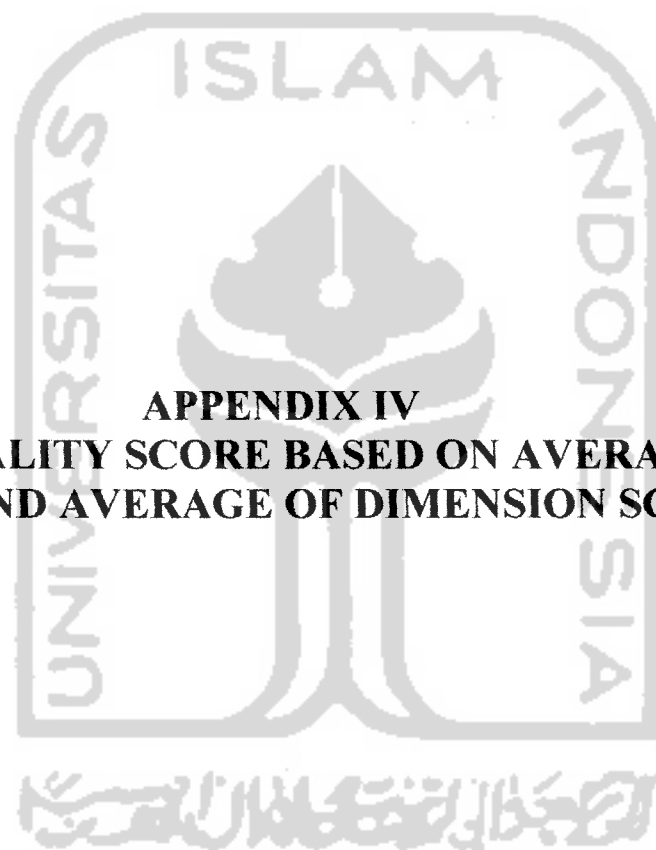
APPENDIX IV
SERVICE QUALITY SCORE BASED ON AVERAGE ITEM
SCORE AND AVERAGE OF DIMENSION SCORE

SERVICE QUALITY SCORE BASED ON ITEMS AND DIMENSIONS AVERAGE

ITEM	Perceived Serv.qual		Expected Serv.qual		Differences	
	Item	Dimen	Item	Dimen	Item	Dimen
I. Tangible Dimension		3.96		4.16		-0.20
1. Modern equipment and technology	4.03		4.19		-0.16	
2. Interesting facilities	3.90		4.13		-0.23	
3. Professional outfit of employees	4.26		4.16		0.1	
4. Interesting communication tools	3.72		4.09		-0.37	
5. Readiness of system	3.88		4.25		-0.37	
II. Reliability Dimension		3.90		4.18		-0.28
1. Giving prompt service right on time	3.90		4.17		-0.27	
2. Handling cases sympathetically	4.09		4.20		0.11	
3. Customer can rely on BTN's quality	3.81		4.15		-0.24	
4. Giving service in promised time	3.91		4.23		-0.32	
5. BTN has good achievement	3.80		4.15		-0.35	
III. Responsiveness		3.99		4.16		-0.17
1. Explaining clearly and reasonable	4.06		4.17		-0.11	
2. Give exact service to customer	3.95		4.19		-0.24	
3. Always ready to help customer	4.07		4.23		-0.16	
4. Always responding to any complain	4.00		4.03		-0.03	
5. Employees can solve problem	3.90		4.17		-0.27	
IV. Assurance Dimension		4.07		4.15		-0.08
1. Respect and honor customers	4.01		4.14		-0.13	
2. Employees can be trusted	4.09		4.20		-0.11	
3. Employees act politely	4.09		4.20		-0.11	
4. Cust. feel save in doing transaction	4.11		4.17		-0.06	
5. Able to answer all cust. questions	4.06		4.04		0.02	
V. Empathy Dimension		3.87		3.98		-0.11
1. Understand and recognize each cust.	3.83		4.04		-0.21	
2. Give individual service to each	3.84		3.91		-0.07	
3. Give personal attention to each	3.79		3.88		-0.09	
4. Understand what customer need	3.87		4.00		-0.13	
5. Maintain relationship with customers	4.00		4.05		-0.05	

APPENDIX V
PERCEIVED – EXPECTED SERVICE QUALITY

SERV.QUAL.= PERCEIVED-EXPECTED SERVICE

resp.	TANGIBLE					RELIABILITY					Responsiveness					ASSURANCE					EMPHATY				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
1	-3	-3	-1	-3	-1	-1	-1	-1	-3	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1	-3	-1	-1	-1
2	0	-1	0	0	1	1	1	1	0	1	-1	0	0	-1	1	-1	-1	-1	0	1	0	0	1	-1	-1
3	0	1	1	-1	-2	0	0	0	-1	-1	-1	-1	0	-1	-1	-1	1	1	0	0	-2	-1	-1	0	0
4	-1	-1	-1	-2	-2	-3	-1	-2	-2	-2	-1	-2	-1	-1	-1	-1	-1	-1	-1	-2	-2	-2	-2	-2	-2
5	-1	0	0	-1	0	-1	-1	-2	-2	-2	-1	0	-2	-2	-1	0	-1	-1	-2	-2	-1	-1	-2	-1	-1
6	-1	0	0	0	0	-1	-1	-2	-1	-1	-1	-1	-1	-1	-1	-1	-1	0	0	-1	-1	-1	0	-1	-1
7	-1	0	-1	-1	-1	-2	-1	0	-1	0	0	-1	-1	0	-2	0	-1	0	-1	0	0	0	-1	-1	-1
8	0	-1	0	0	1	0	0	1	1	2	1	0	0	1	1	1	0	1	0	1	1	0	0	1	1
9	-1	0	0	-1	0	0	1	-1	0	0	0	0	-1	-1	0	0	0	-1	0	-1	-1	0	0	-1	-1
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21	0	1	0	0	1	1	0	0	0	0	0	0	1	0	0	-1	0	-1	-1	1	1	2	1	1	0
22	0	-1	1	-1	-1	-1	0	-1	-1	0	1	-1	0	0	0	0	0	0	1	0	-2	0	0	1	0
23	0	0	0	0	0	0	-1	0	0	0	-1	0	1	2	-1	0	0	0	-1	1	-1	-1	-2	0	1
24	1	0	-1	-1	-1	0	-2	0	1	0	-1	0	0	1	1	0	-2	1	0	0	0	1	0	0	0
25	0	0	0	0	-1	0	1	0	-1	-1	-1	-1	0	0	-1	0	1	0	1	1	1	2	0	1	1
26	1	1	0	0	0	0	1	0	0	0	0	0	-1	-1	-1	-1	1	0	0	0	-1	-1	-1	-1	0
27	0	0	1	0	0	0	0	1	0	0	0	0	1	1	1	1	0	0	0	0	1	0	1	0	0
28	0	0	1	0	-1	0	0	0	1	1	1	0	1	1	0	0	0	0	0	0	0	1	0	1	0
29	0	0	0	0	0	-2	0	-1	-1	1	-1	1	1	1	1	1	0	1	0	1	0	0	1	0	1
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	0	0	0	1	1	0	1
31	0	0	0	-1	1	0	0	0	0	0	0	0	0	0	1	0	1	0	0	0	0	-1	-2	-1	1
32	1	0	0	0	0	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	1
33	1	0	1	1	-1	0	1	2	1	0	1	0	0	0	0	1	1	1	1	0	0	1	1	1	1
34	0	0	1	0	0	1	1	1	1	0	1	0	1	1	0	0	1	1	1	1	0	0	0	1	1
35	-1	-2	-1	-1	-2	-2	0	0	0	-2	0	0	1	0	0	1	0	1	0	0	1	1	1	0	0
36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	0	1	1	0	0	0	1	1	-1	0	1	0	1	0	-1	1	0	1	1	1	1	0	0	0	1
38	0	0	0	0	0	0	1	0	0	-1	0	1	0	0	1	1	0	0	0	0	0	0	1	0	0

39	0	0	1	0	1	1	0	1	0	0	0	1	1	1	1	-1	1	0	0	1	1	-1	0	1	0
40	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	-1	1	0	0	0	0	1	0	0	1
41	0	0	0	0	1	0	0	0	0	1	1	0	1	0	0	0	0	1	1	0	0	1	1	0	1
42	0	0	0	0	1	1	0	0	0	0	0	1	1	1	0	0	0	0	0	0	-1	0	0	0	0
43	0	-1	0	-1	-2	-1	-1	-1	-1	-2	1	1	-1	0	0	-1	1	0	0	0	0	0	1	0	1
44	-2	-1	-1	-1	-1	-1	-1	-1	1	-1	-2	1	1	1	-2	0	1	-1	0	-2	0	0	0	-2	0
45	0	0	0	0	-2	1	1	0	1	0	-1	-1	-1	0	0	0	0	0	0	0	-1	1	0	0	0
46	0	0	1	0	0	-1	1	-2	-1	0	-1	-1	-1	0	-1	0	1	-1	-1	0	-1	-1	0	0	0
47	0	0	2	0	-1	0	-1	0	-2	0	0	-1	-1	-1	0	-1	0	0	0	-1	-1	-2	-1	-1	0
48	1	0	0	-2	-1	-2	-1	-2	0	-1	0	-1	0	-1	-2	-2	0	-1	0	-2	-3	0	-1	-1	-1
49	0	0	0	-1	-1	-1	-1	-1	-1	0	-1	-2	0	-2	-1	0	-1	-1	0	-1	-2	-2	-1	-1	-1
50	0	0	0	-1	0	0	0	-1	0	-1	1	0	-1	-1	-2	0	0	0	0	0	-1	-1	-1	-1	1
51	0	0	0	-1	0	0	0	0	0	-1	0	-1	0	0	-1	-1	-1	-1	-1	0	0	0	-1	-1	0
52	0	0	0	0	0	0	0	-1	-1	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	0	0
53	1	1	1	1	0	0	1	1	0	0	1	0	0	1	0	0	1	0	0	0	0	0	1	0	0
54	0	0	0	0	1	0	0	0	0	1	1	0	1	0	1	0	0	0	0	0	0	0	0	0	0
55	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	-1	0	0	0	0	0	0	0	0
56	0	0	0	0	0	1	0	1	-1	-2	0	-1	0	-1	-1	-1	-1	-1	0	0	-1	-1	-1	0	0
57	0	0	0	-1	-1	-1	0	0	-1	-1	-1	-1	-1	0	0	0	0	0	0	-2	0	-1	-1	-1	-1
58	0	0	0	0	0	0	-1	-1	0	-1	-1	0	0	0	0	1	0	1	1	-1	0	-1	1	-1	1
59	0	1	0	-1	-1	0	0	0	0	-1	-1	1	-1	0	-1	1	-1	1	1	1	0	-1	-2	-1	0
60	0	0	1	0	0	-1	0	0	0	0	0	0	0	-1	0	1	0	0	1	0	-1	0	-1	-1	0
61	0	0	1	0	-1	-1	0	-1	-1	-2	-1	1	0	0	1	0	0	1	1	-1	0	1	1	1	-2
62	0	0	0	0	0	0	0	-1	0	-2	-1	-1	-1	0	0	0	0	0	0	-1	-1	-2	-1	-1	-1
63	0	0	0	0	1	0	0	1	0	0	-1	0	-1	0	-1	0	0	0	0	-1	0	-1	0	-1	-1
64	-1	-1	0	-1	0	0	0	0	0	0	0	-1	0	-1	0	0	0	0	0	0	-1	-1	-1	-1	0
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66	1	0	0	0	1	1	1	0	0	-1	0	-1	1	1	1	1	1	1	1	1	1	1	1	0	0
67	0	1	1	-1	0	0	0	0	0	0	0	0	0	-1	-1	1	0	1	0	0	-2	-1	-1	-1	-1
68	0	0	1	1	0	0	0	0	0	1	1	1	0	0	0	0	-1	0	1	1	1	1	1	1	1
69	0	-1	0	-1	0	0	0	0	-1	-1	-1	0	0	-1	0	-1	1	-1	0	1	-1	-1	0	0	1
70	0	0	0	0	0	-1	0	0	0	0	0	0	-1	0	0	1	1	0	0	0	1	1	1	2	1
71	-1	0	-1	-1	0	0	0	0	0	-1	-1	0	-1	-1	-1	0	0	-2	-1	-1	1	0	1	1	1
72	0	0	0	0	0	0	0	0	-1	0	1	1	0	-1	0	0	1	1	0	0	1	1	1	1	1
73	0	0	0	-1	0	0	0	1	1	0	0	-2	-1	0	0	1	0	0	0	0	0	1	1	0	1
74	-1	0	1	1	1	1	0	-1	-1	-1	-1	-1	-1	-1	0	0	0	0	-1	0	1	1	1	1	0
75	0	-1	0	0	0	-1	0	-1	-1	-1	-1	-1	0	0	-1	0	-1	0	0	0	0	1	1	1	1
76	0	0	-1	0	-1	0	0	-1	-1	0	0	-1	-1	0	0	-1	0	-1	-1	0	0	1	0	0	1
77	0	0	0	0	0	0	1	0	-1	0	0	0	1	-1	0	0	1	0	0	0	-1	1	0	0	1
78	0	-1	0	0	-3	-1	-1	-1	-1	-1	-1	-1	0	0	0	1	0	0	0	-1	1	0	1	0	0
79	0	-1	0	-1	0	1	-1	-1	-1	-1	-2	-1	-1	-1	-1	-1	-1	0	0	-1	0	-1	1	0	0
80	0	-1	0	0	0	-1	-1	-2	-2	-2	-1	-2	0	0	0	-1	0	-1	-1	-1	0	0	-1	-1	-1
81	-1	-1	1	-1	-1	-1	0	0	1	0	-4	0	0	-1	0	0	-1	0	-1	0	1	-1	-1	-1	-1
82	-2	-3	-1	0	-3	-1	-1	-2	0	-1	0	-1	-1	0	-1	-1	-1	-1	-1	0	-2	-2	-2	-1	-1
83	1	0	0	0	1	-1	0	0	0	-1	0	-1	0	1	-1	-1	-1	0	0	0	0	-1	-1	-1	0
84	0	-1	-1	-1	-1	0	-1	-1	-1	0	0	0	0	-1	0	-1	0	-1	0	-1	-1	-1	-1	-1	-1
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86	0	0	1	0	0	1	0	0	1	0	0	1	1	0	0	1	0	0	1	0	0	0	0	-1	-1
87	-1	0	1	-1	-1	0	-1	-1	0	0	-1	-1	-1	-1	-1	0	-1	-1	-1	-1	0	-1	-1	-1	0
88	0	0	0	0	-1	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	0	0	0	0	0	0
89	0	0	0	1	0	0	0	0	0	-1	0	0	0	1	0	0	0	0	-1	-1	0	0	0	0	0
90	0	-1	-1	0	0	0	1	0	0	0	0	0	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1
91	0	0	0	0	-1	-1	0	-1	0	0	0	-1	0	0	0	-1	0	0	0	-1	-1	0	0	-1	0
92	-1	1	2	1	0	0	0	0	-1	-1	0	1	0	0	0	0	1	1	0	0	0	0	-1	-1	1
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94	1	0	0	1	2	2	-1	1	2	1	0	0	2	0	1	2	0	2	1	0	1	2	1	2	2
95	0	0	-1	0	0	-1	0	1	1	-1	0	-1	0	0	-1	0	0	0	0	0	0	-1	-1	0	0
96	2	2	1	3	1	1	0	1	3	1	0	1	1	1	1	1	1	1	1	1	2	0	1	1	1
97	1	1	0	1	0	0	0	0	1	0	0	0	1	1	0	1	1	1	1	0	0	1	0	1	1
98	0	-1	-1	1	2	0	0	0	1	1	1	1	0	1	1	1	-1	-1	0	0	2	1	1	0	0
99	0	0	0	1	1	2	-1	2	2	2	1	1	1	1	0	0	0	1	1	2	1	1	2	1	1
100	2	0	1	1	1	2	-1	1	1	1	0	1	2	1	2	0	2	0	1	2	1	1	1	2	2
101	0	1	0	2	2	1	-1	2	1	0	1	2	1	1	1	2	1	0	0	0	0	-2	-1	-1	0
102	0	1	0	0	2	2	0	2	1	-1	1	2	1	-1	1	2	1	0	0	-1	0	-2	-1	0	0
103	-1	-1	-1	0	-2	1	-1	1	1	1	0	0	2	2	1	1	1	1	1	1	1	1	1	1	1
104	0	1	1	0	0	0	-1	1	-1	1	0	0	-1	-2	0	1	1	0	1	0	0	1	-1	0	0
105	0	1	0	0	0	1	0	1	0	1	0	0	1	0	1	-1	0	0	0	0	1	-1	1	2	2
106	0	-1	-1	-1	-1	-1	0	0	1	0	0	0	0	1	2	2	1	0	0	-1	-1	-2	-2	0	0
107	1	1	1	2	1	1	0	2	1	0	0	1	-1	-1	-1	1	0	0	0	-1	1	0	0	-1	1
108	0	0	0	0	0	0	0	0	0	0	1	0	-1	-2	1	0	0	0	1	-1	1	1	2	0	-1
109	-1	1	0	2	2	0	-2	0	1	1	0	0	1	0	0	0	1	-1	0	-2	1	-2	0	0	0
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111	-1	0	-1	1	-1	-1	-1	0	-1	0	1	0	0	0	-1	0	-1	1	1	0	0	2	1	1	1
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113	1	0	1	1	-1	0	2	2	1	0	1	0	0	0	0	1	1	1	1	0	0	1	1	1	1
114	0	0	0	0	0	0	1	1	1	-1	0	-1	1	0	0	0	1	1	1	0	0	-1	1	1	1
115	-1	-2	0	-1	1	-2	0	0	-1	-1	1	1	0	0	0	1	-1	1	0	0	-1	-1	-2	-1	-1
116	0	0	0	0	-1	0	0	0	0	-1	-1	0	-1	0	0	0	0	-1	-1	0	0	-1	-1	0	-1
117	0	0	0	0	-1	-1	0	0	0	0	0	1	1	1	0	0	0	0	0	0	-1	0	0	0	0
118	0	-1	0	-1	-2	-1	-1	-1	-1	-2	1	1	-1	0	0	-1	1	0	0	0	0	0	1	0	1
119	-1	0	0	0	0	0	1	0	1	-1	-1	0	0	0	-1	-1	0	0	-1	0	-1	1	0	0	-1
120	0	-1	1	-1	-3	0	-1	-1	-1	0	-1	-2	-2	-1	0	1	0	0	0	0	0	0	0	1	0