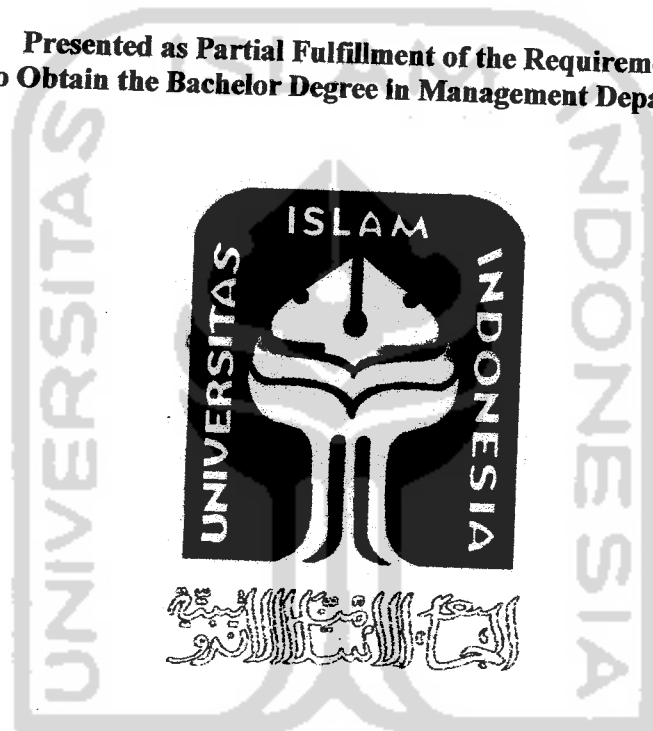


**ANALYSIS EFFECT OF SERVICE QUALITY TOWARD
CUSTOMER SATISFACTION AND CUSTOMER LOYALTY**

**A CASE STUDY OF PT. BANK NEGARA INDONESIA Tbk. OFFICE
BRANCH IN WONOGIRI**

A THESIS

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



Accomplished by:

DIAN STIVANI

Student Number: 03311352

**DEPARTEMENT OF MANAGEMENT
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YOGYAKARTA**

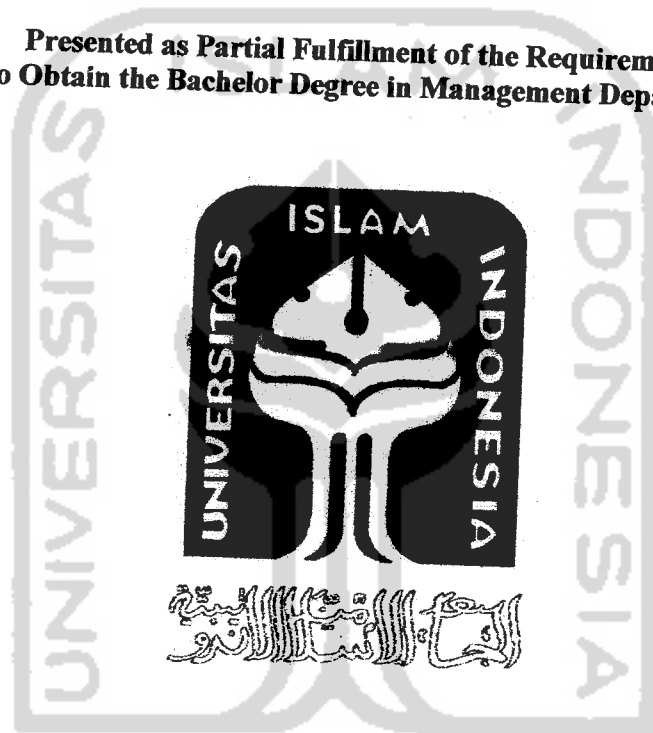
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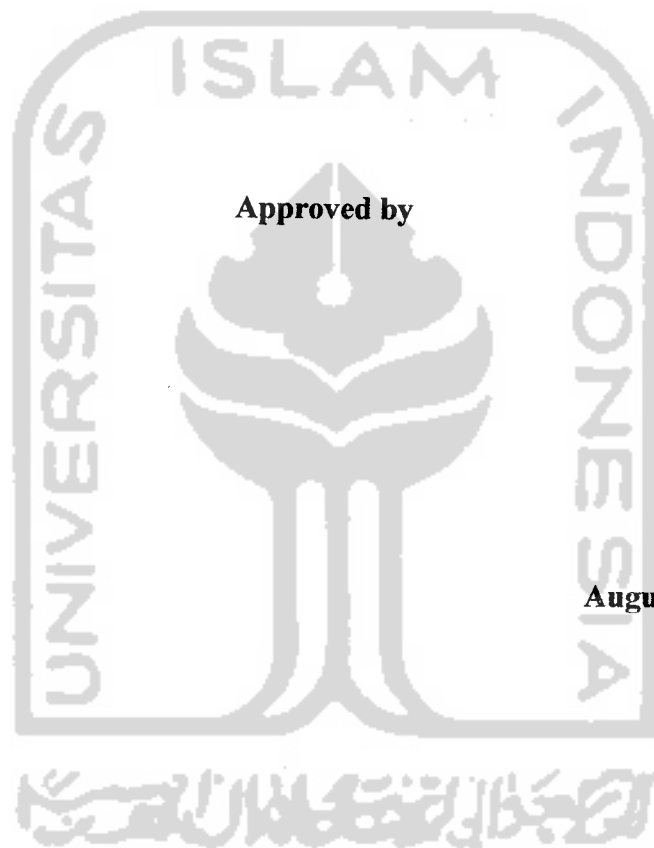
A Thesis

ANALYSIS EFFECT OF SERVICE QUALITY TOWARD CUSTOMER SATISFACTION AND CUSTOMER LOYALTY OF PT. BANK NEGARA INDONESIA Tbk. OFFICE BRANCH IN WONOGORI

By

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August 1, 2008

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A BACHELOR DEGREE THESIS

By

DIAN STIVANI

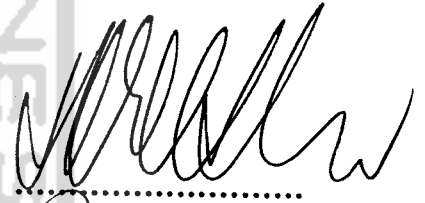
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**Defended before the Board of Examiners
On August 26th, 2008
And Declared Acceptable**

Board of Examiners

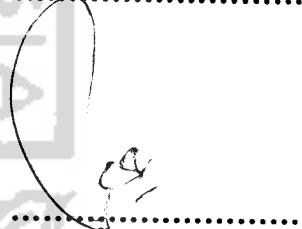
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Suwarsono Muhammad Drs. H., MA.



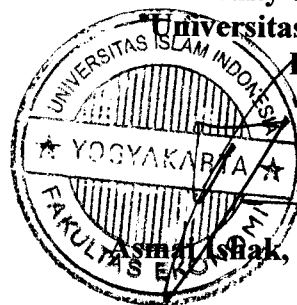
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**Yogyakarta, August 26th, 2008
International Program
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**Universitas Islam Indonesia
Dean**



smat Asbak, Drs., M.Bus., Ph.D.

STATEMENT OF FREE PLAGIARISM

Herein I declare the originality of this thesis which is none other precise similar work has ever presented in acquire any university degree, and as far as in my concern there is neither someone else's opinion nor published work, except acknowledged quotation relevant to the topic of this thesis which have already been stated on the thesis bibliography.

If in the future this statement is not proven as it supposed to be, I am willing to accept any sanction complying with determinate regulation for its consequences.

Yogyakarta, August, 2008

Dian Stivani



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ALHAMDULILLAHIRRABIL'ALAMIN

Yogyakarta, August 26, 2008

DIAN STIVANI

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ABSTRACT

The purpose of this research was to (1) know influence service quality dimension viewed from tangibles, reliability, responsiveness, assurance, and empathy toward customer satisfaction (2) to know influence of customer satisfaction toward customer loyalty (3) to know influence service quality toward customer loyalty with customer satisfaction as mediation variable.

Data collected from 100 customer of Bank BNI Wonogiri with use sample random sampling convenience. Hypothesis test use multiple linear regression, t-test, F-test, and determination coefficient (R^2). Assumption classic test used normality, heteroskedasticity, multicollinearity, autocorrelation.

Result of show that: (1) present significant influence service quality dimension viewed from tangibles, reliability, responsiveness, assurance, empathy, (2) present influence customer satisfaction toward customer loyalty (3) present significant service quality toward customer loyalty with customer satisfaction as the mediation.

KEYWORD: tangibles, reliability, responsiveness, assurance, empathy, service quality, customer satisfaction, customer loyalty.

ABSTRAKSI

Tujuan dalam penelitian ini adalah untuk: (1) untuk mengetahui pengaruh kualitas pelayanan ditinjau dari dimensi tangibles, reliability, responsiveness, assurance, dan empathy terhadap kepuasan konsumen (2) untuk mengetahui pengaruh kepuasan konsumen terhadap loyalitas konsumen (3) untuk mengetahui pengaruh kualitas pelayanan terhadap loyalitas konsumen dengan kepuasan konsumen sebagai variabel mediasi.

Data dikumpulkan dari 100 orang konsumen bank BNI Wonogiri dengan menggunakan metode pengambilan sampel convenience random sampling. Analisis data dilakukan melalui uji validitas dan uji reliabilitas yang menggunakan analisis regresi linier berganda, uji t test, F test, dan koefisien determinasi (R^2). Pengujian asumsi klasik menggunakan normalitas, heteroskedasitas, multikolinier, dan autokorelasi.

Hasil penelitian menunjukkan bahwa (1) terdapat pengaruh antara kualitas pelayanan ditinjau dari dimensi tangibles, reliabilitas, responsiveness, assurance, dan empathy terhadap kepuasan konsumen (2) terdapat pengaruh antara kepuasan konsumen terhadap loyalitas konsumen (3) terdapat pengaruh antara kualitas pelayanan terhadap loyalitas konsumen dengan kepuasan konsumen sebagai mediasi.

Kata Kunci: tangibles, reliabilitas, responsiveness, assurance, empathy, kualitas pelayanan, kepuasan konsumen, loyalitas konsumen

CHAPTER 1

INTRODUCTION

1.1 Study Background

Financial sector is a strategic institution in supporting economic system. This can be identified from its comprehensive role whether as an intermediation and as a support in payment system. Activities of financial sector in Indonesia are dominated by banks. One of familiar banks that has been known by the society is PT. Bank Negara Indonesia Tbk I office branch in Wonogiri.

Recently, there are very tight competitions between banks especially in satisfying their customers to give those customers the best service they can do. Customers will look for product that can give them the best service they can have, because of this condition, therefore banks should be able to improve their ability in giving customer service. Bank institution that has high competence in giving service to customers will be able to dominate the market.

Because of having the objective to get big sales from large amount of customers, then PT. Bank Negara Indonesia Tbk tends to decide the duty of sales person in the organization structure based on product. An approach of this strategy is customer focus, with the purpose to get customer satisfaction; the key roles are sales team, organization based on customers and competitive product. The success of selling is developed with an approach of customer loyalty to the company product. This approach has some criteria such as: understanding well about customer's problems and helping them to solve those problems, having competent people in the area product knowledge and understanding market segmentation.

Organization of a company consists of structure, policy and company's culture, all of which can not work well in fast changing work situation. Company's culture is hard to be changed. The change of company's culture sometimes is the key success in applying new strategy.

In the effort of increasing better customer service to its customers, PT. Bank Negara Indonesia and objective and target with customers as the orientation; emphasizing more on the satisfaction and the wants of the customers. The process of giving services to the customers will create lots of direct contact with them, and will open the opportunities for offering different kinds of product's attributes and other services provided by the bank, Therefore it will optimize profit gained. On the other hand, society that has become a customer of a bank has his own hope that their needs will be fulfilled and always give a judgment whether the employees' work and attribute received are appropriate with the needs that they want or not.

There are two important considerations in giving the best service to the customers which can create customers satisfaction, i.e.:

1. Customer service should be designed as a leadership issue so every employee should watch his own behavior and manner that can please customers. The manager is responsible to make his employees convince customers. So that PT. Bank Negara Indonesia becomes trusted company and can get customer's loyalty.
2. Customer service should be emphasized on a marketing issue. Marketing should be able to reach or find new customers and also guide present customers. This thing could be reached if PT. Bank Negara Indonesia emphasizes on the importance of having competitive

advantage in the marketing strategy by giving the best quality of services to the customers (Assauri, 2003).

Financial institution which succeed in playing the role in the market is the institution that could emphasize the marketing strategies on the customer service and that could create customer satisfaction. One of efforts that can be done is trough the creation and the establishment of organization service quality by doing service excellence i.e., giving service not just with smile so there would be an eye contact with the customers but it is more complicated than that, There are company's effort to increase the service given, where in the service process should appreciate the customers, change behavior and change measurement standard of a service to the service that is considered good.

Based on the study background above, researcher chose a title of "Analysis Effect of Service Quality toward Customer Satisfaction and Customer Loyalty of PT. Bank Negara Indonesia Tbk. Office branch Wonogiri".

1.2 Problem Identification

Understanding the customer behavior is very important for the company. The reason why people buy and consume a product or service or the act of purchasing, and also includes the using of products is service that can affect satisfaction and loyalty derived from using them.

Based on the introduction mentioned before, the basic problem that could be stated here is how the customer's behavior toward service quality in BNI Wonogiri Branch is.

1.3 Problem Formulation

1. Is there any influence of service quality dimensions viewed from dimensions such as tangible, reliability, responsiveness, assurance and empathy toward customer satisfaction?
2. Is there any influence of customer satisfaction toward customer loyalty in PT. Bank Negara Indonesia Tbk. Office branch in Wonogiri?
3. Is there any influence of service quality toward customer loyalty with customer satisfaction as mediation variable in PT. Bank Negara Indonesia Tbk. office branch in Wonogiri?

1.4 Limitation of Research Area

1. The research is going to be conducted at BNI Wonogiri branch only.
2. This research emphasized on customer who come to BNI branch only.

1.5 Research Objective

1. To identify the influence of service quality dimensions viewed from dimensions such as tangible, reliability, responsiveness, assurance and empathy toward customer satisfaction.
2. To identify the influence of customer satisfaction towards customer loyalty.
3. To identify the influence of service quality towards with customer loyalty with customer satisfaction as mediating variable in PT. bank Negara Indonesia Tbk. office branch in Wonogiri.

1.6 Research Benefit

1. This research will give some contributions to knowledge in the area of human resources, especially in the relation with service quality on customer satisfaction and customer loyalty in PT. Bank Negara Indonesia tbk. office branch in Wonogiri.
2. It will be valuable for the management decision.
3. The method used in this research hopefully can be useful for similar research in other product.

1.7 Definition of Terms

1. Service Quality

Service quality is commonly noted as a critical prerequisite and determinant of competitiveness for establishing and sustaining satisfying relationships with customers.

2. Customer

According to the law of Republic of Indonesia number 7, 1992 about banking as the way it is change on the law number 10, 1998, customer is defined as any party who uses the financial service of 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.



CHAPTER II

THEORITICAL BACKGROUND

2.1 Theoretical Review

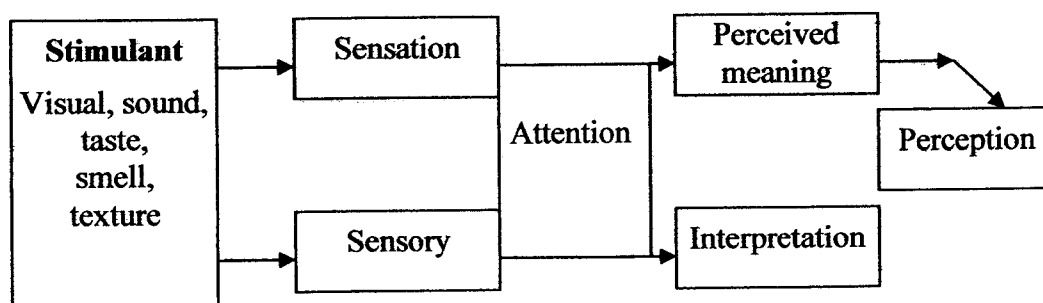
2.1.1. Customer Perception

Kotler (1997: 185), perception is the process of selecting, organizing, interpreting stimulant by someone so it can have certain meaning. Stimulant constitutes physic, visual and verbal communication that can influence the perception of someone.

Sutisna (In Kusumah 2002: 21) defines perception as a process of selecting, organizing and interpreting stimulants. Stimulants is defined as a physical form, visual or verbal communication that can influence individual perception.

From figure 2.1.1 below, we can see that perception is the process of selecting, organizing and interpreting stimulants which include visual, sound, smell, taste and texture. Stimulus characteristics which influence consumer are sensory element such as smell, taste, sound, visual, and hearing and also structural element such as size, form, position, color and contrast.

Figure 2.1 Perpetual Process (Sutisna, 2001: 62)



2.1.2 Customer Loyalty

Customer loyalty is a commitment to deeply retain by doing repeat buying or continue subscribing of the chosen product or service consistently in the future comes, although situation and marketing effort could influence and have potential to cause the change of behavior (Oliver, 1997).

There are lots of observation explaining about customer satisfaction that is frequently determined by product and service quality offered. In the service context, some of customer satisfactions are illustrated as an antecedent of service quality (Bitner, 1990; Cronin and Taylor, 1992). Thus service quality is not the same with satisfaction, but it relates with satisfaction (Cronin and Taylor, 1992).

Research shows that there is high positive correlation between satisfaction and quality conception and also product loyalty (Blomer et. Al., 1998). As service loyalty, service quality or customer satisfaction is a decisive factor from antecedent key in the bank industry or in other industry (Dick and Basu, 1994).

According to Jacoby and Chesnut (1978), bank loyalty is defined as having the characteristic of bias (non random) which constitutes the behavioral response, expressed in the long term with some of decision making which views one bank from group of bank which constitute psychology process and function resulting brand commitment.

Loyalty conceptualization and measurement can be seen from the retain reaction that has been done by the customer after done evaluation toward service. Dimensions which is usually used to measure loyalty are the repurchase intensity, ability to give recommendation, ability to pay and loyalty when the price goes up. Based on those

dimensions of loyalty, there are 4 main framework concepts which shape customer loyalty. They are word of mouth communication, intensity of buying, price sensitivity and behavioral complaint (Zeithaml et.al, 1996).

2.1.2.1. The benefit of Loyalty:

The study of loyalty in online environments is a prime importance for companies. In traditional environments, loyalty provides organizations with major benefits, including post-purchase consumer advocacy (i.e., positive word of mouth) (Reichheld, 1996; Zeithaml, Berry & Parasuraman, 1996); decreased search motivation (Holbrook, 1978); a greater resistance to counter-persuasion (Wood, 1982); an increase in the frequency of purchases (Reichheld & Sasser, 1990); and for companies with loyal customers, it is translate into having more time to respond to competitors' actions (Aaker, 1991). These benefits often lead to lower costs, additional revenues, and better organizational performance (e.g., Anderson & Sullivan, 1990; Formell & Wernerfelt, 1987; Reichheld & Sasser, 1990), such as increased firm profitability (Hesket, Sasser & Hart, 1990). Loyalty reduces marketing costs because retaining customers costs is less than attracting new ones. It may be five times more costly to attract customers than it is to retain them. By increasing retention by five percent, profits may go up, up to, 100% (Reichheld & Sasser, 1990). Loyalty lowers transaction costs (i.e., time and cost of negotiation) and increases the possibility to cross-sell products and services (Griffin, 1996). Also, a relationship between loyalty and cost savings may due to experience curve effects. Organizations serve their long-term customers more efficiently (Reichheld & Sasser, 1990). Regular customers

understand how the organization operates and are familiar with its processes; consequently, they place less demands on employees (Chow & Holden, 1997). Furthermore, loyalty keeps customer away from competitors, and the money saved by dealing with loyal customers which can be reinvested into improving products and services (Griffin, 1996). Although several of the benefits associated with loyalty are financial, many are intangible. One of the most important benefits of loyalty may be the customer's willingness to voice dissatisfaction and give the company the time necessary to respond and improve on its shortcomings instead of immediately exiting the relationship (Czepiel & Gilmore, 1987).

2.1.3. Customer Satisfaction

Customer satisfaction according to Kotler (2000: 36) is the level of someone's feeling after compared the work and the result received with what he expected. To make someone satisfied an institution should be able to reach his expectations.

Furthermore, Kotler explained that one main way to differentiate service of a company is by giving service consistently higher than its competitors. The key is to fulfill customer's expectation by giving quality service that they wanted. Customer expectations are developed from their past experience, from their mates or their colleagues, and also promises given by the company or its competitors. Consumer chooses service supplier based on those factors and after received service then he compare the service received with his expectations. If the service received felt lower than the expected service, consumer will not satisfy. Furthermore, they will not attract anymore to the service

supplier. If service received felt higher than the expected service, consumer will satisfy and possibly will use the same service supplier again.

According to Engle, Blackwell and Miniard (1992: 545), customer satisfaction is an evaluation after consumption where alternative that had been chosen fulfilled or exceeded his expectations. Whereas dissatisfaction is the negative result of confirming expectations. To reach high level of customer satisfaction, need comprehension about what customers wants and develop commitment of everyone in the organization to fulfill these needs. Management should develop organization culture that could understand and fulfill customer's needs (cravens W. David, 1998: 8). Satisfied customer with the product or service will give positive contribution to the company, and in the contrary, unsatisfied customer automatically will give negative implication toward the life of the product or service in the market.

Whereas according to Dharmmesta and Handoko (2000: 56), customer satisfaction is not solely gained from the quality of product offered, but also from service given to the customers by the producer which by giving, observe the wants and adjust the needs appropriately with customers, and because of that, any kind of services then given by producers when offering their products to customers.

There are some strategies which can be combined to gain and increase customer satisfaction (Wilkaningtyas, 1998: 34):

1. Frequency Marketing Programs

In this strategy, the transaction relation between service supplier and customers is routine, not over when the sales have been done or long term relationship with

customers continually. Therefore, it is expected that routine buying can happen. One of factors needed to expand the relationship is customer data base which is the list of customer's names that are prospectful.

2. Superior Customer Service

Company should offer services more superior than its competitors. To attain, this, bigger funding is needed and also need high quality of human resource. By giving superior service, company will charge higher price for it.

3. Unconditioned Guarantee/Extraordinary Guarantee

Company expands augmented service toward its core service, for example by giving good service when selling products. The main function of guarantee is to lessen the risk of loss before and after bought the services, and also force the company related to give the best services and gain customer loyalty.

4. Handling Complaint Effectively

There are six aspects in complaint handling, i.e. 1) Show empathy to any customer who is unsatisfied and angry, 2) As soon as possible handling customer's complaint, 3) Be fair and proper in solving the problem and the complaint of the customer and there is win-win solution between both service supplier and customer., 4) Simplify the connection between customers and supplier, so customers feel easy in contacting the company, 5) Increasing company's performance, 6) Employees empowerment which therefore they can be creative in doing their job and in solving their problems.

There are factors affecting Customer Satisfaction:

Evaluating customer satisfaction toward products, services or certain company, usually based on some factors or dimensions. The factor usually used in evaluating customer satisfaction on products(Tjiptono, 1994: 28- 29) include:

1. Performance characteristic from the core product that has been bought.
2. Characteristics or additional features, i.e. secondary characteristic or complement.
3. Reliability, the probably of product will be broken or fail to be used.
4. Conformance to specification, how far design and operation characteristics can fulfill determined standard.
5. Durability, relates with how long the product can be used.
6. Service ability includes speed, competency, fitting, easy to repaired, and also satisfying complains handling.
7. Aesthetics, the power of product in attracting the five senses.
8. Perceived quality, image and product reputation and also the responsibility of company towards its product.

Customer Satisfaction Measurement:

Generally to measure the level of customer satisfaction can be conducted by some ways (Kotler, 2000: 38):

1. Complain and suggestion system

In this system, a company can develop a special channel that can be used

To accommodate every complain or customers suggestion.

2. Customer satisfaction survey

Other way to measure the level of customer satisfaction is by doing direct surveys to customer periodically.

3. Ghost shopping

Company employs some employees to act as if they are true potential buyers; they give reports about strength or weaknesses of product that have been bought or services that have been used and competitor's products based on their experiences when buying products or using services.

4. Lost customer analysis

Company tries to contact customers who quit and no longer use the products or services of the company and move to other company. If the analysis shows that there is an increase amount of customers who are missing. It shows that the company could not give satisfaction to its customers.

2.1.4 Service Quality

According to Parasuraman et. Al (1990), there are 10 items determining customer satisfaction, i.e.:

1. Easy access to contact.
2. Communication means keeping customers informed in the language that they can understand and listen to them.

3. Competence means politeness, respect, consideration and friendliness of contact personal.
4. Courtesy involves politeness, respect, consideration and friendliness of contact personal.
5. Credibility involves trustworthiness, believability, and honesty. It involves having the customer's best interest at heart. Contributing to credibility are: company's name, company's reputation, personal characteristics of contact personnel and the degree of hard sell involves interactions with the customer.
6. Reliability involves consistency of performance and dependability. It means that the firm performs the service right the first time. It also means that the firm honors its promises.
7. Responsiveness concerns the willingness or readiness of employees to provide service.
8. Security is the freedom from danger, risk or doubt towards service given by the sales personnel to the customer.
9. Tangibles include the physical evidence of the service given, this can be explained by sales personnel offering product from retailer to customer.
10. Understanding / knowing the customer which involves making the effort to understand the customer's needs.

According to Zeithaml et.al (1996) there are five dimensions determining service quality, they are:

1. Reliability, the capability to give service according with the promise.
2. Responsiveness, employee response to help and give quick service including efficiency employee in serving customer, quick transaction service, and handling customer complain.
3. Assurance, the ability of employees' knowledge toward exactly product, Friendly quality, attention and polite in giving service and giving safety in make using service and capability to invest customer felling toward company.
4. Emphaty, individually attention from company to the customer like easy to contact the company, capability of employee to communicate with the customer, and the effort of company to realize the longing and customer needed.
5. Tangibles, physical facility performances like; building and front office room, Parking park, purity, neatness, and comfortable of room, completeness of communication tools and employees performances.

According to Hart, Christopher W. L., James L. Heskett and W. Earl Sasser Jr., (1991) in their article "The Profitable Art of Service Recovery", explained that there are 9 important dimensions in dealing with service problems because of incompatible with the expectations of the customers, in other words "how the best companies turn complaining customers into loyal ones".

1. The road to service recovery, Service Company should be able to know errors simultaneously. It could be obtained by focusing on customer satisfaction, adopting behavior which focused on customers, and obtaining special skills to fix problems. This expertise is hard for the company, the mixing of quality control and past experience that can make intermediary service system easier and more efficient.
2. Measure the cost, early measurement especially for recovering service, manager frequently wrong in estimating the lost profit as customers feel unpleased and also wrong in managing the way to avoid lost. Measurement frequently used is one of ways to get attention from top management.
3. Break the silence, every customer complaint is a chance for company to prove its commitment toward the service, even if the company never gets any complaint. Customers do complain by mailing, calling, asking directly to the manager. Hearing customers is very important. Managers should actively questioning customer's problems.
4. Anticipate needs for recovery, company anticipates by monitoring certain area of the organization and go in the direction of strategy for recovering service. Good problem solving is by directly anticipating when there is an error.
5. Act fast, fast problems identification, in fact previous data collection of customers is the key success if the company responses quickly.
6. Train employees, organization should train its people who involve directly with customers. Activity closed to customers is the first in knowing about the problems and in the best position to do what is best to satisfy the customers. Training can be done in

long term to develop communication skill and creative thinking that will be needed to interact with the customers.

7. Empower the front line, training gives a sight needed also endeavoring employees by giving them authority, responsibility, intensive or appreciation, take care and pay attention to the customers. Good service relies on standard operation procedure for problems occur from time to time. Employees should be given positive reinforcement for problem solving that could ease customers.
8. Close the loop, if customer gave complaint directing to recovery, company should tell customers about availability of the recovery action, with this action can make customers as if they are part of quality control.
9. Brilliant recoveries, recovery is a different management philosophy, one of them as the main business purpose is to attract and satisfy customer;s needs.

2.2 Previous Research

Shergill G.S and Bing Li (2002) research entitled “Internet Banking an Empirical Investigation of a Trust and Loyalty Model For New Zealand Banks” shows a result that customer satisfaction is an important factor affecting customer loyalty of Internet-Banking, because customer does not only receive economic benefit from the service but also receive social and psychological benefit.

Research by Bloemer et.al (2003) entitled “The Psychology Behind Commitment and Loyalty an Empirical Study in a Banking Setting” reveals a result that affective commitment has pivotal role in shaping customer loyalty through improving positive communication by

word of mouth, increasing the intensity of buying, and increasing insensitivity of pricing, whereas normative commitment reveals that there is no significant relation towards intensity of buying.

Research by Kristof et.al (2003) entitled “The Relationship Between Consumers Unethical Behavior and Customer Loyalty in a Retail Environment” reveals a result that there is a significant relation between affective commitment and all measurement aspects of consumers ethic in department store, no significant relationship between behavioral loyalty and customers’ unethical behavior. Affective commitment is more important in explaining ethical behavior rather than behavior loyalty.

Research by Thorsten and Alexander (1997) entitled “The Impact of Customer Satisfaction and Relationship Quality on Customer Retention: A Critical Reassessment and Model Development” reveals as result that relationship exists between satisfaction and moderated customers’ memory with related quality construct.

Research by Thorsten (2002) entitled “Understanding Relationship Marketing Outcomes: an Integration of Relational Benefits and Relationships Quality” reveals a result that long term relationship exists between customers and company’s services, this relationship especially in customer loyalty and communication by word of mouth.

2.3 Conceptual Framework

According to Assauri (2003) financial institution that succeeds in playing the role in the market is a financial institution emphasizing the marketing strategy to the customer service

that can create customer satisfaction. One of efforts that can be done is developing and establishing the culture of the organization's service through service excellence.

Service is one of very specific efforts, detail, concrete and very clear in fulfilling customers' needs. If customers can get what they want, they would be very happy. If the customers' expectations are fulfilled, they would be pleased. Company will benefit from satisfying customers. Which will create customer behavior that always return to the company which satisfies needs.

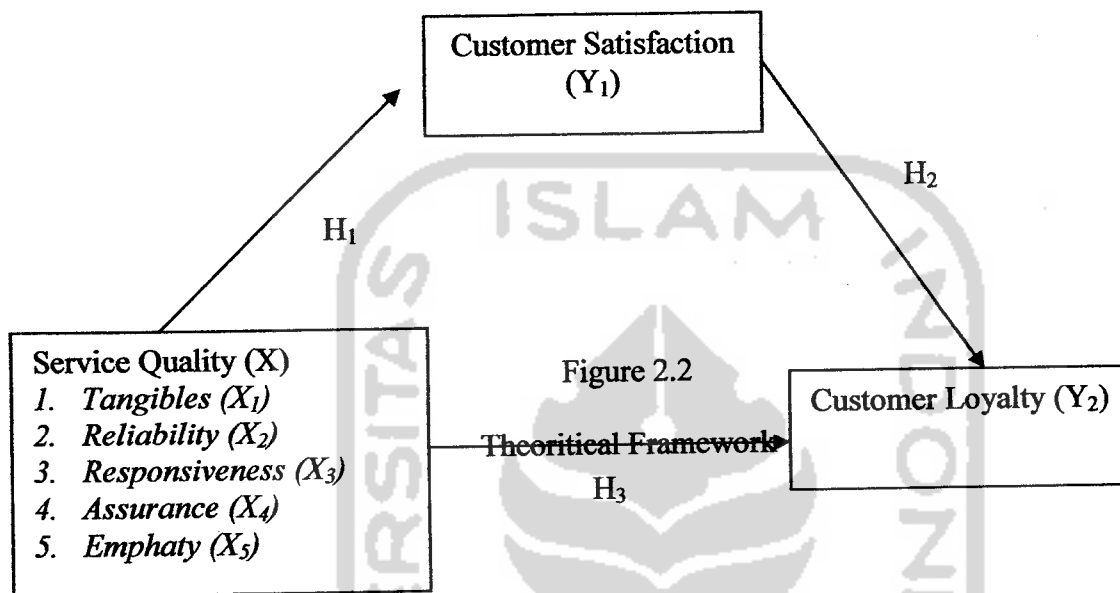
If the process continually happens reoccurrence and continually cultivated it will give satisfaction to customers appropriately with their hopes. For that, company needs more efforts to see ahead further, not only give satisfaction to customers but also create customer to be loyal.

In his study about customer loyalty of a bank, James dan Sasser (1995) found that customers who declare "completely satisfied" tend to be more loyal rather than those people who only "satisfied". That is why lots of expert clarifies that the level of highest satisfaction or very satisfied can be judged as an accepted work level.

According to Oliver (1997) relationship between customer satisfaction and customer loyalty is not a substitution to each other. Loyal customers may not always be satisfied (for instance if there are only few brand options) and it can be that very satisfied customers not be always loyal (for instance if there are lots of brand alternatives).

Research by Ngurah (2001) entitled "*Kualitas Jasa dan Kepuasan Pelanggan pada Perum Penggadaian Cabang Pungkur Kota Bandung*", using service quality method (servqual) shows that the level of customer satisfaction towards service quality of *Perum*

Pengadaian is in the very good classification, whereas service that has been done close to the level of ideal customer satisfaction that customers wanted.



2.4 Hypothesis Formulation

2.4.1 According to Assauri (2003) financial institution that succeeded in playing the role in the market is financial institution emphasizing the marketing strategy to the customer service that can create customer satisfaction. One of efforts that can be done is developing and establishing the culture of the organization's service through service excellence. According to Cronin and Taylor (1992) service quality is not the same with satisfaction, but it relates with satisfaction. Based on theories and research results above then the first hypothesis can be concluded:

H_1 : Service quality influencing customer satisfaction in PT. Bank Negara

Indonesia office branch in Wonogiri.

2.4.2 Loyalty conceptualization and measurement can be seen from the retain reaction that has been done by the customer after the evaluation toward service. Dimension which usually used to measure loyalty are the repurchase intensity, ability to give recommendation, ability to pay and loyalty when the price goes up. Based on those dimensions of loyalty, there are 4 main frame work concepts which shape customer loyalty. They are word of mouth communication, intensity of buying, price sensitivity and behavioral complaint (Zeithaml et. Al, 1996). Research shows that there is a high positive correlation between satisfaction and quality conception and also product loyalty (Blomer et. Al., 1998). As service quality, service quality or satisfaction felt is a decisive factor from antecedent key in the bank industry or in other industry (Dick and Basu, 1994).

Based on theories and research results above then the second hypothesis of this research is:

H₂ : Service quality influencing customer loyalty in PT. Bank Negara Indonesia office branch in Wonogiri.

2.4.3 To get satisfaction, a person should be able to fulfill his expectations. One of ways to differentiate the service of a company is by providing service consistently and superior than its competitors. Kottler(2000) found that customers who declare “completely satisfied” tend to be more loyal rather than those people who are only “satisfied”. Shergill G.S and Bing Li (2002) research entitled “Internet Banking an Empirical Investigation of a Trust and Loyalty Model For New Zealand Banks” shows as result

that customer satisfaction is an important factor affecting customer loyalty of Internet-Banking, because customer does not only receive economic benefit from the service but also receive social and psychological benefit.

Based on theories and research results above then the third hypothesis of this research is :

H₃ : Customer satisfaction influencing customer loyalty in PT. Bank Negara Indonesia office branch in Wonogiri.

2.4.4 According to Kottler (1997), service quality should be started from customer need and ended in customer perception. Customer perception towards service quality is an overall judgement of superiority of a service. Storey and Easing Wood (1998 :1) concluded that management should view overall services offered from the customer point of view. According Tse and Wilton (1998: 207), customer satisfaction is a customer respond on the comparison between their expectation and product performance used. If customer feel satisfy, it will give them big motivation to do repeat buying, and vice versa. Loyalty can be shaped if customers feel satisfied with the brand or service level received and have an intention to continue the relationship (Selnes, 1993: 21). Based on the theory and research study above, then the fourth hypothesis of this research is :

H₄ : Service quality affecting customer loyalty with customer satisfaction as the mediation variable in PT. Bank Negara Indonesia office branch in Wonogiri.

CHAPTER III

RESEARCH METHOD

3.1 Research Subject

This research is a survey on the customers of PT. Bank Negara Indonesia office branch in Wonogiri. The reason in choosing PT. BNI is because of the data availability needed of this research. By using the data of this research, the company can get the information about the relation of service quality toward customer satisfaction and customer loyalty in PT. Bank BNI Tbk. Office branch in Wonogiri.

3.2 Research population and Sample

3.2.1 Population

The population of this research is all of the customers, of PT. Bank Negara Indonesia office branch in Wonogiri, they are 25.000 customers of BNI in all of Surakarta region. For Wonogiri itself the total number of the entire customers of the Bank are 2000 cutomers.

3.2.2 Sample

Sample is a part of examined population. There are 100 respondent involve for this research. Technique of collecting sample used is random sampling convenience, where the technique of determining sample is conducted randomly towards the number of respondents in

PT. Bank Negara Indonesia office branch in Wonogiri who become the sample from the total population that had been determined earlier.

3.3 Data Resources.

3.3.1 Primary Data

Primary data is the data gained from questioner given by the respondents related conducted research.

3.3.2 Secondary Data

Secondary data is the data taken from book literature or another resources related with this research.

3.4 Methods of Collecting Data

Methods of collecting data in the research are:

3.4.1 Questioner

Question lists in the form of questioner are given to customers of PT. Bank Negara Indonesia office branch in Wonogiri.

3.4.2 Documentation

Documentation is the way of collecting data by searching and collecting data needed in the research based on company resources.

3.4.3 Observation

Observation is conducted through observation on company's activities directly by doing towards company's activities directly (Suharsimi Arikunto, 1998: 224).

3.5 Operational Definition and Variable Measurement.

No	Variable	Notation	Operational Definition	Indicator	Measurement
1.	Customer Loyalty	Y_2	Commitment to deeply retain by doing continual buying or continue subscribing of the BNI's products consistently in the future comes	Consists of 3 indicator: Repeatedly using the products, giving information to others, proud using BNI products	Questioner with score on Likert Scale 4 level
2.	Customer Satisfaction	Y_1	Satisfaction about job performance and services of Bank	Consist of 4 indicators: product, job performance,	Questioner with score on Likert Scale 4 level

			Negara Indonesia	ATM system, transaction procedure	
3.	Service Quality	X	How far the different between reality and expectation of the customer for service received from Bank Negara Indonesia office branch in Wonogiri	Consist of 5 indicators: dimensions (tangibles, reliability, responsiveness, assurance, and empathy.	Questioner with score on Likert Scale 4 level

3.6 Data Analysis

3.6.1 Data Research Test

1) Validity Test

The validity test is for knowing how accurate a test is or a measurement tool in doing its measurement function. The way of doing this test is by correlating among the total score. Now, the correlation technique

applied in this research is Product Moment Correlation Technique (Sugiyono, 1999: 182).

Formulation of Product Moment Correlation is as follows:

$$R_{xy} = \frac{n(\sum XY) - (\sum X)(\sum Y)}{\sqrt{\{n\sum X^2 - (\sum X)^2\} \{n\sum Y^2 - (\sum Y)^2\}}}$$

(Sugiyono, 1999: 182)

Where:

- R_{xy} = correlation coefficient
 X = item's score
 Y = item's factor
 n = the total number of respondents

2) Reliability Test

Reliability analysis shows the interpretation whether an instrument can measure something consistently from time to time. A measurement is reliable if the measurements give consistent result. Reliability can be measured by using Cronbach alpha method.

Formulation of Cronbach Alpha:

$$\left[\frac{k}{k-1} \right] \left[1 - \frac{\sum \sigma_b^2}{\sigma_t^2} \right]$$

(Sekaran, 2000)

Where:

r = instrument reliability

k = the amount of question items

$\sum \sigma_b^2$ = the amount of item variant

σ_1^2 = total variant

b. Classical Assumption Testing

1) Normality Test

Normally testis conducted by observing Normal Graphical figure of P-P Plot where the occurrence of those indicators are detect by observing dots to be following the direction of linier line from left below to right top. If those dots are follow the direction of linier line, it means the normally symptom occurs.

2) Heterokedastisity Test

Heterokedastisity symptom occurs as a result of residual variation differentiating in each observation. In this part, the way to detect whether heterokedastisity symptom occurs or not is by observing graphic plot between score of variable bond prediction (Z_{pred}) with its own residual (S_{dresid}). The detection of symptom occurrence can be observed by seeing

the occurrence of certain pattern in scatter plot graphic. The basis of decision making about heterokedastisity analysis are as follows:

- a) If there is a certain pattern, such as dots forming certain organized pattern (wavy, widening and then tightening), then it shows that heterokedastisity symptom occurs.
 - b) If there is no clear pattern, and dots spreading above and below zero number on y-axis, then it shows that heterokedastisity symptom does not occur. In detail, the result of heterokedastisity test showed in scatter plot graphic figure.
- 3) **Multikolinierity Test**

Multikolinierity test is conducted to know whether free variables are not correlated to each other or whether there is linier relation between free variables in regression model.

- 4) **Autocorrelation Test**

Autocorrelation test is for knowing whether there is a correlation between members of observation series that has been put in order according to time series or according to cross sectional. It means that the result of certain year is influenced by the previous year or the year after. There is a correlation of cross section data if the data in one place is influences or influencing another place. To detect whether autocorrelation occurs or not, Durbin-Watson statistic test can be used.

3.7 Hypothesis testing

3.7.1. Testing Hypothesis 1

The first hypothesis is for knowing the effect of service quality dimensions (tangibles, reliability, responsiveness, assurances, and empathy) toward customer satisfaction in PT. Bank Negara Indonesia office branch in Wonogiri by using multilinear regression analysis, t-test, f-test, and coefficient determinant.

a) Analysis Multi Linear Regression

$$CS = a + bServQual + e$$

Where:

CS = Customer Satisfaction

a = Constant

ServQual = Service Quality

e = disturbing variable

b) T- test

This test is for knowing the influence of each independent variable toward dependent variable. If the significant level $< 0,05$, it can be concluded that there is a significant influence between independent variable with dependent variable individually. On the contrary, if significant $> 0,05$, than there is no significant influence (Santosa, 2000: 168)

c) F- test

This test is for knowing whether there is a significant influence between independent variable together with dependent variable. If the significant level $< 0,05$, then H_0 is rejected and H_a is accepted which means independent variable, together, significantly influence towards dependent variable, if significant $> 0,05$, then H_0 is rejected and H_a is accepted which means independent variable, together, significantly influences towards dependent variable (Santosa, 2000: 169).

d) Coefficient determinant

Coefficient Determinant (R^2) is to know how big the influence of independent variable towards the up and down of dependent variable. If R^2 close to 1, it shows that independent variable, together, influences dependent variable so the model used can be categorized good.

3.7.2. Testing Hypothesis 2

The second hypothesis is for knowing the effect of service quality dimensions (tangibles, reliability, responsiveness, assurances, and empathy) on customer loyalty in PT. Bank Negara Indonesia office branch in Wonogiri by using multilinear regression analysis, t-test, f-test, and coefficient determinant.

a) Analysis Multi Linear Regression

$$CL = a + b\text{ServQual} + e$$

Where:

CL = Customer Loyalty

a = Constant

ServQual = Service Quality

e = disturbing variable

b) T- test

This test is for knowing the influence of each independent variable toward dependent variable. If the significant level $< 0,05$, it can be concluded that there is a significant influence between independent variable with dependent variable individually. On the contrary, if significant $> 0,05$, then there is no significant influence (Santosa, 2000: 168)

c) F- test

This test is for knowing whether there is a significant influence between independent variable together with dependent variable.

If the significant level $< 0,05$, then H_0 is rejected and H_a is accepted which means independent variable, together, significantly influences towards dependent variable, if significant $> 0,05$, then H_0 is rejected and H_a is accepted which means independent variable, together, significantly influence towards dependent variable (Santosa, 2000: 169).

e) Coefficient determinant

Coefficient Determinant (R^2) is to know how far the influence of independent variable on the up and down of dependent variable.

If R^2 close to 1, it shows that independent variable, together, influences dependent variable so the model used can be categorized good.

3.7.3 Testing Hypothesis 3

The third hypothesis is for knowing the effect of customer satisfaction toward customer loyalty in PT. Bank Negara Indonesia office branch in Wonogiri by using multilinear regression analysis, t-test, f-test, and coefficient determinant.

a) Analysis Multi Linear Regression

$$CL = a + bCS + e$$

Where:

CL = Customer Loyalty

a = Constant

CS = Customer satisfaction

e = disturbing variable

b) T- test

This test is for knowing the influence of each independent variable on dependent variable. If the significant level $< 0,05$, it can be concluded that there is a significant influence between independent variable with

dependent variable individually. On the contrary, if significant $> 0,05$, than there is no significant influence (Santosa, 2000: 168)

c) F- test

This test is for knowing whether there is a significant influence between independent variable together with dependent variable.

If the significant level $< 0,05$, then H_0 is rejected and H_a is accepted which means independent variable, together, significantly influence towards dependent variable, if significant $> 0,05$, then accept H_0 and reject H_a which means independent variable, together, significantly influences dependent variable (Santosa, 2000: 169).

f) Coefficient determinant

Coefficient Determinant (R^2) is to know how far the influence of independent variable on the up and down of dependent variable is. If R^2 closed to 1, it shows that independent variable, together, influencing dependent variable so the model used can be categorized good.

3.7.4 Testing Hypothesis 4

The fourth hypothesis is for knowing the effect of service quality on customer loyalty with customer satisfaction as the mediation variable in PT. Bank Negara Indonesia office branch in Wonogiri by using multilinear regression analysis, t-test, f-test, and coefficient determinant

a) Analysis Multi Linear Regression

$$CL = a + b_1 \text{ServQual} + b_2 \text{CS} + e$$

Where:

CL = Customer Loyalty

a = Constant

b_1, b_2 = Coefficient variable X_1, X_2

ServQual = Service Quality

CS = Customer satisfaction

$i = 1, 2, 3, \dots, n$; n = number of sample members

e = Disturbing variable

b) T- test

This test is for knowing the influence of each independent variable on dependent variable. If the significant level $< 0,05$, it can be concluded that there is a significant influence between independent variable with dependent variable individually. On the contrary, if significant $> 0,05$, than there is no significant influence (Santosa, 2000: 168)

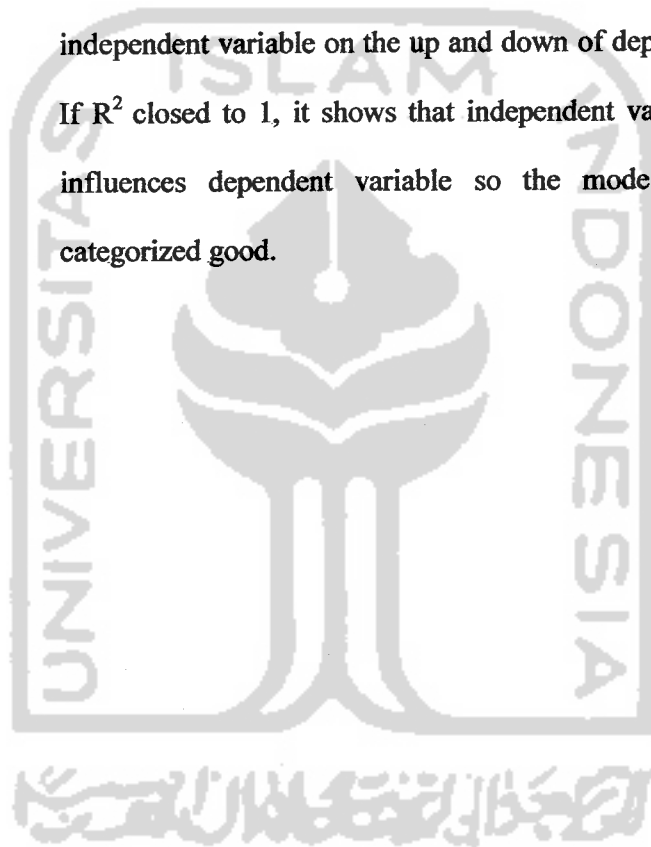
c) F- test

This test is for knowing whether there is a significant influence between independent variable together with dependent variable. If the significant level $< 0,05$, then H_0 is rejected and H_a is accepted which means independent variable, together, significantly influence towards dependent variable, if significant

$> 0,05$, then H_0 is rejected and H_a is accepted which means independent variable, together, significantly influences towards dependent variable (Santosa, 2000: 169).

g) Coefficient determinant

Coefficient Determinant (R^2) is to know how far the influence of independent variable on the up and down of dependent variable. If R^2 closed to 1, it shows that independent variable, together, influences dependent variable so the model used can be categorized good.



CHAPTER IV

ANALYSIS AND RESEARCH STUDY

4.1 Research Description

4.1.1 Respondent Description

In the analysis below will be presented a respondent description according to its classification will be presented. Therefore, the respondent characteristic will be known and also respondent result will be clear. A complete respondent description is showed in the table below:

4.1.1.1 Respondent Description Based on Age

Table 4.1

Respondent Description Based on Age

Number	Age	Amount	Percentage
1	< 20 years	-	-
2	20 – 29 years	1	1
3	30 – 39 years	33	33
4	40 – 49 years	57	57
5	> 50 years	9	9
	Total Amount	100	100

Source: primary data (processed data)

The respondent distribution based on the age is shown on table I4.1 above. The total respondent are 100.No respondent (0%) is less than 20 years age, 1 respondent (1%) is in 20-29 age group, 33 respondents (33%) are in 30-39 age group, 57 respondents (57%) are in 40-49 age group, and 9 respondents (9%) are more than the age of 50. Then it can be concluded that most respondents used in this research are BNI customer 40-49 age group

4.1.1.2 Respondent Characteristic Based on Gender

Table 4.2
Respondent Characteristic Based on Gender

Number	Gender	Amount	Percentage
1	Male	65	65
2	Female	35	35
	Amount	100	100

Source: primary data (processed data)

According to the respondent on gender table 4.2 above from 100 respondents, 65 respondents (65%) are male and 35 respondents (35%) are female. Then it can be concluded that the respondents are mostly male.

4.1.1.3 Respondent Characteristic Based on Occupation

Table 4.3

Respondent Characteristic Based on Occupation

Number	Occupation	Amount	Percentage
1	Student	-	-
2	Farmer	-	-
3	Trader/Entrepreneur	56	56
4	Civil Servant	23	23
5	Private Employee	21	21
	Amount	100	100

Source: primary data (processed data)

Table 4.3 describes that there is no respondent (0%) in this study who is a student or a farmer, 56 respondents (56%) are Traders/Entrepreneurs; 23 respondents (23%) are Civil servant; and 21 respondents (21%) are Private employees; By viewing this table, it can be concluded that most of respondents are traders/ entrepreneurs.

4.1.1.4 Respondent Characteristic Based on Educational Level

Table 4.4

Respondent Characteristic Based on Educational Level

Number	Educational Level	Amount	Percentage
1	Primary School	-	-
2	Junior High School	1	1
3	Senior High School	21	21
4	University	78	78
	Amount	100	100

Source: primary data (processed data)

Table 4.4 shows education background of the respondents which are 1 respondent (1%) is junior high school; 21 respondents (21%) are senior high school; 78 respondents (78%) are university graduated; From the table above, it can be seen that the education background of respondents are mostly University graduated.

4.1.2 Description of Variable Measurement Result

The analysis below is meant to know the classification of the service quality of PT. Bank Negara Indonesia Tbk. Office branch in Wonogiri which is analyzed from the average of answer's score from all respondents for each question in Service quality questionnaires. The average can be counted from respondent answers based on these criteria:

Category:

According questioner score:

$$\frac{4-1}{4} = 0,75$$

4

Table 4.5

Service quality criteria

Categories	Interval score
Very good	3,25 – 4,00
Good	2,5 – 3,24
Bad	1,75 – 2-49
Very bad	1,0 – 1,74

Respondent opinion toward service quality to each dimension can be seen from this table:

Table 4.6

Service quality Description

Dimension	Average	Std.Devitiation
Tangibles	3,29	0,45
Reliability	3,24	0,49
Responsiveness	3,52	0,42
Assurance	3,07	0,55
Empathy	3,41	0,55
Total average	3,32	

The table 4.5 shows is the respondent opinion toward service quality in PT. Bank Negara Indonesia Tbk. Office branch In Wonogiri. From the dimension of tangibles data, the average is 3, 29 which means the service quality from Tangibles dimension is very good. From the dimension of Reliability, the average is 3, 24 which means the service quality from Reliability dimension is good. From the dimension of Responsiveness, the average is 3, 52 which means the service quality from Responsiveness is very good. From the dimension of Assurance, the average is 3, 07 which means the service quality from Assurance dimension is good. From the dimension of Empathy, the average is 3, 41 meaning the service quality from Empathy dimension is good.

4.2 Research Data Test

4.2.1 Validity Test

Validity test is for measuring what should be measured (Sugiyono, 1999: 109), and then the score should be consulted with minimum score P-value which is 0,005. If the validity P-score $< 0,005$ ($\alpha = 5\%$), then the statement is valid, but if the validity P-value $> 0,005$ ($\alpha = 5\%$), then the statement is not valid. Below is the validity test result from this research and further test can be seen in the appendix:

a. Service Quality Dimensions Variable or Servqual (X)

Table 4.7
Validity test of Tangibles Data

Question Number	Validity P-value score	Minimum P-value	Status
1	0,655	0,000	Valid
2	0,646	0,000	Valid
3	0,692	0,000	Valid
4	0,602	0,000	Valid
5	0,616	0,000	Valid

Source: primary data (processed data)

From all questions in the questionnaire related to tangibles dimension it can be identified that all coefficient validity scores are higher than the minimum P-value, It shows that all questions related to tangibles dimension are in valid condition.

Table 4.8

Validity test of Reliability Data

Question Number	Validity P-value score	minimum P-value	Status
6	0,633	0,000	Valid
7	0,713	0,000	Valid
8	0,611	0,000	Valid
9	0,686	0,000	Valid
10	0,618	0,000	Valid

Source: primary data (processed data)

From all questions in the questionnaire related to reliability dimension it can be identified that all coefficient validity scores are higher than the minimum P-value, It shows that all questions related to reliability dimension are in valid condition.

Table 4.9

Validity test of Responsiveness Data

Question Number	Validity P-value score	minimum P-value	Status
11	0,615	0,000	Valid
12	0,610	0,000	Valid
13	0,615	0,000	Valid
14	0,615	0,000	Valid
15	0,651	0,000	Valid
16	0,582	0,000	Valid

Source: primary data (processed data)

From all questions in the questionnaire related to responsiveness dimension, It can be identified that all coefficient validity scores are higher than the minimum P-value, It shows that all questions related to responsiveness dimension are in valid condition.

Table 4.10

Validity Test of Assurance Data

Question Number	Validity P-value score	minimum P-value	Status
17	0,745	0,000	Valid
18	0,730	0,000	Valid
19	0,729	0,000	Valid
20	0,739	0,000	Valid

Source: primary data (processed data)

From all questions in the questionnaire related to assurance dimension, It can be identified that all coefficient validity scores are higher than the minimum P-value, It shows that all questions related to assurance dimension are in valid condition.

Table 4.11

Validity test of Empathy Data

Question Number	Validity P-value score	minimum P-value	Status
21	0,692	0,000	Valid
22	0,736	0,000	Valid
23	0,659	0,000	Valid
24	0,671	0,000	Valid
25	0,708	0,000	Valid

Source: primary data (processed data)

From all questions in the questionnaire related to empathy dimension, It can be identified that all coefficient validity scores are higher than the minimum P-value, it shows that all questions related to empathy dimension are in valid condition.

Table 4.12

Validity test of Customer Satisfaction (Y_1)

Question Number	Validity P-value score	minimum P-value	Status
1	0,665	0,000	Valid
2	0,535	0,000	Valid
3	0,546	0,000	Valid
4	0,829	0,000	Valid
5	0,814	0,000	Valid
6	0,797	0,000	Valid
7	0,741	0,000	Valid
8	0,659	0,000	Valid
9	0,545	0,000	Valid
10	0,569	0,000	Valid

Source: primary data (processed data)

From all questions in the questionnaire related to customer satisfaction, It can be identified that all coefficient validity scores are positive and higher than the minimum P-value, It shows that all questions related to customer satisfaction are in valid condition.

Table 4.13

Validity Test of Customer Loyalty (Y_2)

Question Number	Validity P-value score	minimum P-value	Status
1	0,690	0,000	Valid
2	0,692	0,000	Valid
3	0,606	0,000	Valid
4	0,682	0,000	Valid
5	0,564	0,000	Valid

Source: primary data (processed data)

From all questions in the questionnaire related to customer loyalty, It can be identified that all coefficient validity scores are positive and higher than the minimum P-value, It shows that all questions related with customer loyalty are in valid condition.

4.2.2 Reliability Test

Reliability test is meant to identify whether the result of a measurement can be trust or not. Technique used by researcher in this reliability test is Cronbach's alpha with the assistance of SPSS 10 computer program for Windows. Below is the reliability test result from this research and further test can be seen in the appendix:

Table 4.14

Reliability Test

Variable	Coefficient alpha score	Role of tumb	Status
Service Quality / <i>Servqual</i> (X)			
1. Tangibles Dimension	0,643	0,600	Reliable
2. Reliability Dimension	0,662	0,600	Reliable
3. Responsiveness Dimension	0,666	0,600	Reliable
4. Assurance Dimension	0,717	0,600	Reliable
5. Emphaty Dimension	0,724	0,600	Reliable
Customer Satisfaction (Y ₁)	0,858	0,600	Reliable
Customer Loyalty (Y ₂)	0,656	0,600	Reliable

Source: primary data (processed data)

The result of reliability test shows that the coefficient alpha scores (r) of all variables are higher than role of tumb (r). The scores consecutively are 0,643; 0,662; 0,666; 0,717; 0,724; 0,858 and 0,656 $>$ 0,600, Therefore it can be stated that all questions of all variable are in reliable condition.

4.3 Classic Asumption Test

4.3.1 Normality Test

Normality test can be conducted by identifying the figure of Normal P-P Plot graphic, where the occurrence of a symptom can be detected by seeing dots which follow the direction of linear line from bottom left to upper right. If the dots follow the direction

of linear line then the normality symptom occurs. The result of normality test can be identify in the figure of Normal P-P Plot graphic below:

Normal P-P Plot of Regression Standardized Residual

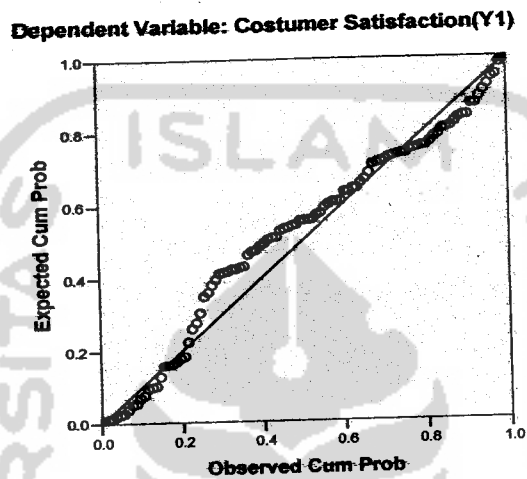


Figure 4.1 Normal Graphic P-P Plot

Based on figure 4.1 above, it can be identified that normality test that has been conducted is shows dots which follow the direction of linear line from bottom left to upper right, Therefore the tested variable indicates the normality symptom, by then the tested variable has fulfilled the requirement of normality assumption test.

4.3.2 Heterokedastisity Test

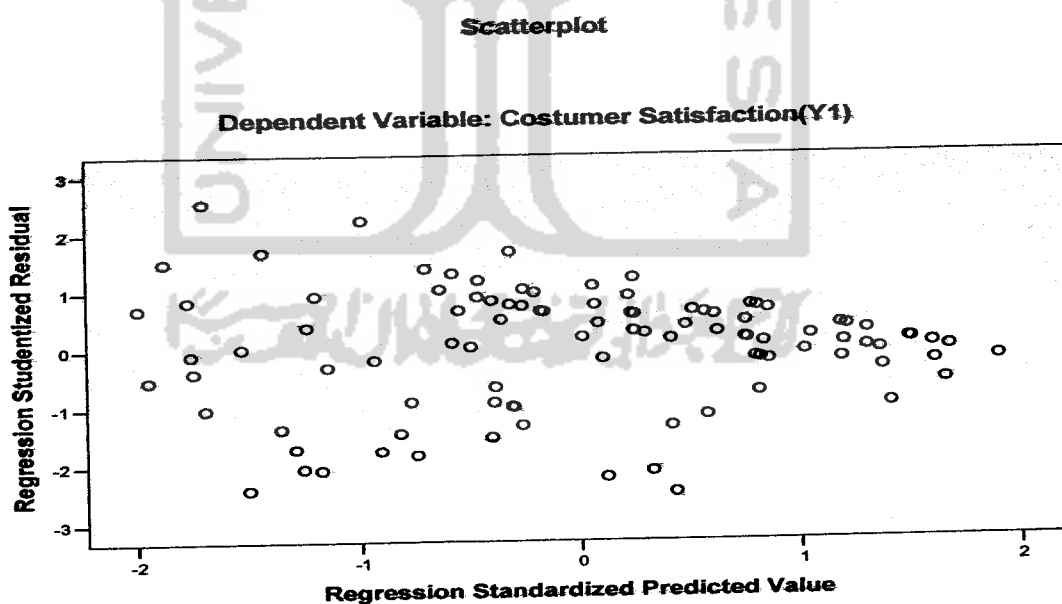
Heterokedastisity symptom occurs as a result of different residual variations in every observation. To detect the availability of heterokedasitisty is conducted by identifying graphic plot between bonded variable prediction score (Z_{pred}) with its residual (S_{dresid}). The detection of symptom availability can be done by identifying the

availability of certain pattern on the scatterplot graphic. The basics principals in decision making in heterokedastisity test are as follow:

- a. If there is a certain pattern such as dots which are uniformed as a certain pattern (wavy, widening and then narrowing), therefore heterokedastisity symptom has already occured.
- b. If there is no clear pattern and the dots spread above and below zero number on Y-axis, Therefore heterokedastisity symptom does not occure

Figure 4.2. Scatterplot Graphic

Based on figure 42. above, it shows that there is no clear pattern and the dots spread above and below zero number on Y-axis, therefore heterokedastisity symptom didn't occure.



4.3.3 Multikolinearity Test

A model can be stated as free multikolinearity if among variable x (independent) are not correlated to each other. This can be identified from VIF score (varian inflation factor) in which variable majority is around 1 and has tolerance score not more than 5. The table below shows that VIF scores are generally around 1 and have tolerance score not more than 5, Therefore, the regression model can be stated as free multikolinearity. The result of multikolinearity test in this research can be seen in the table below:

Table 4.15
Multikolinierity Test

Variable	Collinierity Statistics	
	Tolerance	VIF
Tangibles	0,940	1,064
Reliability	0,872	1,147
Responsiveness	0,887	1,127
Assurance	0,887	1,128
Empathy	0,874	1,144

Source: primary data (processed)

4.4.4 Autocorrelation

Autocorrelation test is meant to identify whether there is an availability of correlation between member of connected observations that are arranged according to

time series or cross sectional. It means that the result of a certain year is affected by a year before or a year after. The correlation of cross section data is available if the data in certain place affected or affect other places. To detect the availability of this autocorrelation can be conducted by using Durbin – Watson statistic test.

The basics of decision making in this Durbin – Watson test are conducted by adopting Singgih argument (2000), i.e:

- a. If Durbin – Watson score is below -2 , then there is autocorrelation.
- b. If Durbin – Watson score is between -2 to $+2$, then there is no autocorrelation
- c. If Durbin – Watson score is above $+2$, then there is negative autocorrelation.

Table 4.16

The Result of Autocorrelation Test Based on Durbin - Watson

Variable	Durbin-Watson
Customer Satisfaction	
Service Quality (<i>Servqual</i>)	1,511

Source: primary data (processed)

Based on autocorrelation test result in the table above, then the Durbin – Watson statistic score in the calculation above can be identified, i.e., 1,511, where this score is between -2 to $+2$ Therefore, this research result shows that there is no autocorrelation symptom.

4.4 Research Findings

4.4.1 The first hypothesis test is that service quality affecting the satisfaction of customer in PT. Bank Negara Indonesia Wonogiri Office Branch.

The calculation result of linear regression on the first hypothesis test in this research is conducted by using T – Test, F – Test and determination coefficient can be identified in Table 4.22 below:

Table 4.17

Result Summary of Linear Regression on First Hypothesis Test

Dependent Variable: Customer Satisfaction

Free Variable/ Parameter	Dependent Variable = Customer Satisfaction				
	Unstandardized Coefficient B	Standard Error	Standardized Coefficient B	t	Sig
Constancy	1,605	4,309	-	0,372	0,710
Tangibles	0,355	0,160	0,181	2,216	0,029
Reliability	0,410	0,153	0,227	2,680	0,009
Responsiveness	0,493	0,147	0,282	3,354	0,001
Assurance	0,356	0,169	0,177	2,109	0,038
Empathy	0,376	0,136	0,234	2,770	0,007
R Square	: 0,412				
Adjusted R Square	: 0,380				
F score	: 13,149				
Sig F	: 0,000				

Source: SPSS processed data

From table 4.22 above, It can be identified that determination coefficient (adjusted R square) score is 0,380 which means that 38% of customer satisfaction can be explained or affected by service quality variable. Whereas the remaining score of 62% can be affected by other variable.

The score of Tangibles variable in T-Test is 2,216 (significant at $\alpha = 0,029$). This research result shows that Tangibles dimension affects positively and significantly the customer satisfaction, It shows that the better service in Tangibles dimension given by BNI Bank Wonogiri Office Branch, then the more customer will be satisfied with the service. Therefore, it will create customer retention.

The score of Reliability variable in T-Test is 2,680 (significant at $\alpha = 0,009$). This research result shows that Reliability dimension affects positively and significantly the customer satisfaction, It shows that the better service in Reliability dimension given by BNI Bank Wonogiri Office Branch, then the more customer will be satisfied with the service. Therefore, it will create customer retention.

The score of Responsiveness variable in T-Test is 3,354 (significant at $\alpha = 0,001$). This research result shows that Responsiveness dimension affects positively and significantly the customer satisfaction. It shows that the better service in Responsiveness dimension given by BNI Bank Wonogiri Office Branch, then the more customer will be satisfied with the service. Therefore, it will create customer retention.

The score of Assurance variable in T-Test is 2,109 (significant at $\alpha = 0,038$). This research result shows that Assurance dimension affects positively and significantly the customer satisfaction, It shows that the better service in Assurance dimension given by

BNI Bank Wonogiri Office Branch, then the more customer will be satisfied with the service. Therefore, it will create customer retention.

The score of Empathy variable in T-Test is 2,770 (significant at $\alpha = 0,007$). This research result shows that Empathy dimension affects positively and significantly the customer satisfaction, It shows that the better service in Empathy dimension given by BNI Bank Wonogiri Office Branch, then the more customer will be satisfied with the service. Therefore, it will create customer retention.

F – Test score is 13,149 (significant at $\alpha = 0,000$). This research result shows that The all dimension of service quality effects positively and significantly the customer satisfaction. It shows that the better service given by BNI Office branch in Wonogiri, then the more customer will be satisfied with the service. Therefore, it will create customer retention.

This research result is consistent with Cronin and Taylor research (1992) that service quality was not the same with satisfaction, but it related to satisfaction. Shergill G.S dan Bing Li (2002) research result entitled *Internet Banking an Empirical Investigation of a Trust and Loyalty Model For New Zealand Banks* showed that customer satisfaction was a significant factor in affecting customer loyalty of internet-banking, because customer not solely gained economic advantage from the service given but also got social and psychology benefit.

4.4.2 The second hypothesis test is that service quality affecting the loyalty of customer in PT. Bank Negara Indonesia Wonogiri Office Branch.

The calculation result of linear regression on the second hypothesis test in this research is conducted by using T – Test, F – Test and the determination coefficient can be identified in Table 4.23 below:

Table 4.18

Result Summary of Linear Regression on Second Hypothesis Test

Dependent Variable: Customer Loyalty

Free Variable / Parameter	Dependent Variabel = Customer Loyalty				
	Unstandardized Coefficient B	Standard Error	Standardized Coefficient B	t	Sig
Constancy	4,994	3,405	-	1,416	0,146
Service Quality (<i>Servqual</i>)	0,142	0,041	0,332	3,489	0,001
R Square	: 0,110				
Adjusted R Square	: 0,101				
F score	: 12,171				
Sig F	: 0,001				

Source: SPSS processed data

From table 4.23 above, it can be identified that determination coefficient (adjusted R square) score is 0,101 which means that 10,1% of customer loyalty can be explained or affected by service quality variable. Whereas the remaining score of 89,9% can be affected by other variables.

The score of service quality variable in T-Test is 3,489 (significant at $\alpha = 0,000$) and F – Test score is 12,171 (significant at $\alpha = 0,000$). This research result shows that service quality affects positively and significantly to the customer loyalty, It shows that the better service given by BNI Bank Wonogiri Office Branch, then the more customer will be loyal to with the Bank. Therefore, it will create customer retention.

This research result is consistent with Blomer et.al (1998) research which states that there is high positive correlation between satisfaction and quality and product loyalty. As service loyalty, service quality or satisfaction felt is a decisive factor from antecedent key in the bank industry or in other industry (Dick and Basu, 1994).

4.4.3 The third hypothesis test is that customer satisfaction affecting customer loyalty

The calculation result of linear regression on third hypothesis test in this research by using T – Test, F – Test and the determination coefficient can be identified in Table 4.24 below:

Table 4.19

Result Summary of Linear Regression on Third Hypothesis Test

Dependent Variable: Customer Loyalty

Free Variabel / Parameter	Dependent Variable = Customer Loyalty				
	Unstandardized Coefficient B	Standard Error	Standardized Coefficient B	t	Sig
Constancy	-1,049	1,643	-	-0,639	0,525
Customer Satisfaction	0,506	0,046	0,742	10,966	0,000
R Square : 0,551					
Adjusted R Square : 0,546					
F score : 120,248					
Sig F : 0,000					

Source: SPSS processed data

From table 4.24 above, it can be identified that determination coefficient (adjusted R square) score is 0,546 which means that 54,6% of customer loyalty can be explained or affected by customer satisfaction variable. Whereas the remain score of 45,4% can be affected by other variables.

The score of customer satisfaction in T-Test is 10,966 (significant at $\alpha = 0,000$) and F – Test score is 120,248 (significant at $\alpha = 0,000$). This research result shows that customer satisfaction affects positively and significantly to the customer loyalty, It shows that customer who felt satisfied with the service given by BNI Bank Wonogiri Office Branch will be more loyal with the Bank. Therefore, it will create customer retention.

This research result is consistent with James dan Sasser (1995) research. They identified that customers who declared “completely satisfied” tend to be more loyal rather than those people who were only “satisfied”. The result is also consistent with Selnes in Karsono (2005) that loyalty can be formed if customer felt satisfied with the service level given and tend to continue the relationship.

4.4.4 The fourth hypothesis test is that service quality affecting customer loyalty and customer satisfaction as the mediation.

The calculation result of linear regression on this fourth hypothesis test can be seen from this Path Analysis. Path analysis is to identify mediation variable where beta coefficient being used is the standardized one. Therefore the path analysis result in this research is as follow:

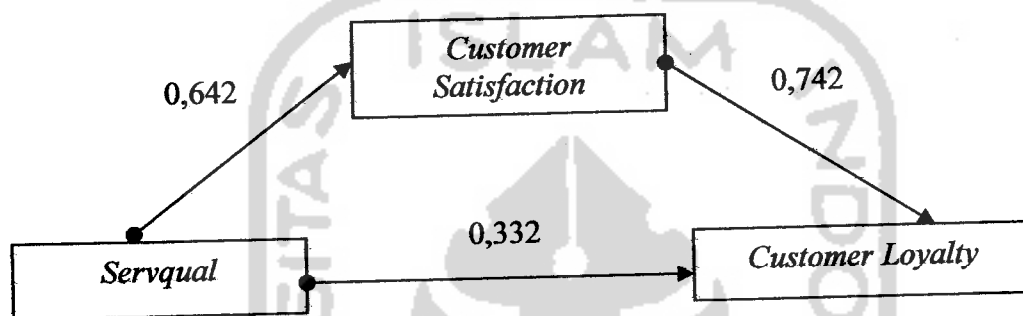


Figure 4.3

Path Analysis

From the figure, service quality on customer loyalty more affects positively and significantly with customer satisfaction as the mediation. The result is that service quality as independent variable significantly affects positively to the customer loyalty variable. (from the figure 4.3, it can identified that $R = 0,332$). Service quality toward customer satisfaction more significantly affects positively to customer loyalty (from the figure 4.3 can identified that $R = 0,642$). Customer satisfaction mediation variable significantly affecting customer loyalty (from figure 4.3, it can identified that $R = 0,742$)

This research consistent with Karsono (2005) research which stated that member satisfaction as mediation gives the big impact of service quality to the member loyalty. So the customer loyalty more created if the customer feels satisfied with the service of the company. If the customer feels satisfied with the service they will come again to the company and using the company service.



CHAPTER V

CONCLUSION AND SUGGESTION

5.1 Conclusion

Based on description in previous chapter, especially in analysis and study research, some conclusions can be drawn as follows:

1. Customer services have significantly positive influence towards customer satisfaction. This shows that the better service quality given by BNI Bank Wonogiri Office Branch, then customers will be more satisfied and comfortable and retain in using the service from BNI Bank Wonogiri Office Branch. This research is consistent with the research by Cronin and Taylor (1992) that service quality is not the same with satisfaction but it relates with satisfaction.
2. The quality of services have significantly positif influence towards customer loyalty. This shows that the better service given by BNI Bank Wonogiri Office Branch then customer will become more loyal to retain in using service given by BNI Bank in fulfilling his or her needs. This research is consistent with the research by Blomer et.al (1998) that there is high positive correlation between satisfaction construction and quality also product loyalty. Therefore by considering customer loyalty and the service quality felt, satisfaction is the key factor from key antecedent in banking industry or other service industry (Dick and Basu, 1994).

3. **Customer loyalty: significant positive influence towards customer loyalty,**
This shows that customers who fell satisfied with the service given by BNI Bank Wonogiri Office Branch will become more loyal to retain in using service offered or in doing transaction. Therefore, the bank can fulfill the customer's needs. This research is consistent with research by James and Sasser (1995), which showed that customer feeling completely satisfied tend to be more loyal rather than those people who were just satisfied. This result is also consistent with research by Selnes in Karsono (2005) explaining that loyalty can be formed when customer feel satisfied with the leven of service given and tend to continue the relationship.
4. **Customer satisfaction: the effect if service quality towards customer loyalty.** This research is consistent with research by Karsono (2005) where member satisfaction mediating the service quality influences member loyalty.

5.2 Recommendation

1. There should be any interactive dialogues between management of BNI Bank Wonogiri Office Branch with their customers in evaluating performance therefore quality restructuring can be done continuously.
2. For the next research, it is better not to examine customer loyalty and satisfaction just from service quality but also from reputation and competitors of the company itself.

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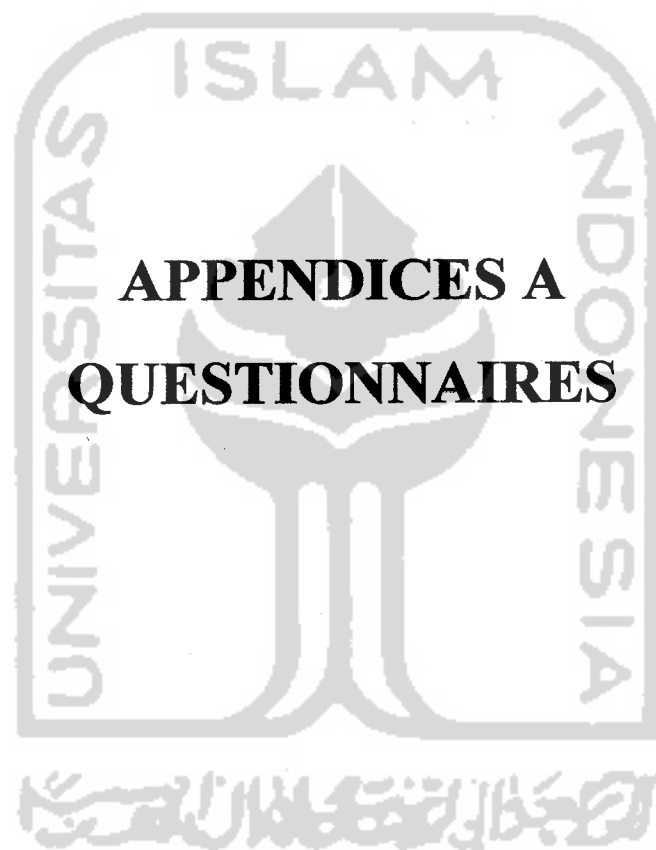
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APPENDICES A
QUESTIONNAIRES

Kepada:

Yth, Nasabah PT.bank BNI

Di tempat

Dengan Hormat,

Bersama ini kami mohon kesediaan bapak/ibu/saudara/i untuk mengisi daftar pertanyaan yang telah kami sediakan berikut ini. Kuesioner ini semata-mata bertujuan sebagai bahan dalam penyusunan skripsi pada program Studi Sarjana Universitas Islam Indonesia.

Dalam menjawab kusioner yang diberikan, kami mohon kepada bapak/ibu/saudara/i untuk memberikan jawaban yang sejujurnya dan sesuai dengan keadaan yang sebenarnya. Apapun jawaban yang anda berikan pada kami tidak akan berpengaruh pada diri anda karena penelitian ini dilakukan semata-mata untuk pengembangan ilmu pengetahuan. Hasil kuesioner yang anda jawab, akan bermanfaat dalam menyelesaikan thesis kami. Besar harapan kami, bapak/ibu/ saudara/i bersedia mengisi kuesioner ini. Atas kesediaannya kami ucapkan terima kasih.

Hormat Saya,

Dian Stivani

KUESIONER

Pengaruh kualitas pelayanan terhadap kepuasan konsumen dan loyalitas konsumen

Bismillahirrahmanirrahim

1. Nama :
2. Usia :
3. Jenis Kelamin :
4. Pekerjaan :
5. Pendidikan :

* : coret yang tidak perlu

Petunjuk Pengisian

Berilah tanda check list (√) pada jawaban yang sesuai pendapat bapak/ibu/saudara/i dalam pernyataan-pernyataan di bawah ini dengan kriteria:

- SS : sangat setuju
S : setuju
TS : tidak setuju
STS : sangat tidak setuju

KUESIONER KUALITAS PELAYANAN

Nomor	Pertanyaan Dimensi <i>Tangibles</i>	SS	S	TS	STS
1.	Penampilan petugas selalu rapih dan bersih				
2.	Semua jenis formulr yang diperlukan selalu tersedia dan berisi informasi yang jelas untuk nasabah.				
3.	Ruang tunggu BNI bersih dan nyaman				
4.	Jumlah counter teller dan customer service BNI telah mencukupi				

5.	Fasilitas penerangan dan tempat parkir cukup memadai				
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Nomor	Pertanyaan Dimensi <i>Reliability</i>	SS	S	TS	STS
6.	BNI secara rutin dan akurat menyampaikan laporan rekening koran				
7.	Petugas BNI selalu secara konsisten menanggapi keluhan nasabah.				
8.	Jawaban dari BNI phone Banking service selalu cepat dan solutif				
9.	Petugas Bank BNI cepat dalam melayani nasabah				
10.	Kesungguhan petugas yang selalu menyelesaikan masalah nasabah.				

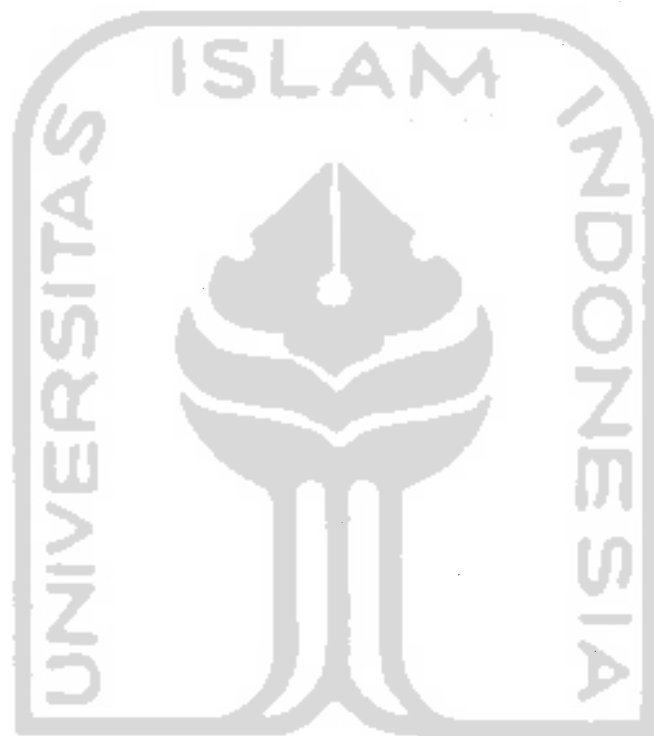
Nomor	Pertanyaan Dimensi <i>Responsiveness</i>	SS	S	TS	STS
11.	Nasabah menunggu pelayanan tidak lebih dari 10 menit untuk memperoleh pelayanan bank BNI				
12.	Petugas teller menunjukkan kesediaan membantu nasabah				
13.	Lokasi ATM Bank BNI mudah dijangkau				
14.	Kenyamanan ruang ATM tetap terjaga setiap saat				
15.	Nasabah tidak perlu menunggu lebih dari tiga kali deringan telepon untuk meningkatkan pelayanan <i>phone banking</i>				

Nomor	Pertanyaan Dimensi <i>Responsiveness</i>	SS	S	TS	STS
16.	Lokasi kantor mudah di akses atau terjangkau.				

Nomor	Pertanyaan dimensi <i>Assurance</i>	SS	S	TS	STS
17.	Petugas bersikap profesional, dan paham wewenang serta tanggung jawab nya.				
18.	Petugas Bank BNI elalu bersikap ramah dan profesional, tersenyum mengucapkan salam dan terima kasih kepada nasabah.				
19.	Petugas menguasai product knowledge agar nasabah dapat melakukan transaksi dengan baik.				
20.	Petugas pemasar BNI dalam menjelaskan produknya mudah di terima.				

Nomor	Pertanyaan Dimensi <i>Emphaty</i>	SS	S	TS	STS
21.	Bank BNI selalu memberikan informasi terbaru tentang produk dan pelayanannya				
22.	Bank BNI dlaam memberikan pelayanan selalu menyebut nama nasabah				
23.	Petugas menjelaskan informasi produk secara jelas dan runtut kepada nasabah				
24.	Petugas mempunyai kemauan untuk mnanggapi komplai nasabah.				

Nomor	Pertanyaan Dimensi <i>Empathy</i>	SS	S	TS	STS
25.	Petugas sopan dalam membeikan pelayanan.				



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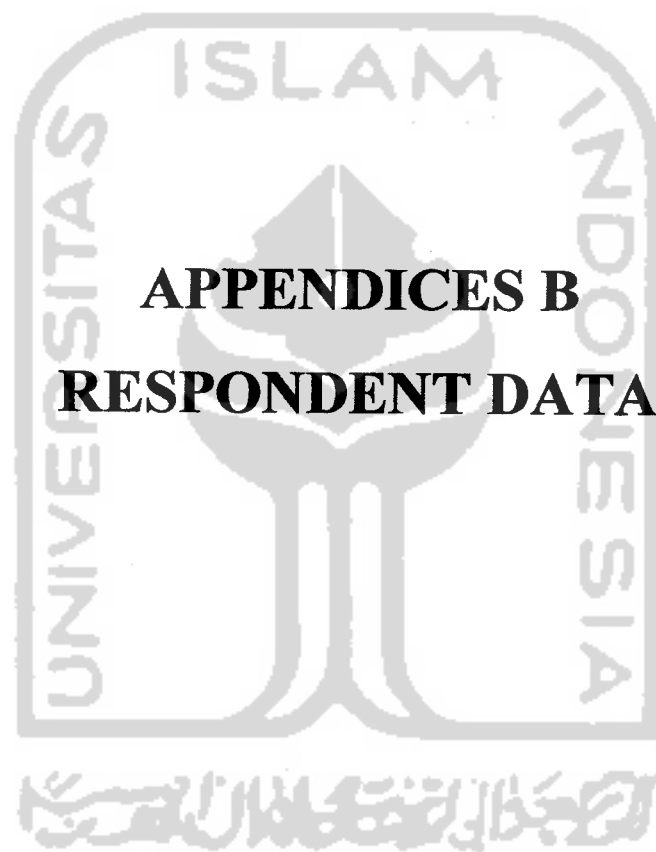
KUESIONER KEPUASAN NASABAH

Nomor	Pertanyaan	SS	S	TS	STS
1.	Seberapa puasah anda terhadap Bank BNI				
2.	Kinerja ATM berfungsi dengan baik				
3.	Menggunakan sistem on-line				
4.	Layanan petugas balam melayani nasabah cekatan dan teliti.				
5.	Keramahan dan kesopanan petugas dalam melayani nasabah.				
6.	Nasabah mudah memperoleh informasi perihal produk-produk bank				
7.	Prosedur permohonan mudah dan cepat (tabungan, pinjaman dan jasa-jasa bank lainnya)				
8.	Prosedur transaksi mudah dan cepat (tabungan, pinjaman dan jasa-jasa bank lainnya)				
9.	Nomor telepon saat dihubungi cepat ditanggapi				
10.	Kinerja cabang pembantu baik (cepat, nyaman dan aman)				

KUESIONER LOYALITAS NASABAH

Nomor	Pertanyaan	SS	S	TS	STS
1.	Saya tidak akan pindah menjadi nasabah bank lain meski bank lain menawarkan hadiah yang menarik.				
2.	Saya memiliki niat yang kuat untuk menjadi nasabah Bank BNI untuk jangka waktu yang panjang.				
3.	Saya akan memberikan informasi kepada orang lain berkaitan dengan produk BNI				
4.	Saya merekomendasikan Bank BNI kepada seseorang yang membutuhkan informasi.				
5.	Saya mengatakan hal hal positif tentang Bank BNI kepada orang lain.				

Terima Kasih



APPENDICES B
RESPONDENT DATA

Tangibles (X1)

No	1	2	3	4	5	Total
1	2	3	2	3	2	12
2	2	3	3	3	3	14
3	4	3	2	3	2	14
4	3	4	3	4	4	18
5	4	4	4	4	4	20
6	4	3	3	2	3	15
7	4	4	4	4	4	20
8	3	4	3	4	3	17
9	4	4	4	4	4	20
10	3	3	4	4	2	16
11	3	3	4	4	4	18
12	3	2	2	4	2	13
13	4	4	3	4	3	18
14	3	2	3	4	3	15
15	4	3	3	4	3	17
16	3	2	3	4	3	15
17	3	3	2	4	3	15
18	2	3	2	4	3	14
19	4	3	4	4	3	18
20	4	4	4	4	4	20
21	3	4	3	4	3	17
22	3	2	3	4	3	15
23	2	2	3	4	3	14
24	2	3	2	4	3	14
25	4	4	4	4	4	20
26	3	3	2	4	2	14
27	2	2	3	4	2	13
28	3	3	4	4	4	18
29	2	3	2	4	4	15
30	4	2	3	4	4	17
31	3	4	4	4	4	19
32	3	2	3	4	3	15
33	3	3	4	4	4	18
34	3	3	2	4	4	16
35	4	4	3	4	3	18
36	4	4	4	4	2	18
37	3	3	2	3	3	14
38	2	3	4	4	4	17
39	3	2	4	4	2	15
40	3	3	4	4	3	17
41	3	3	4	4	4	18
42	3	3	4	4	4	18
43	3	2	4	3	3	15
44	3	4	4	3	3	17
45	3	2	4	4	4	17
46	3	3	4	4	4	18
47	3	2	4	4	3	16
48	3	3	2	2	3	13
49	3	2	4	4	4	17
50	3	2	2	3	3	13

Tangibles (X1)

No	1	2	3	4	5	Total
51	3	3	2	3	3	14
52	4	4	4	4	3	19
53	3	3	4	3	2	15
54	4	3	4	4	4	19
55	2	3	4	4	4	17
56	4	4	4	4	4	20
57	4	4	2	4	2	16
58	4	4	3	4	4	19
59	3	3	2	2	2	12
60	4	4	4	4	3	19
61	4	4	2	4	3	17
62	4	4	4	4	3	19
63	4	4	4	4	3	19
64	4	3	4	4	4	19
65	4	3	4	4	4	19
66	4	3	3	4	4	18
67	2	2	3	4	2	13
68	3	3	3	2	4	15
69	3	3	4	4	4	18
70	4	4	4	4	3	19
71	3	3	3	3	4	16
72	3	2	3	3	2	13
73	4	4	4	4	4	20
74	3	2	3	3	3	14
75	3	3	4	3	4	17
76	3	3	2	3	4	15
77	3	4	3	2	4	16
78	4	4	3	4	4	19
79	2	2	3	2	3	12
80	4	2	3	3	4	16
81	4	3	3	2	4	16
82	4	3	3	4	4	18
83	4	3	4	4	4	19
84	4	3	4	4	4	19
85	3	3	4	4	4	18
86	4	3	4	4	4	19
87	3	3	4	3	4	17
88	3	3	2	3	4	15
89	3	3	4	4	4	18
90	3	3	4	4	2	16
91	3	2	2	2	3	12
92	3	3	4	4	4	18
93	3	4	4	4	4	19
94	3	3	4	4	2	16
95	3	3	4	4	3	17
96	3	3	4	4	3	17
97	2	2	3	2	2	11
98	3	3	3	3	3	15
99	3	3	3	3	2	14
100	3	3	2	3	4	15

Reliability (X2)

No	6	7	8	9	10	Total
1	3	3	3	4	3	16
2	3	3	3	2	3	14
3	3	3	4	3	3	16
4	3	2	2	3	2	12
5	3	4	3	3	3	16
6	3	3	2	3	3	14
7	4	4	3	3	3	17
8	3	4	3	3	4	17
9	4	2	2	3	2	13
10	3	2	3	3	2	13
11	4	3	4	4	3	18
12	3	2	3	2	3	13
13	3	4	3	4	4	18
14	2	2	3	2	2	11
15	3	4	3	3	2	15
16	4	3	3	3	3	16
17	3	2	3	3	3	14
18	3	3	2	3	2	13
19	4	3	3	4	2	16
20	2	2	3	2	2	11
21	2	3	3	2	2	12
22	3	2	3	2	2	12
23	2	3	2	3	4	14
24	3	2	2	2	4	13
25	2	2	3	2	3	12
26	3	3	2	3	2	13
27	4	2	3	4	4	17
28	4	4	3	4	4	19
29	4	4	3	3	4	18
30	4	2	3	3	2	14
31	4	3	3	2	3	15
32	4	3	3	4	3	17
33	4	4	3	3	3	17
34	4	2	2	2	3	13
35	2	4	3	2	4	15
36	4	4	2	3	3	16
37	4	4	2	2	3	15
38	4	3	2	2	3	14
39	4	3	3	2	3	15
40	4	2	4	3	2	15
41	4	4	4	4	2	18
42	4	4	4	4	3	19
43	4	3	4	4	3	18
44	3	3	4	4	3	17
45	4	3	4	3	2	16
46	4	4	3	4	3	18
47	4	4	4	4	2	18
48	4	3	3	2	4	16
49	4	4	2	4	4	18
50	4	4	3	3	4	18

Reliability (X2)

No	6	7	8	9	10	Total
51	4	4	3	3	2	16
52	4	3	2	4	3	16
53	4	4	4	4	4	20
54	4	4	4	3	4	19
55	4	4	2	3	4	17
56	3	4	3	2	4	16
57	3	4	3	3	4	17
58	4	4	4	4	4	20
59	3	2	3	2	4	14
60	2	4	3	3	4	16
61	3	4	3	2	4	16
62	3	2	4	4	4	17
63	4	4	3	2	4	17
64	4	3	2	2	3	14
65	4	4	4	3	4	19
66	4	3	3	2	3	15
67	3	3	2	2	2	12
68	4	4	4	4	4	20
69	4	4	4	3	4	19
70	3	4	3	3	4	17
71	4	4	4	4	4	20
72	3	4	4	4	4	19
73	4	4	4	4	3	19
74	4	4	4	4	4	20
75	4	4	4	3	2	17
76	4	4	4	3	4	19
77	4	2	4	4	3	17
78	4	3	4	3	4	18
79	4	4	4	4	4	20
80	4	4	4	3	4	19
81	4	2	4	3	2	15
82	4	3	4	3	2	16
83	4	3	3	4	2	16
84	4	4	4	4	4	20
85	4	3	3	4	4	18
86	4	4	4	4	4	20
87	4	4	4	4	4	20
88	2	2	2	3	2	11
89	4	4	3	4	3	18
90	4	2	3	4	3	16
91	4	4	4	4	4	20
92	4	3	3	4	4	18
93	2	2	4	2	3	13
94	4	3	3	4	4	18
95	4	3	2	4	3	16
96	4	3	3	4	4	18
97	3	2	3	3	2	13
98	2	3	2	3	3	13
99	4	4	2	4	2	16
100	4	4	3	4	3	18

Responsiveness (X3)

No	11	12	13	14	15	16	Total
1	3	3	4	4	4	4	22
2	3	4	4	4	4	4	23
3	2	4	4	3	4	4	21
4	4	4	4	4	3	4	23
5	4	4	4	3	3	4	22
6	2	4	4	2	3	4	19
7	3	2	3	4	4	2	18
8	4	4	4	3	4	4	23
9	2	3	3	4	3	4	19
10	4	3	3	2	3	4	19
11	4	4	4	4	4	4	24
12	3	3	4	3	3	4	20
13	4	3	4	4	4	4	23
14	4	3	2	3	3	2	17
15	3	3	2	3	2	3	16
16	3	4	3	3	4	4	21
17	2	2	2	3	2	4	15
18	3	2	3	3	2	4	17
19	3	3	2	3	2	4	17
20	3	2	3	2	3	3	16
21	3	3	2	2	2	3	15
22	3	3	2	3	2	3	16
23	4	4	4	4	4	4	24
24	4	4	4	4	4	4	24
25	3	4	3	4	4	4	22
26	4	2	2	4	2	4	18
27	4	4	4	4	4	4	24
28	4	4	4	2	4	3	21
29	3	4	4	4	4	4	23
30	3	4	4	4	4	4	23
31	2	4	4	2	4	4	20
32	3	4	4	3	4	4	22
33	4	4	4	3	4	4	23
34	4	4	4	4	4	4	24
35	4	4	4	4	3	4	23
36	4	4	4	3	4	4	23
37	3	4	4	4	4	3	22
38	4	4	4	4	4	4	24
39	2	4	4	3	2	4	19
40	3	4	4	3	2	3	19
41	4	4	4	2	3	4	21
42	4	4	4	3	3	4	22
43	4	2	3	4	3	4	20
44	2	3	2	2	3	3	15
45	2	3	3	3	4	4	19
46	4	4	3	4	4	4	23
47	3	3	3	3	4	4	20
48	4	4	4	4	2	4	22
49	2	3	3	2	3	1	14
50	3	4	4	2	3	3	19

Responsiveness (X3)

No	11	12	13	14	15	16	Total
51	3	4	4	3	2	4	20
52	4	4	4	2	3	4	21
53	4	4	4	3	4	3	22
54	4	4	4	3	3	4	22
55	4	4	4	2	3	4	21
56	2	2	4	2	3	3	16
57	4	3	4	3	3	4	21
58	4	4	2	3	4	4	21
59	4	3	2	4	4	4	21
60	4	3	4	2	3	4	20
61	4	2	4	4	4	4	22
62	4	2	4	4	3	4	21
63	4	4	4	2	3	4	21
64	2	4	4	2	4	4	20
65	4	3	4	4	4	4	23
66	4	4	4	4	4	4	24
67	4	4	3	3	3	4	21
68	4	4	4	4	4	4	24
69	2	3	4	4	4	3	20
70	4	4	4	3	3	4	22
71	4	4	4	4	4	4	24
72	4	4	2	4	3	3	20
73	4	4	4	4	3	3	22
74	4	4	4	4	4	4	24
75	4	4	2	4	3	4	21
76	4	4	3	4	4	4	23
77	4	4	3	2	2	3	18
78	4	4	4	4	4	4	24
79	3	2	3	4	4	4	20
80	4	4	3	4	4	4	23
81	4	4	4	4	4	4	24
82	4	4	4	4	4	4	24
83	4	4	3	4	4	4	23
84	4	4	3	4	4	4	23
85	4	3	3	4	4	4	22
86	4	3	3	4	3	4	21
87	4	3	4	3	4	4	22
88	3	3	4	4	4	4	22
89	4	4	4	4	4	4	24
90	4	4	4	4	4	4	24
91	4	3	3	4	4	4	22
92	2	2	3	3	4	4	18
93	4	4	4	4	2	4	22
94	3	4	4	4	4	4	23
95	4	4	4	4	4	4	24
96	4	4	4	4	4	4	24
97	4	4	4	2	3	4	21
98	4	4	4	4	4	4	24
99	4	4	4	4	4	4	24
100	4	4	4	4	4	4	24

Assurance (X4)

No	17	18	19	20	Total
1	4	4	4	4	16
2	4	2	3	3	12
3	4	4	4	4	16
4	2	3	3	3	11
5	3	2	3	3	11
6	2	3	3	2	10
7	4	2	3	3	12
8	3	3	3	2	11
9	3	2	3	3	11
10	3	2	3	3	11
11	4	3	4	4	15
12	4	2	3	2	11
13	4	4	3	3	14
14	2	2	3	2	9
15	4	2	2	3	11
16	4	2	3	3	12
17	2	2	2	3	9
18	4	4	4	4	16
19	4	3	4	4	15
20	3	3	3	2	11
21	4	4	3	3	14
22	4	4	4	4	16
23	4	2	3	3	12
24	2	3	4	3	12
25	4	2	2	3	11
26	2	3	3	2	10
27	2	2	3	4	11
28	3	4	4	4	15
29	3	2	3	3	11
30	4	3	3	2	12
31	2	3	2	3	10
32	3	4	3	4	14
33	4	4	3	2	13
34	4	4	3	4	15
35	4	4	4	4	16
36	3	3	4	4	14
37	2	3	3	2	10
38	3	2	3	3	11
39	2	3	3	3	11
40	3	3	2	3	11
41	2	3	2	3	10
42	2	2	4	3	11
43	2	3	3	3	11
44	2	3	2	2	9
45	3	3	4	3	13
46	4	4	4	4	16
47	3	3	2	3	11
48	2	3	2	2	9
49	3	2	3	4	12
50	2	2	3	2	9

Assurance (X4)

No	17	18	19	20	Total
51	3	3	3	2	11
52	2	2	2	2	8
53	3	4	3	4	14
54	3	3	3	2	11
55	3	3	3	2	11
56	2	3	2	3	10
57	4	2	2	3	11
58	4	4	4	4	16
59	3	2	3	2	10
60	2	2	2	2	8
61	4	4	3	3	14
62	3	2	3	2	10
63	4	4	4	4	16
64	3	2	2	3	10
65	3	4	3	3	13
66	4	4	4	3	15
67	4	3	3	3	13
68	2	4	3	3	12
69	3	4	3	2	12
70	2	3	3	3	11
71	4	4	3	4	15
72	3	2	2	2	9
73	2	3	3	2	10
74	3	3	4	3	13
75	2	3	3	2	10
76	3	2	3	3	11
77	3	3	3	2	11
78	2	4	2	3	11
79	4	4	4	3	15
80	4	4	4	4	16
81	4	3	4	3	14
82	4	4	4	4	16
83	4	4	4	4	16
84	4	4	4	3	15
85	4	3	4	3	14
86	3	3	4	3	13
87	4	4	4	4	16
88	3	3	4	3	13
89	3	3	4	3	13
90	3	3	4	3	13
91	4	4	3	2	13
92	4	4	4	3	15
93	3	3	2	3	11
94	4	3	4	2	13
95	3	2	4	2	11
96	2	3	4	2	11
97	2	3	3	3	11
98	3	3	4	2	12
99	3	2	4	3	12
100	4	4	4	4	16

Empathy (X5)

No	21	22	23	24	25	Total
1	4	3	3	2	3	15
2	2	2	3	2	2	11
3	3	4	3	4	3	17
4	3	3	4	4	2	16
5	4	4	4	4	4	20
6	4	3	2	4	2	15
7	4	4	4	3	4	19
8	2	2	3	4	2	13
9	4	2	3	4	3	16
10	4	3	4	4	3	18
11	4	4	4	4	4	20
12	3	3	2	4	3	15
13	4	4	4	4	4	20
14	4	3	4	4	3	18
15	2	2	3	4	2	13
16	4	2	2	3	2	13
17	4	3	4	3	3	17
18	4	4	4	3	3	18
19	4	3	2	3	3	15
20	3	3	2	3	3	14
21	4	4	4	3	4	19
22	4	2	2	3	2	13
23	4	2	3	3	2	14
24	2	4	4	2	4	16
25	4	4	4	3	4	19
26	4	2	3	4	3	16
27	3	4	4	4	4	19
28	2	4	4	2	4	16
29	4	4	4	3	4	19
30	4	4	4	4	4	20
31	3	2	4	4	4	17
32	2	4	4	3	2	15
33	3	4	4	3	2	16
34	4	4	4	2	3	17
35	4	4	4	4	3	19
36	4	2	4	4	4	18
37	4	4	3	3	2	16
38	3	4	4	4	4	19
39	1	2	3	1	4	11
40	4	4	4	3	4	19
41	4	4	2	3	4	17
42	3	4	3	2	4	16
43	3	4	3	3	4	17
44	4	4	3	3	4	18
45	3	4	3	3	4	17
46	4	4	4	4	4	20
47	4	3	3	3	3	16
48	3	4	3	3	4	17
49	4	2	3	2	3	14
50	4	4	4	4	4	20

Empathy (X5)

No	21	22	23	24	25	Total
51	4	4	4	4	4	20
52	4	4	4	4	4	20
53	4	4	3	3	2	16
54	1	2	2	2	2	9
55	4	3	2	1	3	13
56	4	4	4	4	4	20
57	4	4	4	4	4	20
58	4	4	4	4	4	20
59	4	4	4	3	2	17
60	3	4	4	3	3	17
61	2	4	4	4	4	18
62	3	2	3	3	4	15
63	1	2	4	1	3	11
64	2	4	4	3	3	16
65	4	4	4	3	4	19
66	4	3	4	3	3	17
67	4	3	3	4	3	17
68	4	3	4	3	3	17
69	1	2	4	3	2	12
70	4	4	4	4	4	20
71	4	3	3	4	3	17
72	4	4	4	4	4	20
73	4	3	4	3	4	18
74	4	4	4	4	4	20
75	4	4	4	4	4	20
76	4	4	4	4	4	20
77	4	4	3	4	4	19
78	4	3	3	4	4	18
79	4	4	4	3	3	18
80	4	4	4	4	4	20
81	4	4	4	4	4	20
82	4	4	4	4	4	20
83	3	4	4	3	4	18
84	4	4	4	4	4	20
85	4	4	4	4	4	20
86	4	4	4	4	4	20
87	4	4	4	4	4	20
88	1	3	3	1	3	11
89	2	3	4	2	4	15
90	4	3	4	3	4	18
91	4	4	4	3	3	18
92	4	4	4	4	4	20
93	3	3	4	3	4	17
94	4	4	3	4	4	19
95	4	4	4	4	4	20
96	1	3	3	4	3	14
97	3	2	2	4	2	13
98	1	3	2	1	2	9
99	2	4	4	4	4	18
100	4	4	4	4	4	20

Customer Satisfaction (Y1)

No	1	2	3	4	5	6	7	8	9	10	Total
1	4	4	3	4	4	4	3	4	4	4	38
2	4	2	4	4	4	4	4	4	3	2	35
3	4	3	4	4	4	4	4	4	3	3	37
4	2	3	3	3	3	2	3	2	4	4	29
5	4	4	4	4	4	4	4	4	4	4	40
6	3	3	4	4	4	4	4	4	4	3	37
7	3	2	4	4	4	4	4	4	3	3	35
8	3	3	4	4	4	4	4	4	4	4	38
9	2	4	4	4	4	4	4	4	4	4	38
10	4	1	4	3	4	3	3	4	3	3	32
11	2	3	2	3	3	2	3	3	4	4	29
12	2	4	3	3	3	3	2	3	4	4	31
13	4	4	4	4	4	4	4	4	4	4	40
14	3	1	3	3	2	3	3	2	4	4	28
15	4	3	4	4	4	4	4	4	4	4	39
16	2	3	3	3	3	2	2	4	3	3	28
17	3	3	3	4	3	2	3	3	4	4	32
18	2	3	2	2	3	2	3	2	4	4	27
19	3	3	3	3	4	3	3	4	4	4	34
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21	3	3	3	3	4	3	3	2	4	4	32
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23	4	3	4	3	4	3	4	3	3	3	34
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25	4	3	4	4	4	4	4	4	4	3	38
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28	4	3	4	4	4	4	4	4	4	3	38
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31	3	3	4	4	4	4	4	4	3	3	36
32	3	3	4	4	4	4	4	4	3	3	36
33	4	3	4	4	4	4	4	4	4	4	39
34	4	3	4	4	4	4	4	4	4	2	37
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41	2	3	4	3	3	3	2	3	2	3	28
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44	2	2	4	2	2	3	2	3	2	3	25
45	2	3	4	3	3	4	3	3	3	2	30
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48	3	3	4	2	3	2	3	2	3	2	27
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Customer Satisfaction (Y1)

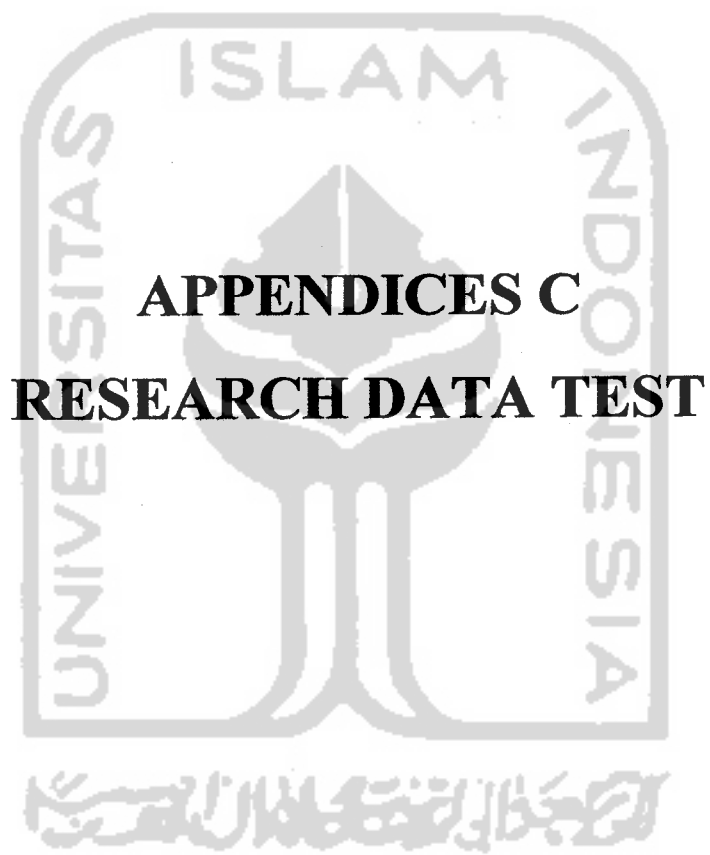
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75	3	4	4	4	4	4	4	3	4	4	38
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92	4	4	4	3	4	4	4	3	4	4	38
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96	4	4	4	3	4	4	4	3	4	4	38
97	1	1	1	3	4	4	4	3	3	1	25
98	4	4	4	4	4	4	4	3	4	4	39
99	4	4	4	3	4	4	4	3	4	4	38
100	4	4	4	3	3	4	3	3	4	4	36

Customer Loyalty (Y2)

No	1	2	3	4	5	Total
1	4	4	4	4	4	20
2	4	4	4	4	3	19
3	4	4	4	3	4	19
4	4	4	2	3	3	16
5	4	4	4	4	4	20
6	4	3	4	4	4	19
7	4	4	4	3	4	19
8	4	4	4	4	4	20
9	4	4	4	4	4	20
10	4	2	4	4	4	18
11	3	3	2	2	2	12
12	3	4	3	4	3	17
13	4	4	4	4	4	20
14	2	3	2	2	2	11
15	4	4	4	4	4	20
16	2	2	3	2	2	11
17	4	3	4	3	4	18
18	1	1	3	4	2	11
19	3	3	4	4	3	17
20	4	4	4	4	4	20
21	3	4	3	4	3	17
22	4	4	3	4	3	18
23	4	4	4	4	3	19
24	4	4	4	4	4	20
25	2	4	4	4	3	17
26	3	3	1	3	3	13
27	3	2	1	3	2	11
28	3	3	4	3	3	16
29	3	3	3	3	3	15
30	3	3	3	4	4	17
31	3	3	4	3	4	17
32	4	4	3	3	3	17
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39	2	3	3	2	1	11
40	3	4	4	4	3	18
41	2	3	3	2	2	12
42	4	1	4	4	2	15
43	3	4	4	4	4	19
44	2	2	1	2	2	9
45	3	2	2	3	4	14
46	2	3	1	2	3	11
47	4	4	4	4	3	19
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Customer Loyalty (Y2)

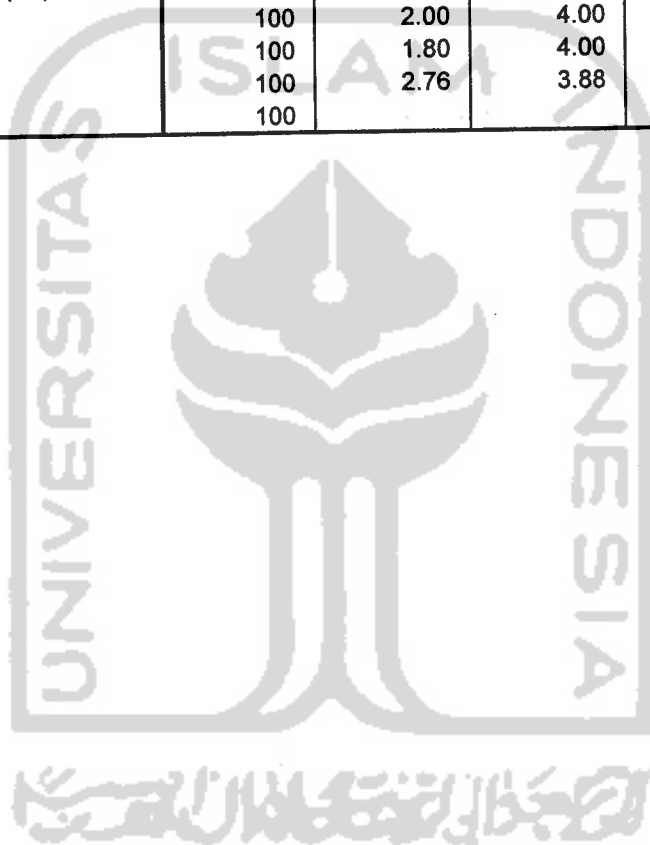
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55	3	4	4	3	4	18
56	2	4	4	3	2	15
57	4	3	4	4	4	19
58	4	4	4	4	4	20
59	3	2	2	3	3	13
60	4	3	4	3	2	16
61	4	4	3	3	4	18
62	4	4	3	3	4	18
63	4	4	3	3	4	18
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65	4	4	4	4	4	20
66	4	4	4	3	4	19
67	2	1	3	4	4	14
68	4	4	4	4	4	20
69	3	4	3	3	3	16
70	3	4	4	4	4	19
71	4	4	3	4	4	19
72	4	4	4	4	4	20
73	4	2	4	3	4	17
74	4	3	4	4	4	19
75	4	4	3	3	3	17
76	4	3	2	4	3	16
77	4	3	2	3	2	14
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90	4	3	3	4	4	18
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92	3	3	3	4	4	17
93	2	4	2	4	2	14
94	4	4	3	4	4	19
95	4	4	3	2	4	17
96	2	4	2	4	3	15
97	2	2	1	3	2	10
98	3	4	4	4	3	18
99	4	4	3	4	4	19
100	4	4	3	3	3	17



Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Costumer Satisfaction (Y1)	100	2.30	4.00	3.5340	.44386
Costumer Loyalty (Y2)	100	1.20	4.00	3.3660	.60507
Tangibles (X1)	100	2.20	4.00	3.2960	.45169
Reliability (X2)	100	2.20	4.00	3.2460	.49143
Responsiveness (X3)	100	2.33	4.00	3.5267	.42291
Assurance (X4)	100	2.00	4.00	3.0725	.55197
Empathy (X5)	100	1.80	4.00	3.4140	.55360
Service Quality	100	2.76	3.88	3.3292	.28283
Valid N (listwise)	100				



Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	Service _a Quality		Enter

a. All requested variables entered.

b. Dependent Variable: Costumer Satisfaction(Y1)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.639 ^a	.408	.402	3.432

a. Predictors: (Constant), Service Quality

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	796.196	1	796.196	67.600	.000 ^a
	Residual	1154.244	98	11.778		
	Total	1950.440	99			

a. Predictors: (Constant), Service Quality

b. Dependent Variable: Costumer Satisfaction(Y1)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.959	4.074		.481	.632
	Service Quality	.401	.049	.639	8.222	.000

a. Dependent Variable: Costumer Satisfaction(Y1)

Regression

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.642 ^a	.412	.380	3.494	1.511

a. Predictors: (Constant), Empathy (X5), Assurance (X4), Tangibles (X1), Responsiveness (X3), Reliability (X2)

b. Dependent Variable: Customer Satisfaction(Y1)

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	802.731	5	160.546	13.149	.000 ^a
	Residual	1147.709	94	12.210		
	Total	1950.440	99			

a. Predictors: (Constant), Empathy (X5), Assurance (X4), Tangibles (X1), Responsiveness (X3), Reliability (X2)

b. Dependent Variable: Customer Satisfaction(Y1)

Coefficients^a

Model: 1

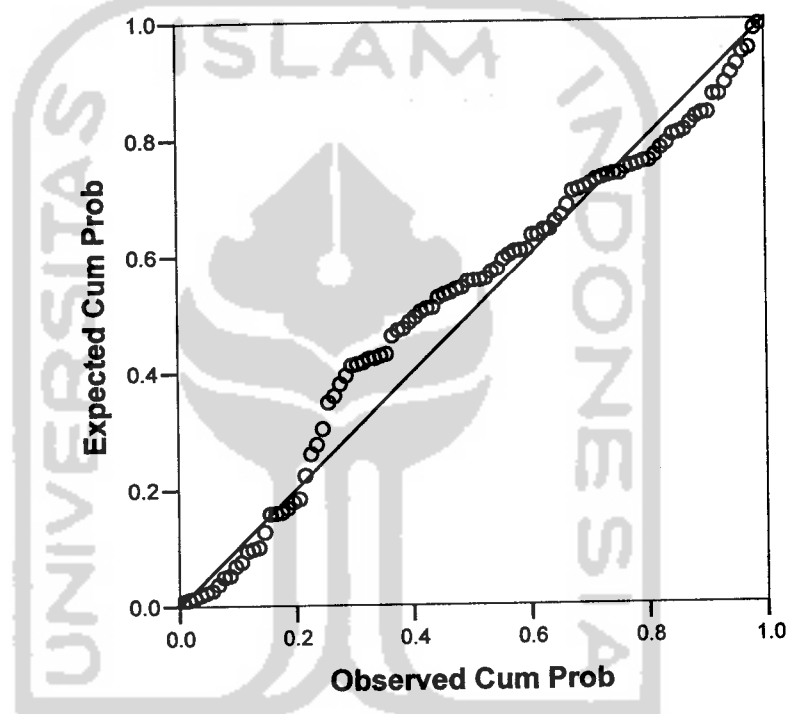
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.605	4.309		.372	.710		
Tangibles (X1)	.355	.160	.181	2.216	.029	.940	1.064
Reliability (X2)	.410	.153	.227	2.680	.009	.872	1.147
Responsiveness (X3)	.493	.147	.282	3.354	.001	.887	1.127
Assurance (X4)	.356	.169	.177	2.109	.038	.887	1.128
Empathy (X5)	.376	.136	.234	2.770	.007	.874	1.144

a. Dependent Variable: Customer Satisfaction(Y1)

Charts

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Costumer Satisfaction(Y1)



Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	Empathy (X5), Assurance (X4), Tangibles (X1), Responsiveness (X3), Reliability (X2)		Enter

a. All requested variables entered.

b. Dependent Variable: Customer Satisfaction(Y1)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.642 ^a	.412	.380	3.494

a. Predictors: (Constant), Empathy (X5), Assurance (X4), Tangibles (X1), Responsiveness (X3), Reliability (X2)

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	802.731	5	160.546	13.149	.000 ^a
	Residual	1147.709	94	12.210		
	Total	1950.440	99			

a. Predictors: (Constant), Empathy (X5), Assurance (X4), Tangibles (X1), Responsiveness (X3), Reliability (X2)

b. Dependent Variable: Customer Satisfaction(Y1)

Coefficients^a

Model: 1

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.605	4.309		.372	.710
Tangibles (X1)	.355	.160	.181	2.216	.029
Reliability (X2)	.410	.153	.227	2.680	.009
Responsiveness (X3)	.493	.147	.282	3.354	.001
Assurance (X4)	.356	.169	.177	2.109	.038
Empathy (X5)	.376	.136	.234	2.770	.007

a. Dependent Variable: Customer Satisfaction(Y1)

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	Service Quality ^a		Enter

a. All requested variables entered.

b. Dependent Variable: Customer Loyalty (Y2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.332 ^a	.110	.101	2.868

a. Predictors: (Constant), Service Quality

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	100.105	1	100.105	12.171	.001 ^a
	Residual	806.005	98	8.225		
	Total	906.110	99			

a. Predictors: (Constant), Service Quality

b. Dependent Variable: Customer Loyalty (Y2)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.994	3.405		1.467	.146
	Service Quality	.142	.041	.332	3.489	.001

a. Dependent Variable: Customer Loyalty (Y2)

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	Customer Satisfaction (Y1)		Enter

a. All requested variables entered.

b. Dependent Variable: Customer Loyalty (Y2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.742 ^a	.551	.546	2.038

a. Predictors: (Constant), Customer Satisfaction(Y1)

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	499.239	1	499.239	120.248	.000 ^a
	Residual	406.871	98	4.152		
	Total	906.110	99			

a. Predictors: (Constant), Customer Satisfaction(Y1)

b. Dependent Variable: Customer Loyalty (Y2)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.049	1.643		-639	.525
	Customer Satisfaction(Y1)	.506	.046	.742		

a. Dependent Variable: Customer Loyalty (Y2)