

**ANALYSIS OF THE INFLUENCE OF SERVICE QUALITY DIMENSIONS AND
EXPERTISE TOWARDS CUSTOMER LOYALTY THROUGH SATISFACTION
OF THE BPR CANDRA MUKTI ARTA GEDONG KUNING YOGYAKARTA**

A THESIS

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



**DEPARTMENT OF MANAGEMENT
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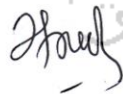
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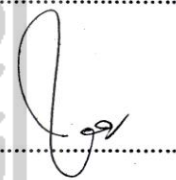
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DECLARATION OF AUTHENTICITY

Herein I declare the originality of the thesis; I have not presented anyone else's work to obtain my university degree, nor have I presented anyone else's words, ideas or expression without acknowledgment. All quotations are cited and listed in the bibliography of the thesis.

If in the future this statement is proven to be false, I am willing to accept any sanction complying with the determined regulation or its consequence.

Yogyakarta, March 15, 2012

Fitra Iskandar





For the people who I loved in my whole life:

My Mom, My Father, and My Sisters

ACKNOWLEDGMENT

Bismillahirrahmanirrahim

In the name of Allah,,, The Compassionate,,, The Merciful,,,

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ABSTRACT

Iskandar, Fitra (2012) “Analysis of the Influence of Service Quality Dimensions and Expertise Towards Customer Loyalty Through Satisfaction of The BPR Chandra Mukti Arta Gedong Kuning Yogyakarta”: Management Department, International Program Faculty of Economics, Universitas Islam Indonesia.

Nowadays, customers tend to pay attention to the performance of services in choosing a bank. That is why it is not surprising if, in fact, banking competition is no longer determined by the sales price of products offered to the customers, but rather by the performance of services. The main purpose of conducting this research is to describe the influence of service quality dimensions (consisting of variable reliability, tangibles, empathy, responsiveness, assurance) and expertise (the circumstances where the customer has a good knowledge about banking) in relation between satisfaction and loyalty, especially in the BPR Chandra Mukti Arta Gedong Kuning Yogyakarta. As the findings, this research discovers that the results of multiple linear regression analysis showed a positive and significant influence of the services quality dimensions variable both partially on customer satisfaction in the BPR Candra Mukti Arta. These results indicate that if the quality of service increases, the customer satisfaction will also increase, but if the quality of services declined, then customer satisfaction will also be decreased. The results of multiple regression analysis also showed that the expertise variables have a significantly positive effect on customer loyalty of BPR Candra Mukti Arta. This means that the higher the expertise of customers, the level of customer loyalty will also be higher.

Keywords: service quality, service quality dimensions, expertise, satisfaction, loyalty.

TABLE OF CONTENT

	Page
Page of Title	i
Approval Page	ii
Legalization Page	iii
Declaration of Authenticity	iv
Dedication Page	v
Acknowledgment	vi
Abstract	viii
Table of Content	ix
List of Tables	xii
List of Figures	xiv
BAB I INTRODUCTION	1
A. Background	1
B. Problem Formulation	4
C. Research Objectives	5
D. Research Contribution	5
BAB II REVIEW OF RELATED LITERATURE	6
A. Theoretical Review	6
1. Service Quality	6
2. Customer Satisfaction	15
3. Expertise (a Better Understanding of The Banking on Customer)	16

4. Loyalty	17
B. Theoretical Framework	19
C. Hypothesis.....	19
BAB III RESEARCH METHOD	20
A. Research Sites	20
B. Research Variables	20
C. Operational Definition	20
D. Types and Data Collection Techniques	23
1. Data Type	21
2. Data Collection Techniques	21
E. Population and Sample	27
1. Population	27
2. Sample	27
F. Analysis Method	27
1. Validity Test.....	27
2. Descriptive Analysis.....	28
3. Regression Analysis	28
G. Hypothesis Testing	25
1. F Test	30
2. t Test.....	31
3. Classical Test Assumptions	33
BAB IV DATA ANALYSIS AND DISCUSSION.....	38
A. Validity Test and Reliability	38

1. Validity Test.....	38
2. Reliability Test Results	40
B. Descriptive Analysis of Research Variables.....	41
C. Regression Analysis	47
1. Multiple Linear Regression Analysis of Model 1.....	48
2. Multiple Linear Regression Analysis of Model 2.....	55
D. Discussion and Implications	63
1. Effect of Service Quality on Customer Satisfaction	63
2. Effect of Expertise on Customer Satisfaction	65
BAB V CONCLUSIONS AND RECOMMENDATIONS	67
A. Conclusions	67
B. Recommendations	68
REFERENCES	69
APPENDICES	72



LIST OF TABLES

	Page
Tabel 4.1 Validity Test Results	39
Tabel 4.2 Reliability Test Results	40
Tabel 4.3 Categorization Assessment Research Variables.....	42
Tabel 4.4 Descriptive Assessment of Service Quality Dimension Variable	42
Tabel 4.5 Descriptive Consumer Assessment of Expertise.....	45
Tabel 4.6 Descriptive Assesment of Customer Satisfaction.....	46
Tabel 4.7 Descriptive Consumer Assessment of Customer Loyalty	46
Tabel 4.8 Result of Multiple Linear Regressions Model 1.....	48
Tabel 4.9 Multiple Linear Regression Multicollinearity Test Model 1.....	50
Tabel 4.10 Lagrange Multiplier test of the Multiple Linear Regression Model 1.....	53
Tabel 4.11 Results of Multiple Linear Regression Model 2	55

Tabel 4.12 Multiple Linear Regression Multicollinearity Test Model 2..... 57

Tabel 4.13 Lagrange Multiplier Test of The Multiple Linear Regression Model 2... 61



LIST OF FIGURES

	Page
Gambar 4.1. Multiple Linear Regression Heteroscedasticity Test of Model 1	51
Gambar 4.2. Multiple Linear Regression Normality Test Model 1	52
Gambar 4.3. Multiple Linear Regression Heteroscedasticity Test of Model 2	59
Gambar 4.4. Multiple Linear Regression Normality Test Model 2	60



CHAPTER I

INTRODUCTION

A. Background

Banking world is currently experiencing a rapid growth, so it will create a tight and competitive banking business conditions. Conditions like these will require every bank to find some ways to attract people. According to Act 7 of 1992 bank is a business entity that collects funds from the society in the form of deposits, and distributes them to the society in order to improve living standard of the people. Bank also needs to focus on the performance of its services to satisfy the customers. Banking world is very important for Indonesian economy, so bank is a life to move the economics of a country (Kashmir, 2004). However banking activity cannot run well if it is not supported by the customers, in this case creditors and debtors. Nowadays, customers tend to pay attention to the performance of services in choosing a bank. That is why it is not surprising if, in fact, banking competition is no longer determined by the sales price of products offered to the customers, but rather by the performance of services.

Implementation of the quality of services performed by a company who engaged in services is by providing the best service quality for consumers in order to create customer satisfaction. Assessment or measurement of service performance is done by using the dimensions of

service quality consisting of Tangibles, Reliability, Responsiveness, Assurance, and Empathy.

Actually the customers in assessing service performance tend to consider several factors related to the treatment from the services they have received, so that they can conclude that service performance of certain company's has been satisfactory or not. Customer satisfaction is a comparison of what the customer expected with what the customer accepted. If customer obtained what they wants and it is exceeding their expectations then the customer can achieve satisfaction, and vice versa, if customer expectations still are higher than that their obtained then the customer is not yet satisfied.

One of the factors that affect customer satisfaction is customer expertise (the conditions that the customer has a good knowledge and understanding of banking). Consumer satisfaction is influenced by the experience of the customers to the organization either directly or indirectly related to the provider of products or services. The consumers experiences related to the organization are greatly influence in shaping consumer perceptions of a service.

Customer satisfactions are needed by the company to generate customer loyalty to the company itself. Kotler (1997) says that in order to attract customers and win the competition, it can be done by fulfilling and satisfying customer needs in a better way. Only the companies that focus attention on the customer and the ones which are able to deliver higher value to the customer who will win the competition. The customers who already

have a loyalty to a certain company tend to perform repetitive transactions and tend to find what they needed from the company.

Several factors affect customer loyalty and different customer segments show different level in terms of customer expertise (the circumstances in which customers have a good knowledge and understanding of banking). This different level of expertise will show the degree of loyalty that is not always equal to the service of a brand, which in this case is a banking service. Customers who have better understanding on banking, when compared with beginners, they have a greater knowledge about the available alternatives, they are much more able to do a better encode from new information and able to do a better distinguish between relevant and irrelevant information (Jamal and Anstasiadou, 2009). Therefore, it can proposed that since customers have more skilled and knowledge about banking, they more likely to switch to other banking services that are more profitable rather than the people who have low levels of skill and knowledge.

Increasing and improving the quality of services offered become concern and get a lot of attention by the company. This is because a good service quality can be used as a tool to achieve competitive advantage. With the improvement of a good service quality, it can cause a loyalty by the consumers, and likely to attract new customers. Consumers who have been loyal to a certain products or services can also lead to an interpretation that when consumers feel satisfied with his needs, they will use or purchase more than once. In essence, greater loyalty can lead to lower marketing costs

(Jamal and Anastasiadou, 2009). This is very profitable to the company, because through fulfilling the needs of the consumers, consumers will not move to the other companies and in the process of loyalty, the most likely will be become a media for free promotion in the form of word of mouth by loyal customers to other customers.

This thesis will be discuss the influence of service quality dimensions, which consists of five variables such as Tangibles, Reliability, Responsiveness, Assurance, and Empathy, towards customer satisfaction. In addition, this thesis will explain about the effect of expertise, which is the circumstances in which customers have a good knowledge and understanding of banking, in relationship between satisfaction and loyalty, particularly in BPR Candra Mukti Arta Gedong Kuning Yogyakarta.

B. Problem Formulation

Based on the background described above, the researcher attempts to solve several problems in this study including:

1. Do the dimensions of service quality have a positive influence on satisfaction?
2. Do the dimensions of service quality influence loyalty?
3. Does expertise influence satisfaction?
4. Does expertise influence loyalty?
5. Does satisfaction influence loyalty?

C. Research Objectives

This study has the following objectives as to identify:

1. The influence of service quality dimensions on satisfaction.
2. The influence of service quality dimensions on loyalty.
3. The influence of expertise on satisfaction.
4. The influence of expertise on loyalty.
5. The influence of satisfaction on loyalty.

D. Research Contribution

Once this research has been completed, it is expected to provide benefits to various parties, including:

1. For Companies

Can provide input on the performance of the bank and as a material consideration in determining and improving the better way in marketing of bank products to customers.

2. For Researchers

This is an opportunity to apply the lessons learned during the lectures and adding it as precious learning points about the real problems that occur in a particular environment.

3. For Other

As a source of information and reference for further research.

CHAPTER II

REVIEW OF RELATED LITERATURE

A. Theoretical Review

1. Service Quality

a. Understanding Service

When discussing about the quality of services, one of the concepts that must be understood is the definition of service. Moreover, it is also crucial to examine the relationship between the services itself with marketing. In marketing, the product has a broad meaning, which is something that is offered on the market both tangible and intangible. A tangible products called goods and intangible products commonly called services.

As expressed by Kotler (1997), service is any activity that can be offered by one party to another, essentially intangible and it does not result in any ownership." Service production can be associated with physical products or vice versa.

Meanwhile, Reid (1989) gave a description of the service as something intangible. Unlike tangible products, services are not physical goods, but something that presence and cause the activities. Its presence is commonly done based on personal that is often face-to-face directly between individuals (taken by Nugraha, 2008).

Gronroos (1990) try to combine the understanding of services as an activity of an intangible nature that the interaction occurs between consumers and providers of services and physical resources or goods and systems that provide services, which provide solutions for the customer problems.

From the various definitions above, it appears that in services there are always any aspects of interaction between the consumer and the producer (service), although the parties who involved do not always realize.

b. Service Characteristics

From the understanding of service, it can be said that the service, has several characteristics. According to Kotler (1997), there are four main characteristics of services which have great impacts on the marketing program planning namely:

1. Intangibility

Service is intangible, that is to say the services cannot be seen, felt, inhaled, heard, or touched before being bought and consumed. If the item is an object, tools, materials, or things, then the service is precisely the act, action, experience, processes, performance, or effort.

2. Inseparability

Activities of services cannot be separated from the service providers, whether individuals or organizations as well as the machine / technology.

3. Variability

The qualities of services provided by humans and machines / equipment are dissimilar, depending on who is giving, how to give it, when and where the services are rendered.

4. Perishability (non durable)

Services cannot be stored for later sale or use, so basically services directly consumed at the time given.

Meanwhile, Lovelock (1983) explains that the service has three main characteristics:

1. More intangible than tangible

Services are actions, appearance, or an effort so that when consumers buy services, then these services are generally intangible, but when a consumer buys an item, it usually a tangible goods that can be used or placed somewhere.

2. Simultaneous production and consumption

Services produced and consumed at that time, which means the service producer or people who offers a services have to be physically present at the time of consumption take.

3. Less standardized and uniform

Service industries tend to be differentiated based on the people and equipment. The service results of those people based service have lack of standardization compared with the results of services that use equipment.

With these characteristics of the service as described above, for the consumers it will lead to greater difficulty in evaluating service quality rather than to the quality of the goods.

c. Service Quality

Service quality of a company can be determined by comparing the consumer's perception of the service, from what service they are really receive, with the actual service that they are expected. Consumers' expectations are usually conveyed by word of mouth, personal needs, past experience, and the company's external communications. From the point of view of services quality as follows, there are two very important aspects (Tjiptono, 2006):

1. Customer Driven Quality

Consumers have an important role in determining the quality of goods or services. Attributes of goods or services affect customer satisfaction. This is including the relationship between companies and consumers so it is creating consumer trust and confidence in using the products that the company provides to the customer (customer loyalty).

2. Customer Relationship Management

This concept describes that the company provide an effective and efficient employees to build relationships with consumers and how they can use information obtained from customers to improve their relationship with the consumer.

According to Lupiyoadi (2006) in general, the role of the services consists of:

1. Creating the attention of prospective buyers.
2. Arouse the interest of prospective buyers.
3. Instilling confidence in prospective buyers.
4. Treat the prospective buyer as the 'king' who must be respected, served, and satisfied.

Good service quality is often said to be one of very important factor in achieving success of a business, then of course the quality of services can provide some benefits such as creating customer loyalty and customer satisfaction.

The standards of service quality according to Lupiyoadi (2006) among others are:

1. Seller or trader level of activity in serving the prospective buyers
2. The level of hospitality from seller in dealing with the prospective buyer
3. Level of products explanation offered by the merchant to prospective buyers
4. Demonstration level proposed by the seller to prospective buyers.

Hypothesis: There is a positive influence of service quality dimensions on loyalty.

d. Dimensions of Service Quality

Through a series of studies from various kinds of service industries, Parasuraman et al (1985) have identified ten basic dimensions of service quality:

1. Reliability, covering two main aspects, namely the consistency of the performance and the nature that can be trusted (dependability). This means that the company is able to deliver its service correctly from the start (right from the first time), accurately and reliably to fulfill their promise to (for example, deliver the services in accordance with the appointment that have been agreed in the first time), submit data (records) appropriately, and send an accurate billing.
2. Responsiveness, the willingness, and readiness of employees to help its customers and deliver the services quickly. For examples are: accuracy of the service, deliver the transaction slip immediately, the speed in doing 'call back' to the customers, and rapid delivery of services.
3. Competence, namely the mastery of skills and knowledge that required for delivering the services in accordance with customer needs. These include the employee knowledge, ability, and personnel skill of operational support, and research capabilities of the organization.
4. Access, includes easiness to be contacted or met (approachability) and ease of contacts. This means that the location of service facilities

- are easy to reach, the queuing or waiting time is not too long, the corporate communication channel can easily to be reached (e.g. telephone, mail, e-mail, fax, etc.) and convenient hours of operation.
5. Politeness (courtesy), covering polite attitude, respect, attention, and friendliness of the contact staff (such as receptionists, telephone operators, bell person, bank tellers, cashiers, etc.).
 6. Communication means that to communicate the information to the customers in a language that is easily to be understood, and always listen to suggestions and complaints from the customer. Included that the description of the services that offered, cost of services, tradeoff between service and costs, and the process in handling the potential problems that may arise.
 7. Credibility, which is honest and trustworthy nature. Credibility includes the company name, company reputation, personal characteristics of employees of contact and interaction with the customers (hard selling versus soft selling approach).
 8. Security, which is free from danger, risk, or doubt. This includes physical safety, financial security, privacy, and confidentiality.
 9. Ability to understand the customers, namely trying to understand the customer and their specific needs, provide individual attention, and get to know the regular customers.
 10. Physical evidence (tangibles), including presence of physical facilities, equipment, personnel, and corporate communication

materials (such as business cards, letterhead, etc.).

In further research Parasuraman et al (1985) found that there are 'overlapping' between some dimensions above. Therefore, they simplify the ten dimensions into five main dimensions. Competence, politeness, credibility, and security combine into assurance. While access, communication, and ability to understand the customers are integrated into empathy. Thus, there are five main dimensions that have been prepared (Fitzsimmons & Fitzsimmons, 1994; Zeithaml and Bitner, 1996), namely:

1. Reliability, relating to the company's ability to provide accurate service from the first time without making any mistakes and delivers services in accordance with the time which has been negotiated.
2. Responsiveness, regarding to the willingness and ability of employees to help the customers and responding to their requests, as well as inform when the services are provided and then provide the services quickly.
3. Assurance, the behavior of employees that are able to foster the trust of customers to the company and the company can create a sense of security to its customers. Guarantee also means that employees are always polite and master the knowledge and skills that required to deal with any questions or concerns from the customers.

4. Empathy means that companies understand the problems of their customers and act for the interests of customers, and provide personal attention to the customers and have convenient hours of operation.
5. Physical evidence (tangibles), regarding to the appeal of physical facilities, equipment, and materials that used by the company, and employee appearance.

In particular, Gronroos (1994) identifies two dimensions of service quality:

1. Functional.
2. Technical.

Functional qualities reflect on how these services are delivered and involve customer perceptions of the interactions that occur during the service process. The technical quality is the result of an act of service, reflecting on what is actually received by customers from service.

Functional qualities associated with the nature of the interaction between the company and the customer and the process in which the core of services are delivered. This involves many psychological and behavioral aspects, the way employees perform their duties, what they say, and how the service is completed. Furthermore, while customers can quite objectively on evaluate the technical quality, they tend to very subjectively in seeing the functional quality. How are the ways of customers thinking about the service company as a whole (i.e. corporate

goals) which in turn it influenced by their perceptions of the two dimensions of service quality, namely the functional and technical.

Parasuraman et al (1985) argue that the reliability mainly deals with the service result, whereas tangibles, responsiveness, assurance, and empathy associated with the service process. In the other words, customers not only measure the accuracy and reliability of services that provided, but they also judge the other dimensions as the services provided. Therefore, the role of service quality dimensions in the customer service evaluation process, the service result, and overall corporate image services cannot be underestimated. With this in mind, it can be used as a benchmark to see how each dimension of service quality affect loyalty through customer satisfaction (Jamal and Anastasiadou, 2009).

Hypothesis: There is a positive influence of expertise on loyalty.

2. Consumer Satisfaction

Kotler (1997) states that customer satisfaction is the level of someone's feelings after comparing the performance or results which he felt compared to his expectations, while Wilkie (1994) defines customer satisfaction as an emotional response to the evaluation of the consumption experience of a certain product or service.

Customer satisfaction is based on several interactions between service providers and customers that leading into a cumulative satisfaction.

In this context, customer satisfaction can be identified as the combination of the overall attitude owned by the customer after consuming, which includes the whole feeling of satisfaction towards the service provider (Jamal and Anastasiadou, 2009).

Companies use many different ways to maintain customers, one of them is the quality of products, and services meet customer expectations. Meeting the expectations will create satisfaction for the consumer. Consumers who are satisfied will become customers, they will:

- a. Re purchasing.
- b. Saying good things about the company to others.
- c. Less attention to the advertising of competitors' products.
- d. Buy other products from the same company.

Any company or organization that uses customer satisfaction strategy will lead its competitors to strive in taking or maintain customers of a company. Consumer satisfaction is a long-term strategy that requires the consumer in terms of both funds as well as human resources.

Hypothesis: There is a positive influence of service quality dimensions on satisfaction.

3. Expertise (A Better Understanding about Banking on Customer)

Different segments of customer shows different levels of customer expertise (the circumstances in which customers have a good knowledge and understanding about banking). These different levels of expertise are

which will indicate the level of loyalty is not always the same to the service of a brand, in this case is a banking service. A customer who has better understanding about banking, when compared with beginners, they have greater knowledge about the available alternatives, they have better understanding to encode new information and can differentiate much more better between relevant and irrelevant information (Jamal and Anastasiadou, 2009).

Wirtz and Mattila (2003) suggest that people with higher levels of knowledge will show decreasing levels of loyalty. A person with higher knowledge and skill level will have a lower risk perception that is why they would show decreased levels of loyalty. Furthermore, because a good ability to detect and encode new information, it is logic to expect search costs and lower risk for someone with a level of objective knowledge is negatively associated with loyalty (Jamal and Anastasiadou, 2009).

Hypothesis: There is a positive influence of expertise on satisfaction.

4. Loyalty

Loyalty is a non-random response, such as a return visit, which occurs several times which lead to a commitment to a certain brand. Wilkie (1994) tried to integrate the attitudes and behavioral perspective into his definition that "brand loyalty is a favorable attitude and purchase a particular brand consistently".

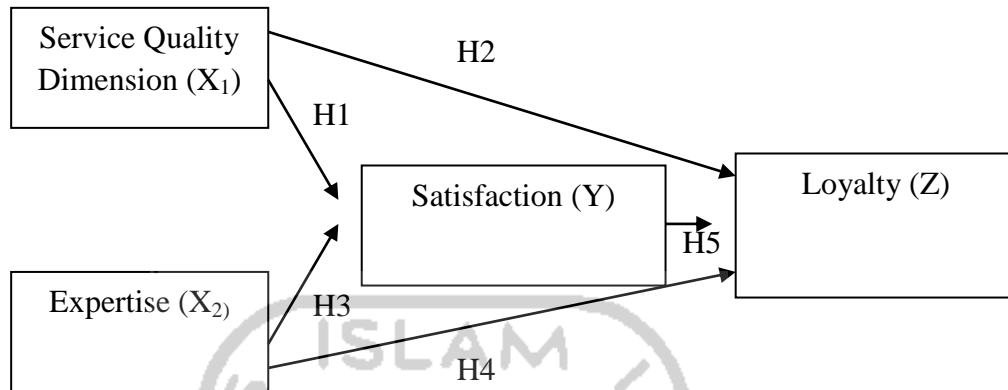
Oliver (1999) suggested that brand loyalty is "strongly held commitment to re-purchase or subscribe to the product / service consistently preferred in the future, so it will create to do purchasing of a brand or the same series of brands repeatedly, despite the situational influences and marketing efforts potentially cause the behavior to switching brands."

According to Seth & Mittal (1996), customer loyalty is the customer's commitment to a brand, store, or a supplier, based on a very positive attitude and it is reflected on the consistency in doing repurchase. Customer loyalty in the context of service marketing is defined by Bendapudi & Berry (1997) as a response that is closely related with the pledge or promise to uphold the commitment that underlies the continuity of relationships, and usually reflected in the continuing purchase from the same service provider based on dedication and pragmatic constraints.

Hypothesis: There is a positive influence of satisfaction on loyalty.

B. Theoretical Framework

From the description above, the framework can be described as follows:



Picture 1

Theoretical Framework

C. Hypothesis

Further research is expected to prove the hypothesis as follows:

H1 : There is a positive influence of service quality dimensions on satisfaction.

H2 : There is a positive influence of service quality dimensions on loyalty.

H3 : There is a positive influence of expertise on satisfaction.

H4 : There is a positive influence of expertise on loyalty.

H5 : There is a positive influence of satisfaction on loyalty.

CHAPTER III

RESEARCH METHOD

A. Research Sites

This research will be conducted at the *Bank Perkreditan Rakyat* (BPR) Candra Mukti Arta that is located on Gedong Kuning Street 162 Yogyakarta.

B. Research Variables

The variables in this study are divided into:

1. Independent variables, which consists of service quality dimension (reliability, physical evidence (tangibles), empathy, responsiveness, and assurance) and expertise (understanding of banking on customers).
2. Intervening variables, namely satisfaction.
3. Dependent variable, namely loyalty.

C. Operational Definition

The definition of operational variables in this study, based on Jamal and Anastasiadou (2009) described as follows:

1. Service quality is an assessment by customer of the overall product excellence or superiority, including the dimensions of service quality. Dimensions of service quality include reliability, tangibles, empathy, responsiveness, assurance.
 - a. Reliability, which is providing the promised services promptly, and

accurately, which includes:

1. Employees serving in a timely manner
2. Employees want to help if there are difficulties
3. In accordance with the promised services

b. Tangibles, including physical facilities, equipment, employees that includes:

1. Has renewed its equipment
2. Employees dressed neatly
3. Physical facilities in line with the development of its customer service

c. Empathy, include the ease of doing relationships, good communication, personal attention, and understand the needs of its customers, such as:

1. The existence of individual attention
2. Employees serving with hospitality
3. Employees know what is required by customers

d. Responsiveness, namely the desire of employees to help customers and provide service with a response like:

1. Quick service
2. Employees are always willing to help customer problems

3. Employees are always willing to respond to customer demand

e. Assurance, ability, courtesy and trustworthy nature owned by the employees, free from danger, risk or doubt, such as:

1. Believing in the ability of employees

2. Feel secure when transacting

3. Employees do a good job

2. Consumer satisfaction is a combination of the overall attitude owned by the customers after consuming, which includes the whole feeling of satisfaction to the service provider (the Bank).

- Feeling satisfied with the service

3. Expertise, in this case is a better understanding by the customers towards banking, compared with beginners, they have a greater knowledge about the available alternatives, they have better understanding to encode new information and can differentiate much better between relevant and irrelevant information.

a. Having knowledge about banking

b. Obtaining information about previous banking

c. An expert in banking

4. Consumer loyalty is a non-random response, such as a return visit, which

lasted a couple of times which causes a commitment to the brand.

- a. Consider to be loyal
- b. BPR Candra Mukti Arta will become the primary choice
- c. Committed to BPR Candra Mukti Arta

D. Types and Data Collection Techniques

1. Data Type

In this study, the type of data used are primary data, which is the data obtained from the first source of either individual or persons either through the result from filling out the questionnaire conducted by the researcher.

2. Data Collection Techniques

In this research, data collection techniques used was:

- Questionnaire

It is a method of data retrieval by providing a list of questions arranged neatly that is used to find the necessary data. The questionnaire consisted of written statements prepared based on the attributes of the statements in each service dimension of service quality. The questions within each dimension in the questionnaire regarding to everything that

the customer BPR Candra Mukti Arta feels during the activity of banking transactions. Indicator statement can be seen in part of operational definition variables.

The technique in determining the scales of this questionnaire consists of a number of questions as well as the statements and it has provided alternative answers. Questionnaires were distributed consisting of four parts:

Part I : contains 14 statements relating to the service quality dimensions.

The indicators of the questions related to service quality dimensions are about:

Reliability : Employees serve on time and service as promised to customers.

Tangibles : BPR has been updating its equipment, employees dressed neatly, and physical facilities in line with service developments.

Empathy : Individual attention to customers, employees serving with friendly, and employees know what is needed.

Responsiveness : Prompt delivery of employee, employees are always willing to help any trouble, and employees are always willing to respond to request to be served immediately.

Assurance : Confidence in the ability of employees, fell safe when dealing transaction with employees, and employees do a good job.

Part II : contains 1 statement relating to customer satisfaction.

The indicator of the question related to satisfaction is about: satisfied with the service.

Part III : contains 3 statements relating to the expertise (a better understanding of Banking on customers).

The indicators of the questions related to expertise are about: have a lot of knowledge about banking, obtain information about previous banking experience, and experts in banking.

Part IV : contains 3 statements relating to loyalty.

The indicators of the questions related to loyalty are about: consider to be loyal, BPR Candra Mukti Arta will be the first choice, and Committed to the BPR Candra Mukti Arta.

In order to analyze the respondents' answers, interval scale will be used in the form of Likert scale, a scale that is designed to allow respondents to answer a variety of levels on every item that uses the products or services. Where on this scale allows respondents to express the intensity of their feelings, which means that the respondents must determine their degree of approval or disapproval of each series of warnings about the stimulus objects (Malhotra, 2005), in this case 5-level Likert scale was used consisting of strongly disagree, disagree, quite agree, agree, strongly agree. To score the answers are as follows:

Answer Strongly Disagree is weighted = 1

Answer Disagree is weighted = 2

Answer Quite Agree is weighted = 3

Answer Agree is weighted = 4

Answer Strongly Agree is weighted = 5

E. Population and Sample

1. Population

Population is the object of research. The populations in this study are all depositors and creditors at BPR Candra Mukti Arta.

2. Sample

Sample is a part or a certain number and characteristics taken from a population and studied in detail. The sampling technique used in this study is Convenience Sampling (sample based on convenience). In this sampling technique, the samples that must be taken are members of persons or elements that are easily to found or at the appropriate time. In this case are the customers that will save and borrow the money, which found by authors in the research location (BPR Candra Mukti Arta).

F. Analysis Method

1. Validity Test

It is a measurement process to measure whether the questionnaires are valid or not. A valid questionnaire is said if the question on the questionnaire is able to reveal something that will be measured by those questionnaires (Ghozali, 2005).

The higher the validity of an instrument, the result of those

measuring instruments will be more precise when towards the target.

2. Descriptive Analysis

Descriptive analysis is the analysis by detailing and explains the relevance of research data in the form of sentence. Descriptive analysis aims to transform the data set that is usually listed in tabular form to be easily understood in a more concise form of information.

3. Regression Analysis

Data analysis tools used in this study is to use simple linear regression analysis and multiple regression. Simple linear regression analysis tool is used when if there is only one independent variable and to measure independent variable towards the dependent variable. While the multiple linear regressions are used when there are more than one independent variable and to measure the independent variable towards the dependent variable.

Data analysis using simple and multiple linear regression performed by the researchers using SPSS program.

a. Multiple linear regression test (model 1)

$$Y = P_Y.X_1 + P_Y.X_2 + e_1$$

Information

Y : customer satisfaction

X₁ : service quality dimensions

X₂ : expertise

e : standard error

b. Regression with moderator variables test (model 2)

$$Z = P_Z.X_1 + P_Z.X_2 + P_Z.Y + e_2$$

Information

Z : loyalty

Y : customer satisfaction

X₁ : service quality dimensions

X₂ : expertise

e : standard error

G. Hypothesis Testing

1. F Test

The purpose of this test is to determine whether the independent variable (X) simultaneously and significantly influence the dependent variable (Y). Then the used of the F test is to test the impact of the overall regression coefficient with the formulation of hypotheses as follows:

a. Formulate the operational hypothesis, namely H_a and H_o

H_o : independent variable (X) has no positive effect simultaneously on the dependent variable (Y)

H_a : independent variable (X) has positive effect simultaneously on the dependent variable (Y)

Suppose that in model 1

H_o : dimensions of service quality and expertise have no positive effect jointly towards customer satisfaction.

H_a : dimensions of service quality and expertise have positive effect jointly towards customer satisfaction.

Suppose that in model 2

H_o : dimensions of service quality, expertise, and customer satisfaction have no positive effect jointly towards loyalty.

Ha: dimensions of service quality, expertise, and customer satisfaction have positive effect jointly towards loyalty.

- b. Set a significance level (α) is $\alpha = 5\%$ or 0.05
- c. Determine the statistical approach (tools) that are used and testing criteria.

Ho accepted / Ha rejected if $P \geq \alpha$

Ho rejected / Ha accepted if $P < \alpha$

- d. Perform calculations in accordance with the statistical approach (tools) that are used by using analysis of variance (ANOVA) in SPSS.
- e. Take decisions in accordance with the conclusions 3 and 4.

2. t test

This test aims to test the independent variables (X) individually (partial) towards the dependent variable (Y). t test is used to test the impact of the partial regression coefficients using the hypothesis formula as follows:

- a. Formulate operational hypothesis, namely Ha and Ho

Ho: there are no positive effects of independent variables (X) partially on the dependent variable (Y)

Ha: there are positive effects of independent variables (X) partially on

the dependent variable (Y)

Suppose that in model 1

Ho: there are no positive effect of service quality dimensions and expertise partially to the customer satisfaction.

Ha: there are positive effect of service quality dimensions and expertise partially to the customer satisfaction.

Suppose that in model 2

Ho: there are no positive effect of service quality dimensions, expertise and customer satisfaction partially to loyalty.

Ha: there are positive effect of service quality dimensions, expertise and customer satisfaction in partially to loyalty.

- b. Determine the significance level (α) is $\alpha = 5\%$ or 0.05
- c. Determine the statistical approach (tools) that are used and testing criteria

Ho accepted / Ha rejected if $P \geq \alpha$

Ho rejected / Ha accepted if $P < \alpha$

- d. Determine the calculation in accordance with the statistical approach (tools) that are used with the SPSS.
- e. Take the conclusions in accordance with items 3 and 4.

3. Classical Assumptions Test

Classic assumption test is performed so that the model obtained actually fulfilling the assumptions underlying the regression, multicollinearity and auto correlation does not occur. Autocorrelation test is not performed because the data used is not a time series data.

Regression model obtained from the usual least squares method is a regression method that produces a linear estimator that cannot be the best. This condition will occur if filled with some of the assumptions that could be called the classical assumption (Ghozali, 2005).

a. Multicollinearity test

Multicollinearity test aims to test whether the regression models found a correlation between the independent variables. A good regression model should not have any correlation between the independent variables. If the independent variables are correlated, then these variables are not orthogonal. Orthogonal variables are independent variables and the correlation values among the members of the independent variables are equal to zero.

Multicollinearity of a model can be seen from the value of tolerance and variance inflation factor (VIF). If the VIF values are not more than 10 and the tolerance values are not less than 0.1 then the model can be said to be free from multicollinearity (Ghozali, 2005):

Testing procedures:

1. Make a hypothesis formulate

Ho: there is no multicollinearity between independent variables

Ha: there is multicollinearity between independent variables

2. Determining the value of VIF and tolerance values

Ho accepted if $VIF < 10$ and tolerance > 0.1

Ha accepted if $VIF \geq 10$ and tolerance ≤ 0.1

3. Testing the value of VIF and tolerance performed using SPSS

4. Make conclusions based on the results of two and three.

b. Heteroscedasticity Test

Heteroscedasticity test aims to test whether the regression models data occurred inequality variance from one residual observation to another observation. If the residual variance from one observation to another observation remains, it is called homoscedastic and if it is different it is called heteroscedasticity. A good regression model is when there are homoscedasticity, which also means heteroscedasticity are not happen at all (Ghozali, 2005).

Steps on testing heteroscedasticity:

1. Determining the operational hypothesis

Ho: There are no heteroscedasticity influences on the multiple regression models

Ha: There are heteroscedasticity influences on the multiple regression models

2. Establish the criteria for rejection and acceptance of the hypothesis

Ho accepted if the residual on scatterplot shown in the picture spread randomly.

Ho rejected if the residual on scatterplot shown in the picture spread randomly.

3. Creating scatterplot images

Making scatterplot pictures performed by using SPSS.

4. Making a conclusion in accordance with the results of two and three.

c. Normality Test

Normality test aims to test whether on the regression model, confounding variables or residual have normal distributions. One of the easiest ways to see the normality of the residuals is by looking at a histogram graph that comparing between observational data with the distribution that approaches a normal distribution.

More reliable method is to look at a normal probability plot that compares the cumulative distribution and normal distribution. Normal

distribution will form a straight diagonal line, and plotting normal residual data, then the line which describes the actual data will follow its diagonal line.

Normality test with the graph will be misleading if not careful, visually looks normal, whereas when it comes into statistic it could be otherwise. Therefore, in addition to the chart test, it also will be better to perform with the statistical test (Ghozali, 2005).

Normality testing steps are as follows:

1. Formulate hypotheses

Ho: residuals data are normally distributed

Ha: residuals data are not normally distributed

2. Establish the criteria for acceptance and rejection

Ho accepted / Ha rejected if the data is scattered around the diagonal line of the normal graphics plot.

Ho rejected / Ha acceptable if the data is far scattered from the diagonal line of the normal graphics plot.

3. Create normal image plot

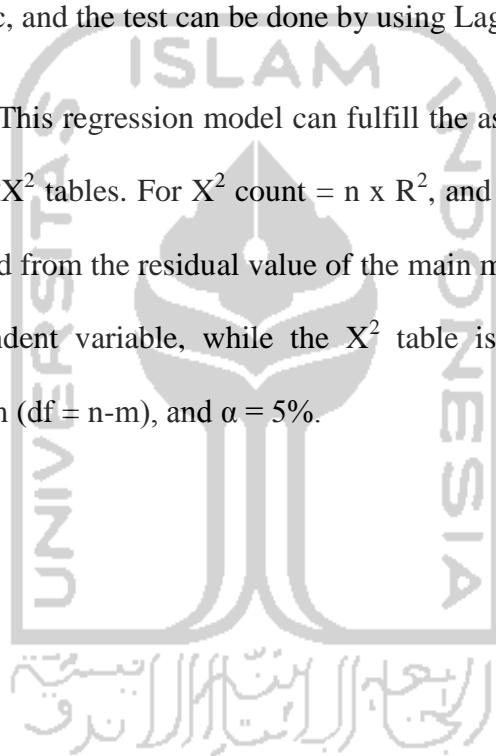
Normal plot images making performed by using SPSS.

4. Making a conclusion in accordance with the results of two and three.

d. Linearity test

Linearity test is used to see whether the model specification used is correct or not. Is the function used in an empirical study shall in the form of a linear, quadratic or cubic. With this linearity test, information will be obtained whether the empirical model should be linear, quadratic or cubic, and the test can be done by using Lagrange Multiplier test.

This regression model can fulfill the assumption of linearity if X^2 count $< X^2$ tables. For X^2 count = $n \times R^2$, and n = number of cases. R^2 is obtained from the residual value of the main model with the square of the independent variable, while the X^2 table is based on the degrees of freedom ($df = n-m$), and $\alpha = 5\%$.



CHAPTER IV

DATA ANALYSIS AND DISCUSSION

After conducting research on 96 customers of BPR Candra Mukti Arta, then data analysis is then performed to answer this research problem, which tests whether the quality of service and expertise have influence on customer loyalty through customer satisfaction of BPR Candra Mukti Arta or not. Before doing multiple linear regression analysis and regression moderation, the validity and reliability test must be held.

A. Validity and Reliability Test

1. Validity Test

Validity test is intended to measure whether a certain questionnaire is valid or not of. To test the validity of measuring devices or instruments, Pearson Product Moment formula can be used. An instrument can be declared as valid if it has a probability (sig) < 0.05 . The results of validity test can be shown in the table 4.1 as follows:

Table 4.1

Validity Test Results

Item	prob.	the critical value	information
The dimensions of service quality			
X101	0,001	0,05	valid
X102	0,000	0,05	valid
X103	0,000	0,05	valid
X104	0,000	0,05	valid
X105	0,000	0,05	valid
X106	0,000	0,05	valid
X107	0,000	0,05	valid
X108	0,000	0,05	valid
X109	0,000	0,05	valid
X110	0,000	0,05	valid
X111	0,000	0,05	valid
X112	0,000	0,05	valid
X113	0,000	0,05	valid
X114	0,001	0,05	valid
Expertise			
X201	0,000	0,05	valid
X202	0,000	0,05	valid
X203	0,000	0,05	valid
loyalty			
Z01	0,000	0,05	valid
Z02	0,000	0,05	valid
Z03	0,000	0,05	valid

Sources: Primary data processed, 2012

Based on reliability test results as summarized in Table 4.1 above, it is known that the probability on each individual question items has the value $p < 0.05$. By referring to Ghozali (2005), all the items of questions in research variables can be categorized as valid.

2. Reliability Test Results

The reliability test is using the Cronbach's Alpha formula. An instrument can be declared reliable if Cronbach Alpha Coefficient is > 0.6 (Ghozali, 2005). Reliability test results from questions about the variable quality of service, and customer satisfaction, can be seen in the table 4.2 below.

Table 4.2

Reliability Test Results

variables	coefficient Alpha	the critical value	information
The dimensions of service quality	0,944	0,6	reliable
Expertise	0,753	0,6	reliable
loyalty	0,825	0,6	reliable

Sources: Primary data processed, 2012

Based on reliability test results as summarized in table 4.2 above, it can be seen that the value of Cronbach's Alpha coefficient for each variables

is > 0.6 . Considering Ghozali (2005), then all the items of questions in research variables are included reliable.

B. Descriptive Analysis of Research Variables

Descriptive analysis of the research variables, based on the total average on each item of questions for the service quality dimensions, satisfaction, expertise and customer loyalty. Before conducting further analysis, it is necessary to determine the categorization of assessment to check whether it is good or not and low or high for each research variable. This categorization is based on the lowest ratings of 1 (strongly disagree), and the highest score is 5 (Strongly agree). Therefore, determining consumers' assessment criteria for the research variables can be made as intervals as follows:

The lowest perception score is $= 1$

The highest perception score is $= 5$

$$\text{Interval} = \frac{5-1}{5} = 0.8$$

Thus, the perception limit of Table 4.3 is obtained as follows:

Table 4.3

Categorization of Research Assessment Variables

Interval	Dimensions of service quality	Satisfaction	expertise	loyalty
1,00 - 1,80	Very Bad	Very unsatisfied	Very Bad	Very disloyal
1,81 - 2,60	Bad	Unsatisfied	Bad	Disloyal
2,61-3,40	Enough	Enough	Enough	Enough
3,41 - 4,20	Good	Satisfied	Good	Loyal
4,21-5,00	Very good	Very satisfied	Very good	Very loyal

Sources: Primary data processed, 2012

The results of descriptive analysis of the service quality variable are shown in table 4.4 below:

Table 4.4

Descriptive Assessment of Service Quality Dimensions Variable

Variable	Dimensions	Indicators	Mean	Information
Service Quality Dimension	Reliability	Employees serve on time	2,97	Enough
		Services as promised to customers	2,97	Enough

		Average Reliability	2,93	Enough
	Tangibles	BPR has been updating its equipment	2,99	Enough
		Employees dressed neatly	3,00	Enough
		Physical facilities in line with service developments	2,98	Enough
		Average Tangibles	2,99	Enough
		Empathy	Individual attention to me	2,89
	Employees serving with friendly		2,90	Enough
	Employees know what is needed		2,97	Enough
	Average Empathy		2,92	Enough
	Responsiveness	Prompt delivery of employee	2,98	Enough
		Employees are always willing to help any trouble	2,92	Enough
		Employees are always willing to respond to requests to be served immediately	2,95	Enough

		Average Responsiveness	2,95	Enough
	Assurance	Confidence in the ability of employees	2,96	Enough
		Fell safe when dealing transaction with employees	2,88	Enough
		Employees do a good job	3,02	Enough
		Average Assurance	2,95	Enough
		The average dimensions of service quality	2,95	Enough

Sources: Primary data processed, 2012

Based on the results of descriptive analysis in table 4.4, it is shown that respondents' average assessment to service quality dimensions is equal to 2.95, which is at a sufficient criterion. While the highest ratings on the employees who do a good job which is in an average of 3.02 (adequate/enough), and the lowest ratings happens on the indicators of security when dealing with employees is in an average of 2.88 (adequate/enough). This means the consumer has given a quite good assessment of the service quality dimensions of BPR Candra Mukti Arta because it is on a level that is good enough. The results of descriptive analysis of the expertise variables are shown in table 4.5 below:

Table 4.5

Descriptive Consumer Assessment of Expertise

Variable	Indicators	Mean	Information
Expertise	Have a lot of knowledge about banking	2,99	Enough
	Obtaining information about	3,06	Enough
	Experts in banking	2,90	Enough
	Average	2,98	Enough

Sources: Primary data processed, 2012

Based on the results of descriptive analysis in table 4.5, the expertise variables have the average of 2.98 (adequate/enough). This means that the levels of knowledge or understanding about banking by the customers are in adequate or enough categories because they are in the interval of 2.61 to 3.40. The highest valuation on the item to obtain information about the previous banking experience with an average of 3.06 (adequate/enough) and the lowest ratings are on the items that customers are experts in banking with the average score of 2.90 (adequate/enough). It will be better if BPR Candra Mukti Arta especially the marketing employees are much more active in performing their part in doing marketing approach to prospective customers and the remaining clients, particularly in providing knowledge or information about the benefits

of doing transaction at the BPR Candra Mukti Arta to all customers. The results of descriptive analysis of customer satisfaction variables shown in table 4.6 below:

Table 4.6

Descriptive Assessment of Customer Satisfaction

Variable	Indicator	Mean	Information
satisfaction	Satisfied with the service	3,06	Enough

Sources: Primary data processed, 2012

Based on the results of descriptive analysis in the table 4.6, the customer satisfaction variable has an average of 3.06 (adequate/enough). This means that the level of customer satisfaction for the services provided are only in an adequate/enough categories because it is at 2.61 to 3.40. The results of descriptive analysis of the customer loyalty variables are shown in table 4.7 below:

Table 4.7

Descriptive Consumer Assessment of Customer Loyalty

Variable	Indicators	Mean	Information
loyalty	Consider to be loyal	2,99	Enough
	BPR Candra Mukti Arta will be the first choice	2,81	Enough
	Committed to the BPR Candra Mukti Arta	2,89	Enough

	Average	2,90	Enough
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Sources: Primary data processed, 2012

Based on the descriptive analysis in table 4.7, the loyalty variable has an average of 2.90 (adequate/enough). This means that the customers have been loyal to the BPR Candra Mukti Arta because it is in the interval of 2.61 to 3.40. The highest ratings in consideration for being loyal to the BPR Candra Mukti Arta which has an average of 2.99 (adequate/enough) and the lowest ratings on the item of BPR Candra Mukti Arta became the first choice that has an average score of 2.81 (adequate/enough). These results indicate that the customers are on enough level of loyalty. Therefore it is expected that the bank continue improving the performance of service quality, so the customers are satisfied and trust the services provided by the bank, then as to keep fostering the customer loyalty at the BPR Candra Mukti Arta.

C. Regression analysis

There are two regression analysis used in this study, its multiple linear regression analysis and path analysis model. Multiple Linear Regression analysis is used to determine the effect of service quality dimensions and expertise towards customer satisfaction of BPR Candra Mukti Arta. While the path analysis model is used to determine the effect of service quality dimensions and expertise towards loyalty that is moderated the customer satisfaction variable.

1. Multiple Linear Regression Analysis of Model 1

Multiple linear regressions are used to determine the effect of service quality dimensions and expertise towards customer satisfaction on BPR Candra Mukti Arta. The results of multiple linear regression analysis are shown in table 4.8 below:

Table 4.8

Results of Multiple Linear Regressions Model 1

Variable	Coef. Beta	Sig.t	r partial	r ² partial
Dimensions of service quality	0,311	0,008	0,272	0,074
Expertise	0,359	0,002	0,311	0,097
Adjusted R ² = 0,368				
Sig. F = 0,000				

Sources: Primary data processed, 2012

a. F Test

F test is used to determine the effect of service quality dimensions and expertise simultaneously towards customer satisfaction that using the services of BPR Candra Mukti Arta. F test results as shown in Table 4.8 are known Sig-F of $0.000 < 0.05$. Thus, H_0 is rejected and H_a accepted, which means there is a simultaneously positive and significant variable

of service quality dimensions and expertise towards customer satisfaction in BPR Candra Mukti Arta (Hypothesis 1 and 3 are proven or accepted).

b. t Test

t test results on the service quality dimensions obtain that sig-t for $0.008 < 0.05$, then H_0 is rejected, which means the dimensions of service quality have significant positive effect to customer satisfaction (Hypothesis 1 is proven or accepted). t test results on the expertise gained by the sig-t in the amount $0.002 < 0.05$, then H_0 is rejected, which means expertise has significant positive effect to the customers satisfaction in using the services of BPR Candra Mukti Arta (Hypothesis 3 is proven or accepted).

c. Classical Test Assumptions

1. Multicollinearity Test

Multicollinearity is a situation of multiple correlations between the independent variables with each other or in other words between those independent variables it can be established that the relationship between one variable with another variable. In determining this multicollinearity it can be tested using Variance Inflation Factor (VIF). If the VIF values are less than 10 then the regression model proposed contains no symptoms of multicollinearity. Multicollinearity test results can be shown in table 4.9:

Table 4.9

Multiple Linear Regression Multicollinearity Test Model 1

Variables	Tolerance	VIF	Information
Dimensions of service quality	0,514	1,946	There is no multicollinearity
Expertise	0,514	1,946	There is no multicollinearity

Sources: Primary data processed, 2012

Table 4.9 indicates that the variable of service quality dimensions and expertise have VIF values which is less than 10 and tolerance values greater than 0.1, thus a regression model used in this study contains no symptoms of multicollinearity.

2. Heteroscedasticity Test

Heteroscedasticity is residual variations that are not the same for all observations. This test is intended to find out if there are deviations due to the model because there are different variants of disturbance between one observation to another observation. Testing for heteroscedasticity is done by residual plot that is looking at the distribution of residuals for each observation towards the predicted value of Y. If the residual plot was found to form a specific pattern

then there are the symptoms of heteroscedasticity. Heteroscedasticity test results can be seen in appendix and one of them is shown in figure 4.1 below:

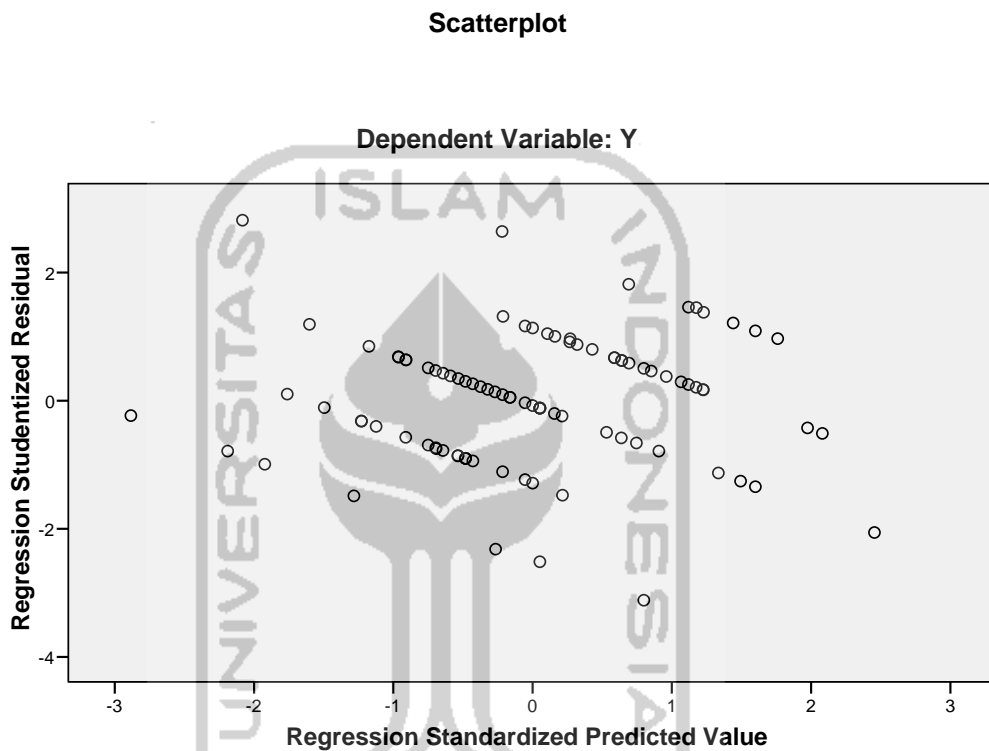


Figure 4.1

Multiple Linear Regression Heteroscedasticity Test of Model 1

Based on Figure 4.1 above, it can be seen that the residual data on the regression model did not form a specific pattern or randomly spread both below and above 0 on the axis Y. Thus the regression models proposed in this study does not occurring any symptoms of heteroscedasticity.

3. Normality Test

Normality test is used to determine how well a random sample of data to explore the normal distribution. Normality test is done by using the normal curve. If the distribution of residuals approached a normal curve, it can be stated that the data distribution is normal.

Normality test results can be shown in the figure 4.2:

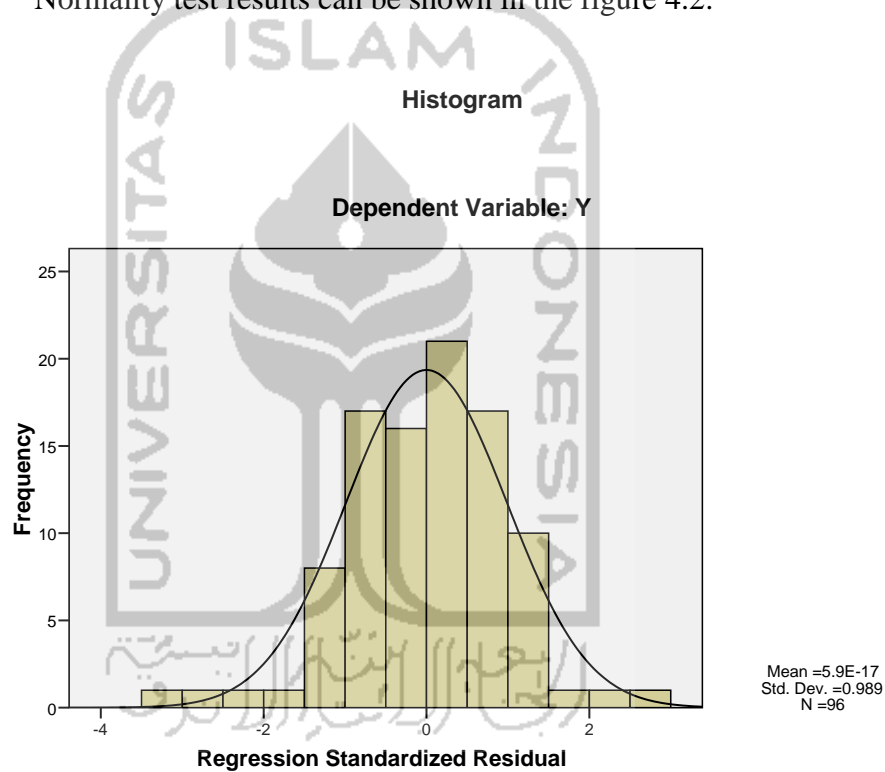


Figure 4.2

Multiple Linear Regression Normality Test Model 1

Figure 4.2 shows that the distribution of data tend to follow the normal curve, it can be concluded that the linear regression model was used normally distributed data.

4. Linearity Test

Linearity test aims to determine whether the relationship of independent variables towards the dependent variable is a linear or non linear relationship. The linearity test results are using Lagrange Multiplier (LM Test), which generates a value of χ^2 counts that is calculated from the value of $n \times R^2$. If the values of χ^2 count $<$ χ^2 tables, then the relation between the two variables is linear. Linearity test results can be shown at the table 4.10 as the following:

Table 4.10

Lagrange Multiplier test of the Multiple Linear Regression Model 1

R square	N	χ^2 count	df	χ^2 count
0,00005	96	0,0048	2	5,99

Sources: Primary data processed, 2012

Based on table 4.10, linearity test results obtained value of R Square in the amount of 0.00005 and the number of observations $N = 96$, so it can calculate the amount of χ^2 count $= 96 \times 0.00005 = 0.0048$. The value of χ^2 count is then compared with χ^2 table, with $df = 2$ (number of independent variables in the LM model) is equal to 5.99. The values of χ^2 count $<$ χ^2 tables, so that the regression model has a linear relationship between the independent variables towards

the dependent variable.

Based on the results of six trials of multicollinearity test, heteroscedasticity test, normality test, linearity test, F test and t test, has met the specified requirements, so the researchers may continue the research and the model can be used as data analysis. The first hypothesis which states "There is a positive influence of service quality dimensions on satisfaction" can be supported. The third hypothesis which states "There is a positive influence of expertise on satisfaction" can be supported.

d. Coefficient of Determination

From the table 4.8 above, it can be seen that the coefficient of determination (Adjusted R Square) is in the amount of 0.368, which means that 36.8% customer satisfaction in BPR Candra Mukti Arta can be explained by the variables of service quality dimensions and expertise, while the rest of 63.2% is influenced by others variables that are not included in the research model.

e. Partial Coefficient of Determination

Based on the table 4.8 it is discovered that the coefficient of partial determination variables of service quality dimensions is in the amount of 7.41% and 9.67% for the expertise variable. The results of the analysis from those variables above, the largest partial determination coefficients showed by the expertise variable so that these variables have

a dominant influence towards customer satisfaction in using the services of RB Candra Mukti Arta.

2. Multiple Linear Regression Analysis of Model 2

Multiple linear regressions are used to determine the effect of the service quality dimensions, expertise and satisfaction towards customer loyalty in BPR Candra Mukti Arta. The results of multiple linear regression analysis can be shown at table 4.11 as following:

Table 4.11
Results of Multiple Linear Regression Model 2

Variables	Coef. Beta	Sig.t	r partial	r ² partial
Dimensions of	0,283	0,005	0,195	0,082
Expertise	0,272	0,008	0,185	0,074
satisfaction	0,325	0,000	0,256	0,133
Adjusted R ² = 0,558				
Sig. F = 0,000				

Sources: Primary data processed, 2012

a. F test

F test are used to determine the effect of service quality, expertise, and satisfaction simultaneously towards customer satisfaction using the

services of BPR Candra Mukti Arta. F test results as shown in Table 4.11 is known Sig-F in the amount of $0.000 < 0.05$. Thus H_0 is rejected and H_a accepted, which means there is a positive simultaneously and significant dimensions of service quality variable, expertise and satisfaction towards customer loyalty at BPR Candra Mukti Arta (Hypothesis 2, 4 and 3 are proven or accepted).

b. t Test

t test results obtained on the dimensions of service quality sig-t in the amount of $0.005 < 0.05$, then H_0 is rejected, which means the dimensions of service quality has a significantly positive effect on customer loyalty (Hypothesis 2 is proven or accepted). t test results on the expertise gained sig-t for $0.008 < 0.05$, then H_0 is rejected, which means expertise has a significant positive influence on customer loyalty (Hypothesis 4 is proven or accepted). t test results on the satisfaction gained sig-t in the amount of $0.000 < 0.05$, then H_0 is rejected, which means customer satisfaction has a significantly positive effect towards customer loyalty in using the services of BPR Candra Mukti Arta (Hypothesis 5 is proven or accepted).

c. Classical Assumptions Test

1. Multicollinearity Test

Multicollinearity is a situation of multiple correlations between the independent variables with another or in other words between

those independent variables that can be established the relationship between one variable with another variable. In determining this multicollinearity it can be tested using Variance Inflation Factor (VIF). If the VIF values are less than 10 then the regression model proposed contains no symptoms of multicollinearity. Multicollinearity test results can be shown at the table 4.12:

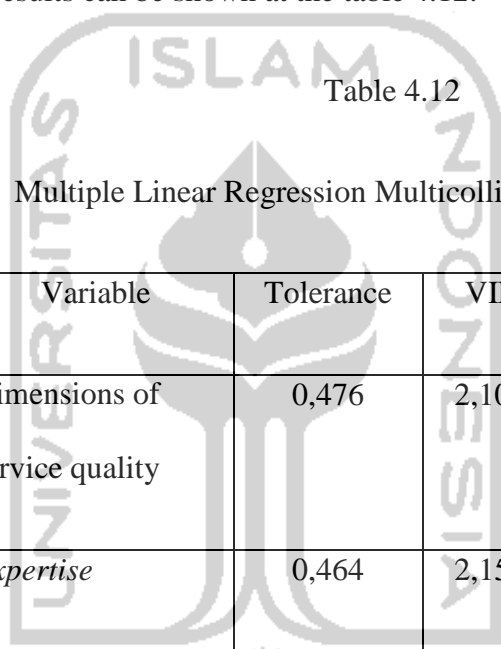


Table 4.12

Multiple Linear Regression Multicollinearity Test Model 2

Variable	Tolerance	VIF	Information
Dimensions of service quality	0,476	2,102	There is no multicollinearity
<i>Expertise</i>	0,464	2,154	There is no multicollinearity
customer satisfaction	0,619	1,615	There is no multicollinearity

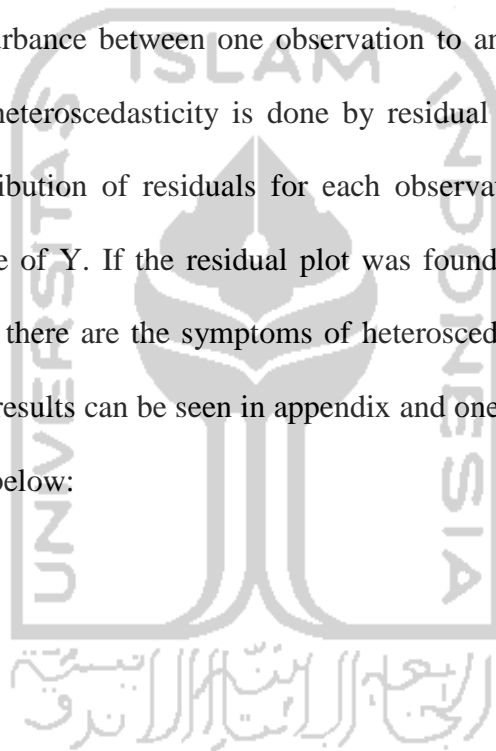
Sources: Primary data processed, 2012

According to the table 4.12 indicates that the variable of service quality dimension, expertise and customer satisfaction has a VIF value of less than 10 and tolerance values greater than 0.1, thus the regression of model 2 used in this study contains no symptoms of

multicollinearity.

2. Heteroscedasticity Test

Heteroscedasticity is residual variations that are not the same for all observations. This test is intended to find out if there are deviations due to the model because there are different variants of disturbance between one observation to another observation. Testing for heteroscedasticity is done by residual plot that is looking at the distribution of residuals for each observation towards the predicted value of Y. If the residual plot was found to form a specific pattern then there are the symptoms of heteroscedasticity. Heteroscedasticity test results can be seen in appendix and one of them is shown in figure 4.3 below:



Scatterplot

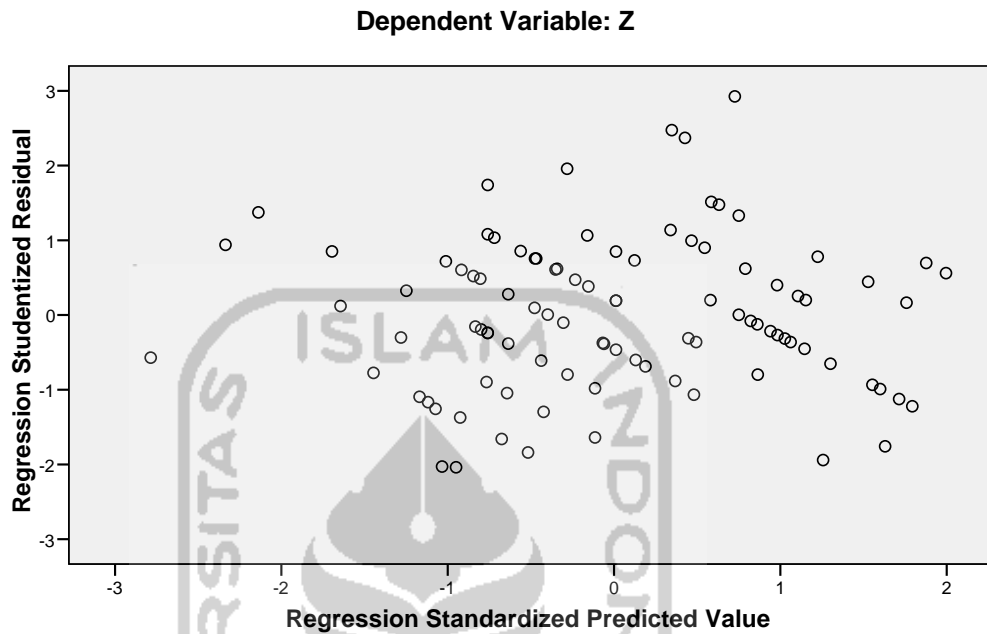


Figure 4.3

Multiple Linear Regression Heteroscedasticity Test of Model 2

Based on Figure 4.3 above, it can be seen that the residual data on the regression model did not form a specific pattern or randomly spread both below and above 0 on the axis Y. Thus the regression models proposed in this study does not occurring any symptoms of heteroscedasticity.

3. Normality Test

Normality test is used to determine how well a random sample of data to explore the normal distribution. Normality test is done by using the normal curve. If the distribution of residuals approached a

normal curve, it can be stated that the data distribution is normal.

Normality test results can be shown in the figure 4.4:

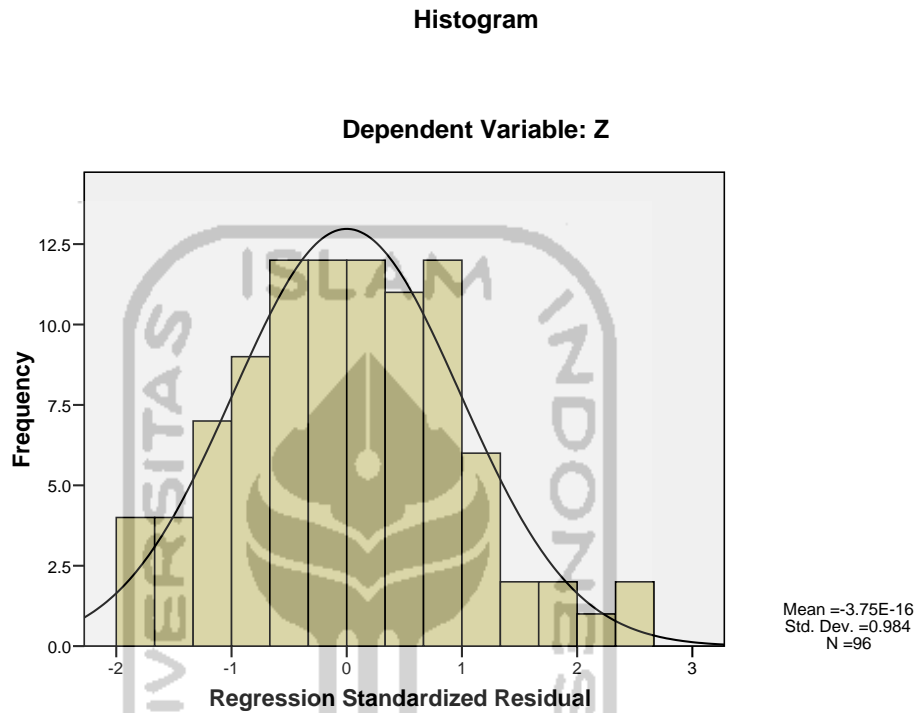


Figure 4.4

Multiple Linear Regression Normality Test Model 2

Figure 4.4 shows that the distribution of data tend to follow the normal curve, it can be concluded that the linear regression model was used normally distributed data.

4. Linearity Test

Linearity test aims to determine whether the relationship of independent variables towards the dependent variable is a linear or non linear relationship. The linearity test results are using Lagrange

Multiplier (LM Test), which generates a value of χ^2 counts that is calculated from the value of $n \times R^2$. If the values of χ^2 count $<$ χ^2 tables, then the relation between the two variables is linear. Linearity test results can be shown at the table 4.13 as the following:

Table 4.13

Lagrange Multiplier test of the Multiple Linear Regression Model 2

R square	N	χ^2 count	df	χ^2 count
0,010	96	0,96	3	7,82

Sources: Primary data processed, 2012

Based on table 4.13 linearity test results obtained value of R Square in the amount of 0.010 and the number of observations $N = 96$, so it can calculate the amount of χ^2 count = $96 \times 0.010 = 0.96$. The value of χ^2 count is then compared with χ^2 table, with $df = 3$ (number of independent variables in the LM model) is equal to 7.82. The values of χ^2 count $<$ χ^2 tables, so that the regression model has a linear relationship between the independent variables towards the dependent variable.

Based on the results of six trials of multicollinearity test, heteroscedasticity test, normality test, linearity test, F test and t test, has met the specified requirements, so the researchers may continue

the research and the model can be used as data analysis. The second hypothesis which states "There is a positive influence of service quality dimensions on loyalty" can be supported. The fourth hypothesis which states "There is a positive influence of expertise on loyalty" can be supported. The fifth hypothesis which states "There is a positive influence of satisfaction on loyalty" can be supported.

d. Coefficient of Determination

From the table 4.11 above it can be seen that the coefficient of determination (Adjusted R Square) is in the amount of 0.558, which means that 55.8% customer loyalty at BPR Candra Mukti Arta can be explained by the variables of service quality dimensions, expertise and customer satisfaction, while the rest of 44.2% is influenced by others variables that are not included in the research model.

e. Partial Coefficient of Determination

Based on the table 4.11 it is discovered that the coefficient of partial determination variables of service quality dimensions is in the amount of 8.2%, 7.4% for the expertise variable, and 13.3% for the satisfaction variable. The results of the analysis from those variables above, the largest partial determination coefficients showed by the satisfaction variable so that these variables have a dominant influence towards customer loyalty in using the services of RB Candra Mukti Arta.

D. Discussion and Implications

1. Effect of Service Quality on Customer Satisfaction

The results of multiple linear regression analysis showed a positive and significant influence of the services quality dimensions variable both partially on customer satisfaction in the BPR Candra Mukti Arta. These results indicate that if the quality of service increases, the customer satisfaction will also increase, but if the quality of services declined, then customer satisfaction will also be decreased. Dimensions of service quality are formed by reliability, tangibles, empathy, responsiveness and assurance. Improved quality of service can be done by increasing those five dimensions.

Dimension of reliability is the ability to perform the promised service with reliable and accurate. The management of BPR Candra Mukti Arta should implement the promised service accurately and reliably or consistently. Direct evidence attributes (tangibles) related to physical appearance, facilities, cleanliness, tidiness, comfort and equipment that used. The management should increase this dimension to increasing the customer satisfaction. Attributes of empathy is a concern or willingness to care, giving personal attention to the consumers. The management of BPR Candra Mukti Arta provides easiness in the relationship with the customers, good communication, personal attention, and understand the needs of its customers. Attributes of responsiveness is the ability to help customers and

provide a responsive service. The management of BPR Candra Mukti Arta should improve the responsiveness dimension to improve the quality of the employee performance. This is important so that the employees will always be responsive to each customer and are willing to help the customers and provide fast service or response. Assurance attributes include employee politeness, knowledge and the ability of the employees to create consumer trust and confidence, so that the consumers are satisfied with the services provided by the bank employees.

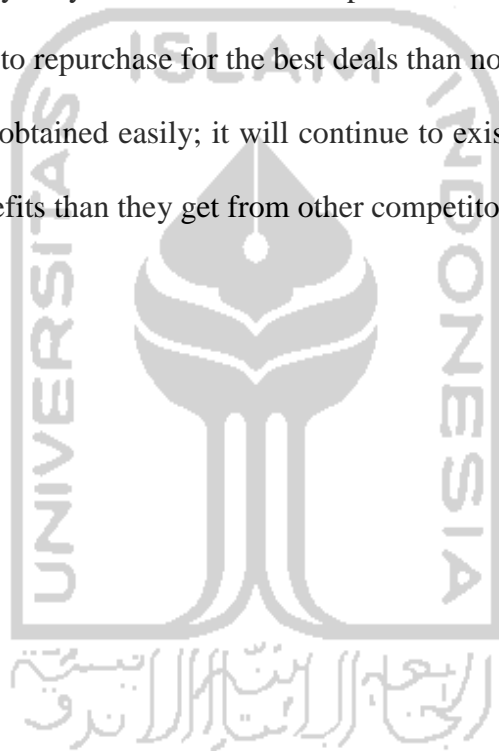
Based on the results of descriptive analysis of the service quality variable indicates that on average respondents' assessment of service quality is equal to 2.95 (adequate/enough). The highest ratings are on the items of employees doing a good job which is an average of 3.02 (adequate) and the lowest ratings on indicators of security when dealing with employees is in an average amount of 2.88 (adequate/enough). These findings should be used as recommendations for the BPR Candra Mukti Arta to increase the lowest indicators assessed by the customer that is safe to transact with the employee. BPR Candra Mukti Arta in providing service to customers should be adjusted to the needs of each customer, so that what is required by customers can be met. By measuring relationship satisfaction, one could estimate the propensity of either party to continue or terminate the relationship. Such a propensity could also be indirectly measured by measuring customer loyalty (Reichheld & Sasser, 1990).

2. Effect of Expertise on Customer Satisfaction

The results of multiple regression analysis showed that the expertise variables have a significantly positive effect on customer loyalty of BPR Candra Mukti Arta. This means that the higher the expertise of customers, the level of customer loyalty will also be higher. Expertise is a better level of understanding on banking. Customers who have better understanding on banking, when compared with beginners, they have greater knowledge about the available alternatives, they are much more able to encode new information and able to do a better distinguish between relevant and irrelevant information. BPR Candra Mukti Arta is one of the *bank perkreditan rakyat* (BPR) which is local and can meet the expectations of many communities so when a customer already has a broad knowledge of banking, most likely will not switch to another bank.

Although the calculations show that the use of the service performance of BPR Candra Mukti Arta is currently well performed, but from the results obtained, when it seen further that customer satisfaction cannot guarantee the loyalty of the consumers themselves to always use the services of BPR Candra Mukti Arta in the future. Loyalty comes primarily from the emotional connection with the costumer and experiences with an organization's people. Secondly, consumer loyalty is affected by product and process (Christensen, 2011). Customer decisions and customer behaviors ultimately align with feelings regarding people, products, and processes. Customer Loyalty is determined by how the drivers of Customer

Satisfaction are managed. Building customer loyalty is not a choice any longer with businesses: it is the only way of building sustainable competitive advantage (Bansal and Gupta, 2001). Building loyalty with key customers has become a core marketing objective shared by key players in all industries to business customers, because customer loyalty leads into profitability. Loyal customers indeed provide more repeat business and were less likely to repurchase for the best deals than non-loyal customers. Loyalty cannot be obtained easily; it will continue to exist only when customers get better benefits than they get from other competitors.



CHAPTER V

CONCLUSIONS AND RECOMMENDATIONS

A. Conclusions

Based on the analysis and discussion about the analysis of the influence of service quality dimensions and expertise towards customer loyalty through satisfaction of the BPR Candra Mukti Arta Gedong Kuning Yogyakarta, the conclusions are as follows:

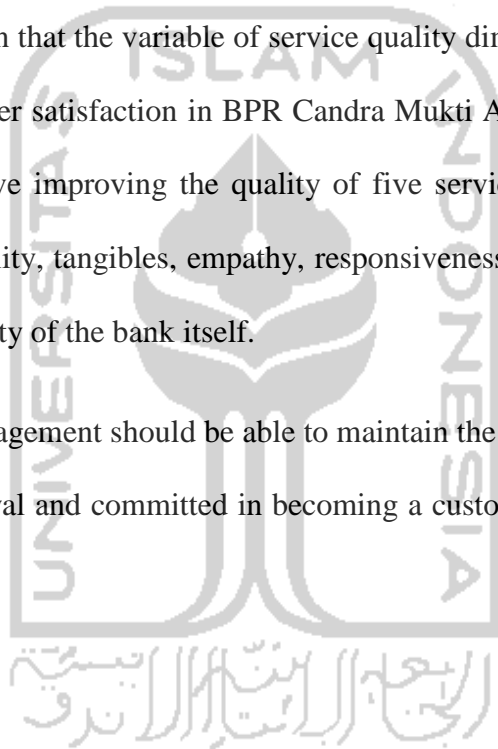
1. There are positive and significant influences to all hypothesis, between the dimensions of service quality towards customer satisfaction (H1), between the dimensions of service quality towards customer loyalty (H2), between customer expertise towards customer satisfactions (H3), between expertise towards customer loyalties (H4), and between customer satisfactions towards customer loyalty (H5).
2. The t test on every variables resulted that on service quality dimensions (H1) obtain sig-t for $0.008 < 0.05$ and coefficient beta is 0.311, on the dimensions of service quality (H2) sig-t in the amount of $0.005 < 0.05$ and coefficient beta is 0.283, on the expertise (H3) gained by the sig-t in the amount $0.002 < 0.05$ and coefficient beta is 0.359, on the expertise (H4) gained sig-t for $0.008 < 0.05$ and coefficient beta is 0.272, and on the satisfaction (H5) gained sig-t in the amount of $0.000 < 0.05$ and coefficient beta is 0.325. Which means, H_0 (there are no positive effect of service quality dimensions and expertise partially to the customer satisfaction and there are no positive effect of service quality dimensions, expertise and

customer satisfaction partially to loyalty) on each hypothesis are rejected.

B. Recommendations

Based on the conclusion above, some suggestions can be proposed to give benefit to BPR Candra Mukti Arta Gedong Kuning Yogyakarta. They are:

1. It is proven that the variable of service quality dimensions have an influence on customer satisfaction in BPR Candra Mukti Arta services, then the bank should have improving the quality of five service quality dimensions that are reliability, tangibles, empathy, responsiveness and assurance by looking at the ability of the bank itself.
2. Bank management should be able to maintain the clients who are satisfied to remain loyal and committed in becoming a customer of BPR Candra Mukti Arta.



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Kepada Yth.

Nasabah BPR Candra Mukti Arta

Di Yogyakarta

Saya bermaksud melakukan penelitian berjudul “**Analisis Pengaruh Dimensi Kualitas Jasa Dan *Expertise* Terhadap Loyalitas Nasabah Melalui Kepuasan Pada Candra Mukti Arta Gedong Kuning Yogyakarta**”. Dalam rangka penelitian yang akan saya lakukan tersebut, maka saya memohon Anda untuk dapat meluangkan waktu untuk membantu saya menjadi responden penelitian, yaitu dengan mengisi atau memilih tanggapan yang telah saya sediakan pada daftar pertanyaan yang telah saya susun. Untuk hal tersebut, maka identitas Anda dapat saya jamin kerahasiaannya.

Pernyataan-pernyataan ini dimaksudkan untuk memperoleh tanggapan Anda. Sehingga dapat terungkap mengenai variabel-variabel penting yang berhubungan penelitian ini. Karena itu, kebenaran dan kelengkapan data yang diperoleh dari tanggapan Anda akan sangat membantu saya dalam mencapai maksud tersebut.

Demikianlah, atas partisipasi dan bantuan Anda, saya mengucapkan banyak terimakasih. Jazakumullaho khoiron katsiron.

Yogyakarta, 3 Januari 2012

Hormat Saya,

Fitra Iskandar

Kuesioner

Bagian Pertama:

Pernyataan pada bagian dibawah ini berkenaan dengan identitas Anda.

1. Nama :(boleh tidak diisi)
2. Alamat :(boleh tidak diisi)

Bagian Kedua

Pernyataan dibawah ini merupakan ungkapan perasaan Anda. Mohon untuk memberikan tanda silang (X) pada tempat tanggapan yang tersedia, dengan kriteria sebagai berikut:

- STS : adalah tanggapan Sangat Tidak Setuju
TS : adalah tanggapan Tidak Setuju
CS : adalah tanggapan Cukup Setuju
S : adalah tanggapan Setuju
SS : adalah tanggapan Sangat Setuju

1. Pertanyaan mengenai kualitas jasa

No	Keterangan	Tanggapan				
		STS	TS	CS	S	SS
	<i>Reliability (Keandalan)</i>					
1	Karyawan BPR Candra Mukti Arta melayani saya dengan tepat waktu					
2	BPR Candra Mukti Arta menyediakan pelayanannya sesuai yang dijanjikan kepada nasabah					
	<i>Tangibles (Bukti Fisik)</i>					
1	BPR Candra Mukti Arta telah memperbarui peralatannya					
2	Karyawan BPR Candra Mukti Arta berpenampilan rapi					
3	Fasilitas fisik BPR Candra Mukti Arta selaras dengan perkembangan pelayanannya terhadap nasabah					
	<i>Empathy (Empati)</i>					
1	BPR Candra Mukti Arta memberikan perhatian secara perorangan/individu kepada saya					
2	Karyawan BPR Candra Mukti Arta melayani saya dengan ramah					
3	Karyawan BPR Candra Mukti Arta tahu apa yang saya butuhkan					

<i>Responsiveness (Daya Tanggap)</i>						
1	Saya menerima pelayanan yang cepat dari karyawan BPR Candra Mukti Arta					
2	Karyawan BPR Candra Mukti Arta selalu bersedia membantu kesulitan saya					
3	Karyawan BPR Candra Mukti Arta selalu bersedia menanggapi permintaan saya untuk melayani dengan segera					
<i>Assurance (Jaminan)</i>						
1	Saya dapat mempercayai kemampuan karyawan BPR Candra Mukti Arta					
2	Saya merasa aman ketika bertransaksi dengan karyawan BPR Candra Mukti Arta					
3	Karyawan BPR Candra Mukti Arta melakukan tugasnya dengan baik					

2. Pertanyaan mengenai Kepuasan Nasabah BPR Candra Mukti Arta

No	Kepuasan	STS	TS	CS	S	SS
1	Saya merasa sangat puas terhadap pelayanan BPR Candra Mukti Arta					

3. Pertanyaan mengenai *expertise* (pemahaman yang lebih baik tentang perbankan pada nasabah)

No	<i>Expertise</i> (pemahaman yang lebih baik tentang perbankan pada nasabah)	STS	TS	CS	S	SS
1	Saya mempunyai pengetahuan yang banyak tentang perbankan					
2	Saya memperoleh informasi tentang perbankan sebelumnya					
3	Saya adalah seorang yang ahli dalam perbankan					

4. Pertanyaan tentang loyalitas nasabah (berupa kunjungan kembali, yang berlangsung beberapa kali yang menyebabkan komitmen terhadap merek/perusahaan)

No	Loyalitas	STS	TS	CS	S	SS
1	Saya mempertimbangkan untuk bersikap loyal terhadap BPR Candra Mukti Arta					
2	BPR Candra Mukti Arta akan menjadi pilihan pertama saya untuk melakukan aktivitas perbankan					
3	Saya akan berkomitmen terhadap BPR Candra Mukti Arta					