# THE EFFECT OF SERVICE QUALITY ON CUSTOMER SATISFACTION OF PENSION SAVING BANK NATIONAL (BTPN) BRANCH SUNGGUMINASA

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## Abstract

The National Pension Savings Bank (BTPN) has come a long way, since it was founded in Bandung, West Java in 1958, and then changed its name in 1986 to become the National Pension Savings Bank. BTPN began being listed on the Jakarta Stock Exchange in 2008 and a year later added a financing business to micro business complements the pension banking service portfolio. Recognizing the current challenges, that companies are required to change the way they do business, we decided to take a step further, by creating and launching "Daya" in 2011. Based on the "Opportunity and Call" business philosophy, Daya present by offering an opportunity to all BTPN *stakeholders to participate in the mission to empower millions of mass market* in Indonesia. In the regression equation, there are 2 negative variables and 3 other positive variables, meaning that if the independent variable increases, the dependent variable decreases and if the independent variable decreases, the dependent variable also increases. Because there are several factors from the item of each variable that influence the assessment of service quality so that there is an asymmetric flow between the independent and dependent variables. From the results of the regression coefficients obtained, it shows that the direct evidence factor ($b1 = 0.000$) then responsiveness ($b3 = 0.000$) and assurance ($b4 = 0.000$) are the distribution factors that affect customer satisfaction, then reliability ($b2 = 0.010$), while empathy ( $b5 = 0.723$) is a factor that does not affect customer satisfaction at all.

keywords: *service, customer, business, serving*

## A.   INTRODUCTION

The current marketing concept assumes that increasing company sales and profits is sufficient, product and service marketers must focus on making customers feel satisfied so that they are loyal to what is owned by the company that offers its products or services.

Today's customers find tons of products in every category. Customers have a variety of needs in the combination and price of goods or services. They expect quality and service to continue to increase. Amid their wide choice, customers tend to choose the offer that best suits their individual needs and expectations. The desire of customers or consumers for adequate service quality is an opportunity to expand market share. However, it must be underlined that due to the high level of competition, a potential customer will have a choice of more than one product.

Customer satisfaction is a function of consumer views on product performance and customer expectations. Consumers are those who maximize value, they form

expectations of value and act on it. Customers will buy at companies that they perceive provide the highest customer value. This means that sellers must determine the customer totals and total customer costs offered by each competitor to determine their own bid position.

In connection with the increasing domination of the service sector, the direct impact of these conditions has made service consumers become more information and demanding. Today's customers tend to be smarter, more selective, more demanding, study the products or services offered, have low loyalty, choose relatively limited time, and seek the highest value.

The increasing intensity of competition and the number of competitors requires every company to always pay attention to the needs and desires of consumers and try to fulfill what they expect by satisfying customers than competitors can do. The number of offers or choices from many companies has formed a condition for people who are increasingly critical in choosing which product will satisfy them. In determining the desired product, consumers are very concerned about the quality and service of the products and services offered. Consumers will feel satisfied if the products they consume meet the quality they expect, meaning that customers feel satisfied or dissatisfied when they have compared the performance they feel with what they feel. which are expected.

Customer satisfaction can create customer loyalty or loyalty to companies that provide satisfying service and quality. Customers who have achieved satisfaction are very likely to tell friends, colleagues and other people about the experiences they have about the company's products or services. Companies can increase their market share by fulfilling quality which will provide price advantage and *customer value* . *Custumer value* is the value given by customers to the company's products/services offered to them.

BTPN has come a long way, since it was founded in Bandung, West Java in 1958, and then changed its name in 1986 to become the National Pension Savings Bank. BTPN began being listed on the Jakarta Stock Exchange in 2008 and a year later added a financing business for micro-enterprises to complement the pension banking services portfolio. Recognizing the current challenges, that companies are required to change the way they do business, we decided to take a further step, by creating and launching "Daya" in 2011. Based on the business philosophy of "Opportunity and Call", Daya is here to offer opportunities to all BTPN stakeholders . to participate in the mission of empowering millions of *mass market* in Indonesia.

Like a coin that has two inseparable sides, the empowerment program is an integrated element of our business model. In all products and activities, we always strive to create opportunities for growth and a more meaningful life for all BTPN customers. At BTPN, we believe that people from all walks of life have a desire to achieve a more meaningful life. Through the business we run, we provide access, information and training that can help them achieve this desire. Mission **:** Together, we will create opportunities to grow and live a more meaningful life. Vision: To become the best *mass market* bank , changing the lives of millions of Indonesian people. Values : The values that we adhere to are guidelines for how we do business and guidelines for behavior to shape our identity, trustworthiness, caring, synergy, Achieving the Best.

The goals and objectives of a company are to improve and maintain the viability of the company itself. To support the realization of these goals and objectives, it is

necessary to have the role of marketing. Because the role of marketing in a company is very influential.

The company's attention to customer satisfaction and dissatisfaction has also started to get bigger. Competition is getting tougher, where more and more producers are involved in meeting the needs and wants of consumers, causing every company to place an orientation to customer satisfaction as the main goal. This is reflected in the increasing number of companies that include their commitment to customer satisfaction in their mission statements and in their publications to consumers.

The creation of customer satisfaction can provide benefits, including the relationship between the company and its consumers to be harmonious, providing a good basis for repurchasing which creates consumer loyalty forming word of mouth recommendations that are profitable for the company. Consumers always want to get better service to be satisfied and never feel satisfied before getting the expected value of the desired service. The essence of satisfaction is the fulfillment of the value that customers perceive of their needs. Companies should realize that if they want to retain customers by providing satisfaction to them, companies must know how to create and improve service quality for consumers. The quality of services created and improved is not measured from the company's point of view but must be measured from the customer's point of view ( *perceived quality* ).

Customer perceptions can provide a very important meaning for decision making to use the services of the company. Customer perceptions especially in credit are very abstract and subjective. It is abstract in nature because credit services have products and also provide services, while it is subjective because the customer is influenced by the customer's own beliefs and experiences.

Creating and improving service quality for customers will positively affect customer satisfaction. Customers who are satisfied because they continue to do business with the company, and will provide recommendations to other customers to do what they do. Customers will be loyal to companies that provide good service quality for them. Likewise for the company, that loyal customers will provide high value to the company.

Based on the description above, that service quality has an important role in creating customer satisfaction levels so that it can support the sustainability of the company, therefore researchers are interested in conducting research on "The Influence of Service Quality on Customer Satisfaction of the National Pension Savings Bank (BTPN) Branch of Sungguminasa Kab. . Gowa"


## B.  METHOD

The type of research used is descriptive qualitative and quantitative descriptive research. For quantitative descriptive, namely the data obtained in the form of information both orally and in writing. Meanwhile, quantitative descriptive is data obtained from the company in the form of numbers. According to Sugiyono (2008), the method used is a survey research method and is used for explanatory *purposes* . The survey method is a method used to obtain data from certain natural (not artificial) places, but researchers carry out the treatment in collection and for example by listening to test questionnaires, structured interviews and so on .

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## C.   RESULTS AND DISCUSSION

The results of the research through interviews included in the questionnaire based on the previous sample were 87 respondents. the sample is a customer of the National Pension Savings Bank (BTPN) branch of Sungguminasa district. Gowa . Respondents that can be tabulated and processed in *SPSS 20.0.*

In this study, the parties who were respondents to the customers of the National Pension Savings Bank (BTPN) branch of Sungguminasa district. Gowa : Age, Gender, Education Level, Type of Occupation.

## D.   DATA PRESENTATION

### 1.   General description of respondents

The number of respondents in this study were 87 people. The following is respondent data based on age.

#### 1.1.   Clarification Based on Age

Table 4.1
Characteristics of Respondents by Age

| Age | Frequency | Percentage (%) |
|-----|-----------|----------------|
| <25 | 5 | 5,74 |
| 25-30 | 9 | 10.34 |
| 31-35 | 19 | 21.83 |
| 36-40 | 18 | 20.28 |
| >45 | 87 | 41.37 |
| Total | 87 | 100 |

*Source: data processed April 2014*

#### 1.2.   Clarification Based on Gender

Table 4.2
Characteristics of Respondents Based on Gender

| Gender | Frequency | Percentage % |
|--------|-----------|--------------|
| Man | 46 | 52.87 |
| Woman | 41 | 47.43 |
| Total | 87 | 100 |

*Source: data processed April 2014*

#### 1.3.   Clarification based on the type of education level

<p align="center">Table 4.3</p>
<p align="center">Characteristics of Respondents Based on Type of Education Level</p>

| Educational level | Frequency | Percent % |
|---|---|---|
| SD | 21 | 24.13 |
| JUNIOR HIGH SCHOOL | 19 | 21.83 |
| high school | 24 | 27.58 |
| DIPLOMA | 13 | 14.94 |
| BACHELOR | 10 | 11.49 |
| TOTAL | 87 | 100 |

*Source: data processed April 2014*

### 1.4. Clarification based on profession or occupation

<p align="center">Table 4.3</p>
<p align="center">Characteristics of Respondents by Type of Work</p>

| type of work | Frequency | Percentage % |
|---|---|---|
| civil servants | 24 | 27.59 |
| Self-employed | 28 | 32.19 |
| Private employees | 23 | 26.43 |
| TNI/Polri | 12 | 13.79 |
| Total | 87 | 100 |

*Source: Primary Data Processed April 2014*

## 2. Respondent Response Index Analysis

From the description of consumer behavior carried out by respondents' responses to marketing strategies.

Validity test is carried out for each latent variable constructed by its respective indicators. Validity test refers to the extent which a test can measure what it purports to measure r. Test the validity of using the formula *The Product Moment Coefficient correlation* , namely by looking at the location of each question item compared to r table at a significant level of 5 % and df = n - 6 , which is equal to 87 - 6 using *SPSS 20.0,* the value of r table l is obtained equal to 0.227 , then if r **count** > r **table** then the question item is declared valid (Santoso **,** 2004 : 276) **.**

Independent variable tangible (physical evidence), reliability, responsiveness, assurance, empathy and each resulted in a total score of 87 respondents . The results of the Person correlation test show that all the questions arranged in the questionnaire for product independent variables namely tangible, reliability, responsiveness, assurance, empathy are all valid, as shown in the following table of test results :

Table 3. Respondents' responses to tangible (physical evidence), reliability, responsiveness, assurance, empathy at the National Pension Savings Bank (BTPN) Branch of Sungguminasa Kab. Gowa .

## 3. correlations

| | | Physical evidence | reliability | responsiveness | guarantee | Empathy |
|---|---|---|---|---|---|---|
| Physical evidence | Pearson Correlation | 1 | -.181 | .209 | .243 * | .193 |
| | Sig. (2-tailed) | | 094 | 052 | 024 | .073 |
| | Sum of Squares and Cross-products | 24,276 | -4,793 | 4,241 | 5.207 | 5.310 |
| | Covariance | .282 | -.056 | .049 | 061 | 062 |
| | N | 87 | 87 | 87 | 87 | 87 |
| Keandalan | Pearson Correlation | -.181 | 1 | .027 | .085 | -.006 |
| | Sig. (2-tailed) | .094 | | .804 | .435 | .955 |
| | Sum of Squares and Cross-products | -4.793 | 28.989 | .598 | 1.989 | -.184 |
| | Covariance | -.056 | .337 | .007 | .023 | -.002 |
| | N | 87 | 87 | 87 | 87 | 87 |
| Ketanggapan | Pearson Correlation | .209 | .027 | 1 | .145 | .068 |
| | Sig. (2-tailed) | .052 | .804 | | .180 | .530 |
| | Sum of Squares and Cross-products | 4.241 | .598 | 16.920 | 2.598 | 1.563 |
| | Covariance | .049 | .007 | .197 | .030 | .018 |
| | N | 87 | 87 | 87 | 87 | 87 |
| Jaminan | Pearson Correlation | .243* | .085 | .145 | 1 | .116 |
| | Sig. (2-tailed) | .024 | .435 | .180 | | .285 |
| | Sum of Squares and Cross-products | 5.207 | 1.989 | 2.598 | 18.989 | 2.816 |
| | Covariance | .061 | .023 | .030 | .221 | .033 |
| | N | 87 | 87 | 87 | 87 | 87 |
| Empati | Pearson Correlation | .193 | -.006 | .068 | .116 | 1 |
| | Sig. (2-tailed) | .073 | .955 | .530 | .285 | |
| | Sum of Squares and Cross-products | 5.310 | -.184 | 1.563 | 2.816 | 31.057 |
| | Covariance | .062 | -.002 | .018 | .033 | .361 |
| | N | 87 | 87 | 87 | 87 | 87 |

*. Correlation is significant at the 0.05 level (2-tailed).
source: data processed April 2014

## 1. Service Quality

The definition of service quality is "a word that for service providers is something that must be done well". From the definition above, it can be seen that the main characteristic of service is that it is invisible and involves effort or other equipment provided by the service provider company. Service is a very important factor, especially for companies engaged in services. J. Suprato (2006: 228).

### a. Tangible (Physical Evidence X$_1$)

1) Based on data obtained from respondents regarding *tangible* (physical evidence) at the National Pension Savings Bank (BTPN) Branch of Sungguminasa Kab. Gowa, with the question " What is your assessment of the services of the National Pension Savings Bank (BTPN) Branch of Sungguminasa Kab. Gowa" then it can be concluded in the following table:

Table 4. Respondents' responses to the tangible (physical evidence) of the National Pension Savings Bank (BTPN) Branch of Sungguminasa Kab. Gowa ( Question 1 on the questionnaire.

**Physical evidence**

| | | frequency | percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Good enough | 5 | 5.7 | 5.7 | 5.7 |
| | Satisfying | 59 | 67.8 | 67.8 | 73.6 |
| | Very satisfactory | 23 | 26.4 | 26.4 | 100.0 |
| | Total | 87 | 100.0 | 100.0 | |

*Source: data processed April 2014*

In the table above, respondents who choose "quite satisfactory" have a frequency of 5 with a percentage level of 5.7%. Respondents who chose "satisfying" had a frequency of 59 with a percentage level of 67.8%. Respondents who chose "very satisfactory" had a frequency of 23 with a percentage level of 26.4%. so that the total number of respondents who participated in filling out this questionnaire was 87 people with a total percentage level of 100%.

### b. Reliability (Reliability X$_2$)

1) Based on data obtained from respondents regarding the reliability of the National Pension Savings Bank (BTPN) Branch, Sungguminasa Kab. Gowa, with the question " Is the National Pension Savings Bank (BTPN) Branch of Sungguminasa Kab. Gowa is accurate in providing services , so it can be concluded in the following table:

Table 5. Respondents' responses to the reliability of the National Pension Savings Bank (BTPN) Branch of Sungguminasa Kab. Gowa (1st question on the questionnaire).

Reliability

| | | frequency | percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Pretty accurate | 5 | 5.7 | 5.7 | 5.7 |
| | Accurate | 49 | 56.3 | 56.3 | 62.1 |
| | Very accurate | 33 | 37.9 | 37.9 | 100.0 |
| | Total | 87 | 100.0 | 100.0 | |

*Source: data processed April 2014*

In the table above, respondents who choose "accurate enough" have a frequency of 5 with a percentage level of 5.7%. Respondents who chose "accurate" had a frequency of 49 with a percentage level of 56.3%. And the respondents who chose "very accurate" had a frequency of 33 with a percentage level of 37.9%, so that the total number of respondents who participated in filling out this questionnaire was 87 people with a total percentage level of 100%.

## c. Responsiveness (responsiveness X $_3$ )

1) Based on data obtained from respondents regarding responsiveness at the National Pension Savings Bank (BTPN) Branch of Sungguminasa Kab. Gowa, with the question " In your opinion, what is the willingness of employees to provide services at the National Pension Savings Bank (BTPN) Branch of Sungguminasa Kab. Gowa" then it can be concluded in the following table:

Table 7. Respondents' responses to the responsiveness of the National Pension Savings Bank (BTPN) Branch of Sungguminasa Kab. Gowa (1st question on the questionnaire).

responsiveness

| | | frequency | percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Good | 64 | 73.6 | 73.6 | 73.6 |
| | Very good | 23 | 26.4 | 26.4 | 100.0 |
| | Total | 87 | 100.0 | 100.0 | |

*Source: data processed April 2014*

In the table above, respondents who choose "good" have a frequency of 64 with a percentage level of 73.6%. Respondents who chose "very good" had a frequency of 34 with a percentage level of 26.4%. so that the total number of respondents who participated in filling out this questionnaire was 87 people with a total percentage level of 100%.

## d. Assurance (Guarantee X $_4$ )

1) Based on data obtained from respondents regarding assurance at the National Pension Savings Bank (BTPN) Sungguminasa Branch, Kab. Gowa, with the

question " In your opinion, how is the National Pension Savings Bank (BTPN) Branch of Sungguminasa Kab. Gowa in providing service satisfaction to consumers "then it can be concluded in the following table:

Table 9. Respondents' responses to the assurance (collateral) of the National Pension Savings Bank (BTPN) Sungguminasa Branch, Kab. Gowa (1st question on the questionnaire)

Guarantee

|  | | frequency | percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | satisfying | 59 | 67.8 | 67.8 | 67.8 |
| | very satisfactory | 28 | 32.2 | 32.2 | 100.0 |
| | Total | 87 | 100.0 | 100.0 | |

*Source: data processed April 2014*

In the table above, respondents who chose "satisfactory" had a frequency of 59 with a percentage level of 67.8%. Respondents who chose "very satisfactory" had a frequency of 28 with a percentage level of 32.2%. so that the total number of respondents who participated in filling out this questionnaire was 87 people with a total percentage level of 100%.

### e. Empathy (X$_5$)

1) Based on data obtained from respondents regarding empathy at the National Pension Savings Bank (BTPN) Sungguminasa Branch, Kab. Gowa, with the question " Do you think the employees of the National Pension Savings Bank (BTPN) Branch of Sungguminasa Kab. Gowa has a responsive nature in responding to consumer desires , so it can be concluded in the following table:

Table 11. Respondents' responses to the empathy of the National Pension Savings Bank (BTPN) Branch of Sungguminasa Kab. Gowa (1st question on the questionnaire).

Empathy

|  | | frequency | percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | unresponsive | 10 | 11.5 | 11.5 | 11.5 |
| | Respond | 54 | 62.1 | 62.1 | 73.6 |
| | very responsive | 23 | 26.4 | 26.4 | 100.0 |
| | Total | 87 | 100.0 | 100.0 | |

*Source: data processed April 2014*

In the table above, respondents who choose "less responsive" have a frequency of 10 with a percentage level of 11.5%. Respondents who chose "very responsive" had a frequency of 23 with a percentage level of 26.4%. so that the total number of respondents who participated in filling out this questionnaire was 87 people with a total percentage level of 100%.

## 2. Consumer Satisfaction (Y)

Consumer satisfaction is an after-purchase evaluation in which the chosen alternative at least equals or exceeds consumer expectations, while dissatisfaction arises when the outcome *does* not meet Tjiptono's expectations, (2004: 349).

a. Based on data obtained from respondents regarding customer satisfaction at the National Pension Savings Bank (BTPN) Sungguminasa Branch, Kab. Gowa, with the question " Do you think the National Pension Savings Bank (BTPN) Branch of Sungguminasa Kab. Gowa has provided quality service products to consumers , so it can be concluded in the following table:

Table 13.   Respondents' responses to customer satisfaction at the National Pension Savings Bank (BTPN) Sungguminasa Branch, Kab. Gowa (1st question on the questionnaire)

Product quality

|  |  | frequency | percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | enough quality | 5 | 5.7 | 5.7 | 5.7 |
|  | Quality | 60 | 69.0 | 69.0 | 74.7 |
|  | very quality | 22 | 25.3 | 25.3 | 100.0 |
|  | Total | 87 | 100.0 | 100.0 |  |

*Source: data processed April 2014*

In the table above, respondents who chose "qualified enough" had a frequency of 5 with a percentage level of 5.7%. Respondents who chose "quality" had a frequency of 60 with a percentage level of 69.0%. Respondents who chose "high quality" had a frequency of 22 with a frequency level of 25.3%. so that the total number of respondents who participated in filling out this questionnaire was 87 people with a total percentage level of 100%.

b. Based on data obtained from respondents regarding customer satisfaction at the National Pension Savings Bank (BTPN) Sungguminasa Branch, Kab. Gowa, with the question " Do you think the National Pension Savings Bank (BTPN) Branch of Sungguminasa Kab. Gowa in accordance with the wishes of consumers "then it can be concluded in the following table:

Table 14.   Respondents' responses to customer satisfaction at the National Pension Savings Bank (BTPN) Sungguminasa Branch, Kab. Gowa (2nd question on the questionnaire)

service quality

|  |  | frequency | percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | inappropriate | 4 | 4.6 | 4.6 | 4.6 |
|  | In accordance | 53 | 60.9 | 60.9 | 65.5 |
|  | very appropriate | 30 | 34.5 | 34.5 | 100.0 |

| | | | |
|---|---|---|---|---|
| Total | 87 | 100.0 | 100.0 | |

*Source: data processed April 2014*

In the table above, respondents who chose "not suitable" have a frequency of 4 with a percentage level of 4.6%. Respondents who chose "appropriate" had a frequency of 53 with a percentage level of 60.9%. Respondents who chose "very appropriate" have a frequency of 30 with a frequency level of 34.5%. so that the total number of respondents who participated in filling out this questionnaire was 87 people with a total percentage level of 100%.

c. Based on data obtained from respondents regarding customer satisfaction at the National Pension Savings Bank (BTPN) Sungguminasa Branch, Kab. Gowa, with the question " Do you think the friendliness of the employees of the National Pension Savings Bank (BTPN) Branch of Sungguminasa Kab. Gowa can provide satisfaction for consumers "then it can be concluded in the following table:

Table 15.  Respondents' responses to customer satisfaction at the National Pension Savings Bank (BTPN) Sungguminasa Branch, Kab. Gowa (Question 3 of the questionnaire).

**Price**

| | | frequency | percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Less satisfactory | 6 | 6.9 | 6.9 | 6.9 |
| | satisfying | 61 | 70.1 | 70.1 | 77.0 |
| | Very satisfactory | 20 | 23.0 | 23.0 | 100.0 |
| | Total | 87 | 100.0 | 100.0 | |

*Source: data processed April 2014*

In the table above, respondents who choose "unsatisfactory" have a frequency of 6 with a percentage level of 6.9%. Respondents who chose "satisfactory" had a frequency of 61 with a percentage level of 70.1%. And respondents who chose "very satisfying" had a frequency of 20 with a percentage level of 23.0%, so that the total number of respondents who participated in filling out this questionnaire was 87 people with a total percentage level of 100%.

## Test instruments

a. Validity test
The validity test was carried out to determine the level of validity of the indicators used as variables measuring tools. testing the validity of using the correlation between the score of each question item with the total score of the variable. In other words , the instrument for each variable can measure *the construct* as expected by the researcher. The following are the results of the validity test for each indicator/question for each variable.

Table 4.5
Validity test results

| Variable | | Correlation value | Sig. | Information |
|---|---|---|---|---|
| Physical evidence | | | | |
| X1 | Indicators X1.1 | 0.456 | 0.000 | Valid |
| | Indicators X1.2 | 0.276 | 0.010 | Tidak Valid |
| | Indicator X1.3 | 0.451 | 0.000 | Valid |
| | Indicator X1.4 | 0.405 | 0.000 | Valid |
| | Indicator X1.5 | 0.426 | 0.000 | Valid |
| | Indicator X1.6 | 0.390 | 0.000 | Valid |
| Keandalan | | | | |
| X2 | Indicator X2.1 | 0.507 | 0.000 | Valid |
| | Indicator X2.2 | 0.569 | 0.000 | Valid |
| | Indicator X2.3 | 0.438 | 0.000 | Valid |
| Daya tanggap | | | | |
| X3 | Indicator X3.1 | 0.467 | 0.000 | Valid |
| | Indicator X3.2 | 0.271 | 0.011 | Tidak Valid |
| | Indicator X3.3 | 0.456 | 0.000 | Valid |
| Jaminan | | | | |
| X4 | Indicator X4.1 | 0.264 | 0.013 | Tidak Valid |
| | Indicator X4.2 | 0.451 | 0.000 | Valid |
| | Indicator X4.3 | 0.342 | 0.001 | Valid |
| | Indicators X4.4 | 0.337 | 0.001 | Valid |
| Empathy | | | | |
| X5 | Indicators X5.1 | 0.507 | 0.000 | Valid |
| | Indicators X5.2 | 0.569 | 0.000 | Valid |
| | Indicators X5.3 | 0.352 | 0.000 | Valid |
| Customer Satisfaction | | | | |
| Y | Indicator Y1 | 0.390 | 0.000 | Valid |
| | Indicator Y2 | 0.507 | 0.000 | Valid |
| | Indicator Y3 | 0.569 | 0.000 | Valid |

*Source: data processed April 2014*

Based on table 4.5 the results of the validity test can be seen that there are 3 question items/indicators from each variable direct evidence, responsiveness, guarantees are asked to be invalid because from the results of the correlation between the results of the respondents' answers on each question item with a total score obtained results that are not significant , which is a significant value. > 0.3 and 19 other question indicators were declared valid, because significant

results were obtained, namely values <0.3. The following are the results of the validity test which describe valid questions:

Table 4.6 Validity test 2

| Variable | | Correlation value | Sig. | Information |
|---|---|---|---|---|
| Physical evidence | | | | |
| X1 | Indicators X1.1 | 0.456 | 0.000 | Valid |
| | Indicator X1.2 | 0.451 | 0.000 | Valid |
| | Indicator X1.3 | 0.405 | 0.000 | Valid |
| | Indicator X1.4 | 0.426 | 0.000 | Valid |
| | Indicator X1.5 | 0.390 | 0.000 | Valid |
| | Indicator X1.6 | 0.390 | 0.000 | Valid |
| Keandalan | | | | |
| X2 | Indicator X2.1 | 0.507 | 0.000 | Valid |
| | Indicator X2.2 | 0.569 | 0.000 | Valid |
| | Indicator X2.3 | 0.438 | 0.000 | Valid |
| Daya tanggap | | | | |
| X3 | Indicator X3.1 | 0.467 | 0.000 | Valid |
| | Indicator X3.2 | 0.271 | 0.000 | Valid |
| Jaminan | | | | |
| X4 | Indicator X4.2 | 0.451 | 0.000 | Valid |
| | Indicator X4.3 | 0.342 | 0.001 | Valid |
| | Indicator X4.4 | 0.337 | 0.001 | Valid |
| Empati | | | | |
| X5 | Indicator X5.1 | 0.507 | 0.000 | Valid |
| | Indicator X5.2 | 0.569 | 0.000 | Valid |
| | Indicator X5.3 | 0.352 | 0.000 | Valid |
| Kepuasan nasabah | | | | |
| Y | Indicator Y1 | 0.390 | 0.000 | Valid |
| | Indicator Y2 | 0.507 | 0.000 | Valid |
| | Indicator Y3 | 0.569 | 0.000 | Valid |

*Source: data processed April 2014*

b. Reliability Test

The reliability test is used to show how far an instrument gives consistent measurement results, if the measurements are repeated. A measuring instrument in the case of this research is in the form of a questionnaire must meet the requirements of validity and reliability so that the data obtained from the measurement is misleading. The Cronbach Alpha test is used to test the reliability level of each variable. If the Cronbach alpha value gets closer to 1 it indicates that the higher the reliability consistency. The following is a table of reliability testing results:

Table 4.7
Reliability Statistics

| Cronbach's Alpha | N of Items |
|---|---|
| 0.718 | 23 |

*Source: attachment*

The reliability test results obtained a reliability coefficient value ($r_{count}$) which was greater than 0.60 ($r_{table}$). Because if the Cronbach's alpha (a) value of a variable is $\geq$ 0.60 then the indicator used by that variable is reliable, while the Cronbach's alpha (a) value of a variable is <0.60 then the indicator used by that variable is not reliable.

## 1. Multiple Regression

This study uses multiple regression analysis to analyze five service quality variables which include direct evidence, reliability, responsiveness , assurance and empathy for customer satisfaction at the National Pension Savings Bank (BTPN) Cab. Sungguminasa using SPSS version 20.0, the multiple regression results are obtained as follows:

Table 4.8
Multiple regression results
Coefficients [a]

| Model | | Unstandardized Coefficients | | Standardized Coefficients | Q | Sig. |
|---|---|---|---|---|---|---|
| | | B | std. Error | Betas | | |
| 1 | (Constant) | 198,816 | 40,257 | | 4,939 | .000 |
| | Physical evidence | 12,355 | 5.155 | .260 | 2,397 | .019 |
| | Reliability | 4,022 | 4,456 | 092 | .903 | . 004 |
| | responsiveness | 3.173 | 5,842 | 056 | .543 | . 003 |
| | Guarantee | 12,807 | 5,608 | .238 | 2,284 | .025 |
| | Empathy | 3,996 | 4,282 | 095 | .933 | . 002 |

a. Dependent Variable: sample
*Source: data processed April 2014*


In this study, the regression results use unstandardized coefficients.

The linear equation of the regression results obtained is as follows:
Y =198.813 + 12.355X1 + 4.022X2 + 3.173X3 + 12.807X3 + 3.996X4
In the regression equation, all variables are positive , meaning that if the independent variable goes up, the independent variable goes up, if the independent variable goes down, then the independent variable goes down too.

## 2. Hypothesis test

For hypothesis testing, which is then tested by F-test and t-test, the hypothesis can be stated as follows:

Ho: there is no significant effect between the independent variables on the dependent variable.

Hi: there is a significant effect between the independent variables on the dependent variable.

a.  Test – F

The f-test is used to prove that there is a significant influence between service quality as seen from physical evidence, reliability, responsiveness, assurance and empathy on customer satisfaction simultaneously, then:

dfl = m = 2
df2 = n – m – 1
= 45 – 2 – 1
= 42

Information :
N = sample
M = independent variable

Then F table = 2.33

Provisions for acceptance of the hypothesis are:
Ho is rejected if sig. > 0.05 or $F_{count} < F_{table}$
Ho is accepted if sig. ≤ 0.05 or $F_{count} < F_{table}$

Based on the results of processing with the SPSS program, the results of the -f test are obtained, the results of which can be seen as follows:

Table 4.9
Test results f

**$ANOVA^b$**

ANOVA [a]

| Model | | Sum of Squares | df | MeanSquare | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 10736.158 | 5 | 2147.232 | 3,941 | .003 [b] |
| | residual | 44131.842 | 81 | 544,838 | | |
| | Total | 54868,000 | 86 | | | |

a. Dependent Variable: sample
b. Predictors: (Constant), empathy, reliability, responsiveness, assurance, physical evidence
*Source: data processed April 2014*

The result of the f-test is 51,967 with sig. 0.003. sig. obtained a value of <0.05 and F count > F table, thus proving the hypothesis which states that physical evidence, reliability, responsiveness, assurance and empathy have a significant effect on customer satisfaction which are jointly accepted.

B. Test – F

The f-test is used to prove that there is a significant influence between service quality in terms of physical evidence, reliability, responsiveness, assurance and empathy on customer satisfaction partially. So :

a = 0.05 (two sides) ; n – 2 = 87 – 2 = 85, then t table = 1.980
The conditions for accepting the hypothesis are:
hi rejected when sig. > 0.05 or $t_{count} < t_{table}$
hi accepted when sig. ≤ 0.05 or $t_{count} > t_{table}$

Based on the results of processing with the SPSS program, the results of the t-test are obtained, the results of which are summarized in the following table:

Table 4. 10

t test results

| Variable | t-test results | t table | Sig. |
|---|---|---|---|
| Physical evidence | 6,976 | 2,000 | 0.000 |
| Reliability | 2,561 | 2,000 | 0.010 |
| responsiveness | -5,056 | 2,000 | 0.000 |
| Guarantee | -5,757 | 2,000 | 0.000 |
| Empathy | 0.723 | 2,000 | 0.472 |

*Source: data processed April 2014*

The results of the t-test of the physical evidence variable have a tcount = 6.976, while the t-table at a significant level of 5% is = 2.000. because t count > t table (2.786 > 2.000), then Hi is rejected. meaning that statistically physical evidence has a significant effect on customer satisfaction.

The reliability variable has a t count = 2.651, while t table at a significant level of 5% is = 2.000. because t count > table (2.084 > 2.000), then Hi is rejected. meaning that the reliability variable statistically has a significant effect on customer satisfaction.

The responsiveness variable has a t count = -5.056, while t table at a significant level of 5% is = 2.000. because t count < t table (-5.056 <2.000), then Hi is accepted. This means that the responsiveness variable statistically has no significant effect on customer satisfaction.

The jsminn variable has a calculated t value = -5.757, while t table at a significant level of 5% is = 2.000. because t count < t table (-5.757 < 2.000), then Ho is accepted. meaning that the guarantee variable statistically has no significant effect on customer satisfaction.

And the empathy variable has a t count = 0.723, while t table at a significant level of 5% is = 2.000. because t count < t table (0.723 < 2.000), then Ho is accepted. This means that the empathy variable statistically does not have a significant effect on customer satisfaction.

## 3. Coefficient of Determination

The coefficient of determination expresses the percentage of the total variation of the dependent variable that can be explained by the independent variable. the value of $R^2$ ranges from 0 to 1. If $R^2$ is close to 1, this indicates that the dependent variable can be explained by variations in the independent variables. conversely if $R2$ is close to 0, then the variation of the dependent variable cannot be explained by the independent variable.

The results of the coefficient of determination between physical evidence, reliability, responsiveness, assurance and empathy for increasing customer satisfaction of the National Pension Savings Bank (BTPN) can be seen in the following table:

Table 4.11
Summary Models"

| Model | R | R square | adjusted R Square | Change statistics | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | R Square change | F change | Dfl | Df2 | Sig. f change | |
| 1 | .873$^a$ | .762 | .748 | .17659 | .762 | 51.967 | 5 | 81 | .000 |

*Source: data processed April 2014*

a. predictors : (Constant), empathy, responsiveness, assurance, physical evidence, reliability.
b. Dependent Variable: satisfaction
*source: attachment*

*R square* value is 0.762, which means that the variables of physical evidence, reliability, responsiveness to assurance and empathy are able to explain AJB's customer satisfaction. Bumiputra kendari kota branch of 76.2%, while the remaining 23.8% (100% - 76.2%) customer satisfaction of the National Pension Savings Bank (BTPN) is explained by factors other than service quality.

## E. RESEARCH RESULT

a) Direct evidence of research results

The appearance and willingness of the company's physical facilities and infrastructure and the condition of the surrounding environment are clear evidence of related services by service providers which include physical facilities (buildings, warehouses, etc.), equipment and tools used (technology) and the appearance of employees. Many respondents agree that direct evidence has a very vital role for the company and at the same time a benchmark for the National Pension Savings Bank (BTPN) company.

b) Reliability Against Customer Satisfaction

Performance must be in accordance with customer expectations, which means timeliness, the same service for all customers without errors, a sympathetic attitude and with high accuracy. this is supported by the statements of the respondents, most of whom stated that good precision and accuracy resulted in satisfactory service for customers of the Sungguminasa National Pension Savings Bank Branch.

c) Responsiveness to customer satisfaction

Responsiveness referred to here is the willingness to help and provide fast and appropriate service to customers, by conveying clear information so that everything that will be handled quickly so that there is a sense of satisfaction given to customers of the Sungguminasa National Pension Savings Bank (BTPN) Branch

d) Guarantee of Customer Satisfaction

The guarantee referred to here is the knowledge and ability of the customer employees of the National Pension Savings Bank (BTPN) of the Sungguminasa Branch.

To foster customer trust in the company. the greater the customer's trust in the Sungguminasa National Pension Savings Bank (BTPN), the more the company's image will improve.

e) Empathy for customer satisfaction

Give sincere and individual or personal attention given to customers by understanding the wishes of customers where the customer company of the Sungguminasa National Pension Savings Bank Branch has understanding and knowledge about customers and has a comfortable operating time for customers.

## F. CONCLUSION

The results of the study regarding the effect of service quality on customer satisfaction of the National Pension Savings Bank (BTPN). It is concluded as follows: Service quality has a positive effect of (R : 0.762) or 76.2% and a significant 81% on customer satisfaction at the Sungguminasa branch of the National Pension Savings Bank. This means that service quality can increase customer satisfaction by 76.2% and 23.8% is influenced by other factors. The quality of service that most dominantly influences customer satisfaction at the Sungguminasa National Pension Savings Bank Branch is a guarantee of 25% and physical evidence of (19%).

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