EFFECT DIMENSIONS QUALITY OF CUSTOMER SATISFACTION KALABAHI DISTRICT BRANCH BANK NTT ALOR

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ABSTRACT

This research aims to analyze the influence of Quality of Service to the satisfaction of service users Alor Regency NTT Bank, either simultaneously or partial. This study uses five independent variables are tangible (physical evidence), reliability (reliability), responsiveness (responsiveness), responsive (security) empathy (caring), and one dependent variable, namely the User Satisfaction bank services. The data used is the qualitative and quantitative data, while the data sources that are used are primary data obtained directly by the target population and the sample size has been determined, and secondary data obtained by collecting data, documents or reports that support the research, collection Data can be obtained from the company or parties related to the research. The method used is descriptive analysis and linear regression. The results obtained, that is simultan five variables affect the satisfaction casaba and partially, not all independent variables are non-effect on satisfaction casaba Bank NTT variable tangible, has no effect on kepuasan nasabah Bank NTT while variable reliability, responsiveness, assurance and empathy effect on User Satisfaction NTT Bank.

Keywords: *Tangible, Reliability, Responsiveness, Empathy Assurance and User Experience Market Services.*

1. INTRODUCTION

l. Background The

National Development is a series of well-planned effort and sustainable development which are arranged in a five-year plan, it starts from the banking industry plays an important role in economic development, particularly in financing activities related to money.

The main function of the financial institution is a *financial intermediary* or financial intermediaries of the two parties, namely the *excess(surplus)and* those that *lack(deficit)*funds. So that funds for banks play a very important, without the funds the bank cannot function properly. And all of them are based on the ground of public confidence.

In the service industry, quality of service is a set of marketing tools that can be used by companies to achieve the objectives as stated by Parasuraman, Zeithaml and Berry (1988), which revealed that there are five (5) dimensions of dominant or determinant of the quality of Palayanan services namely: *form(tangibles),* reliability *(reliability),* responsiveness *(responsiveness),* assurance*(assurance)* and empathy*(empathy),* which has been widely used in the service industry.

Development Bank of East Nusa Tenggara is a bank owned by the Government of East Nusa Tenggara and the City/County se - East Nusa Tenggara who started there and operate the same as commercial banks of another on July 17, 1962 by the Minister of Finance and the Central Bank No: BUM 9 -1-13/II Date February 5, 1962 on the Granting Permit to PT. Regional Development Bank of East Nusa Tenggara, with the position of a place of business in Kupang East Nusa Tenggara Provincial Capital. In the development and expansion of service areas, NTT Bank opened branches in 21 cities in the region propinsi district of East Nusa Tenggara (NTT) and outside NTT, NTT Bank branch including Surabaya.

Therefore, based on the description above, So the authors take the title on the *Influence of Dimension of Service Quality consisting of forms(Tangibles),*

ReliabiUty(reUabUity), responsiveness (Responsiveness), Security (Assurance) and empathy (empathy) Satisfaction Customer Bank NTT branch Kalabahi Alor Regency Research problems.

Based on the background of the problems above, the problem is the effect of *tangible* (physical *evidence), reliability* (reliability),*responsiveness* (responsiveness), *assurance* (assurance), *empathy* (caring) to the satisfaction of Bank Customers NTT branchKalabahi?

2. Hypothesis

The hypothesis is a provisional explanation of the behavior, the phenomenon or specific circumstances that have occurred or will occur which will then be tested for truth through research is done. (Kuncoro: 2003: 48).

In this study, researchers will formulate hypotheses as follows:
1. Suspected no influence Quality Payanan consisting of Tangibles (physical evidence), Reliability (reliability), responsiveness (Responsiveness), Assurance (Security), and Empathy (Care), to the satisfaction of the Customer NTT Bank Branch Kalabahi.
2. Allegedly physical evidence variable dominant influence on customer satisfaction NTT Bank Branch Kalabahi.

3. Objective

Based on the formulation of the issues that have defined the purpose of this study is:

1. To analyze the effect of *tangible* (physical *evidence), reliability* (reliability), *responsiveness* (responsiveness), *assurance* (assurance), *empathy* (caring) to the satisfaction of Bank Customers NTT Kalabahi branch.
2. To analyze the variables of service quality dimensions that consists of *tangible* (physical *evidence), reliability* (reliability), *responsiveness* (responsiveness), *assurance* (assurance), *empathy* (caring) the dominant influence on satisfaction Nasaba NTT Bank Branch Kalabahi.

3. METHODOLOGY

1. Population and Sample

1. Population
   In this study is all Branch Bank Customer NTT Kalabahi until August 2016, amounting to 33 894 people.
2. Samples
   Samples are the majority of the population in the region utility.Penarikan random sampling method according to sugiyono as follows:

$$n = N (a)$$

Where:
n : sample size N: Population size
a : Tolerance lack carefully situations (in percent = 0.118%)

Total population in this study per August 31, 2016, was 33 894 people. Thus the size of the sample to be taken is obtained as follows: by using a random method according to sugiyono 33 894 (0,118%) = 39.99 rounded up 40 So the total number of respondents in this study is 40

3. ANALYSIS AND LANGUAGE ANALYSIS

1. Hasil Regression Analysis

This analysis aims to determine the effect of independent variables, namely the physical evidence *(tangible)* (X_1), reliability *(reliability)* (X_2), responsiveness *(responsiveness)* (X_3)Guarantees *(assurance)* $(X_4)$and empathy *(empathy)* (X_5) against Bank Customer satisfaction variable (Y). The result of the calculation can be seen in the following table:

Table 4.1
Test ResultsLinear Regression Analysis

Variable	Coefficient (B)	t	t_{Table}	Sig	Ket
Constant	-2, 400	-0.796	2, 021	2200,100 0,006	Nonsignificant
X_1 Tangible	-0, 207	-1,294		0,706	
X_2 Reliability	0, 245	1,689	2, 021		Nonsignificant
X_3 Responsiveness	0, 441	2,902	2, 021		Significant
X_4 Insurance	0, 059	0, 381	2, 021	0.432	Nonsignificant
X_5 Empathy	0, 323	2, 132	2, 021	0.040	Significant
	0, 722				
R^2	0.521				
$F_{Calculate}$	7.385				
Sig. F	0.000				
F_{Table}	2.45				
N	40				

Source: Primary data is processed, 2016

Based on Table 4.1, the results of the multiple linear regression analysis, the regression equation is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X3 + b_4X_4 + b_5X_5 + e$$

$$Y = -2,400 + -0,207X_1 + 0,245X_2 + 0,441X_3 + 0,059X_4 + 0,323X_5$$

From the results of the regression equation, it can be explained as follows:

1. Constant Values obtained -2,400 by shows the influence of variables *tangible* (X1), *reliability* (X2), *responsiveness* (X3), *responsiveness(X4)* (and *empathy* (X5)to the satisfaction of the Customer (Y). Thus, if a company has an effort to improve the quality of services that consist of tangible, reliability, *responsiveness, insurance* and *empathy* then, satisfaction Nasabahakan tends to increase.
2. The regression coefficient tangible (X_1) of -207 indicates the magnitude of negative effect *tangible* on customer satisfaction Bank. Thus, there is a tendency when *tangible* improved the satisfaction will increase.
3. the regression coefficient of reliability (X2)of 0.245, indicating the influence of the reliability of the Bank Customer satisfaction. so if reliability improved then it will tend to increase customer satisfaction.
4. the regression coefficient responsiveness (X3)of 0.441, indicating the influence of responsiveness to customer satisfaction Bank. Therefore, when responsiveness the improved will likely increase customer satisfaction.
5. the regression coefficient Insurance (X4) amounted to 0.059, indicating scale influence Insurance on customer satisfaction Bank. So if Insurance enhanced the customer satisfaction will increase.
6. regression coefficient Empathy (X4) amounted to 0.323, indicating the influence of empathy towards customer satisfaction Bank. So that if empathy is increased then the service user satisfaction will increase.

Based on the results of a calculation, the value of the regression coefficient of correlation (R) of 0.52, so it can be said there is a positive relationship that is influenced by variable reliability, responsiveness, and empathy towards customer satisfaction, while the market for variable tangible negative effect on the market service user satisfaction.

The coefficient of determination (R2)of 0.521, so we can say the contribution of variable responsiveness and empathy towards Customer Satisfaction Bank amounted to 52.1%. While 47.9% is the contribution of other variables that are not found and described in this study. Results (R2)of 0.521 means that if the quality of service responsiveness and empathy in improving the customer satisfaction will be increased by 0.521 or 52.1%.

4. Hypothesis Testing

1. *Hypothesis test results I*

To determine the significance of variables *tangible* (X1), *reliability* (X2), *responsiveness* (X3) *Insurance* (X4)

empathy ($_{X5}$)at a time or simultaneously to the bank Customer Satisfaction variable (Y), then use the Test f. Based on the results of a calculation result $_{calcula}t_e$ the amount of (7.385)> F_{table} for (2, 45), with a probability of 0.000 <0.05, then Ho is rejected and Ha accepted.

From the results of tests performed by the F test, proved to note that the variable *Tangible, reliability, responsiveness, Insurance* and *empathy* significant effect simultaneously or simultaneous to customer satisfaction.

2. *Test Results Hypothesis II*

To test for significant each respective independent variables partially or to determine the independent variables which are more influential among the four independent variable: To determine the significance of variables *tangible* (*X1), reliability* (X2), *responsiveness* (X3) *Insurance* (X4) *empathy* (X5) at a time or simultaneously to variable customer user satisfaction (Y), then used the t-test.

Based on the calculation results obtained outcome variable *tangible* (X_1),t_{count} (-1, 294) <t table (2,021) and obtained probability value 0.432> 0.05 then H_0 is accepted and Ha rejected. It shows *tangible* no Naasabah effect on satisfaction.

Of the results obtained, variable reliability (X_2),t_{count} (1.689) < t $_{table}$ (2,021) and obtained probability value 0.220> 0.05 then H0 is accepted and Ha rejected. It shows that *reliability* does not affect the Customer Satisfaction.

From the calculation results obtained variable responsiveness(X_3), t_{count} (2.902) > t_{table} (2021) and obtained 0.00 probability value <0.05 then H0 is rejected and Ha accepted. It shows that the *responsiveness* significant effect on Customer Satisfaction calculation results obtained variable *Insurance* (X_4), t_{count} (0.381) < t_{table} (2,021) and obtained probability value 0.706 > 0.05 then H0 is accepted and Ha rejected. It shows that variable *empathy* does not affect the Bank NTT service user satisfaction.

The calculation results in obtained variable *empathy* (X5), t_{count} (2.132) > t_{table} (2,021) and 0,040 obtained probability value <0.05 then H0 is rejected and Ha accepted. It shows that variable *empathy* significant effect on customer satisfaction.

T-test results of each independent variable, that is *tangible* (X1), *reliability* (X2), *responsiveness* (X3) *Insurance* (X4) *empathy* (X5), indicating that not all variables proved to have a significant impact on user satisfaction Bank (Y). Of the five independent variables, the dominant influence on the partial Customer satisfaction is a proven, variable *responsiveness* (X3) because it has the greatest coefficient is 0.441, so it can be said *responsiveness* have a dominant influence on the Bank Customer Satisfaction NTT Branch Kalabahi Alor district.

3. Discussion of Results

The results of the t-test of each variable, namely tangibles X_1, reliability X_2, responsiveness X_3 Xresponsiveness$_4$ empaty X_5 show that not all of the variables have a significant influence on Customer satisfaction

Of the five independent variables of the dominant influence Customer satisfaction is the responsiveness with F_{table} 2902 > F_{count} 2021 then H0 is rejected and Ha accepted for it acquired an increased responsiveness to customer satisfaction.

5. CONCLUSIONS

Based on the analysis of research output influence dimensions of service quality on customer satisfaction with the Bank NTT Branch Kalabahi Alor district. showed that of the five variables influenced not all variables significantly influence customer satisfaction. Which is significant influence variable responsiveness and empathy can be explained hypothesis that physical evidence takes effects dominant takes effects but is not dominant. While the dominant takes effects is variable responsiveness with t value.2029>t 2029 with significant value 0.006 <0.05 then be concluded reject H0 and accept Ha while variable physical evidence takes effects negatively on customer satisfaction with the value of the (-1246) <t table 2.021.dan obtained probability value 0.220

1. Impilikasi - Implications a. Implicationstheoretical the theory used Dimension is influenced Customer satisfaction Quality of care, based on the results of the study (study analysis) turns two and three variables takes effects variables to satisfaction of bank customers NTT Branch Kalabahi.
2. Applied Implikasai discussion and From the theoretical implications of the above, it is to increase customer satisfaction NTT Bank Branch Kalabahi Alor district service the company to improve the quality and customer satisfaction

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