

## BAB V

### KESIMPULAN DAN SARAN

#### V.1 Kesimpulan

Dari hasil analisis data dan pembahasan diatas maka dapat ditarik beberapa kesimpulan sebagai berikut:

1. Berdasarkan karakteristik nasabah Bank BTN Kantor Kas Condong Catur sebagian besar nasabah adalah wanita dengan jumlah sebanyak 57 responden (57%). Berdasarkan hasil penelitian dari lamanya menjadi nasabah Bank BTN Kantor Kas Condong Catur dapat diketahui bahwa sebagian besar responden telah menjadi nasabah selama > 1 tahun dengan jumlah sebanyak 73 responden (73%). Berdasarkan jenis jasa yang dipilih dari Bank BTN Kantor Kas Condong Catur dapat diketahui bahwa sebagian besar responden menyebutkan jenis jasa yang dipilih adalah Tabungan Batara dengan jumlah 62 responden (62%).
2. Berdasarkan analisa SERVQUAL
  - a. *The Unweighted SERVQUAL Score of Service Quality* didapatkan bahwa nilai rata – rata masing – masing dari 5 dimensi kualitas pelayanan antara lain adalah sebagai berikut, *reliability* atau kehandalan dengan nilai rata – rata (-0,058), *responsiveness* atau respon dengan nilai rata – rata (0,0133), *assurance* atau jaminan

dengan nilai rata – rata (-0,0425), *empathy* atau penilaian dengan nilai rata – rata (-0,076) dan *tangibles* atau tampilan fisik dengan nilai rata – rata (-0,11) dan nilai rata – rata dari keseluruhan 5 dimensi kualitas pelayanan adalah negatif yaitu (-0,0546333), nilai – nilai ini berarti bahwa kualitas servis di Bank BTN Kantor Kas Condong Catur tidak memuaskan.

- b. *The Weighted SERVQUAL Score of Service Quality* kita dapat menyimpulkan bahwa urutan kepentingan dari dimensi – dimensi kualitas pelayanan (dimulai dari yang terpenting) adalah *Responsiveness* (dengan nilai 0,0027) yang menunjukkan Bahwa H2 terbukti, *Assurance* (-0,0084), *Reliability* (-0,0123), *Emphaty* (-0,0146) dan akhirnya *Tangibles* (-0,0219) dan dengan nilai bobot kepentingan tersebut kita bisa menghitung nilai “*The Weighted SERVQUAL Score of Service Quality*” yaitu (-0,0109), setelah dihitung dengan menggunakan faktor kepentingan pun (dimana dimensi yang penting akan mendapat nilai yang lebih tinggi) nilai rata – ratanya tetap minus, yang berarti bahwa kualitas pelayanan di Bank BTN Kantor Kas Condong Catur tetap belum memuaskan. Hal ini menunjukkan bahwa H1 tidak terbukti.
3. Berdasarkan hasil analisis *arithmetic mean* yang didasarkan pada penilaian nasabah terhadap kualitas pelayanan Bank BTN kantor Kas

Condong Catur Yogyakarta yang dilihat dari persepsi nasabah menunjukkan penilaian rata-rata positif atau sangat baik dengan urutan sebagai berikut: *Reliability* (5,5875), *Assurance* (5,55), *Responsiveness* (5,54), *Tangibles* (5,5225), dan *Emphaty* (5,372).

## V.2 Saran

Dari hasil kesimpulan diatas, maka peneliti dapat memberikan beberapa pemikiran saran kepada pihak manajemen Bank BTN Kantor Kas Condong Catur dalam meningkatkan kualitas pelayanan terhadap nasabah.

- a. Berdasarkan analisis *The Weighted SERVQUAL Score of Service Quality* dapat dilihat bahwa dimensi *Emphaty* merupakan dimensi yang mempunyai penilaian paling rendah, maka sebaiknya pihak Bank harus dapat mengevaluasi kembali cara penanganan dan perhatian khusus yang diberikan kepada nasabahnya yang ada di Bank BTN Kantor Kas Condong Catur. Pihak Bank sebaiknya dapat memahami masalah-masalah yang dihadapi oleh para nasabahnya dengan penuh kepedulian. Sedangkan berdasarkan analisis *Arithmetic Mean* yang didasarkan pada penilaian nasabah terhadap kualitas pelayanan Bank BTN kantor Kas Condong Catur Yogyakarta yang dilihat dari persepsi nasabah menunjukkan penilaian rata-rata positif atau sangat baik yang berarti kualitas pelayanan Bank BTN Kantor Kas Condong Catur Yogyakarta sangat baik.

- b. Dimensi Responsiveness merupakan dimensi yang paling dominan atau penting dalam mempengaruhi penilaian nasabah yang dapat dilihat dari skor *The Weighted SERVQUAL Score of Service Quality*. Sehingga pihak Bank harus dapat mempertahankan kualitas pelayanan pada dimensi ini atau bahkan meningkatkannya. Pihak Bank harus dapat terus membantu nasabah dan memberikan jasa serta informasi yang dibutuhkan secara cepat.



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## **Measuring Service Quality Using SERVQUAL**

Following are the instructions for using the SERVQUAL questionnaire discussed in the chapter on quality. It uses a bank as the company to be studied, but any type of service organization would be studied in the same way. On the questionnaire, just replace the word bank with the type of business (profit or non-profit) being analyzed. You can derive an unweighted gap score or a weighted gap score. Weighting depends upon how you allocate 100 points among the five SERVQUAL categories. A modified use of the questionnaire is to limit it to just the total or average Perception score. This is called SERVPERV and is used when Expectations are likely to be all the same (typically high). Weights can be applied here as well.

### **STEPS TO OBTAIN UNWEIGHTED SERVQUAL SCORE**

*Step 1.* Select a bank the service quality of which you want to assess. Using the SERVQUAL instrument, first obtain the score for each of the 22 expectation questions. Next, obtain a core for each of the perception questions. Calculate the Gap Score each of the statements ( $\text{Gap Score} = \text{Perception} - \text{Expectation}$ ).

*Step 2.* Obtain an average Gap Score for each dimension by assessing the Gap Scores for each of the statements that constitute the dimension and dividing the sum by the number of statements making up the dimension.

*Step 3.* In the TABLE 1 transfer the average dimension SERVQUAL scores (for all five dimensions) from the SERVQUAL instrument. Sum up the scores and divide it by five to obtain the unweighted measure of service quality.

### **STEPS TO OBTAIN THE WEIGHTED SERVQUAL SCORE**

*Step 1.* In Table 2 calculate the importance weights for each of the five dimensions constituting the SERVQUAL scale. (The instructions are provided along with the table).

*Step 2.* In Table 3 enter the average SERVQUAL score for each dimension (from Table 1) and the importance weight for each dimension (from Table 2). Then multiply the average score for each dimension with its importance weight.

Step 3. Add the weighted SERVQUAL scores for each dimension to obtain the overall weighted SERVQUAL score.

**THE SERVQUAL INSTRUMENT**

**EXPECTATIONS**

This survey deals with your opinions of banks. Please show the extent to which you think banks should possess the following features. What we are interested in here is a number that best shows your expectations about institutions offering bank services

Strongly  
Strongly  
Disagree  
Agree

1  
7

2

3

4

5

6

**PERCEPTIONS**

The following statements relate to your feelings about the particular bank XYZ you chose. Please show the extent to which you believe XYZ has the feature described in the statement. Here, we are interested in a number that shows your perceptions about XYZ bank

Strongly  
Strongly  
Disagree  
Agree

1  
7

2

3

4

5

6



**Tangibles**

E1. Excellent banking companies will have modern looking equipment.

E2. The physical facilities at excellent banks will be visually appealing.

E3. Employees at excellent banks will be neat appearing.

E4. Materials associated with the service (such as pamphlets or statements) will be visually appealing at an excellent bank.

(E)

**Tangibles**

P1. XYZ bank has modern looking equipment.

P2. XYZ Bank's physical facilities are visually appealing.

P3. XYZ Bank's reception desk employees are neat appearing.

P4. Materials associated with the service (such as pamphlets or statements) are visually appealing at XYZ bank.

(P)

**Gap Score  
P - E**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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**Average Tangibles SERVQUAL score**

\_\_\_\_\_

**Reliability**

E5. When excellent banks promise to do something by a certain time, they do.

E6. When a customer has a problem, excellent banks will show a sincere interest in solving it.

E7. Excellent banks will perform the service right the first time.

E8. Excellent banks will provide the service at the time they promise to do so.

**E**

**Reliability**

P5. When XYZ bank promises to do something by a certain time, it does so.

P6. When you have a problem, XYZ bank shows a sincere interest in solving it.

P7. XYZ bank performs the service right the first time.

P8. XYZ bank provides its service at the time it promises to do so.

**P**

**P - E**

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**Average Reliability SERVQUAL score**

\_\_\_\_\_

**Responsiveness**

E10. Employees of excellent banks will tell customers exactly when services will be performed.

\_\_\_\_\_

E11. Employees of excellent banks will give prompt service to customers.

\_\_\_\_\_

E12. Employees of excellent banks will always be willing to help customers.

\_\_\_\_\_

E13. Employees of excellent banks will never be too busy to respond to customers' requests.

\_\_\_\_\_

**Responsiveness**

P10. Employees in XYZ bank tell you exactly when services will be performed.

\_\_\_\_\_

P11. Employees in XYZ bank give you prompt service.

\_\_\_\_\_

P12. Employees in XYZ bank are always willing to help you.

\_\_\_\_\_

P13. Employees in XYZ bank are never too busy to respond to your request.

\_\_\_\_\_

**Average Responsiveness SERVQUAL score**

\_\_\_\_\_

**Assurance**

E14. The behavior of employees in excellent banks will instill confidence in customers. \_\_\_\_\_

E15. Customers of excellent banks will feel safe in transactions. \_\_\_\_\_

E16. Employees of excellent banks will be consistently courteous with customers. \_\_\_\_\_

E17. Employees of excellent banks will have the knowledge to answer customers' questions. \_\_\_\_\_

**E**

**Assurance**

P14. The behavior of employees in XYZ bank instills confidence in you. \_\_\_\_\_

P15. You feel safe in your transactions with XYZ bank. \_\_\_\_\_

P16. Employees in XYZ bank area consistently courteous with you. \_\_\_\_\_

P17. Employees in XYZ bank have the knowledge to answer your questions. \_\_\_\_\_

**P**

**P - E**

**Average Assurance SERVQUAL score** \_\_\_\_\_

**Empathy**

E18. Excellent banks will give customers individual attention.

E19. Excellent banks will have operating hours convenient to all their customers.

E20. Excellent banks will have employees who give customers personal attention.

E21. Excellent banks will have their customer's best interests at heart.

E22. The employees of excellent banks will understand the specific needs of their customers.

**E**

**Empathy**

P18. XYZ bank gives you individual attention.

P19. XYZ bank has operating hours convenient to all its customers.

P20. XYZ bank has employees who give you personal attention.

P21. XYZ bank has your best interest at heart.

P22. The employees of XYZ bank understand your specific needs.

**P**

**P-E**

\_\_\_\_\_

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**Average Empathy SERVQUAL scores**

\_\_\_\_\_

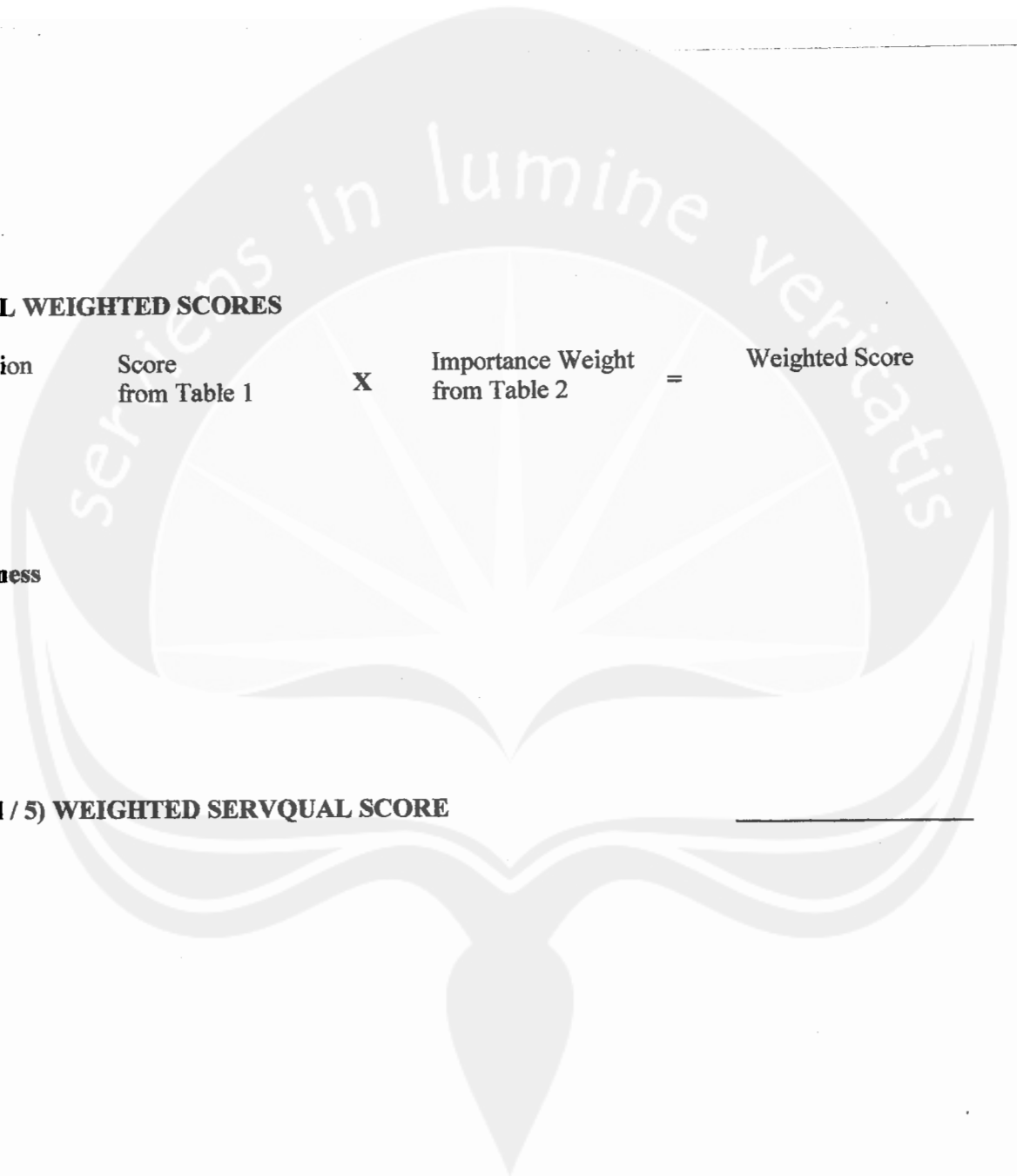
**TABLE 1: CALCULATIONS TO OBTAIN UNWEIGHTED SERVQUAL SCORE**

Average <b>Tangible</b> SERVQUAL score	_____
Average <b>Reliability</b> SERVQUAL score	_____
Average <b>Responsiveness</b> SERVQUAL score	_____
Average <b>Assurance</b> SERVQUAL score	_____
Average <b>Empathy</b> SERVQUAL score	_____
TOTAL	_____
<b>AVERAGE (= Total / 5) UNWEIGHTED SERVQUAL SCORE</b>	<input type="text"/>

**Table 2: SERVQUAL IMPORTANCE WEIGHTS**

Listed below are five features pertaining to banks and the services they offer. We would like to know how much each of these features is important to the customer. Please allocate 100 points among the five features according to how important it is to you. Make sure the points add up to 100.

1. The appearance of the banks physical facilities, equipment, personnel, and communication materials. \_\_\_\_\_ points
  2. The banks ability to perform the promised service dependably and accurately. \_\_\_\_\_ points
  3. The bank's willingness to help customers and provide prompt service. \_\_\_\_\_ points
  4. The knowledge and courtesy of the bank's employees and their ability to convey trust and confidence. \_\_\_\_\_ points
  5. The caring, individual attention the bank provides its customers. \_\_\_\_\_ points
- Total:                    100                    points**



**Table 3: SERVQUAL WEIGHTED SCORES**

SERVQUAL Dimension	Score from Table 1	X	Importance Weight from Table 2	=	Weighted Score
Average <b>Tangible</b>					
Average <b>Reliability</b>					
Average <b>Responsiveness</b>					
Average <b>Assurance</b>					
Average <b>Empathy</b>					
<b>TOTAL</b>					
<b>AVERAGE (= Total / 5) WEIGHTED SERVQUAL SCORE</b>					<hr/>



## KUESIONER PENELITIAN

Sehubungan dengan adanya kegiatan penulisan skripsi yang akan saya laksanakan, maka saya memohon dengan hormat kesediaan Bapak/ Ibu/ Saudara sekalian untuk meluangkan sedikit waktu untuk mengisi lembar kuesioner ini sejujur-jujurnya, karena akan dipergunakan sebagai data untuk penulisan skripsi. Atas segala kerjasama dan bantuan yang baik dari Bapak/ Ibu/ Saudara untuk mengisi kuesioner ini, saya mengucapkan banyak terima kasih.

### PARTISIPAN

Identitas Responden

Marksilah tanda silang (X) pada jawaban yang sesuai dengan keadaan Anda yang sebenarnya

Jenis Kelamin Anda:

- a. Pria
- b. Wanita

Berapa lama anda menjadi nasabah Bank BTN Kantor Kas Condong Catur:

- a. < 1 Tahun
- b. > 1 Tahun

Jenis jasa apa yang anda pilih dari Bank BTN Kantor Kas Condong Catur:

- a. KPR
- b. Batara
- c. Batara Prima
- d. Deposito
- e. Lainnya:.....

**LAN II**

Anda mulai mengisi bagian II ini mohon untuk membaca terlebih dahulu petunjuk pengisian di bawah ini  
 terlebih dahulu!

**Petunjuk Pengisian:**

Jawablah semua pertanyaan sesuai dengan keadaan anda yang sebenarnya

dan berikan tanda silang (X) pada jawaban yang telah tersedia

dan keterangan pembagian skor dimulai dari angka terkecil sampai angka terbesar yaitu:

- 1 = Sangat Sangat Tidak Setuju                      5 = Setuju
- 2 = Sangat Tidak Setuju                              6 = Sangat Setuju
- 3 = Tidak Setuju                                        7 = Sangat Sangat Setuju
- 4 = Ragu-ragu

Pertanyaan	(1) SSTS	(2) STS	(3) TS	(4) R	(5) S	(6) SS	(7) SSS
<b>BERWUJUD (TANGIBLES)</b> <b>Harapan anda mengenai kantor kas sebuah bank secara umum</b>							
Kantor kas sebuah bank memiliki peralatan yang modern.							
Fasilitas fisik kantor kas sebuah bank sangat menarik untuk dilihat.							
Karyawan kantor kas sebuah bank berpenampilan rapi.							
Barang yang berhubungan dengan pelayanan (seperti pamflet) dalam kantor kas sebuah bank akan sangat menarik untuk dilihat.							
<b>BERWUJUD (TANGIBLES)</b> <b>Kenyataan yang anda rasakan sebagai nasabah Bank BTN Kantor Kas Condong Catur</b>							
Bank BTN Kantor Kas Condong Catur mempunyai peralatan modern.							
Fasilitas fisik milik Bank BTN Kantor Kas Condong Catur menarik.							
Karyawan Bank BTN Kantor Kas Condong Catur rapi.							



Karyawan kantor kas sebuah bank tidak pernah kelihatan sibuk untuk menanggapi permintaan nasabah.								
<b>DAYA TANGGAP (RESPONSIVENESS)</b> <b>Kenyataan yang anda rasakan sebagai nasabah Bank BTN Kantor Kas Condong Catur</b>								
Karyawan Bank BTN Kantor Kas Condong Catur memberi pelayanan yang tepat.								
Karyawan di Bank BTN Kantor Kas Condong Catur selalu bersedia untuk membantu.								
Karyawan Bank BTN Kantor Kas Condong Catur tidak pernah kelihatan sibuk untuk menanggapi permintaan anda.								
<b>JAMINAN (ASSURANCE)</b> <b>Harapan anda mengenai kantor kas sebuah bank secara umum</b>								
Sikap karyawan kantor kas sebuah bank akan membangkitkan rasa percaya diri nasabah.								
Nasabah kantor kas sebuah bank akan merasa aman untuk bertransaksi.								
Karyawan kantor kas sebuah bank akan konsisten bersikap sopan pada nasabah.								
Karyawan kantor kas sebuah bank akan selalu dapat menjawab pertanyaan nasabah.								
<b>JAMINAN (ASSURANCE)</b> <b>Kenyataan yang anda rasakan sebagai nasabah Bank BTN Kantor Kas Condong Catur</b>								
Sikap karyawan Bank BTN Kantor Kas Condong Catur membangkitkan rasa percaya diri anda.								
Anda merasa aman dalam bertransaksi dengan Bank BTN Kantor Kas Condong Catur.								
Karyawan Bank BTN Kantor Kas Condong Catur selalu bersikap sopan terhadap anda.								
Karyawan Bank BTN Kantor Kas Condong Catur dapat								

menjawab pertanyaan anda.							
<b>PERHATIAN INDIVIDUAL (EMPHATY)</b> <b>Harapan anda mengenai kantor kas sebuah bank secara umum</b>							
Kantor kas sebuah bank akan memberi perhatian individual pada nasabah.							
Kantor kas sebuah bank akan mempunyai jam kerja yang sesuai kebutuhan nasabah.							
Kantor kas sebuah bank mempunyai karyawan yang dapat memberi perhatian personal kepada nasabah.							
Kantor kas sebuah bank akan memberi kesan mendalam pada nasabah.							
Karyawan kantor kas sebuah bank akan memahami kebutuhan nasabah yang spesifik.							
<b>PERHATIAN INDIVIDUAL (EMPHATY)</b> <b>Kenyataan yang anda rasakan sebagai nasabah Bank BTN Kantor Kas Condong Catur</b>							
Bank BTN Kantor Kas Condong Catur memberi anda perhatian individual.							
Bank BTN Kantor Kas Condong Catur mempunyai jam kerja yang sesuai dengan kebutuhan nasabah.							
Bank BTN Kantor Kas Condong Catur mempunyai karyawan yang memberi anda perhatian personal.							
Bank BTN Kantor Kas Condong Catur memberi anda kesan mendalam.							
Bank BTN Kantor Kas Condong Catur memahami kebutuhan spesifik anda.							

### AN III

Hal ini adalah lima hal yang berkaitan dengan bank dan pelayanan yang mereka tawarkan. Hal ini untuk mengetahui seberapa banyak dari setiap hal dibawah ini yang penting untuk nasabah. Mohon alokasikan poin maksimal 100 diantara kelima hal tersebut sesuai dengan seberapa pentingkah hal itu bagi anda.

**dan jika semua poin dijumlahkan akan mencapai 100.**

Penampilan fasilitas fisik bank, peralatan, karyawan, dan peralatan komunikasi \_\_\_\_\_ poin

Kemampuan bank untuk melakukan pelayanan seperti yang sudah dijanjikan dengan terpercaya dan akurat \_\_\_\_\_ poin

Medan bank untuk membantu nasabah dan menyediakan pelayanan tepat waktu \_\_\_\_\_ poin

Pengetahuan dan kesopanan karyawan bank dan kemampuan mereka untuk memberikan rasa percaya dan percaya diri \_\_\_\_\_ poin

Perhatian, perhatian individual yang diberikan bank pada nasabahnya \_\_\_\_\_ poin

**Total: 100 poin**

## LAMPIRAN

**Tabel Harga Kritis dari r Product Moment  
( Koefisien Korelasi Pearson )**

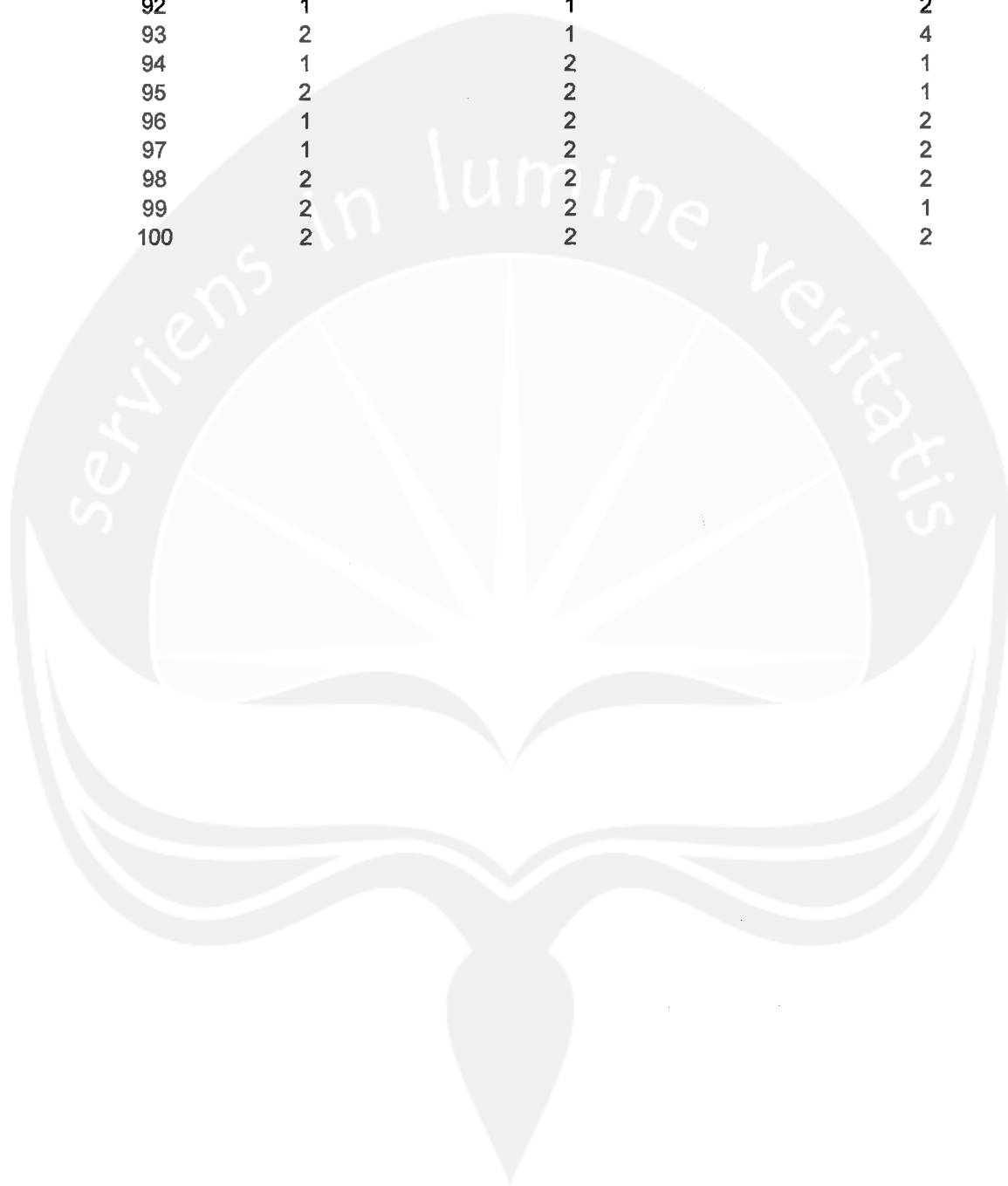
df ( n - 2 )	$\alpha$		df ( n - 2 )	$\alpha$		df ( n - 2 )	$\alpha$	
	0.05	0.01		0.05	0.01		0.05	0.01
1	0.997	0.999	25	0.381	0.487	53	0.266	0.345
2	0.950	0.990	26	0.374	0.478	58	0.254	0.330
3	0.878	0.959	27	0.367	0.470	63	0.244	0.317
4	0.811	0.917	28	0.361	0.463	68	0.235	0.306
5	0.754	0.874	29	0.355	0.456	73	0.227	0.296
6	0.707	0.834	30	0.349	0.449	78	0.220	0.286
7	0.666	0.798	31	0.344	0.442	83	0.213	0.278
8	0.632	0.765	32	0.339	0.436	88	0.207	0.270
9	0.602	0.735	33	0.334	0.430	93	0.202	0.263
10	0.576	0.708	34	0.329	0.424	98	0.195	0.256
11	0.553	0.686	35	0.325	0.418	123	0.176	0.230
12	0.532	0.661	36	0.320	0.413	148	0.159	0.210
13	0.514	0.641	37	0.316	0.408	173	0.148	0.194
14	0.497	0.623	38	0.312	0.403	198	0.138	0.181
15	0.482	0.606	39	0.308	0.398	298	0.113	0.148
16	0.468	0.590	40	0.304	0.393	398	0.098	0.128
17	0.456	0.575	41	0.301	0.389	498	0.088	0.115
18	0.444	0.561	42	0.297	0.384	598	0.080	0.105
19	0.433	0.549	43	0.294	0.380	698	0.074	0.097
20	0.423	0.537	44	0.291	0.376	798	0.070	0.091
21	0.413	0.526	45	0.288	0.372	898	0.065	0.085
22	0.404	0.515	46	0.284	0.368	998	0.062	0.081
23	0.396	0.505	47	0.281	0.364			
24	0.388	0.496	48	0.277	0.361			

Responden	Jenis Kelamin	Lama Menjadi Nasabah Bank BTN	Jasa Yang Dipilih Dari Bank BTN
1	1	2	4
2	1	1	4
3	2	2	1
4	1	1	2
5	2	2	3
6	2	2	3
7	1	1	2
8	2	2	3
9	2	1	3
10	1	1	3
11	1	2	2
12	1	2	2
13	2	1	2
14	2	1	2
15	2	1	2
16	2	2	2
17	2	2	2
18	1	2	3
19	2	2	3
20	1	2	1
21	1	2	3
22	2	2	2
23	1	1	2
24	2	1	3
25	1	1	3
26	1	2	2
27	1	2	2
28	1	2	1
29	1	2	2
30	2	2	2
31	2	2	3
32	1	1	3
33	2	2	2
34	2	2	3
35	2	2	3
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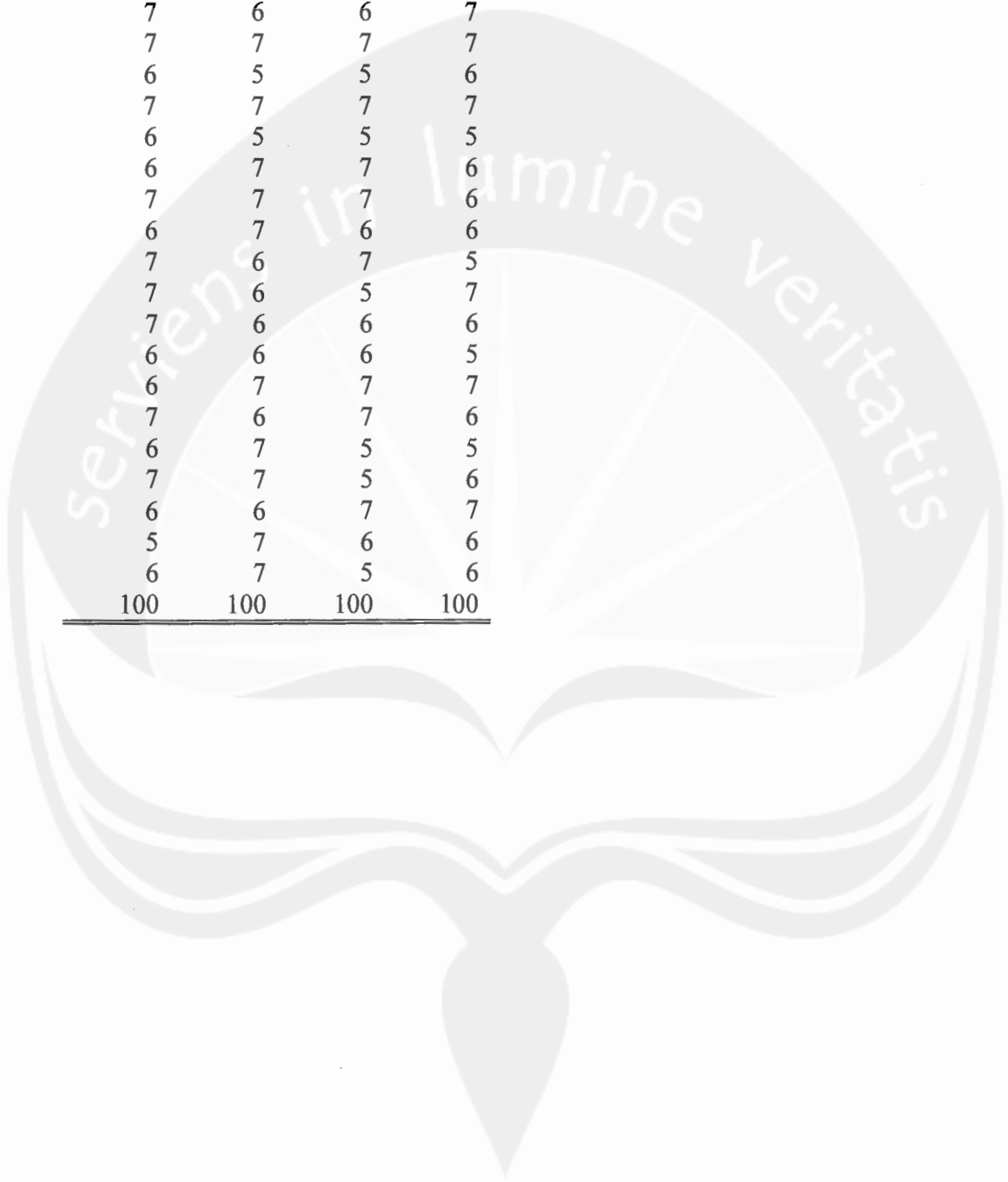
## Harapan

### Case summaries *Tangibles Harapan*

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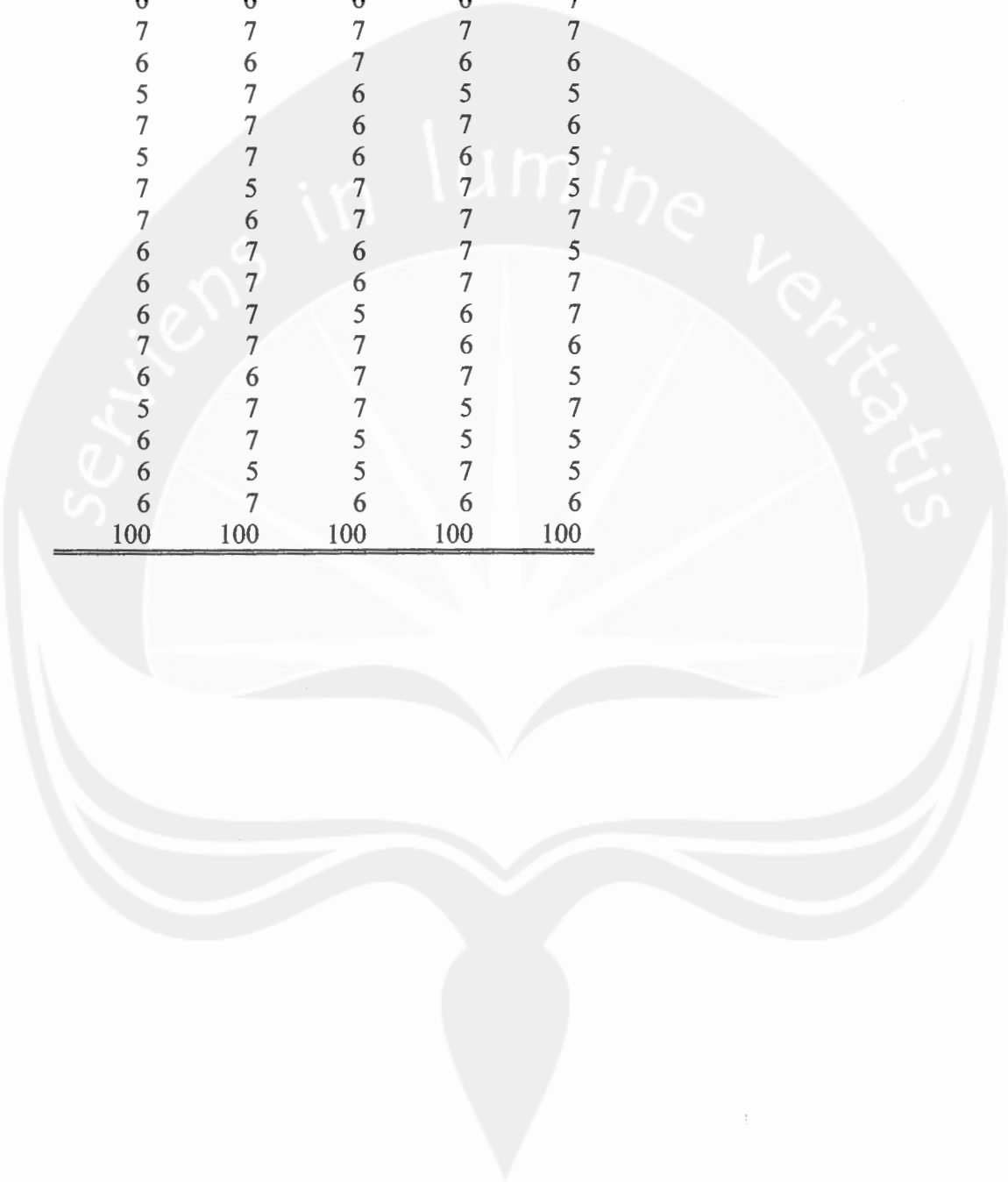
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<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>



**Case Summaries *Reliability Harapan***

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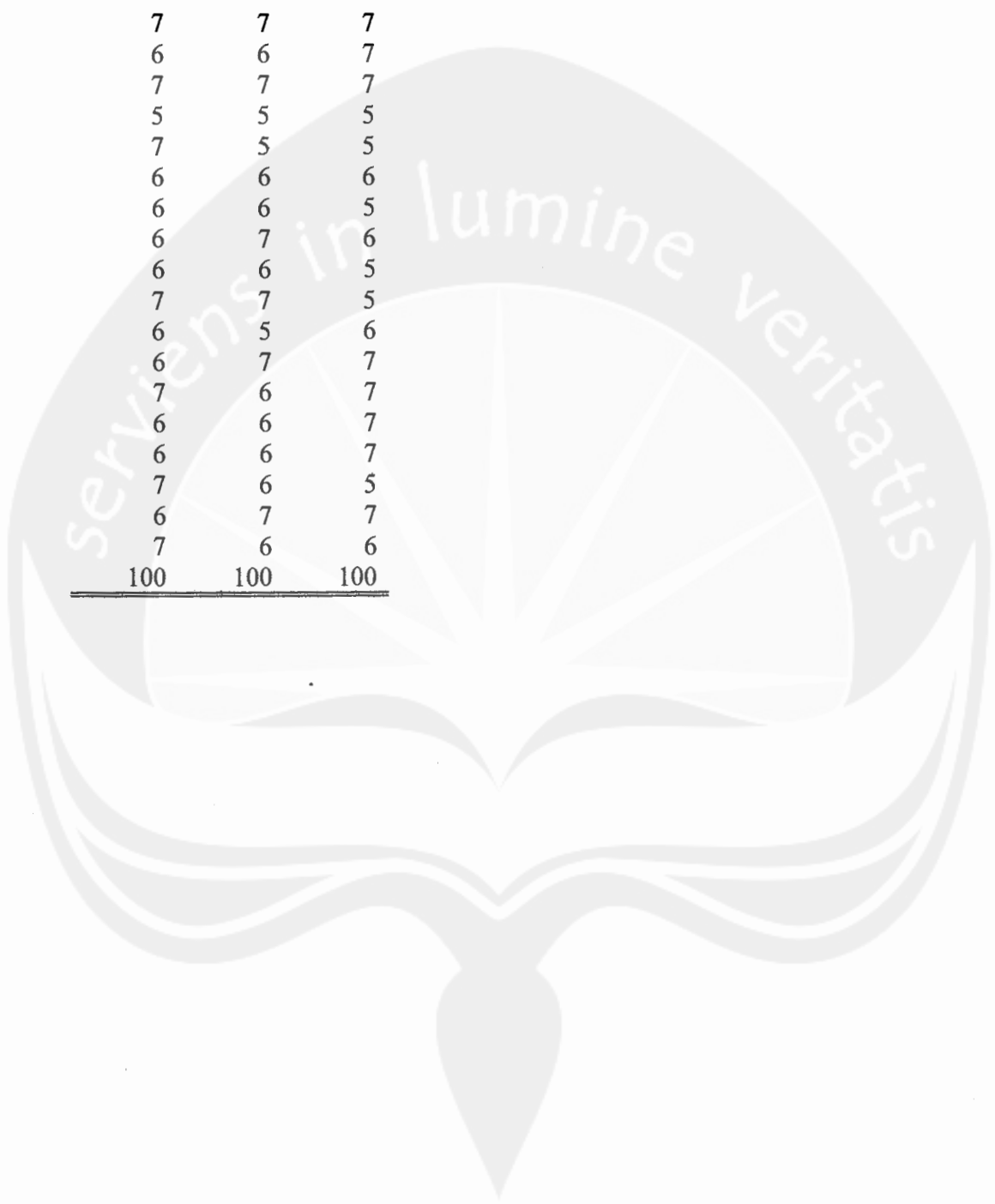
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**Case Summaries Responsiveness Harapan**

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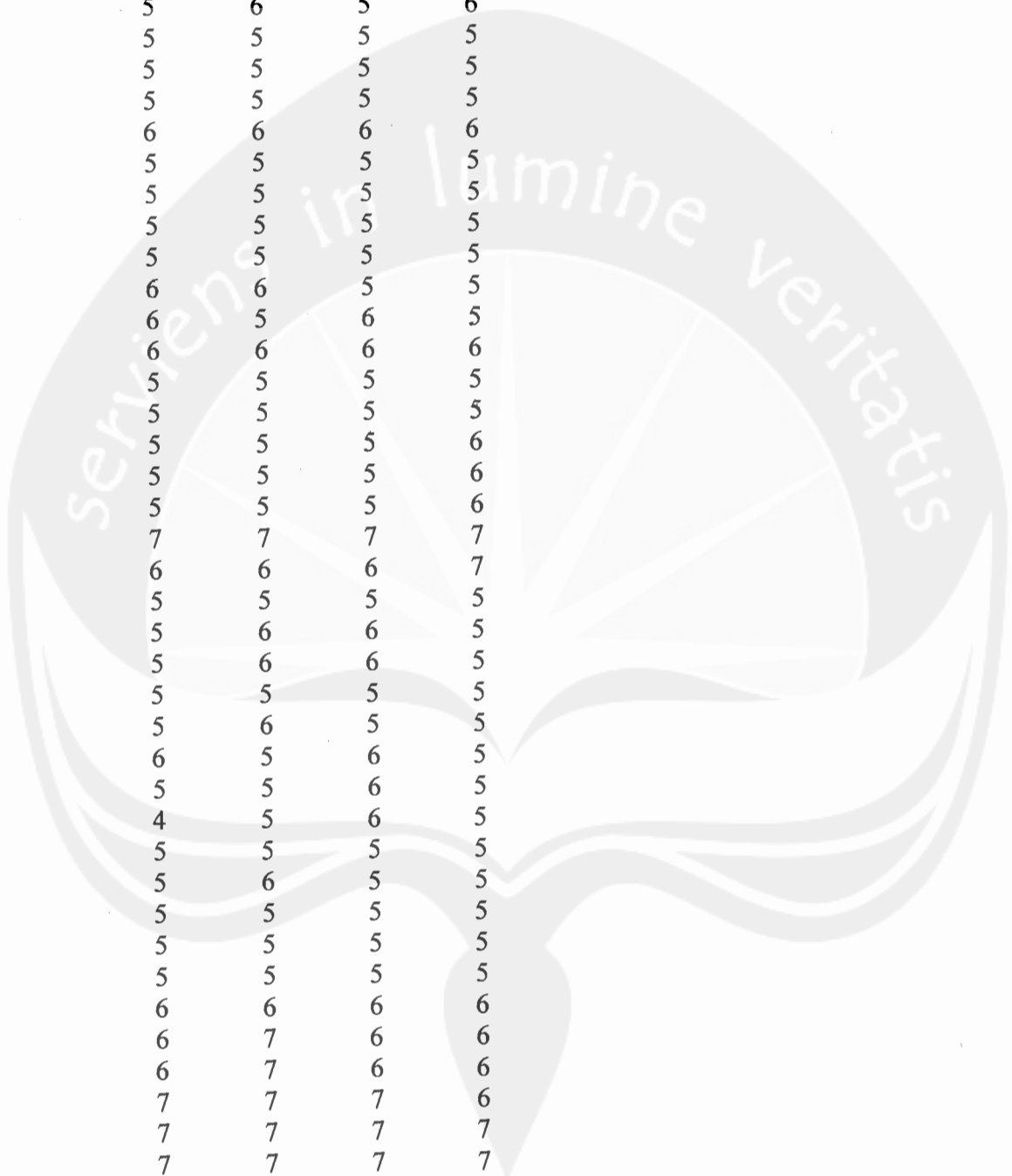




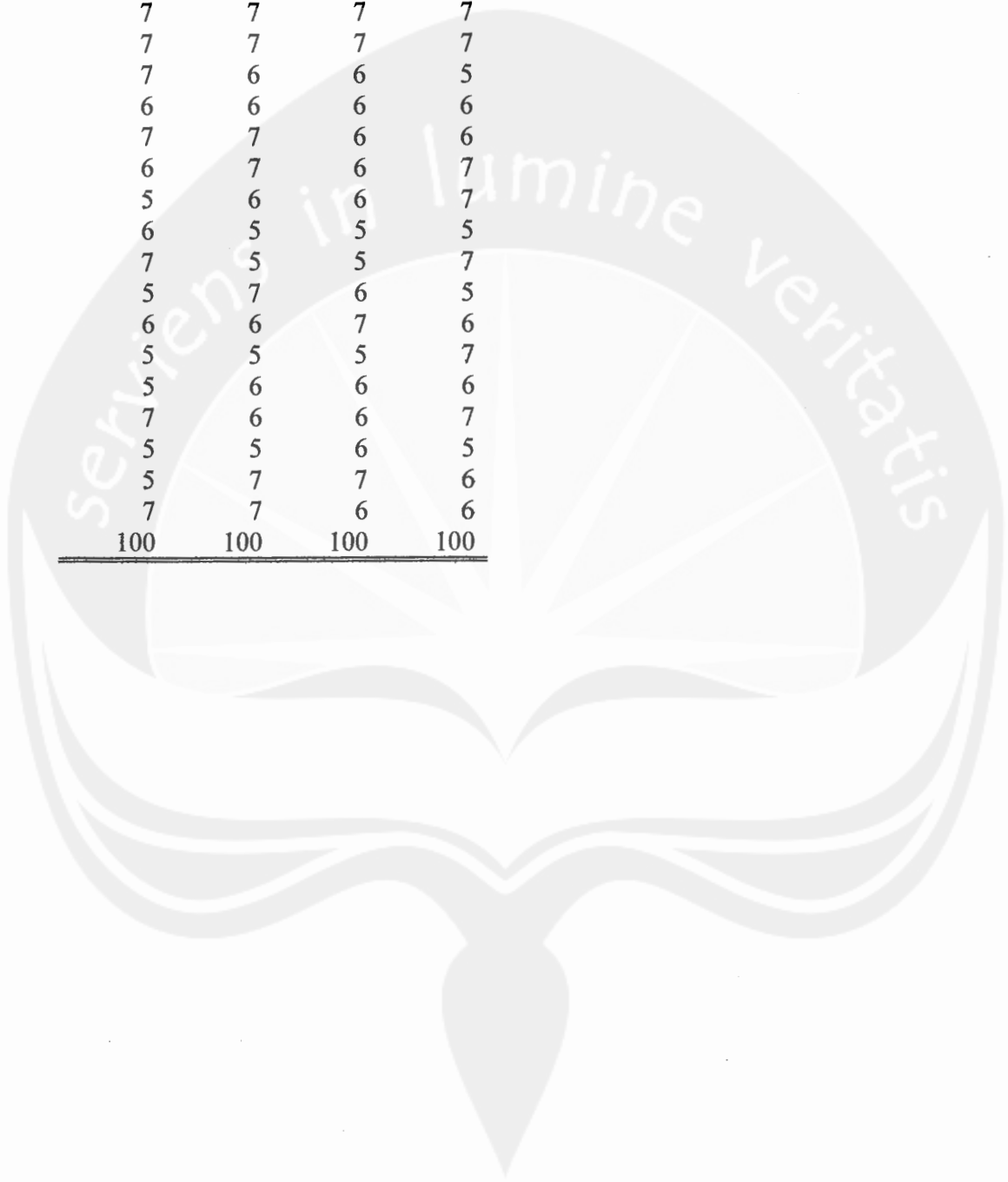
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7	6	6
<u>100</u>	<u>100</u>	<u>100</u>



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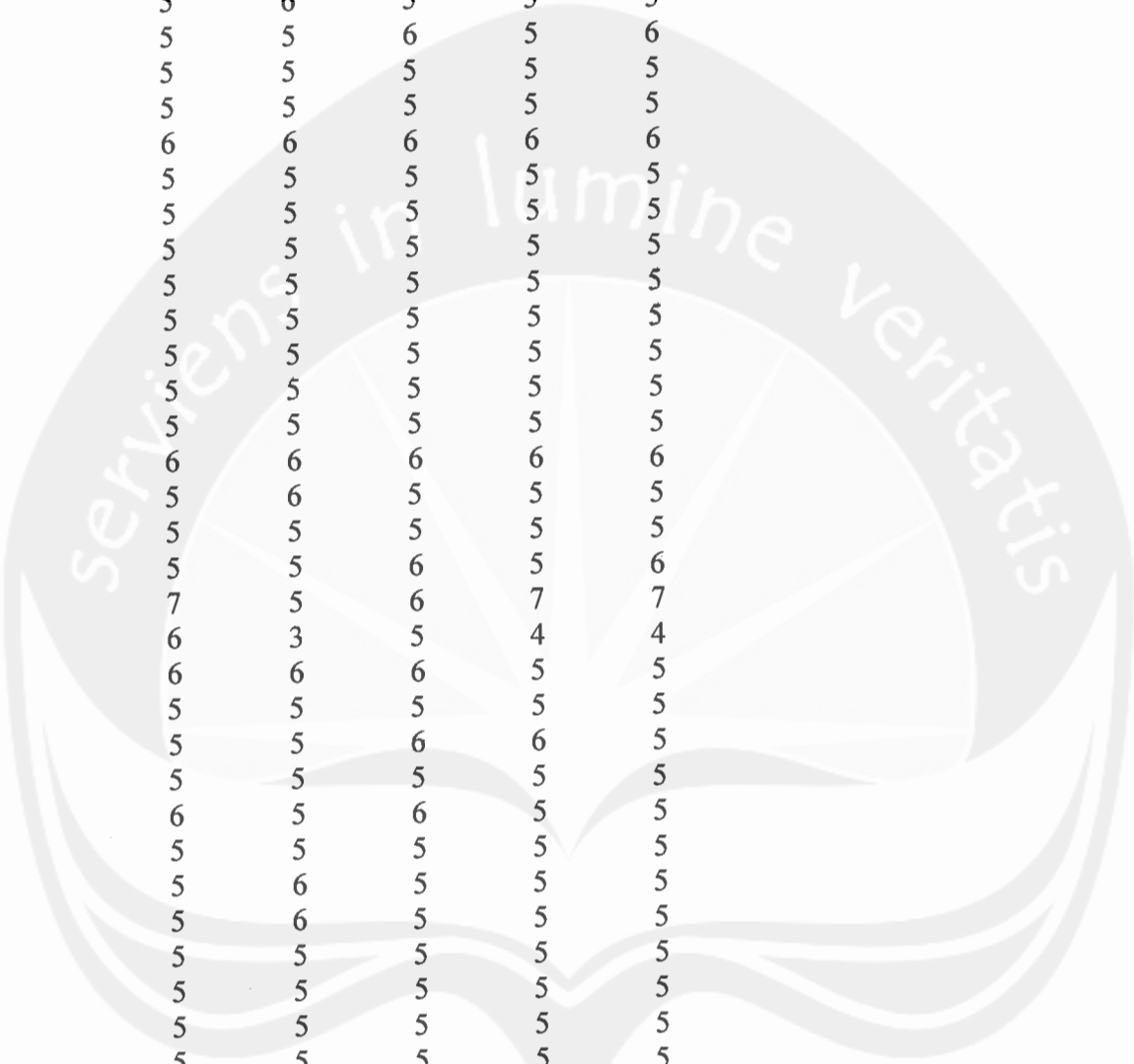
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**Case Summaries Emphaty Harapan**

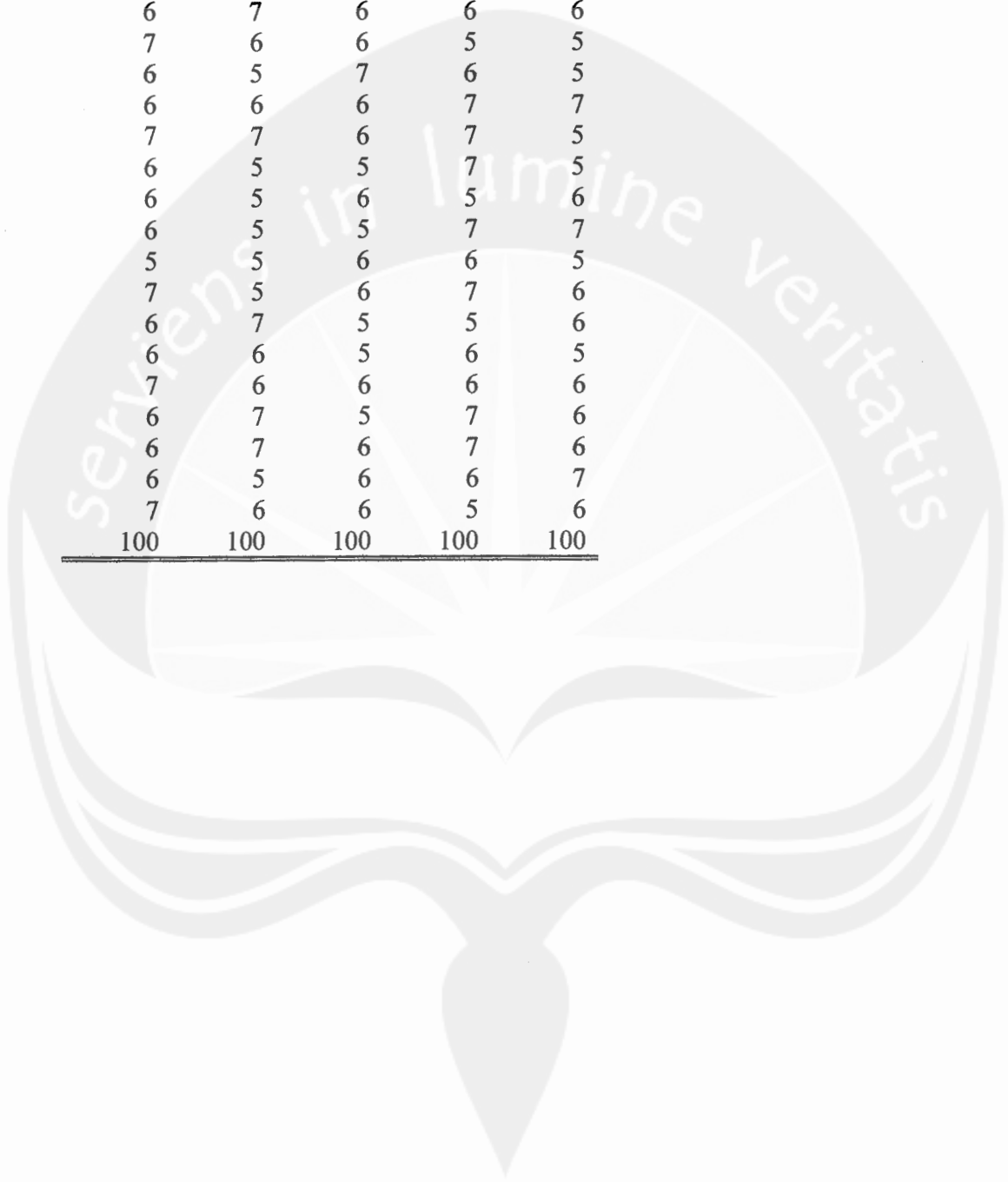
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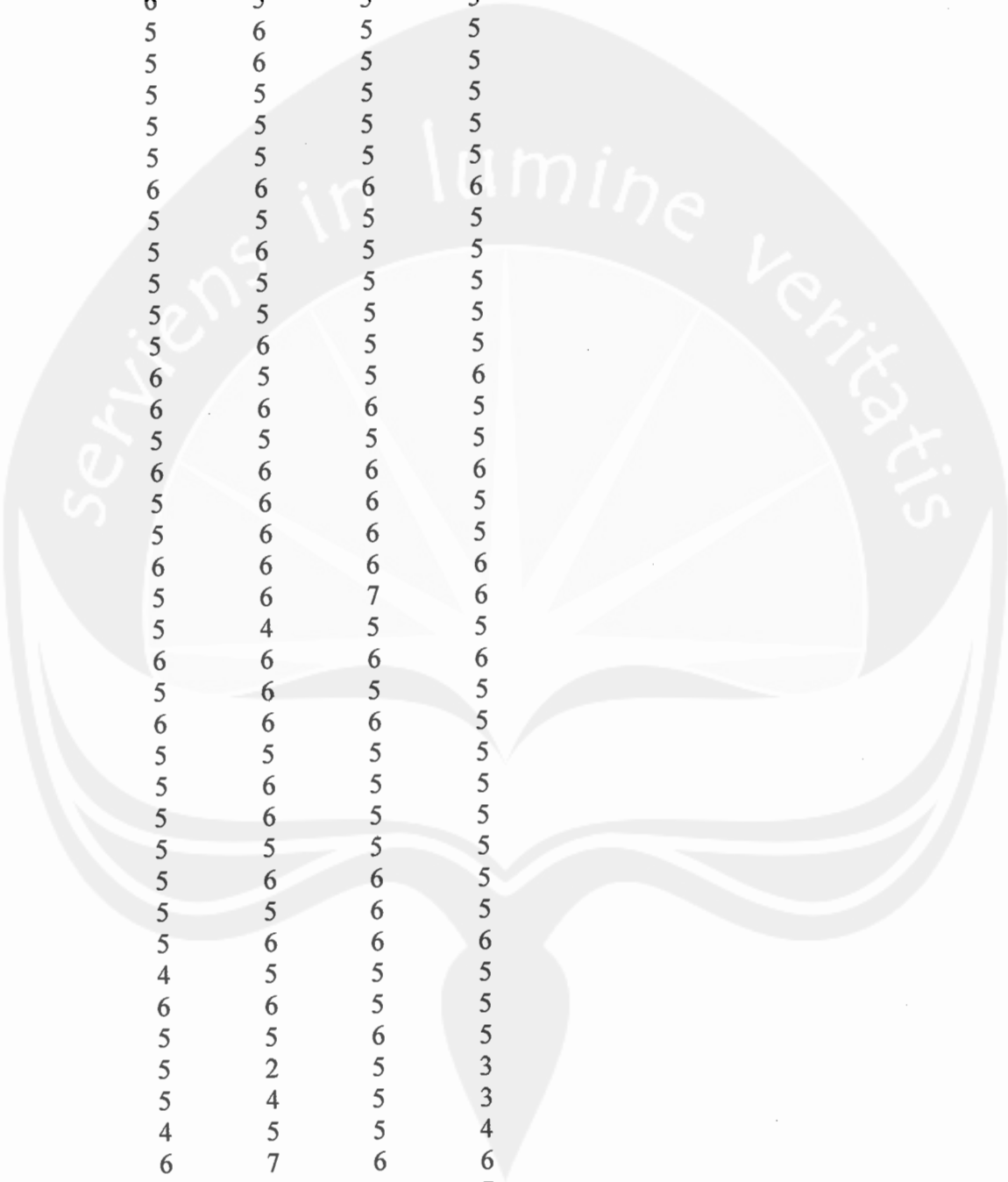


## Kenyataan

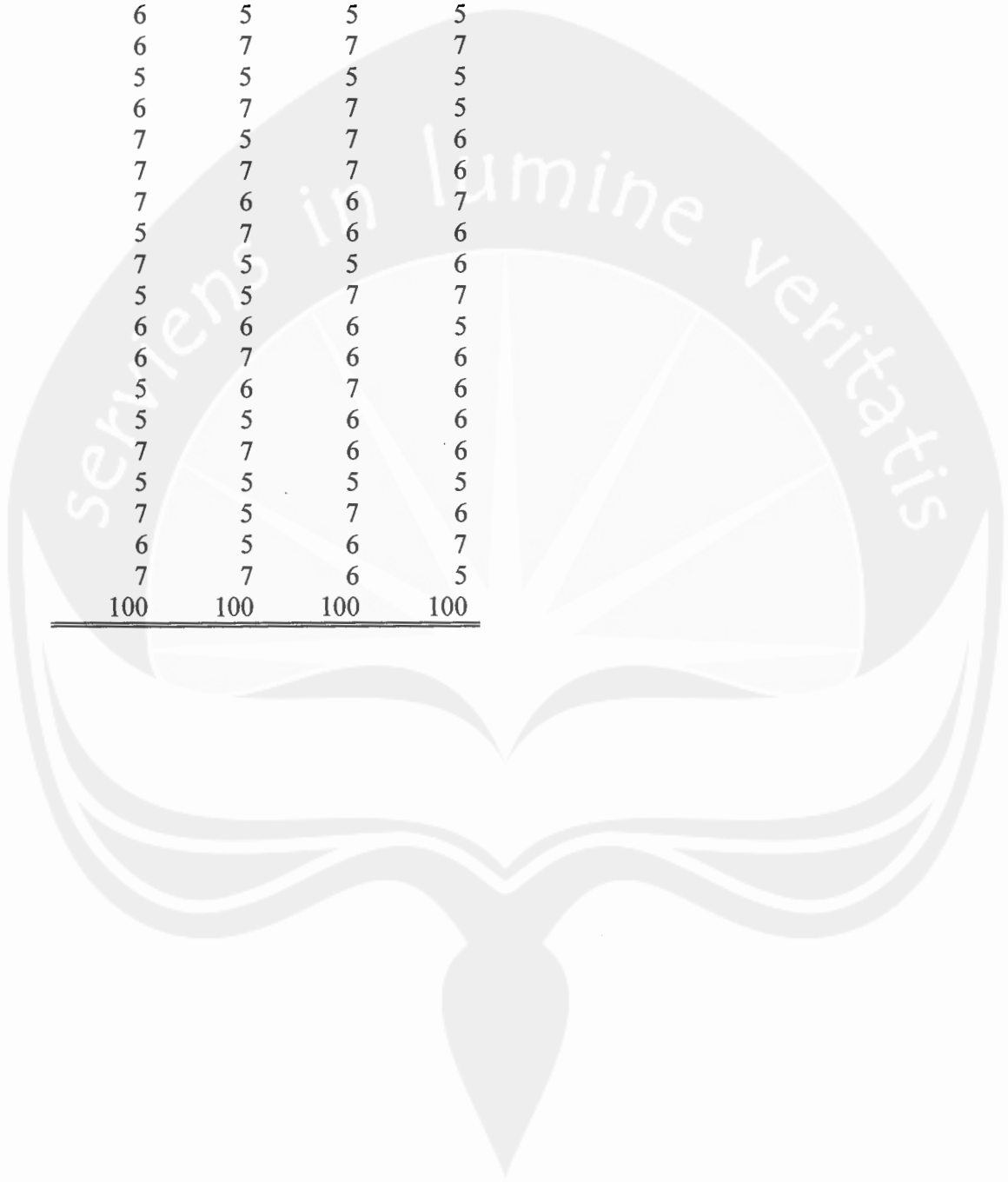
### Case Summaries *Tangibles* Kenyataan

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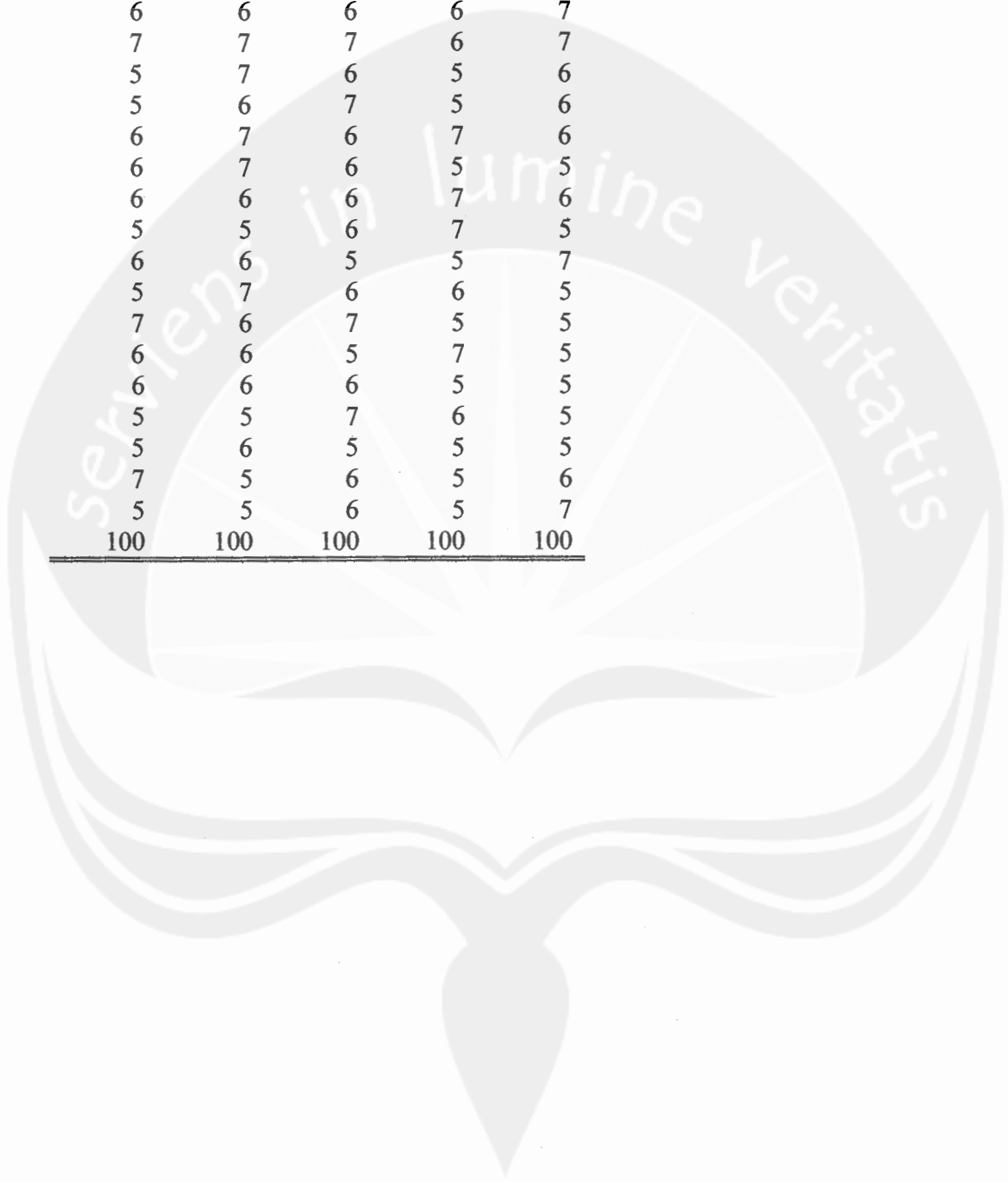


**Case Summaries Reliability Kenyataan**

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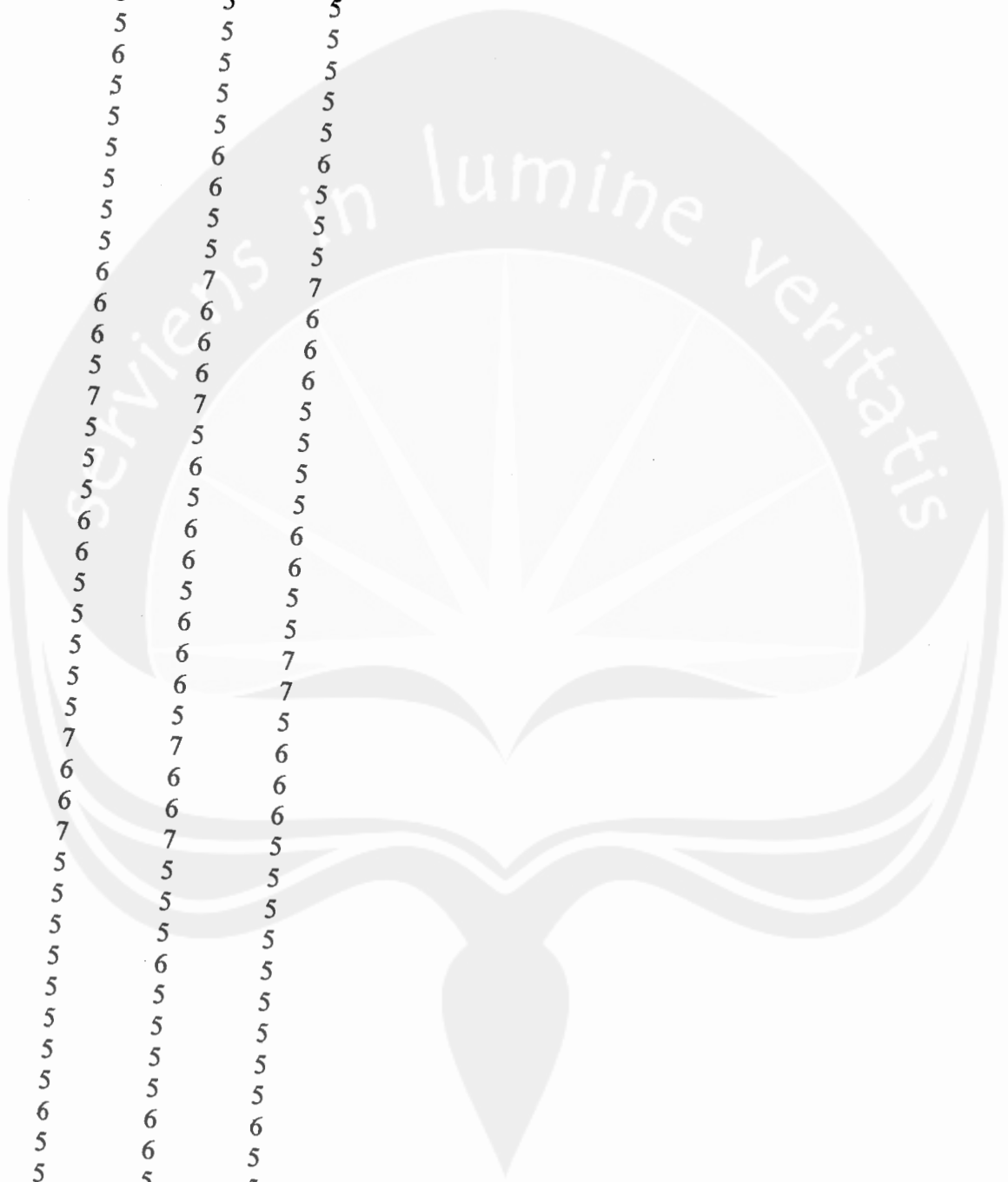


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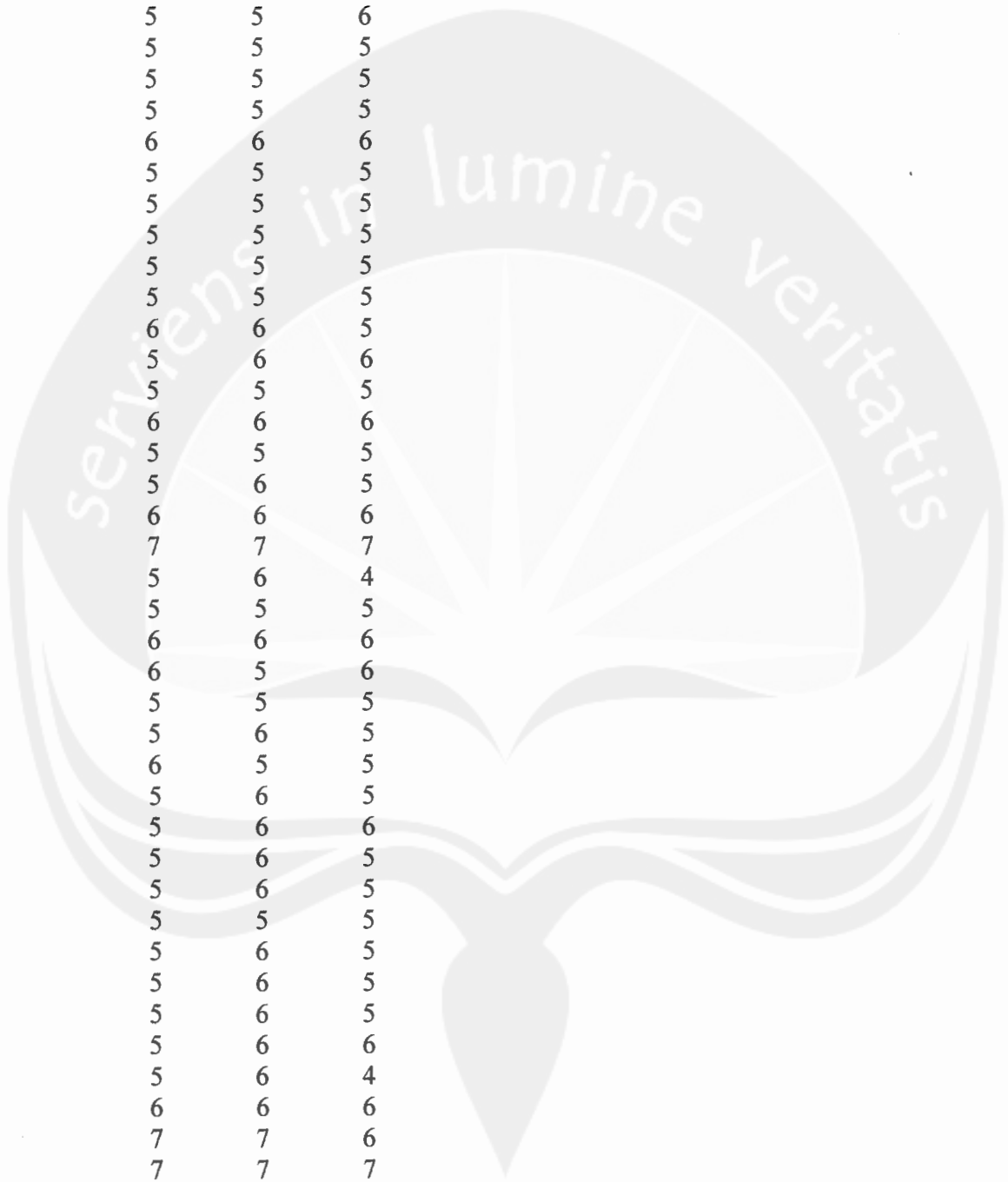
**Case Summaries Responsiveness Kenyataan**

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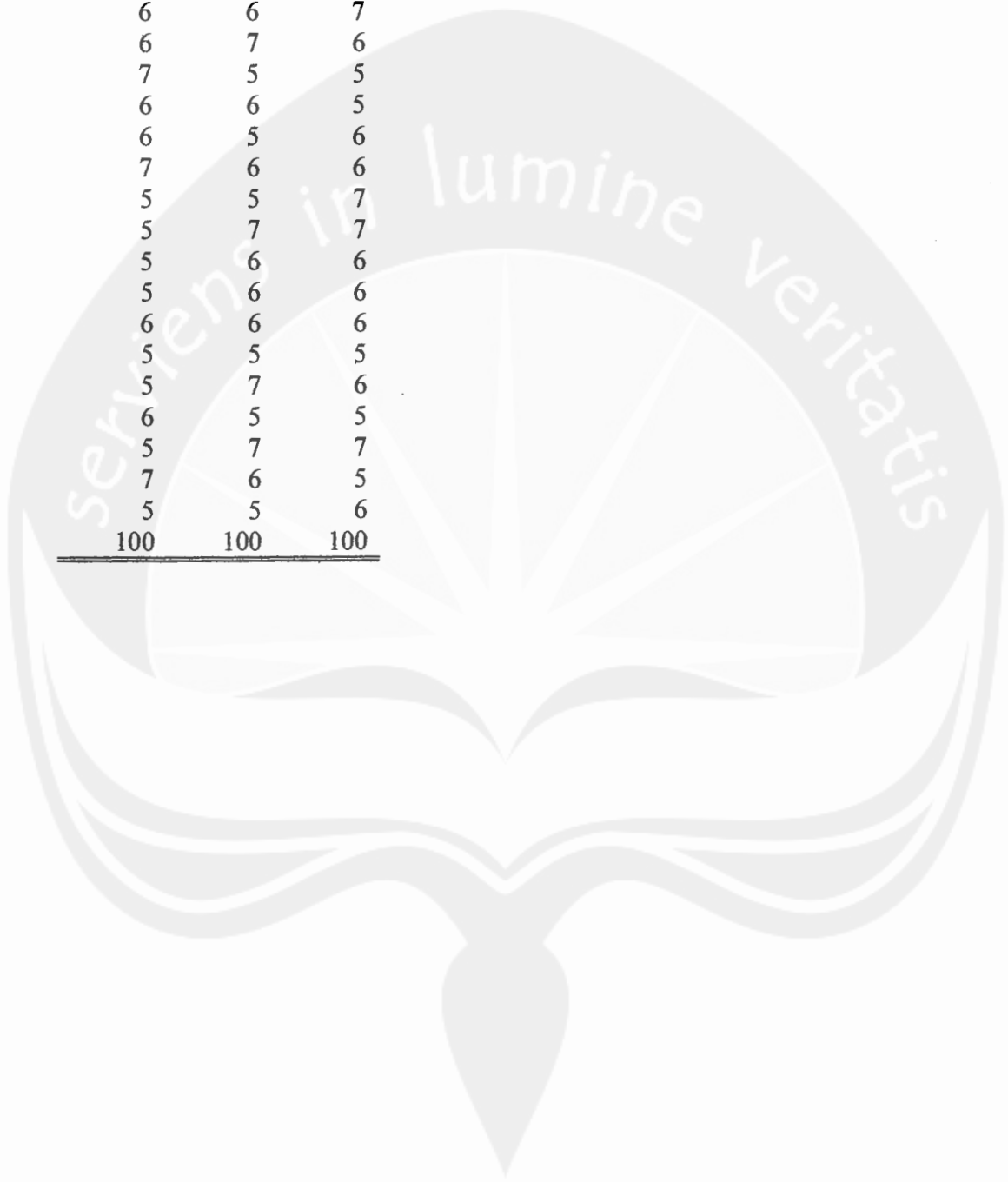




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6	6	6



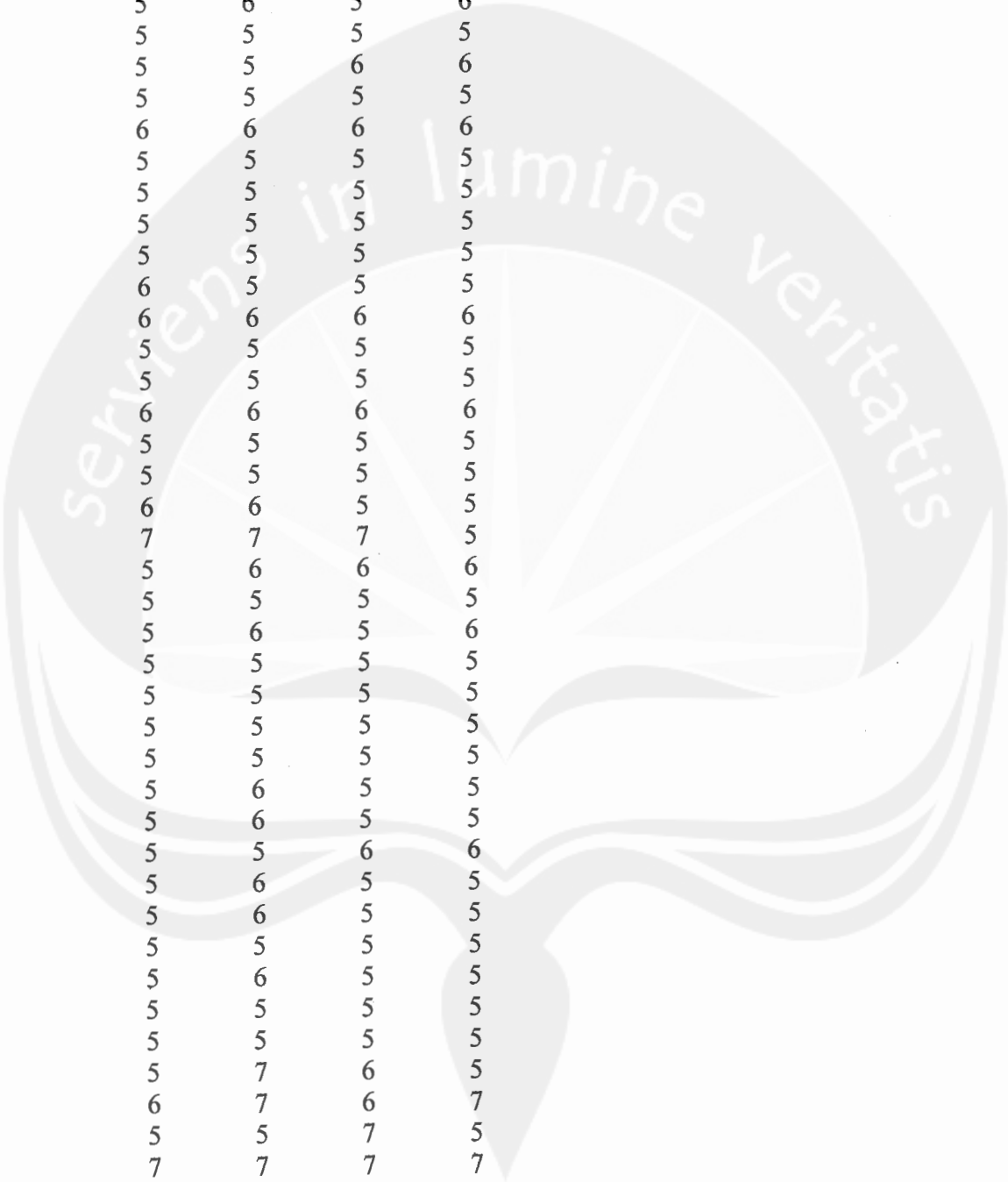
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6	6	7
6	7	6
7	5	5
6	6	5
6	5	6
7	6	6
5	5	7
5	7	7
5	6	6
5	6	6
6	6	6
5	5	5
5	7	6
6	5	5
5	7	7
7	6	5
5	5	6
<u>100</u>	<u>100</u>	<u>100</u>



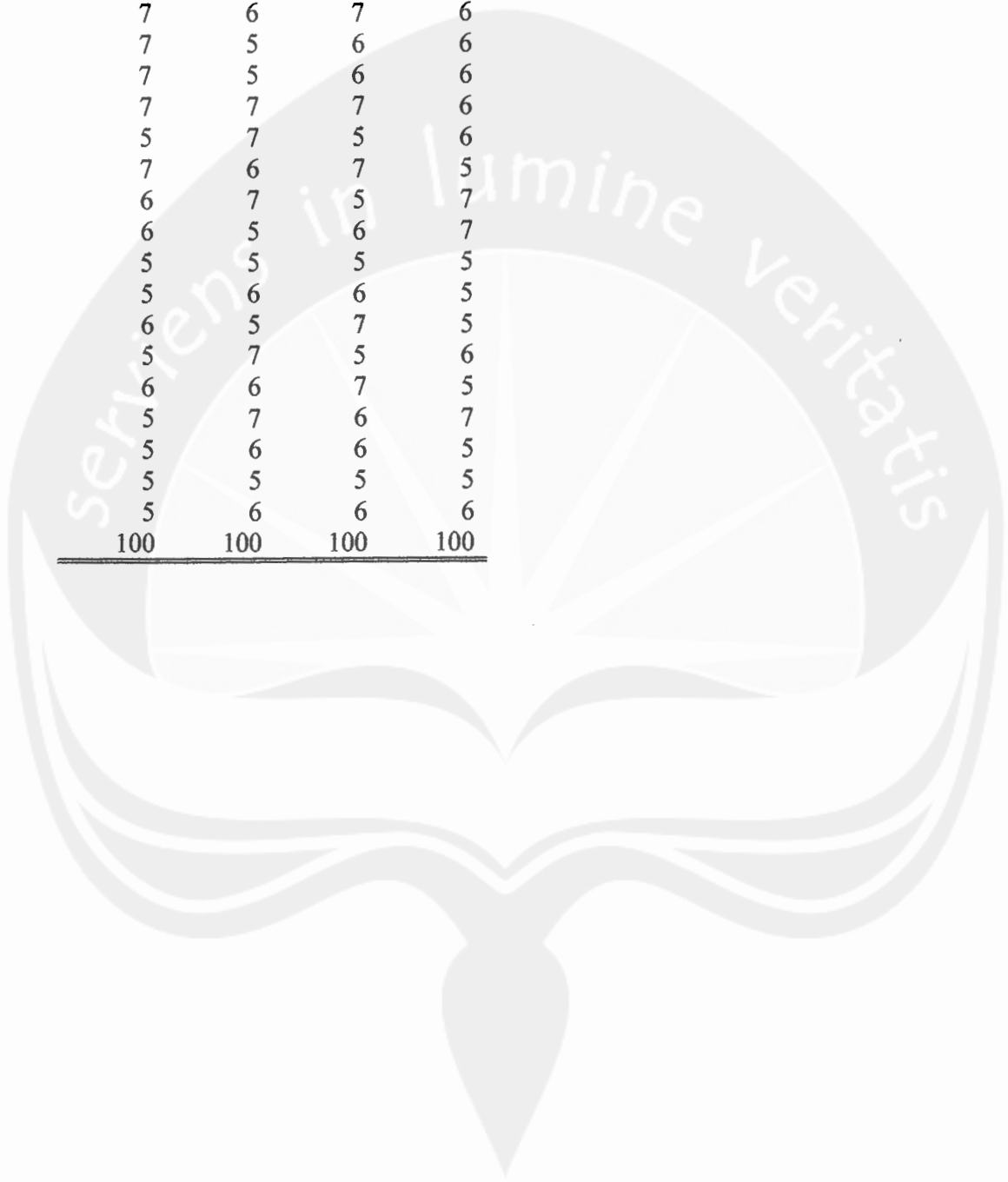
**Case Summaries Assurance Kenyataan**

Butir 1	Butir 2	Butir 3	Butir 4
6	6	6	6
6	6	6	6
6	6	6	6
5	6	6	5
5	6	5	5
5	6	5	5
5	5	5	5
5	6	5	6
5	5	5	5
5	5	5	5
7	7	6	7
7	7	7	6
7	7	6	6
6	7	7	7
6	7	7	6
5	5	6	6
5	5	5	5
5	5	5	5
5	6	6	6
6	6	6	6
5	5	5	5
5	6	5	5
4	5	5	5
5	6	6	5
6	5	6	5
7	7	6	6
6	6	6	6
6	6	5	6
7	7	7	7
6	7	6	5
5	5	5	5
5	5	5	5
5	5	5	5
5	5	5	5
6	6	5	5
5	6	5	5
5	5	5	5
6	6	6	6
5	5	5	5
5	6	5	5

5	6	5	6
5	6	5	6
5	5	5	5
5	5	6	6
5	5	5	5
6	6	6	6
5	5	5	5
5	5	5	5
5	5	5	5
6	5	5	5
6	6	6	6
5	5	5	5
5	5	5	5
6	6	6	6
7	7	7	5
5	6	6	6
5	5	5	5
5	6	5	6
5	5	5	5
5	5	5	5
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5	6	5	5
5	6	5	5
5	5	6	6
5	6	5	5
5	6	5	5
5	5	5	5
5	6	5	5
5	5	5	5
5	5	5	5
5	7	6	5
6	7	6	7
5	5	7	5
7	7	7	7
4	4	5	5
5	5	5	5
6	5	5	5



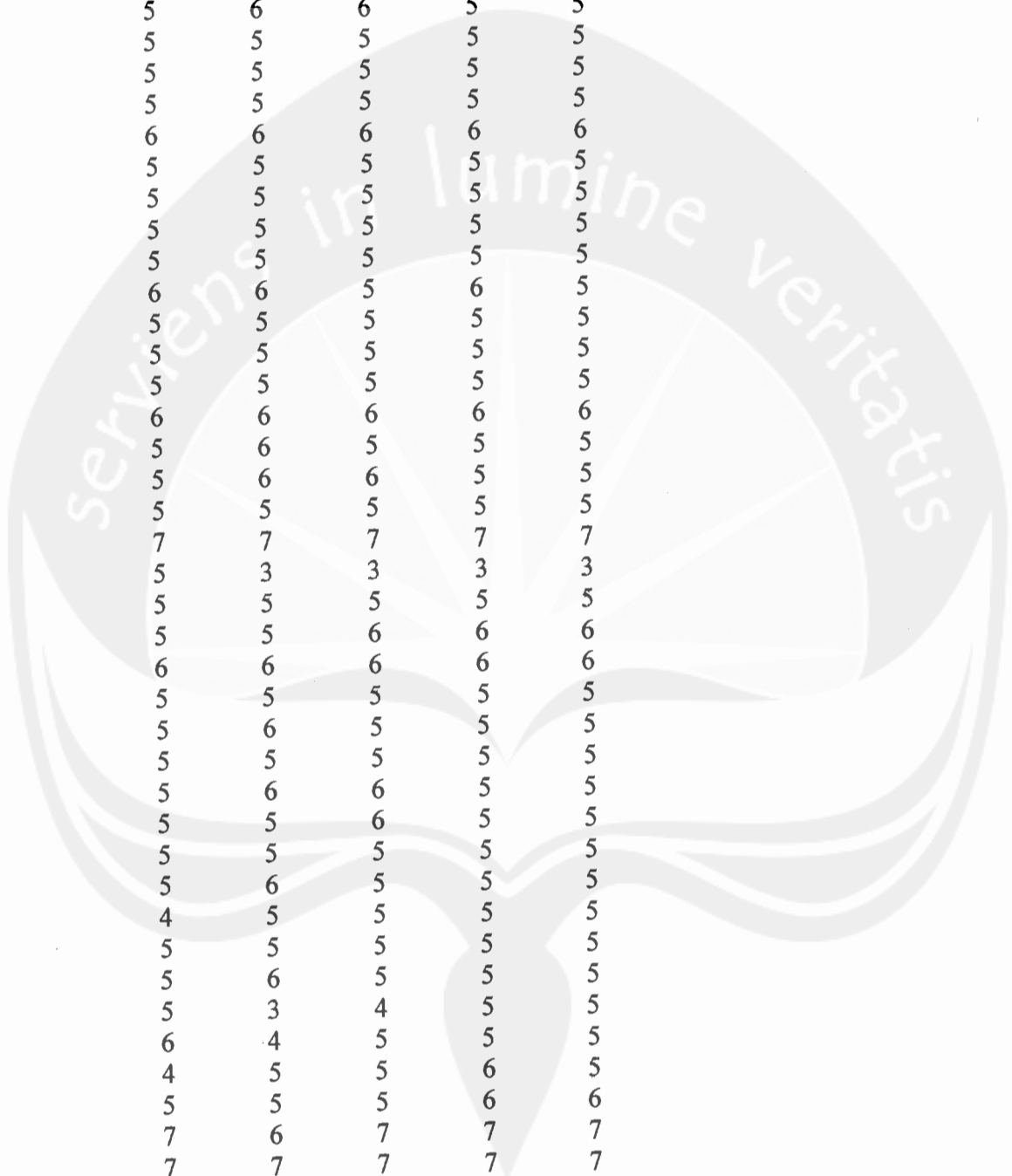
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7	5	6	6
7	5	6	6
7	7	7	6
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7	6	7	5
6	7	5	7
6	5	6	7
5	5	5	5
5	6	6	5
6	5	7	5
5	7	5	6
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5	7	6	7
5	6	6	5
5	5	5	5
5	6	6	6
100	100	100	100

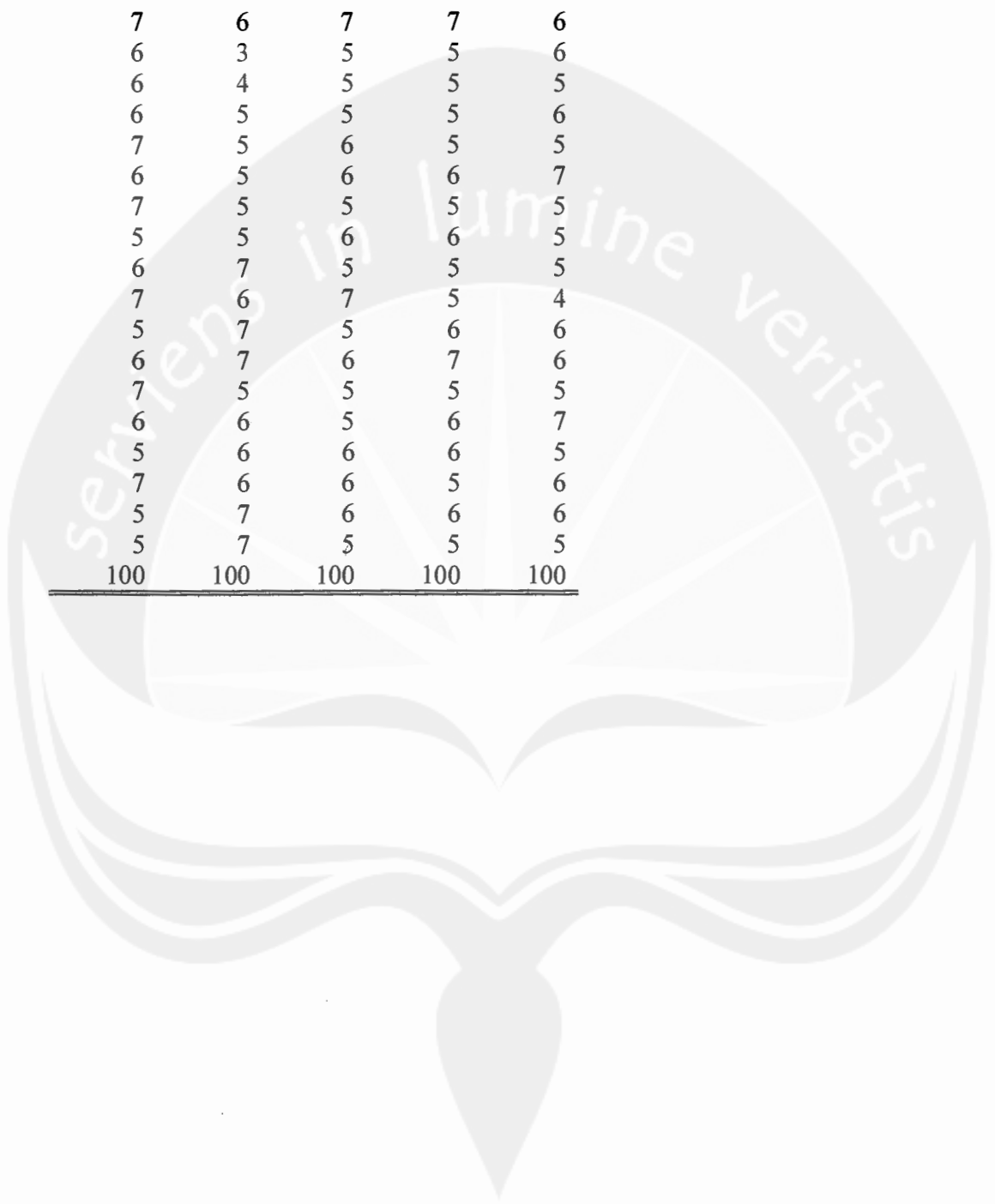


**Case Summaries *Emphaty* Kenyataan**

<u>Butir 1</u>	<u>Butir 2</u>	<u>Butir 3</u>	<u>Butir 4</u>	<u>Butir 5</u>
6	6	6	6	6
6	6	5	5	5
5	5	5	5	5
5	5	5	5	5
5	6	5	6	5
5	6	6	5	5
5	5	5	6	6
5	6	5	6	6
5	5	5	5	5
5	5	5	5	5
7	7	7	7	7
6	6	6	6	6
7	7	6	5	6
7	6	5	5	7
7	7	7	7	6
5	3	3	3	3
5	5	6	6	5
3	3	3	3	3
6	6	6	5	6
6	6	6	6	6
5	5	5	5	5
5	5	5	5	5
5	6	6	5	5
5	6	6	5	5
5	5	5	5	5
6	6	6	7	7
6	6	6	6	6
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7	7	7	6	5
6	6	5	5	5
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5	5	5	5	5

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5	5	5	5	5
5	5	5	5	5
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5	5	5	5	5
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6	6	6	6	6
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5	5	5	5	5
7	7	7	7	7
5	3	3	3	3
5	5	5	5	5
5	5	6	6	6
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5	5	5	5	5
5	6	5	5	5
5	5	5	5	5
5	6	6	5	5
5	5	6	5	5
5	5	5	5	5
5	6	5	5	5
4	5	5	5	5
5	5	5	5	5
5	6	5	5	5
5	3	4	5	5
6	4	5	5	5
4	5	5	6	5
5	5	5	6	6
7	6	7	7	7
7	7	7	7	7
5	4	4	4	4
5	4	5	5	4
6	4	5	5	6





7	6	7	7	6
6	3	5	5	6
6	4	5	5	5
6	5	5	5	6
7	5	6	5	5
6	5	6	6	7
7	5	5	5	5
5	5	6	6	5
6	7	5	5	5
7	6	7	5	4
5	7	5	6	6
6	7	6	7	6
7	5	5	5	5
6	6	5	6	7
5	6	6	6	5
7	6	6	5	6
5	7	6	6	6
5	7	5	5	5
100	100	100	100	100

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**Case Summaries Bobot**

	Tk.kep_ Penampilan fisik	Tk.kep_ Kemampuan bank	Tk.kep_ Kesediaan bank membantu nasabah & Pelayanan tepat waktu	Tk.kep_ Pengetahuan & kesopanan	Tk.kep_ Kepedulian
1	20	25	15	25	15
2	25	15	30	15	15
3	20	20	20	20	20
4	20	25	20	18	17
5	20	5	5	20	50
6	20	20	20	20	20
7	20	20	20	30	10
8	20	20	20	20	20
9	20	20	20	20	20
10	20	20	20	20	20
11	20	20	20	20	20
12	20	20	20	20	20
13	20	20	20	20	20
14	20	20	20	20	20
15	20	30	30	10	10
16	25	30	15	15	15
17	20	10	20	20	30
18	15	25	30	15	15
19	40	20	10	20	10
20	20	20	20	20	20
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22	20	20	20	20	20
23	20	20	20	20	20
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26	20	20	20	20	20
27	25	20	20	20	15
28	20	20	20	20	20
29	20	20	20	20	20
30	20	20	20	20	20
31	20	20	20	20	20

32	20	20	20	20	20
33	20	20	20	20	20
34	20	20	20	20	20
35	20	20	20	20	20
36	20	20	20	20	20
37	20	20	20	20	20
38	20	20	20	20	20
39	20	20	40	10	10
40	20	20	20	20	20
41	20	20	20	20	20
42	20	20	20	20	20
43	20	20	20	20	20
44	20	20	20	20	20
45	20	20	20	20	20
46	20	20	20	20	20
47	20	20	20	20	20
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49	20	20	20	20	20
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54	20	20	20	20	20
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65	20	10	30	10	30
66	20	20	20	10	30
67	20	10	10	20	40
68	20	20	20	10	30

69	20	20	20	20	20
70	20	20	20	20	20
71	25	20	15	25	15
72	25	25	20	15	15
73	20	20	20	20	20
74	10	15	30	30	15
75	10	10	35	35	10
76	15	25	20	20	20
77	15	25	25	20	15
78	20	20	20	15	25
79	20	15	15	25	25
80	20	25	15	25	15
81	25	20	15	25	15
82	15	25	30	20	10
83	20	20	20	15	25
84	10	25	25	20	20
85	20	20	20	20	20
86	20	30	20	15	15
87	20	20	20	15	25
88	20	20	20	20	20
89	20	20	20	25	15
90	15	20	20	30	15
91	10	20	25	35	10
92	15	25	20	30	10
93	20	20	20	20	20
94	30	30	10	20	10
95	25	25	15	15	20
96	20	30	20	10	20
97	25	20	15	25	15
98	10	20	25	35	10
99	25	15	30	15	15
100	25	20	20	15	20
Tota I	N 100	100	100	100	100

## Reliability Tangibles Harapan

### Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded <sup>a</sup>	0	.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.898	4

### Item Statistics

	Mean	Std. Deviation	N
butir1	5.6400	.83509	100
butir2	5.6900	.74799	100
butir3	5.6200	.82609	100
butir4	5.5800	.69892	100

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
butir1	16.8900	4.018	.815	.854
butir2	16.8400	4.499	.751	.877
butir3	16.9100	4.164	.771	.871
butir4	16.9500	4.634	.771	.872

Pertanyaan	R hitung	R table	kesimpulan
Butir1	0.815	0.195	Valid
Butir2	0.751	0.195	Valid
Butir3	0.771	0.195	Valid
Butir4	0.771	0.195	Valid

## Reliability Reliability Harapan

### Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded <sup>a</sup>	0	.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.913	4

### Item Statistics

	Mean	Std. Deviation	N
butir1	5.5700	.79462	100
butir2	5.7400	.83630	100
butir3	5.6400	.82290	100
butir4	5.6400	.78522	100

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
butir1	17.0200	4.828	.821	.881
butir2	16.8500	4.836	.759	.903
butir3	16.9500	4.755	.806	.886
butir4	16.9500	4.856	.824	.880

Pertanyaan	R hitung	R table	Kesimpulan
Butir1	0.821	0.195	Valid
Butir2	0.759	0.195	Valid
Butir3	0.806	0.195	Valid
Butir4	0.824	0.195	Valid

## Reliability Responsiveness Harapan

### Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded <sup>a</sup>	0	.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.841	3

### Item Statistics

	Mean	Std. Deviation	N
butir1	5.5300	.79715	100
butir2	5.5600	.72919	100
butir3	5.4800	.79747	100

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
butir1	11.0400	1.897	.716	.769
butir2	11.0100	1.970	.784	.709
butir3	11.0900	2.042	.626	.857

Pertanyaan	R hitung	R table	kesimpulan
Butir1	0.716	0.195	Valid
Butir2	0.784	0.195	Valid
Butir3	0.626	0.195	Valid

## Reliability Assurance Harapan

### Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded <sup>a</sup>	0	.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.882	4

### Item Statistics

	Mean	Std. Deviation	N
butir1	5.5100	.78490	100
butir2	5.6600	.75505	100
butir3	5.6100	.70918	100
butir4	5.5900	.75338	100

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
butir1	16.8600	3.738	.760	.842
butir2	16.7100	3.784	.785	.831
butir3	16.7600	4.103	.715	.859
butir4	16.7800	3.951	.715	.859

Pertanyaan	R hitung	R table	kesimpulan
Butir1	0.760	0.195	Valid
Butir2	0.785	0.195	Valid
Butir3	0.715	0.195	Valid
Butir4	0.715	0.195	Valid

## Reliability Emphaty Harapan

### Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded <sup>a</sup>	0	.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.887	5

### Item Statistics

	Mean	Std. Deviation	N
butir1	5.5200	.71746	100
butir2	5.3900	.88643	100
butir3	5.3900	.79003	100
butir4	5.4700	.91514	100
butir5	5.4700	.75819	100

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
butir1	21.7200	7.981	.740	.862
butir2	21.8500	7.301	.712	.867
butir3	21.8500	7.523	.773	.853
butir4	21.7700	6.886	.786	.849
butir5	21.7700	8.138	.644	.881

Pertanyaan	R hitung	R table	kesimpulan
Butir1	0.740	0.195	Valid
Butir2	0.712	0.195	Valid
Butir3	0.773	0.195	Valid
Butir4	0.786	0.195	Valid
Butir5	0.644	0.195	Valid



## Reliability Tangibles Kenyataan

### Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded <sup>a</sup>	0	.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.831	4

### Item Statistics

	Mean	Std. Deviation	N
butir1	5.4900	.73161	100
butir2	5.5800	.79366	100
butir3	5.6200	.72167	100
butir4	5.4000	.73855	100

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
butir1	16.6000	3.616	.636	.796
butir2	16.5100	3.465	.618	.807
butir3	16.4700	3.545	.683	.776
butir4	16.6900	3.448	.703	.767

Pertanyaan	R hitung	R table	kesimpulan
Butir1	0.638	0.195	Valid
Butir2	0.618	0.195	Valid
Butir3	0.683	0.195	Valid
Butir4	0.703	0.195	Valid

## Reliability Reliability Kenyataan

### Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded <sup>a</sup>	0	.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.820	4

### Item Statistics

	Mean	Std. Deviation	N
butir1	5.5000	.77198	100
butir2	5.6300	.73382	100
butir3	5.6800	.67987	100
butir4	5.5400	.71661	100

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
butir1	16.8500	3.119	.648	.772
butir2	16.7200	3.194	.667	.762
butir3	16.6700	3.334	.679	.759
butir4	16.8100	3.428	.581	.801

Pertanyaan	R hitung	R table	kesimpulan
Butir1	0.648	0.195	Valid
Butir2	0.667	0.195	Valid
Butir3	0.679	0.195	Valid
Butir4	0.581	0.195	Valid

## Reliability Responsiveness Kenyataan

### Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded <sup>a</sup>	0	.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.739	3

### Item Statistics

	Mean	Std. Deviation	N
butir1	5.4400	.68638	100
butir2	5.6900	.67712	100
butir3	5.4800	.71746	100

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
butir1	11.1700	1.496	.524	.699
butir2	10.9200	1.387	.627	.579
butir3	11.1300	1.407	.543	.679

Pertanyaan	R hitung	R table	kesimpulan
Butir1	0.524	0.195	Valid
Butir2	0.627	0.195	Valid
Butir3	0.543	0.195	Valid

## Reliability Assurance Kenyataan

### Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded <sup>a</sup>	0	.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.831	4

### Item Statistics

	Mean	Std. Deviation	N
butir1	5.4700	.74475	100
butir2	5.7000	.75879	100
butir3	5.5600	.71520	100
butir4	5.4700	.64283	100

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
butir1	16.7300	3.068	.702	.766
butir2	16.5000	3.182	.627	.803
butir3	16.6400	3.202	.680	.777
butir4	16.7300	3.512	.635	.799

Pertanyaan	R hitung	R table	kesimpulan
Butir1	0.702	0.195	Valid
Butir2	0.627	0.195	Valid
Butir3	0.680	0.195	Valid
Butir4	0.635	0.195	Valid

## Reliability Emphaty Kenyataan

### Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded <sup>a</sup>	0	.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.885	5

### Item Statistics

	Mean	Std. Deviation	N
butir1	5.4700	.79715	100
butir2	5.4000	.93203	100
butir3	5.3500	.78335	100
butir4	5.3300	.76614	100
butir5	5.3100	.78746	100

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
butir1	21.3900	8.079	.591	.889
butir2	21.4600	7.120	.685	.873
butir3	21.5100	7.303	.821	.838
butir4	21.5300	7.444	.805	.843
butir5	21.5500	7.563	.741	.857

Pertanyaan	R hitung	R table	kesimpulan
Butir1	0.591	0.195	Valid
Butir2	0.685	0.195	Valid
Butir3	0.821	0.195	Valid
Butir4	0.805	0.195	Valid
Butir5	0.741	0.195	Valid

## Frequencies

### Statistics

	Jenis Kelamin	Lama Menjadi Nasabah Bank BTN	Jasa Yang Dipilih dari Bank BTN
N Valid	100	100	100
Missing	0	0	0

## Frequency Table

### Jenis Kelamin

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Pria	43	43.0	43.0	43.0
Wanita	57	57.0	57.0	100.0
Total	100	100.0	100.0	

### Lama Menjadi Nasabah Bank BTN

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid < 1 tahun	27	27.0	27.0	27.0
> 1 tahun	73	73.0	73.0	100.0
Total	100	100.0	100.0	

### Jasa Yang Dipilih dari Bank BTN

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid KPR	8	8.0	8.0	8.0
Tabungan Batara	62	62.0	62.0	70.0
Batara Prima	26	26.0	26.0	96.0
Deposito	4	4.0	4.0	100.0
Total	100	100.0	100.0	

The Table UNWEIGHTED SERVQUAL Score Of Service Quality																				
NO	Tangibles			Reliability			Responsiveness			Assurance			Empathy							
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	6	6	6	6	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2	6	6	6	6	5	6	5	6	6	6	5	5	5	5	5	6	6	6	6	6
3	5	5	5	5	5	5	5	5	5	5	6	6	6	6	5	5	5	5	5	5
4	5	5	6	6	5	5	5	5	5	6	4	5	5	5	5	5	4	5	5	5
5	5	6	6	6	5	5	5	5	5	6	5	6	5	5	5	6	6	5	5	6
6	5	5	6	5	6	6	5	5	5	5	5	5	5	5	5	5	6	5	5	5
7	5	6	6	5	5	6	5	5	5	5	5	6	6	5	5	5	5	5	6	5
8	5	5	5	5	5	6	5	5	5	5	5	6	5	5	5	5	5	5	6	5
9	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	3	3	5
10	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	3	3	3	5
11	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
12	6	6	6	6	6	6	7	6	6	6	6	6	6	6	6	6	6	6	6	6
13	6	6	6	5	6	6	5	7	5	6	7	6	6	6	7	6	6	5	6	7
14	7	6	7	6	7	7	7	5	7	6	7	7	7	7	6	6	6	6	7	6
15	5	6	6	6	6	7	7	7	7	6	6	6	6	6	6	7	7	7	7	6
16	6	6	6	6	6	6	6	5	6	6	6	5	5	5	5	5	3	3	3	6
17	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	6	5	5	6
18	2	5	2	5	7	7	7	5	5	5	5	6	5	5	5	4	3	3	3	3
19	6	6	6	5	6	5	6	6	6	5	5	6	6	6	5	5	5	6	6	5
20	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
21	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
22	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
23	6	5	6	5	6	6	5	5	5	5	5	5	5	5	5	5	5	5	5	5
24	5	6	5	5	6	6	7	5	5	5	6	6	5	5	5	5	5	5	5	5
25	5	5	6	5	6	6	5	6	6	5	5	6	6	5	5	5	6	5	5	6
26	7	7	7	7	7	7	7	7	7	7	6	6	6	6	7	5	6	5	5	6
27	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
28	5	5	5	6	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
29	6	6	6	6	7	7	7	6	6	6	5	5	5	5	5	6	6	5	5	5

The Table UNWEIGHTED SERVQUAL Score Of Service Quality																									
NO	Tangibles					Reliability					Responsiveness					Assurance					Empathy				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20					
30	6	5	5	6	6	6	5	6	6	5	5	5	5	5	5	6	5	5	5	7					
31	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5					
32	6	5	5	5	5	5	5	5	5	5	5	5	5	5	6	6	6	6	6	6					
33	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	6					
34	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	6					
35	5	6	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5					
36	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5					
37	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5					
38	6	6	6	6	7	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6					
39	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	6					
40	5	5	5	5	5	5	5	6	5	5	5	5	5	5	5	5	5	5	5	6					
41	5	6	5	6	5	5	5	5	5	6	5	6	5	6	5	6	5	6	6	5					
42	5	5	5	5	5	5	5	4	5	5	5	6	5	6	5	6	5	5	5	5					
43	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	6	5	5	6					
44	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5					
45	5	5	5	5	5	5	5	4	5	5	5	5	5	5	5	5	5	5	5	5					
46	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6					
47	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5					
48	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5					
49	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5					
50	5	5	5	5	5	5	5	5	6	5	5	5	5	5	5	5	5	5	5	5					
51	5	6	5	6	5	5	5	6	6	6	6	6	6	6	6	6	6	6	6	6					
52	6	6	6	6	6	6	6	5	5	5	5	5	6	5	5	5	5	5	5	5					
53	6	6	6	6	5	5	6	5	5	5	6	6	6	6	5	5	5	5	5	5					
54	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5					
55	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6					
56	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5					
57	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5					
58	6	6	5	5	6	5	5	5	5	5	5	5	5	6	5	5	6	5	5	6					





The Table UNWEIGHTED SERVQUAL Score Of Service Quality																				
NO	Tangibles			Reliability			Responsiveness					Assurance					Empathy			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
88	7	7	7	6	7	7	6	7	6	6	7	7	6	6	7	7	6	6	7	5
89	6	7	6	6	5	7	6	6	6	5	6	7	6	6	7	6	5	5	7	5
90	7	6	7	5	7	5	7	7	6	6	5	6	6	6	7	6	5	6	5	6
91	7	6	5	7	7	6	7	7	6	5	6	5	5	5	6	5	5	5	7	7
92	7	6	6	6	6	7	6	7	7	5	7	5	5	5	5	5	5	6	6	5
93	6	6	6	5	6	7	6	7	6	6	5	7	6	6	5	7	5	6	7	6
94	6	7	7	7	6	7	5	6	6	7	6	6	7	7	6	6	7	5	5	6
95	7	6	7	6	7	7	7	6	7	7	5	5	5	5	7	6	5	6	7	6
96	6	7	5	5	6	6	7	7	6	7	5	6	6	6	7	6	6	6	6	5
97	7	7	5	6	5	7	7	5	6	7	7	6	6	6	6	7	6	5	7	6
98	6	6	7	7	6	7	5	5	7	5	5	5	6	6	6	6	7	6	7	6
99	5	7	6	6	6	5	5	7	6	7	5	7	7	7	6	5	6	6	6	7
100	6	7	5	6	6	7	6	6	7	6	7	7	7	6	7	6	6	6	5	6
A	567	575	571	570	572	592	585	588	580	586	581	587	605	603	604	600	590	593	604	607





The Table UNWEIGHTED SERVQUAL Score Of Service Quality

NO	Tangibles			Reliability			Responsiveness			Assurance			Empathy							
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
59	5	6	7	6	7	7	7	7	7	7	7	7	7	7	5	7	7	7	7	7
60	5	4	5	5	5	6	6	5	6	4	5	5	6	6	6	5	3	3	3	3
61	6	6	6	6	6	6	6	6	5	5	5	5	5	5	5	5	5	5	5	5
62	5	6	5	5	5	6	5	5	6	6	5	5	6	5	6	5	5	6	6	6
63	6	6	6	5	5	5	5	5	6	5	5	5	5	5	5	5	6	6	6	6
64	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
65	5	6	5	5	5	5	6	5	6	6	5	5	5	5	5	5	6	5	5	5
66	5	6	5	5	5	5	5	6	5	5	5	5	5	5	5	5	5	5	5	5
67	5	5	5	5	5	6	5	5	6	5	5	5	6	5	5	5	6	6	5	5
68	5	6	6	5	5	5	5	5	6	6	5	5	6	5	5	5	5	6	6	5
69	5	5	6	5	5	6	6	5	6	5	5	5	5	6	6	5	5	5	5	5
70	5	6	6	6	5	6	6	5	6	5	5	5	6	5	5	5	6	5	5	5
71	4	5	5	5	5	6	6	5	5	5	5	5	6	5	5	4	5	5	5	5
72	6	6	5	5	5	6	6	5	6	5	5	5	5	5	5	5	5	5	5	5
73	5	5	6	5	6	5	6	5	6	5	5	5	6	5	5	5	6	5	5	5
74	5	2	5	3	6	6	5	5	6	5	5	5	5	5	5	5	3	4	5	5
75	5	4	5	3	6	6	5	5	5	5	5	5	5	5	5	6	4	5	5	5
76	4	5	5	4	5	5	6	5	6	4	5	5	7	6	5	4	5	5	5	5
77	6	7	6	6	7	6	7	6	6	6	6	6	7	6	7	5	5	5	6	6
78	6	7	7	7	7	7	7	7	7	6	6	5	5	7	7	7	6	7	7	7
79	7	7	7	7	7	7	7	6	7	7	7	7	7	7	7	7	7	7	7	7
80	6	6	6	6	4	4	5	4	5	4	4	4	4	5	5	5	4	4	4	4
81	5	5	6	5	4	5	5	5	5	5	5	5	5	5	5	5	4	5	5	4
82	6	5	5	5	7	6	6	6	6	6	6	6	5	5	5	6	4	5	5	6
83	6	7	7	7	7	5	6	6	7	7	7	7	6	7	6	7	6	7	7	6
84	5	5	5	5	6	6	6	6	6	7	7	7	6	7	6	6	3	5	5	6
85	6	7	7	5	7	7	7	6	6	6	7	7	5	6	6	6	4	5	5	6
86	7	5	7	6	5	7	6	5	7	5	7	5	5	6	6	6	5	5	5	6
87	7	7	7	6	5	6	7	6	6	5	7	7	7	7	6	7	5	6	5	5

The Table UNWEIGHTED SERVQUAL Score Of Service Quality

NO	Tangibles				Reliability				Responsiveness				Assurance				Empathy			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
88	7	6	6	7	6	7	6	7	6	5	6	5	7	5	6	6	5	6	6	7
89	5	7	6	6	6	7	6	5	7	6	6	7	6	7	5	7	5	5	5	5
90	7	5	5	6	6	6	6	7	5	5	7	6	7	5	7	5	5	6	6	5
91	5	5	7	7	5	5	6	7	5	7	7	6	5	6	7	6	7	5	5	5
92	6	6	6	5	6	6	5	5	5	6	6	5	5	5	5	7	6	7	5	4
93	6	7	6	6	5	7	6	6	5	6	6	5	6	6	5	5	7	5	6	6
94	5	6	7	6	7	6	7	5	6	6	6	6	5	7	5	6	7	6	7	6
95	5	5	6	6	6	6	5	7	5	5	5	5	7	5	6	7	5	5	5	5
96	7	7	6	6	6	6	6	5	5	7	6	6	6	7	5	6	6	5	6	7
97	5	5	5	5	5	5	7	6	6	5	5	5	7	6	7	5	6	6	6	5
98	7	5	7	6	5	6	5	5	5	7	7	5	6	6	5	7	6	6	5	6
99	6	5	6	7	7	5	6	5	7	6	5	5	5	5	5	5	7	6	6	6
100	7	7	6	5	5	5	6	5	5	5	6	5	6	6	6	5	7	5	5	5
A	552	564	571	552	565	581	589	578	571	599	581	583	609	598	592	595	591	589	590	591
B	-15	-11	0	-18	-7	-11	4	-10	-9	13	0	-4	4	-5	-12	-5	1	-4	-14	-16
C				-44							4				-17					-38
D				-11							1,333				-4,25					-7,6
E											-4,303									

Keterangan :

A = Jumlah nilai dari masing-masing pernyataan untuk 100 orang responden

B = Pengurangan antara jumlah nilai pernyataan persepsi dengan jumlah nilai pernyataan ekspektasi

C = Penjumlahan hasil pengurangan (untuk setiap variabel)

D = C dibagi dengan jumlah pernyataan untuk setiap variabel

E = Total jumlah D dibagi dengan jumlah variabel

## **SURAT KETERANGAN**

No...../YK11/KK/CC/04/2006

Yang bertanda tangan dibawah ini, Kepala Bank BTN Kantor Kas Condong Catur Yogyakarta menerangkan bahwa :

Nama : R. Bhanu Ronomadyo  
No. Mhs. : 01 03 12901  
Fakultas : Ekonomi  
Perguruan Tinggi : Universitas Atma Jaya Yogyakarta

Telah benar-benar melakukan penelitian di Bank BTN Kantor Kas Condong Catur Yogyakarta selama 3 bulan, yaitu dari bulan Februari 2006 sampai dengan bulan April 2006.

Demikian surat keterangan ini kami buat dengan sesungguhnya, supaya dipergunakan sebagaimana mestinya.

Yogyakarta, 07 April 2006.

PT. Bank Tabungan Negara (Persero)

Kantor Kas Condong Catur



  
Nurhadi Siswoyo.

Unit Manager.