

ABSTRACT

Banking deregulation policy released on June 1, 1993 and Oktober 2. 1988 had brought basic change regarding management activity and banking operational.

This study was observational using crass sectional design. Integratively, this study was to examine the influence of management commitment variable to the employees satisfaction level related directly to the customers, the influence of management commitment to the customers satisfaction and the influence of the employees satisfaction level to the level of customer satisfaction. In this thesis, the influence of management commitment was measured based on the commitment of branch manager to the employee empowerment, improvement of employees self efficacy, in turn, would give job satisfaction level to the employees. Besides, it was also measured indirectly the management commitment to the level of customers satisfaction. The variable of customers interpretation to the service quality perceived and the vanabte of customers interpretation to the product benefit accepted was analyzed to know the level of the similarity between the customers hope with the service quality percieved and the product benefit accepted.

The number of samples were 1495 customers consisting of 1263 customers of national private bank and government banks, 192 employees related directly to the customers and 40 branch managers. The data about customers, employees arid the branch managers was obtained through spreading and collecting back the questionnaire at branch banks as samples gradually, for the first step it was collected for 40 samples of branch managers and employees related directly to the customers. In second step it was obtained data of customers from each banks as samples.

The study was done for two groups, group I, branch bank out side of Makassar and group II, branch banks within Makassar. Then data was computed using SPSS release 10 and column analysis using LISREL 8.3.

The result of the study showed that the majority of the customers were not satisfied with the service quality accepted (78.3%). Beside that, the result of the column analysis showed that from six dimension of the service quality used as indicator of service quality, there were three indicators of service quality influencing significantly to the service quality, they were responsiveness, empathy dimension and reliability dimension in which its path coefficient showed $p < -0.5 \sim < 0.05$. The other three dimensions, tangible, assurance and accessibility dimensions did not influence significantly to the service quality.

Iritegcativity, the job satisfaction of employees proved influenced to the customers interpretation to the service quality. The result of the study also proved that the management commitment to the job satisfaction of employees influenced indirectly to the level of employees job satisfaction.

Based on the finding of the thesis, the future research needed to be done on the human aspects involved in the process of giving service, including role conflict and rote uncertainty of the employees serving the customers.

Key words: management commitment, service quality, job and customer satisfaction, customer and product interpretation