

## RINGKASAN

**“ ANALISIS PENGARUH PERSEPSI NASABAH ATAS DIMENSI –  
DIMENSI KUALITAS JASA TERHADAP KEPUASAN NASABAH  
SERTA DAMPAKNYA PADA LOYALITAS NASABAH  
(Studi Pada Nasabah PT BPR Raga Surya Nuansa Ponorogo )**

SITI CHAMIDAH

Kualitas Jasa merupakan variabel strategis dan penting dalam pemasaran jasa perbankan. Penelitian ini bertujuan untuk mengetahui pengaruh persepsi nasabah tentang kualitas jasa pada dimensi *tangible*, *reliability*, *responsiveness*, *assurance* dan *emphaty* terhadap kepuasan nasabah dan loyalitas nasabah pada PT BPR Raga Surya Nuansa Ponorogo. Sampel penelitian ini adalah nasabah PT BPR Raga Surya Nuansa yang telah menggunakan jasa PT BPR Raga Surya Nuansa minimal mulai 1 tahun terakhir. Sampel diambil sebanyak 200 responden yang tersebar pada 5 kantor PT BPR Raga Surya Nuansa Ponorogo, dengan metode penarikan sampel *proportional accidental sampling*. Hasil pengujian instrumen kuisioner yang digunakan dalam penelitian ini menunjukkan bahwa seluruh instrumen adalah valid dan reliabel.

Untuk mengetahui persepsi nasabah tentang kualitas jasa pada masing – masing dimensi digunakan metode pengukuran kualitas jasa SERVPERF yakni nasabah mengukur kualitas jasa dengan menilai keseluruhan kinerja jasa (*service performace*) yang telah mereka terima. Sedangkan untuk mengetahui pengaruhnya terhadap kepuasan dan loyalitas nasabah digunakan metode kuantitatif yakni Analisa Jalur (*Path Analysis*) yang merupakan bagian dari *Structural Equation Model (SEM)*. Pengolahan data primer dan analisis data dibantu dengan penggunaan program SPSS for Windows 10.00 dan program AMOS 4.0.

Hasil penelitian menunjukkan bahwa persepsi nasabah tentang kualitas jasa pada dimensi *reliability*, *responsiveness*, dan *assurance* sudah berada dalam kategori “sangat baik”, sedangkan dimensi *emphaty* dan *tangible* dinilai masih berada dalam kategori “baik”

Hasil pengujian *Goodness Of Fit Indeks* dengan *chi square* diketahui bahwa secara keseluruhan model sudah sesuai dengan data sampel, ditunjukkan oleh nilai  $\chi^2$  hitung (11.064) lebih besar dari  $\chi^2$  tabel ( 30.578 ). Hasil pengujian dengan Analisa Jalur diketahui bahwa persepsi nasabah tentang kualitas jasa pada dimensi *tangible*, *reliability*, *responsiveness*, *assurance* dan *emphaty* berpengaruh positif dan signifikan terhadap kepuasan nasabah. Kekuatan pengaruh persepsi nasabah terhadap dimensi – dimensi kualitas jasa terhadap kepuasan nasabah adalah: *assurance* (0.201) , *reliability* (0.192), *tangible* (0.171), *emphaty* (0.166) dan *responsiveness* (0.165). Pengujian hubungan pengaruh kepuasan nasabah terhadap loyalitas nasabah menunjukkan bahwa kepuasan nasabah berpengaruh positif dan signifikan terhadap loyalitas nasabah dengan kekuatan pengaruh yang ditunjukkan oleh koefisien path sebesar 0.697.

## SUMMARY

### THE ANALYSIS OF INFLUENCE COSTUMER PERCEPTION'S OF SERVICE QUALITY DIMENSION TOWARD COSTUMER SATISFACTION AND ITS IMPACT ON THE COSTUMER LOYALTY

( Study at Costumers of PT BPR Raga Surya Nuansa Ponorogo )

SITI CHAMIDAH

Service quality is a strategic and importantly variable in the banks marketing. This research aim to know the influence of costumers' perception about service quality on the *tangible, reliability, responsiveness, assurance* and the *empathy* dimension toward costumers' satisfaction and costumers' loyalty at PT BPR Raga Surya Nuansa Ponorogo. Research sample is costumers of PT BPR Raga Surya Nuansa whom use the banks' service minimal since two years ago. Sample counted about 200 respondents that diverse to five offices of PT BPR Raga Surya Nuansa Ponorogo, based on *proportional - accidental sampling*. The instrument examination show us that overall data have valid and reliable.

To understanding bank costumers' perception about service's quality on each dimension we use SERVPERF method that is costumers' bank measure overall performances that they accepted. As to understanding their impact on costumers' satisfaction and costumers' loyalty we use quantitative method with **Path Analysis**, which is part of *Structural Equation Modeling*. Processing and analyzing data use program SPSS for Windows 10.00 and program AMOS 4.0.

The result showing us that costumers' perception about *reliability, responsiveness* and *assurance* dimension placed on the "highest score" category, while *empathy* and *tangible* dimension placed on "high score" category.

*Goodness of Fit Index Test* by *Chi Square* show that thoroughly the model is suited to sample data, shown by  $\chi^2$  value (11.064) bigger than  $\chi^2$  table (30.578). The result of Path Analysis, show that costumers' perception about service quality on the *tangible, reliability, responsiveness, assurance* and the *empathy* dimension has positive and significant influence to the costumers' satisfaction, and its has indirect impact on the costumers' loyalty by *intervening variable* ( costumers' satisfaction). The influence of service quality dimension toward costumers' satisfaction with coefficient path value is : *assurance* (0.201), *reliability* (0.192), *tangible* (0.171), *empathy* (0.166) and *responsiveness* (0.165). The examination of influence relations'hip costumers' satisfaction variable to costumers' loyalty show that costumers' satisfaction has positively and significant impact on costumers' loyalty, which is strongest influence with the coefficient path value of 0.697.

## ABSTRACT

### THE ANALYSIS OF INFLUENCE COSTUMER PERCEPTION'S OF SERVICE QUALITY DIMENSION TOWARD COSTUMER SATISFACTION AND ITS IMPACT ON THE COSTUMER LOYALTY

( Study at Costumers of PT BPR Raga Surya Nuansa Ponorogo )

SITI CHAMIDAH

This research was an empirical study about service quality, costumers'satisfaction and loyalty. Service quality is a strategic and importantly variable in the banks marketing. This research aim to know the influence of costumers' perception about service quality on the *tangible*, *reliability*, *responsiveness*, *assurance* and the *empathy* dimension toward costumers' satisfaction and costumers' loyalty at PT BPR Raga Surya Nuansa Ponorogo

The results show that costumers' perception about service quality on the *tangible*, *reliability*, *responsiveness*, *assurance* and the *empathy* dimension has positive and significant influence to the costumers' satisfaction, and its has indirect impact on the costumers' loyalty by *intervening variable* ( costumers' satisfaction). The influence of service quality dimension toward costumers' satisfaction with coefficient path value is : *assurance* (0.201) , *reliability* (0.192), *tangible* (0.171), *empathy* (0.166) and *responsiveness* (0.165). The examination of influence relationship costumers' satisfaction variable to costumers' loyalty show that costumers' satisfaction has positively and significant impact on costumers' loyalty, which is strongest influence with the coefficient path value of 0.697.

Key words : Service Quality (*tangible*, *reliability*, *responsiveness*, *assurance* *empathy* ), costumers' satisfaction, costumers' loyalty.