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THE IMPACT OF SERVICE QUALITY AND ADVERTISEMENT ON CUSTOMER SAVING DECISION AT BTN PADANG

SKRIPSI

WAHYU ERDALINA
06152021

JURUSAN MANAJEMEN
FAKULTAS EKONOMI
UNIVERSITAS ANDALAS
PADANG 2010

FAKULTAS EKONOMI
UNIVERSITAS ANDALAS

LEMBAR PENGESAHAN SKRIPSI

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Nama	:	Wahyu Erdalina
No. BP	:	06 152 021
Jenjang Pendidikan	:	Strata Satu (S1)
Jurusan	:	Manajemen Internasional.
Jalur	:	Manajemen Stratejik
Judul Skripsi	:	The Impact of Service Quality and Advertisement on Customer Saving Decision at BTN Padang

Telah diuji dan disetujui dalam seminar Jurusan Manajemen yang diadakan tanggal 23 Agustus 2010 dan dinyatakan lulus sesuai dengan prosedur, ketentuan serta kelaziman yang berlaku.

Padang, Agustus 2010
Pembimbing

Dr. Vera Pujani, SE, MM.Tech
NIP : 196406181989012001

Mengetahui,

Dekan Fakultas Ekonomi

Dr. H. Syafruddin Karimi, SE.MA
NIP : 195410091980121001

Ketua Jurusan

Dr. Harif Amali Rivai, SE, M.Si
NIP : 197102211997011001

Dengan menyebut nama Allah yang maha pengahasih dan maha penyanyang….,

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Kesabaran dalam amarahku….,
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Wahyu Erdalina

No. Alumni Universitas	WAHYU ERDALINA	No. Alumni Fakultas

a) Tempat / tanggal lahir: Pinang/ 16 April 1989 b) Nama Orang Tua: Rusdi c) Fakultas: Eknomi d) Jurusan: Manajemen Internasional e) No BP: 06 152 021 f) Tanggal Lulus: 23 Agustus 2010 g) Predikat Lulus: Sangat Memuaskan h) IPK: 3,05 i)Lama Studi: 4 Tahun j) Alamat Orang Tua: Pauh Kamba, Nan Sabaris, Pariaman. (25571)

The Impact of Service Quality and Advertisement on Customer Saving Decision
(Case Study: BTN Padang)

Skripsi S1 oleh: Wahyu Erdalina. Advisor DR. Vera Pujani, SE. MM. Tech

ABSTRACT

Service quality represent condition level of service that given by service firm in order to give the consumer's satisfaction by giving or submitting the service exceeding of consumer expectation. Dimensions of service quality are tangible, reliability, responsiveness, assurance, and empathy. Advertisement is a non-personal form of communication intended to persuade an audience (viewers, readers or listeners) to purchase or take some action upon products, ideals, or services. Service quality and advertisement is independent variable of this research. The overall purpose of this research is to investigate the impact of service quality and advertisement on customer saving decision at BTN Padang. The population of this research comes from customers of BTN Padang on year 2008-2009. The amounts of customers on year 2008-2009 are 800 people. The sample of this research is 100 people. The result of sample comes from Slovin formulation. This research uses multiple regression analysis where validity, reliability and classic assumption are done first. The result of partial test describes service quality and advertisement has positive impact on customer saving decision.

Skripsi telah dipertahankan di depan sidang penguji dan dinyatakan lulus pada tanggal: 23 Agustus 2010.

Abstrak telah disetujui oleh:

Tanda Tangan	1.	2.	3.
Nama Terang	Dr. Vera Pujani, SE.MM.Tech	Drs. Syahrial Syarief, MBa	Dr. Harif Amali Rifai, SE, Msi

Mengetahui,

Ketua Jurusan Manajemen:

Dr. Arif Amali Rivai, SE, MSi

NIP: 197110221997011001 Tanda Tangan

Alumnus telah mendaftar ke fakultas/universitas dan mendapat nomor alumnus:

	Petugas Fakultas/Universitas	
No. Alumni Fakultas	Nama	Tanda Tangan
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This thesis is proposed as the requirement of bachelor degree which took two months to complete the research, and analysis. During the accomplishment process, I found a lot of barriers and difficulties in collecting the data, analyzing, and aligning with the theoretical and research method. But I could pass all the barriers and difficulties since a got support from all people surround me. Here deeply I would like to thanks for those people who impactful in my life:

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TABLE OF CONTENTS

Page

THESIS APPROVAL LATTER

ACKNOWLEDGMENT.....i

TABLE OF CONTENTS..... iii

LIST OF TABLES.....vii

LIST OF FIGURES..... x

ABSTRACT.....xi

CHAPTER 1 INTRODUCTION.....1

1.1 Background of study.....1

1.2 Problem statement.....4

1.3 Research objective.....4

1.4 Scope of research.....5

1.5 Benefit of research.....5

CHAPTER 11: LITERATUR REVIEW.....6

2.1 Saving Decision.....6

2.1.1 Definition of Saving Decision.....6

2.1.2 Type of Consumer decision.....9

2.1.3 Behavior after Buying.....10

2.2 Service quality.....10

2.2.1 Definition of Service quality.....10

2.2.2 Dimension of Service quality.....14

2.3 Advertisement.....17

2.3.1 Definition of Advertisement.....17

2.3.2 Function of Advertisement.....19

2.5 Previous Research.....21

2.6 Theoretical Framework.....22

2.7 Hypothesis.....23

CHAPTER 111 RESEARCH METHODOLOGY.....24

3.1. Population.....24

3.2 Sample.....24

3.3 Research Variable.....25

3.4 Technical of Collecting Data 31

3.5 Validity and Reliabilities Test.....31

3.6 Data Analyze Method.....32

3.6.1 Descriptive Analysis.....32

3.6.2 Quantitative Analysis.....32

CHAPTER 1V ANALYSIS AND RESULT.....36

4.1 Description of PT. BTN (PERSERO) Padang.....36

4.2 Organizational Structure of BTN Padang.....38

4.3 The marketing area of BTN Padang.....44

4.4. Product Types of BTN Padang.....45

4.5 Respondent's Characteristic.....47

4.6 Validity and Reliability Test.....48

4.6.1 Validity Test.....48

4.6.2 Reliability Test.....50

4.7 Data Analyze Method.....51

4.7.1 Descriptive Analyzes.....51

4.7.1.1 Service Quality (X1).....51

4.7.1.2 Advertisement (X2).....64

4.7.1.3 Customer Saving Decision (Y).....69

4.7.2 Quantitative Analyzes.....72

4.7.2.1 Classic Assumption Test.....72

4.7.2.2 Multiple Linear Analyses.....75

4.7.2.3 Determination Coefficient.....77

4.8 Hypothesis Test Result.....77

4.81 Partial Hypothesis Test.....77

4.9 Discussion.....79

CHAPTER V CONCLUSION AND LIMITATION.....82

5.1 Conclusion of the research.....82

5.2 Limitation of the Research.....82

5.3 Implication.....83

5.4 Suggestion for Future Research.....83

REFERENCES.....84

APPENDIX

LIST OF TABLES **Page**

Table 3.1 Definition of Operational Variable.....26

Table 3.2 Dimensions of service quality.....27

Table 4.1 Validity Test Analysis of Service Quality Indicator.....48

Table 4.2 Validity Test Analysis of Advertisement Indicator.....49

Table 4.3 Validity Test Analysis of Customer Saving Decision Indicator.....50

Table 4.4 Reliability Test of Indicator Variables.....51

Table 4.5 The Indicator of Tangible 52

Table 4.6 The Indicator of Tangible 53

Table 4.7 The Indicator of Tangible 53

Table 4.8 The Indicator of Tangible about Equipment.....54

Table 4.9 The Indicator of Reliability 54

Table 4.10 The Indicator of Reliability.....55

Table 4.11 The Indicator of Reliability 55

Table 4.12 The Indicator of Reliability.....56

Table 4.13 The Indicator of Reliability.....56

Table 4.14 The Indicator of Responsiveness.....57

Table 4.15 The Indicator of Responsiveness.....58

Table 4.16 The Indicator of Responsiveness 58

Table 4.17 The Indicator of Responsiveness.....59

Table 4.18 The Indicator of Responsiveness.....59

Table 4.19 The Indicator of Responsiveness.....60

Table 4.20 The Indicator of Assurance.....61

Table 4.21 The Indicator of Assurance 61

Table 4.22 The Indicator of Assurance.....62

Table 4.22 The Indicator of Assurance.....62

Table 4.24 The Indicator of Empathy.....63

Table 4.25 The Indicator of Empathy.....63

Table 4.26 The Indicator of Empathy.....64

Table 4.27 The Indicator of Advertisement.....65

Table 4.28 The Indicator of Advertisement.....65

Table 4.29 The Indicator of Advertisement.....66

Table 4.30 The Indicator of Advertisement.....66

Table 4.31 The Indicator of Advertisement.....67

Table 4.32 The Indicator of Advertisement.....67

Table 4.33 The Indicator of Advertisement.....68

Table 4.34 The Indicator of Advertisement.....68

Table 4.35 The Indicator of Advertisement.....69

Table 4.36 The Indicator of Customer Saving Decision.....69

Table 4.37 The Indicator of Customer Saving Decision.....70

Table 4.38 The Indicator of Customer Saving Decision.....70

Table 4.39 The Indicator of Customer Saving Decision.....71

Table 4.40 The Indicator of Customer Saving Decision.....71

Table 4.41 Multiplecolinearity Test.....73

Table 4.42 Multiple Linear Regressions.....76

Table 4.43 Determination Coefficient.....77

Table 4.44 Partial Test.....78

LIST OF FIGURES **Page**

Figure 2.1 The Purchasing Decision Process.....6

Figure 2.2 Theoretical Framework.....22

Figure 4.1 Heteroskedastisity Test.....74

Figure 4.2 Normality Test.....75

ABSTRACT

BTN bank is public bank with focusing on defrayal of housing business without subsidy. BTN Padang also has the same activities with the other Bank which provides some services and product. The overall purpose of this research is to investigate the impact of service quality and advertisement on customer saving decision at BTN Padang. The population of this research comes from customers of BTN Padang on year 2008-2009. The amounts of customers on year 2008-2009 are 800 people. The sample of this research is 100 people. The result of sample comes from Slovin formulation. This research uses multiple regression analysis where validity, reliability and classic assumption are done first. The result of partial test describes service quality has positive impact on customer saving decision. It is shown by t value. The value is equal to 3.670 with its significant value equal to 0,000 < 0, 05. It means there is significant impact of service qualities on customer saving decision. The second hypothesis test describes the advertisement has positive impact on customer saving decision. It is proved by t value. The value is equal to 3.491 with its significant value equal to 0,001 < 0, 05. It means there is significant impact of advertisement on customer saving decision. Based on the result of this research service quality should be improved by BTN Padang in other customer saving decision also improve. Especially for HRM performance, such us holding trainings and employees development. BTN Padang also improves frequencies of advertising in television and radio besides improving service quality.

Key Words: Service Quality, Advertisement and Customer Saving Decision

CHAPTER 1

INTRODUCTION

1.1. Background

Emulation or competition of banking business is intensively right now. Improving of the emulation or the competition marked with many kind of banks and varying of it emulation of service or product which provided by the Banks. One of the Banks is Bank Tabungan Negara (BTN). BTN is as one of the Bank executing business activity conventionally. The function of bank as financial institution is institute assisting to launch transfer of services and goods and channeling investment save. With high of emulation or competition, company banking have to apply the best strategy if client wish to interest to saving their money at that Bank by fulfilling requirement and desire of client. To be able to fulfill requirement and desire of client, the company of the banking has to improve the quality of service. To improve the quality of service, the company should conduct promotion strategy through advertisement so that client interests to setting mind to save their money. For the progress of company hence banking party requires to be careful with requirement of consumers on service or product that will be given by the bank. Base on the other one that is by improving the quality of advertisement and service. This matter according to Swastha (2005: 158) that the consumer can decide to buy or using service or product, one of the way or strategy are by improving the quality of service and promotion through advertisement.

To assess or measuring the service quality, Parasuraman, et. al. (1996) in Tjiptono (2001: 70) has raised 5 factors which are used in assessing or measure the quality of service, they are tangible, reliability, responsiveness, assurance, and empathy. Evidence physical dimension of tangible emerge appear because in service industries, consumer is faced on promises which is given by (intangible) provider of service (Kotler, 2001:602). To reduce the uncertainty situation, buyer will look for the evident of service quality. They will draw conclusion or regarding the service quality of place, people, equipments, communications, symbol, and price which they see. Importantly of dimension of tangibles will grow up the image of service provider especially to new consumer in evaluating the service. Reliability represents the ability of company to executing service according to what have been promised on schedule (Tjiptono, 2001: 70). Responsiveness can grow up positive perception to service quality that given by service provider, that include if happened delay or failure in delivering of service. The service provider will try to improve, repair or minimization loss of consumer immediately. While Assurance or guarantee represent knowledge and behavior of employee to develop, build confidence and trust for consumer in consuming service which is given. (Umar, 2003 : 8). Empathy representing ability of company that conducted by employees to giving attention to consumer individually, including also sensitivity requirement of consumer. Service firm also require giving attention individually or factoring of empathy, in other that the service that given can be told good quality and satisfy service user. Advertisement is all presentation form of non personal ideas promotion.

Goods promotion or service conducted by certain sponsor which paid (Kotler, 2001: 245). . Advertisement can be conducted at television media, newspaper, radio, and magazine, spreading of brochure, placard and also installation of advertisement board. Each election of media has strange and weakness, irrespective and also the level of expense advertisement specified by each company. So the things of one of credit institute exist in West Sumatra is PT BTN. PT BTN Padang representing one of institute which having function to serve society saving and credit. With high stimulation, hence problems that faced always arise. In banking world which progressively competitive, hence company try improving the quality of promotion and service through advertisement media in effort improving decision of client. The Matter which is background the problems is utilizing to face emulation in banking world, hence the company continue improving the service quality and promotion. That thing is proven by facilities that given, like AC in waiting room, communications medium, amenity procedure, and also intensively promotion which through advertisement media pass radio, advertisement board, brochure, newspaper in effort improve client's decision in saving.

1.2 Problem Statement

Because of the progressively competition, hence companies to conduct strategy by improving service quality and promotion trough advertisement. By increasing the service quality and promotion will be able to attract the costumers decide to save their money, so the company can survive or stay, competing, and getting sympathy from society. Base on explanation above, show how important for management to apply strategy by improving the service quality and promotion through advertisement for evaluating in make-up or increasing of customer decision saving. There are two problems statement that can formulate for this research. They are:

1. Does service quality influence to customer's decision in saving at PT. BTN Padang?
2. Does advertisement influence to costumer's decision in saving at PT. BTN Padang?

1.3 Research objective

The purposes of this research are:

1. To investigate the influence of service quality on costumer saving decision at BTN Padang
2. To investigate the influence of advertisement customer saving decision at BTN Padang

1.4 Scope of research

This research will discuss about the service quality, advertisement and customer saving decision at PT.BTN Padang, this research also discuss about the impact between independent variables with dependent variable.

1.5 Benefit of research

This research is expected to give benefit for related parties, especially:

- To the Company

Giving input to BTN Padang as guidance and consideration in taking decision for costumers.

- To the Writer

Beside add experience and become comparator between science or knowledge that get from university with the real field, this research also requirement for achieving the college degree (S1) at Andalas University

- To the reader

Writer hope this research can be references and add the knowledge for the reader and give the information that can be used for certain purposes.

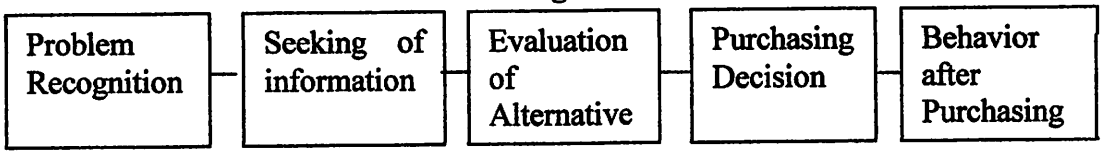
CHAPTER 11: LITERATUR REVIEW

2.1 Saving Decision

2.1.1 Definition of Saving Decision

According to Kotler (2002:212) said that decision is a approach process of problem solving that consist of recognition of problem, searching information, some assessment of alternative, make decision to buy and behavior after buying that done by consumer. Purchasing definition according to Drumond (2000:251) that identifying all choice that possible to solve the problem and evaluate the choices systematically and objectively and also its targets which determine the advantage and disadvantage. Decision is part of important element of customer's behavior beside activity of physical entangling client in assessing, getting and use goods and also economic service. In perspective of problem solving including all behavioral type of accomplishment of requirement and overall wide of from factors which motivating and influencing decision of costumer. Decision making represent an activity of individual which is directly involves in getting and uses the goods that offered. Phases or steps of purchasing decision process can be described in a model form bellow:

Figure 2.1
The Purchasing Decision Process



Source: Kotler, (2002:204)

Base on model above has ascription that all consumer conduct five phase in doing purchasing. But these phases do not always happened, especially in purchasing which do not need involvement of buyer. The consumers can pass some phase and inappropriate sequence.

1. Problem Recognition

Purchasing Process by problem recognition of requirement of buyer realize a difference between real situation and situation that buyers wish. That requirement or the wish can be moved by excitement from out and inside of buyers.

2. Seeking of information

Consumer might not try actively in searching information referring to their need or requirement. How far the people look for information depend on weak or strong of their motivation on their need or requirement, many in formations that had by customer, amenity in getting information, additional and satisfaction that customer gets from activity in looking the information.

3. Alternative evaluation.

The Information are gotten by candidate of buyer is used to get clear Figure for facing the alternatives and also fascination each alternative. Producer has to try to comprehend the way of consumer recognize the information that they gotten until certain attitude that concern about promotion product and decision for purchasing.

4. Purchasing Decision

Producer has to comprehend that consumers have own way in handling and solving the information that they get by limiting alternatives that should be selected or evaluated to determine which one the product will be purchased.

5. Post- Purchase Behavior

If goods that had purchased had not given the satisfaction and didn't suitable with customer's expectation, hence buyers change their attitude to be negative and move to the other brand. But if consumers get satisfaction from the goods that they bought hence desire to buy that product again and desire of costumer to buy the product become stronger. The producer has to help the customer to get the information that they want by doing the communication with the new customer.

The Factors that determining purchasing product (Kotler, 2002: 206) :

a. Price

Interest rate is one of customer motif for buying the product of bank and include into the factor that can build consumer motif to buy product of bank. Definition of price differs from other product. The biggest of interest rate that offered by the Bank is determine the chipper price of the product so the candidate of costumer will be attracted to the product.

b. Service

The best Service that offered by the bank will be influence the costumer to buy the product of the bank.

c. Strategic location

Strategic Location can influence costumer's motif in buying product bank. Strategic location means the location can be reached by costumer easily and located in the economic centre activities.

d. Seller's ability

Trust represents the ability of seller where this factor also represent the motif of all consumer in buying a product.

e. Advertisement

Promotion on a large scale will make motif of costumer to buy product of bank.

2.1.2 Type of Consumer Decision

There are two decision types of service and also product that made by costumer. The types are:

1. Consumers have to take decision about types of product and service that needed by them
2. Consumers have to take decision about certain brand and how to achieve it:

a. Consumer's decision also called as assortment decision, while both of the types are decision that related to market.

b. Decision that related to market comes from relation with decision that taken with product and Special brand which needed to implement a strategy assortment.

2.1.3 Behavior after Buying (Post-Purchase Behavior)

Behavior after purchasing is importance for company. Behavior will influence of repeat sale and personal promotion indirectly to the others. Good service will be beneficial for company because making the strong loyalties of consumer for one product.

2.2 Service quality

2.2.1 Definition of Service quality

There are many researchers who have defined service quality in different ways. For instance, Bitner, Booms and Mohr (1994, p. 97) define service quality as the consumer's overall impression of the relative inferiority / superiority of the organization and its services'. While other researchers (e.g. Cronin and Taylor, 1994; Taylor and Cronin, 1994) view service quality as a form of attitude representing a long-run overall evaluation. Parasuraman, Zeithaml and Berry (1985, p. 48) defined service quality as 'a function of the differences between expectation and performance along the quality dimensions'. This has appeared to be consistent with Roest and Pieters' (1997) definition that service quality is a relativistic and cognitive discrepancy between experience-based norms and performances concerning service benefits.

Perceived service quality has been defined as a global judgment or attitude relating to the superiority of a service (Zeithaml and Bitner, 2000). The majority of research on service quality has been built around the SERQUAL (Parasuram et al., 1988) methodology.

The SERVQUAL model suggests that service quality can be measured by identifying the gaps between customers' expectation and perceptions of the performance of the service. Parasuraman et al. (1988) also suggested that service quality was a many-sided concept consisting of five dimensions: reliability, assurance, tangible, empathy, and responsiveness (Nelson Oly Ndubisi,2004)

The definition of quality may vary from person to person and from situation to situation. The definitions of service quality vary only in wording but typically involve determining whether perceived service delivery meets, exceeds or fails to meet customer expectations (Zeithaml, Berry and Parasuraman, 1993).

Parasuraman, Zeithaml and Berry (1988) define service quality as the degree and direction of discrepancy between the consumer's perceptions and expectations, or the extent to which a service meets or exceeds customer expectations. The quality of a service depends on that service consistently conforming to customers' expectations (Witt and Stewart, 1996).

The service quality model proposes five dimensions upon which customers evaluate service quality. These are:

- Tangibles – the appearance of the physical facilities and materials related to the service
- Reliability – the ability to perform the service accurately and dependably
- Responsiveness – the willingness to help customers and provide prompt service
- Assurance – the competence of the system and its security, credibility and courtesy

2.3 Advertisement

2.3.1 Definition of Advertisement

We believe in the power of advertising, based on thousands of studies in our archives. Advertising has the power to persuade, the power to influence the mind and shape destiny. It has the power to change markets and improve profit margins. Advertising has short-term power (conveying new information, building awareness, enhancing credibility, etc.) and long-term power (conveying brand image, attaching emotional values to the brand, building positive reputation, etc.). The great power of advertising is seldom achieved in practice, but we can't give up. The potential and the promise are too great. The companies that master the creative guidance and the testing systems to consistently develop and deploy great advertising will own the future and the fortunes that go with it. Great advertising is a cloak of invincibility (Jerry W. Thomas: 2008).

Advertising is a non-personal form of communication intended to persuade an audience (viewers, readers or listeners) to purchase or take some action upon products, ideals, or services. It includes the name of a product or service and how that product or service could benefit the consumer, to persuade a target market to purchase or to consume that particular brand. These brands are usually paid for or identified through sponsors and viewed via various media. Advertising can also serve to communicate an idea to a mass amount of people in an attempt to convince them to take a certain action, such as encouraging 'environmentally friendly' behaviors, and even unhealthy behaviors through food consumption, video game and television viewing promotion. Mass media can be defined as any media meant to reach a mass amount of people. Several types of

mass media are television, internet, radio, news programs, and published Figures and articles (www.Wikipedia.com).

Advertisement according to Swastha and Sukotjo (2002: 223) is communications of non individual, with a number of expense or cost, passing various media that conducted by company, nonprofit institution, and also individuals. Advertisement is differing with advertising, because advertisement is the process, such as a program for preparing the certain news to inform into the market.

But advertising is the news or the information itself. Advertisement represent presentation form and promotion non person about idea, service and goods that paid by certain sponsor. Communications will conducted by using mass medias, like radio, newspaper, post letter, television and also magazine and others. Advertising at certain Medias can give good respond to sponsor in the form of comments. In activity of this advertisement there are two decision which must be taken, that are determining the advertising which must be sent to purposed market and choose appropriate media (Swastha and of Irawan, 2005: 351). Advertising can be interpreted as potential form of non personal that paid by sponsor to present idea of promotion for certain product, advertising can be viewed as activity to awake the costumer.

There are some ways to evaluate activity of advertisement in a society. One of the evaluation is that advertisement represent a way which is relative expensive or costly for sending or inform the information. So advertisement can add usefulness of information (information of utility) at one particular of product that offered by company. Advertisement also can be interpreted a persuasions

way. Someone or institute can perform an advertisement to persuade society to buy or try the product that informed. Advertisement also represent an appliance to create impression n of image.

2.3.2 Function of Advertisement

1. Giving information to consumer

Goods or product will be more worth to someone if he or she can earn it any time, everywhere and can be hold easily. While advertisement can add value at one particular goods, and the value is created by advertising that called by beneficial of information. In this case, advertisements do not only giving information only, but sometime buyer conduct the advertising to look for the goods that needed and seller also conduct advertisement to try selling the goods so that the need and desire can be fulfilled with perform the changes (Ibrahim:2007).

2. Persuading or influencing consumer

Advertisement can persuade or influence especially to potential buyer by expressing that product is better than other product. Advertisement which is has character of persuade better conduct at Medias like magazine or television. The form of this Advertisement usually can generate positive view at society (Ibrahim: 2007).

3. Creating impression Image

Advertisement can create impression of society to conduct purchasing rationally and economically. Existence of an advertisement will have a certain impression about what has be advertised. In this case, owner of advertisement

always create advertisement which as good as or can boost up prestige, for example by using color, illustration, and form interesting layout (Ibrahim: 2007).

4. Representing communication tool

Before choosing and buying product, sometime people wish to be informed first about the function and usefulness of product. There are also someone who wish to be persuaded before conduct a good something for their or society.

Advertisement opens communications two directions between seller and buyer, so their desire can be fulfilled efficiently and effectively. The mean purpose of advertisement is to sell or improve the sale of goods, idea or service. From other side, the real target of advertisement is to perform a communications effectively. The target of advertisement is market or society, and not individual. Society as receiver of news / advertisement often be affected and wish to change their attitude. Generally, we can say that the target of advertisement is to improve the volume of sale. The other purpose of advertisement are (Swastha and Sukotjo, 2002: 223):

a. Supporting personal selling program and activity of other promotion

b. Reaching unattainable people that cannot reach by personal selling/salesman for certain period time.

c. Performing [relationship/link with dealers, for example by mentioning name and address

d. Entering the new marketing area or attract the new customer

e. Introducing new product

f. Adding sale of industry

g. Preventing the imitation goods

h. Repairing company reputation by giving general service through advertisement.

2.4 Previous Research

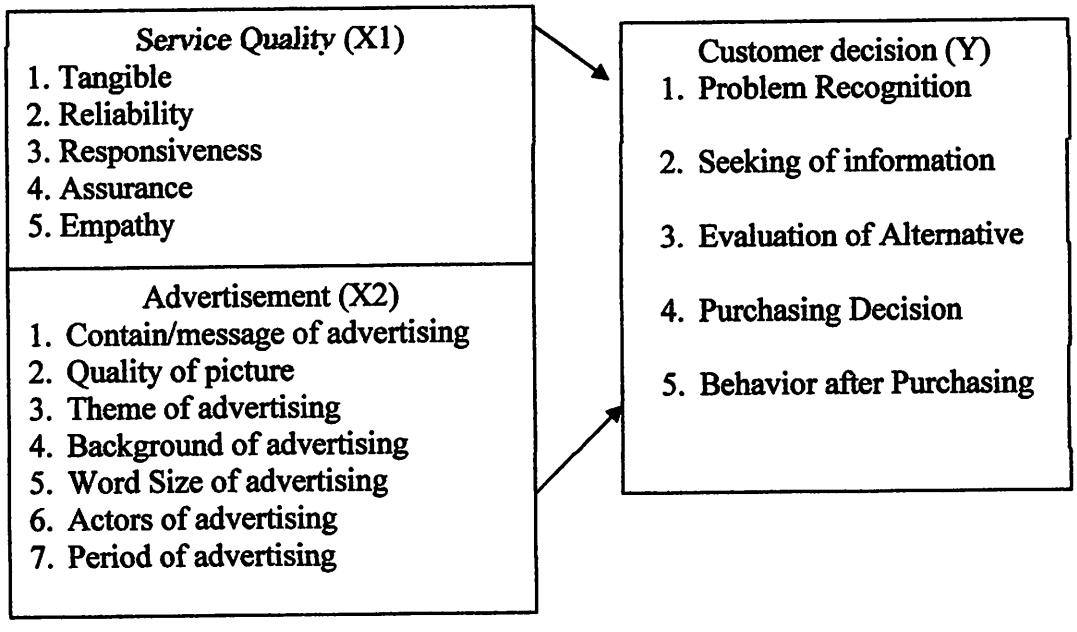
Similar Research also have been conducted by Nur (2003) with title is the Influence of promotion and service to decision of client in saving BRI Bank. She was used multiple linear regression to analyze her data. The research indicated that promotion and service have significant influence on decision of client in saving. Other research also conducted about the influence of service quality dimension on satisfaction of service user On Communication and Telecommunications that conducted by Yahya (2005). He used multiple linear regressions to analyze his data by using t and F test. The result from his research indicate that dimension of service quality which consist of tangible, reliability, responsiveness, assurance, and empathy have positive influence on customer satisfaction which used service by partial or simultan. Similar research also have been conducted by Retno (2004) with title is the analysis of influences of promotion, Location, Interest rate and on customer's decision in saving.. The Result of his research indicated that promotion, location, interest rate and service have significant influence on costumer's decision in saving. The similar research also conducted by Sudartik (2009). The title of her research is the influence of service quality and advertisement on customer's decision in saving at BPR. The result shows that the service quality and advertisement have influence significantly on costumer's decision in saving at BPR. Ladda Vatjanasaregagul also conducts about The Impact of Service Quality and Consumer Decision

Factors on Brand Equity. The result of his research is service quality and customer decision factor has positive impact on brand equity.

2.5 Theoretical Framework

Theoretical Framework is conceptual model about how theory relate to various factor which have been defined as important matter. BTN Padang needs to create and arrange the strategy of correct marketing, and continually like improving service quality factor and advertisement. To know how related/relevant between each variable can be seen at theoretical framework at following:

Figure 2.2
Theoretical Framework



2.6 Hypothesis

Hypothesis represents temporary answer problem statement of thesis.

The hypotheses of this research are:

1. Service quality has positive and significant impact on customer saving decision at BTN Padang
2. Advertisement has positive impact and significant impact on customer's saving decision at BTN Padang

CHAPTER 111

RESEARCH METHODOLOGY

3.1. Population

Population according to Supranto (1998:18) is the amount of object which its characteristic will be estimated. In this research the population is customers who are saving at BTN Padang on year 2008-2009. There are 800 populations.

3.2 Sample

Sample is small sheres from an population which is its characteristic will be

Investigate and assumed and can describe all population. The sample is taken from Slovin formulation. The formulation is:

$$N = \frac{N}{1 + Ne^2}$$

Note: n = Amount of sampel

N = Amount of population

e = Level of mistaken, the value is 0, 1.

The amounts of population are 800 persons. Base on population, researcher can take the amount of sample base on formulation above.

$$n = \frac{N}{1 + Ne^2}$$

$$= \frac{800}{1+800 \times 0.1^2} \qquad \frac{700}{1+(800) \times (0.01)}$$

$$= \frac{800}{8}$$

$$n = 100$$

The amounts of sample are 100 people. The result comes from calculation of Slovin formulation.

Technique of this research in taking the sample is Convenience Sampling, that technique is determination of sample base spontaneity. Researcher tries to give the questioner for every one that comes to BTN Padang for saving their money. Researcher can take every customer that save their money at the bank who meet with researcher spontaneity and become sample if suitable with data sources. . (Sugiyono, 2001:60). Researcher tries to spread questioner directly by visiting responders which is saving at BTN Padang.

3.3 Research Variable

Research variable which is used in this research are:

1. Independent variable

Independent Variable is one that influence the dependent in other a positive or negative way (Sakaran :89). Independent variables in this research are:

- Service quality (X1)
- Advertisement (X2)

2. Dependent variable

Dependent variable is the variable which is influenced by existence of other variable. In research becoming dependent variable is customer's decision (Y).

By reading operational definition in a research, a researcher will know measurement of variable, so that he/she knows good or bad of measurement.

Table 3.1
Definition of Operational Variable

Variable	Variable Conceptual	Indicator	Scale
Service Quality	Define service quality as the degree and direction of discrepancy between the consumer's perceptions and expectations, or the extent to which a service meets or exceeds customer expectations (Parasuraman, Zeithaml and Berry (1988).)	1. Tangibles 2. Reliability 3. Responsiveness 4. Assurance 5. Empathy (Parasuraman, Zeithaml and Berry (1988).)	Likert Scale
Advertisement	Advertising has short-term power (conveying new information, building awareness, enhancing credibility, etc.) and long-term power (conveying brand image, attaching emotional values to the brand, building positive reputation, etc.) Jerry W. Thomas:2008 Advertising is a non-personal form of communication intended to persuade an audience (viewers, readers or listeners) to purchase or take some action upon products, ideals, or services. It includes the name of a product or service and how that product or service could benefit the consumer, to	1. Contain/message of advertising 2. Quality of Figure 3. Theme of advertising 4. Background of advertising 5. Word Size of advertising 6. Actors of advertising 7. Period of advertising/displaying frequency (Ibrahim, m. Nasir. Jurnal Manajemen & Bisnis Sriwijaya Vol. 5, No 10 Desember 2007)	Likert Scale

	persuade a target market to purchase or to consume that particular brand. (www.Wikipedia.com)		
Decision of Customer Saving	Decision is a approach process of problem solving that consist of recognition of problem, searching information, some assessment of alternative, make decision to buy and behavior after buying that done by consumer (Kotler (2002:212)	1. Problem Recognition 2. Seeking of information 3. Evaluation of Alternative 4. Purchasing Decision 5. Behavior after Purchasing (Kotler (2002:212))	Likert Scale

To be more sharpness researcher defines operational variable into the following group:

1. Independent Variable (X)

a) The service Quality

Table 3.2

Dimensions of service quality

Dimension	Evaluation Criteria
Tangibles: Physical evidence of the service	Appearance of physical facilities Appearance of service personnel Tools or equipment used to provide the service
Reliability: Consistency and dependability in performing the service	Accuracy of billing or record keeping Performing services when promised
Responsiveness: Willingness or readiness of employees to provide the service	Returning customer phone calls Providing prompt service Handling urgent requests
Assurance: Knowledge/competence of employees and ability to convey	Knowledge and skills of employees

trust and confidence	Company name and reputation Personal characteristics of employees
Empathy: Caring and individual attention provided by employees	Listening to customer needs Caring about the customer's interests Providing personalized attention Also access with regard to approachability and ease of contact from the customer is of importance to issues that may be raised by the customer.

Source: Adapted from Leonard L. Berry and Parasuraman, *Marketing Services: Competing Through Quality (New York: Free Press, 1991).*

Service quality is as the degree and direction of discrepancy between the consumer's perceptions and expectations, or the extent to which a service meets or exceeds customer expectations (Parasuraman, Zeithaml and Berry (1988).)

The indicators of service quality are:

1. Tangible (Physical evidence of the service)

Tangible represent appearance of physical, complete equipment of BTN Padang. Its indicators are:

- Appearance of physical facilities
- Appearance of service personnel
- Tools or equipment used to provide the service

2. Reliability (: Consistency and dependability in performing the service)

Reliability represents ability of BTN Padang to present service promised trustfully and accurately. As for its indicator are:

- Accuracy of billing or record keeping
- Performing services when promised

3. Responsiveness (Willingness or readiness of employees to provide the service)

Responsiveness represents desire of BTN Padang to provide correct service.

As for its indicators are:

- Returning customer phone calls
- Providing prompt service
- Handling urgent requests

4. Assurance (Knowledge/competence of employees and ability to convey trust and confidence)

Guarantee or assurance represents ability of BTN Padang in serving consumer to create trust or assure of client. The indicators of assurance are:

- Knowledge and skills of employees
- Company name and reputation
- Personal characteristics of employees

5. Empathy (Caring and individual attention provided by employees)

Empathy represent of understanding and attention that given by BTN Padang to all customers. The indicators of empathy are:

- Listening to customer needs
- Caring about the customer's interests
- Providing personalized attention
- Also access with regard to approachability and ease of contact from the customer is of importance to issues that may be raised by the customer.

b) Advertisement

Advertising is a non-personal form of communication intended to persuade an audience (viewers, readers or listeners) to purchase or take some action upon products, ideals, or services. It includes the name of a product or service and how that product or service could benefit the consumer, to persuade a target market to purchase or to consume that particular brand. (www.Wikipedia.com)

The indicators of Advertisement are:

- Contain/message of advertising
- Quality of Figure
- Theme of advertising
- Background of advertising
- Word Size of advertising
- Actors of advertising
- Period of advertising/displaying frequency

(M. Nasir Ibrahim: 2007)

2. Dependent Variable (Y)

Dependent variable is the variable which is influenced by existence of other variable. Dependent variable in this research is customer's decision. Decision is a approach process of problem solving that consist of recognition of problem, searching information, some assessment of alternative, make decision to buy and behavior after buying that done by consumer (Kotler, 2002:212).

Customer's decision can be measured with:

1. Problem Recognition
2. Seeking of information

3. Evaluation of Alternative
4. Purchasing Decision
5. Behavior after Purchasing

3.4 Technical of Collecting Data

The data is used for this research is:

a. Primary Data

Primary data is gotten from customers of BTN Padang by giving questioner and interview with them. The questioner is arranged by ordinal scale. It is based likert Summated Rating.

The researcher tries to write and arrange some question and given to respondents for getting the data base on research's activities.

3.5 Validity and Reliabilities Test

a. Validity Test

According to Ghozali (2001) validity test is a tool which is used to measure validation of questioner. Questioner is valid if question of questioner can describe something that will be measured by questioner. Validity test uses SPSS program.

b. Reliabilities Test

Reliabilities according to Ghozali (2001:41) is measuring instrument to measure a questioner which represent indicator of construct variable. The Way to calculating of a data reliability level is using Alpha Cronbach formulation.

The formula is:

$$\alpha = \frac{k \cdot r}{1 + (r-1)k}$$

Where =

α = coefficient of reliabilities

k = amount of item per-variable of x

r = correlation mean between item

Result of test is told reliable if value of r Cronbach alpha > 0, 60 (Nunnaly (1967) in Ghozali (2001:42), where for this reliabilities test use computer SPSS program.

3.6 Data Analyze Method

3.6.1 Descriptive Analysis

The analysis which show development and growth of a condition and give description only about certaint condition by explaning about the result of research (Umar, 2002:36)

3.6.2 Quantitative Analysis

Quantitative analysis is needed for the result of respondent's data, and then conducted analysis based statistic method. The data will be classified into certain category by using table.

The quantitative analysis tools are:

1. **Classic Assumption Test**

To get good regression model has to free from deviation of data which consist of multiplekoloniarity, heteroscedassity, autokorelasion and normality. The way in using for testing classic assumption deviation are follows (Ghozali, 2001: 57-74):

a. Multiplecoleniarity Test

This multiplecoleniarity test is done by seen the value of variance inflation factor (VIF). The purpose of this test to test is in model of regression found existence of correlation between independent variable and for good regression model, better does not happen correlation among free variable.

To detect there is or not it can be seen by using:

- Value of tolerance and opponent,
- Variance inflation factor.

Both of these sizes measure each free variable that explained by other free variable. Tolerance measures free variability which chosen and cannot be explained by other free variables. The value of tolerance which lower is equal with VIF value (because VIF = 1 / tolerance) and show existence of high kolenierity. Value of Cut off is used by value of tolerance 0,10 or equal with VIF value above 10. If there are free variable which has tolerance value more than 0,10 value of VIF less than 10, so it can be conclude that there is no multiplekoleniarity between free variable in regression model (Ghozali, 2001: 57).

b. Heteroskedastisity test

The purpose heteroskedastisity test measure if happen unequally variance of regression model from data residual. The way to use this test is with plot graph analysis between prediction value (ZPRDCH) with its residual (SRESID). Detect there is or not can be done by looking there is or not of certain pattern on scatter plot graph between SRESID and ZPERED where Y position is Y which has been predicted, and X position is residual (Yprediction-Yreal) which has Studentized.

c. Normality Test

The purpose of normality test to measure the independent and dependent variable has normal distribution or not. The best regression has normal distribution or nearly with normal.

One on the way to indicated normality by looking histogram which compare between observation data with distribution nearly with normal distribution. Normal distribution will form one diagonal straight line, and data plotting will be compared with diagonal line.

2. Multiple Linear Regression Analysis

Double Linear Regression analysis is a tool to analyze the influence value of two or more independent variable on dependent variable to prove the link of causal function between two or more independent variable with one variable.

Formation its model is:

Y =. a + b1x1 + b2x2

$\hat{Y}$ = Costumer decision

X1 = Service quality

X2 = Advertisement

b1 = Coefficient of regression variable between x1 and y

b2 = Coefficient of regression variable between x2 and y

a = Constanta

3. Coefficient of Determination

According to Ghozali (2007:83) said that coefficient of determination measures to what extend the ability of model in explaining the variation of dependent variable. The value of determination coefficient is noel and one (0 and

1). The small coefficient of determination value describes the ability of independent variables in explaining the variation of dependent variable is limited. Adjusted R Square is used to show the value of determinant coefficient.

4. Hypothesis Test

a. T test (Partial Test)

Partial test is used to show the influence of service quality and advertisement on customer decision saving at BTN Padang. T test with alpha 5% and Df = n-2.

Characters of t test are:

Ho (hypothesis null) is rejected and Hi is accepted if t value bigger or equal with t table. Ho is accepted and Hi is rejected if t value smaller than t table.

4.2 Organizational Structure of BTN Padang

Organization chart is the important matter to be considered in a organization, because playing a part in attainment of company target. In organization chart makes clear of authority, personnel responsibility and duty in company.

organization chart at one particular company represent is factor determine activity of company especially in executing burdensome duty, legal of power in company and arrangements of relation between member in concerned in company or organization in achieving target which have been specified.

BTN Padang has structure organizational which in form of lini line, where line command and what overflows of authority come from superior to subordinate (up to bellow).

The Duties and responsibilities of BTN Padang Organizational structure are:

1. Managing Director

Managing Director has the following duties:

- Making job planning of PT. BTN (Persero)
- Making and submitting monthly balance report and profit list / loss to Council Supervisor
- Agreeing or refusing application of credit which have been processed by par of credit
- Doing/Conducting approach with governmental institution, figure of society, and others
- Following meetings in sub-province and also district

- Being in a meeting with council supervisor two times a months

2. Director

Director has the following duties:

- Checking transaction of job/activity unit
- Overcoming and controlling operational activity each time activity
- Arranging expenditure of cash for the office's need
- Checking job/activity report, like: profit report balance / loss, and transactions every day
- checking situation of cash which doing/conducting together with teller (once a week)
- Checking credit arrears at part of administration

3. Intern Supervisor Unit

The Duties of Intern Unit Supervisor are:

- Performing a observation to execution of expense budgeting and earnings of bank
- Checking and also fix the truth of transaction that happened in each job/activity unit
- Giving report result of obtained inspection to director

4. Operational Part

Operational part has duties to collect fund of society in the form of deposit and saving and also conduct activity of its administration. \Part of Operational assisted and directs Public Part, Customer service, Cashier, Bookkeeping, Part of Public In executing its duty

5. Part of Credit (Loan Service)

Part of Credit undertakes to give service to society concerning credit and also conduct addiction and observation of credit which have been channeled. Part of Credit assisted and direct Administration Credit, Account Officer, and Collector In conducting its duty

6. Part of Fund

- Doing/Conducting approach and construction of relation/link with society, institute / institution, governmental / private sector and schools in order to promotion, and marketing of bank products
- Doing/Conducting withdrawal and activity of take and sent of bank to depositor and also motivate candidate and or depositor to place, to maintaining and improving the nominal of their fund at bank
- Making and giving report periodical concerning saving mutation and deposit result of withdrawal on field.

7. Customer Service

- Giving service of information to client, relate to application of opening of saving account, credit and deposit and also give service to other bank relationship
- Listing daily mutation saving, deposit, and given loan installment and interest income
- Giving service for the opening of saving account, deposit and its registration in saving book and also give steward for the conversion of replacement of saving book which have full , losing / destroy and closing of account according to rule.

- Doing debit of deposit saving account for installment / redemption of obligation of debitor and something else according to rule going into effect
- Accepting and or continue letter / document enter and or go out from bank to addressee, including letters / document of intern company
- Making periodical report:
  - Deposit will fall the time
  - Report acceptance of saving, deposit, realize acceptance of credit installment following acceptance of its interest
- Arranging bundles/ document related to client service area.

8. Teller

- Opening / closing Vault (Khasanah) and brankas
- Serving, noting / booking every transaction of cash and continue the transaction evidence to area of accounting step by step for every day.
- Apply addition / reduction of cash to Managing Director when happened insuffiency / excess of cash as according to authority boundary
- Giving cash information before close time of cash to Managing Director and also make cash mutation on is pertinent
- e. Sorting and classifying fraction of the currency and make fix with cash position list is made on pertinent
- f. Making the minutes of in the event if happened cash difference as according to determined boundary and reporting it to Managing Director
- Returning the rest of cash into brankas after close time of cash on is pertinent

9. Bookkeeping

- Giving information to a head or included transaction which is booked in balance
- Checking, arranging and booking into general memorial, general ledger, profit list / loss, daily minutes for all transaction that happened

10. Public Part

- Making agenda, letters archives or other company document, except related to credit
- Making enlist / doing decrease of estate remain and office inventories
- Serving requirement of employees concerning printing mould goods and also stationeries and requirement of other job/activity, and also monitoring and administration every reduction and addition and also loaning of office inventories
- Making warkat / slip of expense related to company operational and note changing of saving, credit and deposit
- Arranging office lay out, position/occupation gyration or mutation for the fluency of mechanism work and also to increase efficiency, employees work productivity and affectivity
- Making and monitoring list attend employees and also conduct evaluation and record-keeping to productivity, discipline and creativity work employees to specify various personnel area
- making Listing salary, subsidies and decreasing of salary pursuant to going into effect and also distribute salary to each employees
- Making and submitting periodical reports:

1) Mutation report of office implies
2) Decreasing report of investment and current asset
3) Absence employees report

11. Account Officer

- Constructing good relation/link with society, institute / governmental institution and private sector and also schools in order to promoting and marketing bank product b. Conducting to visit to candidate and debitor and also other party, in order to:
    1) Observation of effort productive society / potential to be developed and in order to collect fund
    2) Observation / survey to the condition of effort, credit guarantee and gathering of information / data referring to debitor candidate
    3) Monitor and construction to effort debitor, addiction of credit arrears and also study about constraints faced by debitor and try to get the solution
- Conducting interview in order to gathering of data / direct information of debitor candidate and also study it, checking and analyzing application of credit, condition of finance effort and authenticity of enclosed letters
- Making memorandum / judged credit proposal and also read off decision of credit following clarification of sections contained in agreement of debt and its enclosures to debitor candidate
- Making and submitting report periodical to director on request and credit realization, result of addiction of credit arrears, solving of credits have problem and result of saving gathering/ time deposit.

12. General Administration

- Checking equipment of application of credit to be judged and draw up Medias as according to credit decision or approval by party in charge and also conduct archives and registration of credit document
- Noting / booking debitor payment into loan card, doing monitoring of installment discipline and also making, replying, archives all of letters referring to credit c. Making and submitting list / periodical reports for intern and extern Company

4.3 The marketing area of BTN Padang

There are two marketing area of BTN Padang based on its marketing product. Those are:

1. Involve all of districts in Padang city for all products
2. Product cover town region of Padang and Sub-Province region around Padang, for the product of credit.

The marketing in BTN Padang is conducted by:

1. Directly Marketing

BTN Padang markets the product directly to consumer, directly marketing is done by sales officer

Officer as officer of field and supported by overall Front Liners for marketing for customers who directly coming /walk in customer.

2. Indirect marketing

Indirect Marketing is conducted through all client which have got facility and marketing to all of college, brother, and friend.

4.4. Product Types of BTN Padang

Especial activity of bank is to collect society fund and then channel/give again to society. BTN Padang has provides many kinds of products to serve requirement of society (personal and group). There are three kind of product of BTN. Those are product of fund, product of service, and c product of credit.

I. Product of Fund

The product funds of BTN Padang are:

1. Batara Saving
2. Tabanas Batara
3. Saving of Haji Nawaitu (Batara Haji)
4. Saving of Batara Student
5. TAPERUM-PNS
6. Saving of Batara Prima
7. Time Deposit (Rupiah / valas)
8. Gyro (Rupiah / vales)
9. Certificate Of Deposit

II. Product of Service

The product services of BTN Padang are:

1. Automated Teller Machine (ATM) Batara
2. Money Order (Transfer)
3. Incasso Home Affairs

4. Incasso Abroad
5. Save Deposit Box (SDB)
6. ONH payment
7. Transaction Import with L /C
8. Transaction Export with L / C
9. Sales Foreign Currency
10. Bank Warranty

111. Credit Service

BTN Padang has two kinds of credit service. Those are:

1. Individuals credit Product
2. Generally credit product

4.5 Respondent's Characteristic

The result about respondent will be shown at the table.

Table 4.1
Respondent Characteristic

Mean (SD)	Range	Number	Percent
Gender			
Male		37	37%
Female		63	63%
Age			
	<18	4	4%
	18-25	19	19%
	25-35	29	29%
	35-45	22	22%
	>45	29	29%
Education			
Elementary school		-	-
Junior high school		-	-
Senior high school		3	3%
Bachelor/master graduate		70	70%
Diploma		27	27%
Occupation			
Entrepreneur		45	45%
PNS/public servant		40	40%
Student		10	10%
Others		5	5%

The result indicates that mostly the respondents are female with 63% from the total of respondents. The rest 37% are male. They are in the range of age <18 years old (4%), in range from 18-25 years old (19 %), 25-35 years old (29%), in range 35-40 years old (22 %), and in range >40 years (29%). 3 % of them are graduating from senior high school. Diploma with percentage 27%. Graduate from S1 and S2 70 % and graduate from junior high school 0.0 %. Most of the respondents are working as an entrepreneur and public servant (PNS). The data of their job as entrepreneur indicates 45 %, public servants are 40 %, and student with 10 and other job are 5 %.

4.6 Validity and Reliability Test

4.6.1 Validity Test

The Result of research is valid if there are equality between data collected with the real data happened on research object. The valid Instrument mean if the measurement tool for getting that data is valid. It mean measuring instrument can be used to measure what ought to be measured.

The test is told valid if according to criteria, that is if value of r count > value of r tables ,where to know value of r count is shown by value of Corrected Item Total Correlation, while value of r the tables determined by formula degree of freedom (df) = n – k – 1, 30-2-1=27. Following result of calculation of validity test supported by program of SPSS version 10.00. The result of validity test is described by table below:

Table 4.1
a. Validity Test Analysis of Service Quality Indicator

No	Service Quality Indicators	α	R Table	r Count	Status
	Tangibles				
1.	The quality of equipment.	0.05	0.195	0.247	Valid
2.	The appearance of physical facilities.	0.05	0.195	0.447	Valid
3.	The appearance of employees.	0.05	0.195	0.716	Valid
4.	The appearance of materials (pamphlets, statements, etc.)	0.05	0.195	0.519	Valid
	Reliability				
1.	Delivering on promises to do something by a certain time.	0.05	0.195	0.355	Valid
2.	The sincerity of interest in solving customer problems.	0.05	0.195	0.616	Valid
3.	Performing service right the first time.	0.05	0.195	0.668	Valid
4.	Providing services at the time BTN Padang promise to do soon.	0.05	0.195	0765	Valid
5.	The accuracy of records.	0.05	0.195	0.750	Valid
	Responsiveness				
1.	Telling you exactly when services will be performed.	0.05	0.195	0.551	Valid
2.	Receiving prompt service from employees.	0.05	0.195	0.534	Valid
3.	The willingness of employees to help customer.	0.05	0.195	0.622	Valid

4.	Never being too busy to respond to customer requests.	0.05	0.195	0.495	Valid
5.	Employee actions that instill confidence in customer.	0.05	0.195	0.618	Valid
6.	The safety customer feels in transactions with employees.	0.05	0.195	0.672	Valid
	Assurance				
1.	The courteousness of employees.	0.05	0.195	0.317	Valid
2.	The ability of employees to answer questions of customer.				
3.	The individual attention received from employees	0.05	0.195	0.315	Valid
4.	The convenience of employees operating hours.	0.05	0.195	0.251	Valid
	Empathy				
1.	The personal attention customer received from our employees.	0.05	0.195	0.313	Valid
2.	Having your best interests at heart.	0.05	0.195	0.281	Valid
3.	The ability of employees to understand customer specific needs.	0.05	0.195	0.246	Valid

Source: SPSS result

The result of tables 4.1 indicate that validity test on service quality is valid. This matter is proved with all value result of r count on indicator variable bigger than r table (0.195). So the next calculation can be done for each indicator of service quality variable.

Table 4.2
b. Validity Test Analysis of Advertisement Indicator

No	Advertisement Indicators	A	R Table	r Count	Status
1	Advertising of BTN Padang on television	0.05	0.195	**0.310**	Valid
2	Advertising BTN Padang at radio	0.05	0.195	**0.386**	Valid
3	Advertising BTN Padang at mass media (newspaper/pamphlet, etc)	0.05	0.195	**0.737**	Valid
4	The contain of advertising is clear	0.05	0.195	**0.649**	Valid
5	Theme of advertising is interesting	0.05	0.195	**0.328**	Valid
6	Background of advertising is interesting	0.05	0.195	**0.855**	Valid
7	Size of word is interesting	0.05	0.195	**0.744**	Valid
8	Customer like the actor/actress of the advertising	0.05	0.195	**0.781**	Valid
9	The display frequency of advertising influence customer saving decision at BTN Padang	0.05	0.195	**0.888**	Valid

Source: SPSS result

The result of tables 4.2 indicate that validity test on advertisement is valid. This matter is proved with all value result of r count on indicator variable bigger than r table (0.195). So the next calculation can be done for each indicator of service quality variable.

Table 4.3
c. Validity Test Analysis of Customer Saving Decision Indicator

No	Customer Saving Decision Indicators	α	R Table	r Count	Status
1	Bank BTN Padang is able to fulfill customer need	0.05	0.195	**0.449**	Valid
2	Customers seek other information before deciding to save at BTN Padang.	0.05	0.195	**0.272**	Valid
3	Customers compare between BTN Padang with other bank before deciding to save the money	0.05	0.195	**0.445**	Valid
4	Customers decide to save after getting clear information about BTN Padang.	0.05	0.195	**0.697**	Valid
5	Customer satisfy to save the money and use the product/service of BTN Padang	0.05	0.195	**0.392**	Valid

Source: SPSS result

The result of tables 4.3 indicate that validity test on customer saving decision is valid. This matter is proved with all value result of r count on indicator variable bigger than r table (0.195). So the next calculation can be done for each indicator of service quality variable

4.6.2 Reliability Test

Reliability test is done to know the reliability of variable, so the next test can be continued. Reliabilities test is done for service quality variable (X1), advertisement (X2) on customer saving decision (Y). The reliability test is known by r count. r count should be bigger than standardization value (0.6)

Table 4.4
Reliability Test of Indicator Variables

No	Indicator of Variable	r Alpha Value	Standardization	Status
1.	Service Quality	0.794	0.6	Reliable
2.	Advertisement	0.876	0.6	Reliable
3.	Customer Saving Decision	0.627	0.6	Reliable

Source: SPSS result

Base on result of the table 4.5 above, the value of r Alpha for variable of service quality, advertisement and customer saving decision is bigger than r table. We can say that the result is suitable with the regulation. Researcher can conclude the reliability test on all variables is reliable.

4.7 Data Analyze Method

4.7.1 Descriptive Analysis

4.7.1.1 Service Quality (X1)

Parasuraman, Zeithaml and Berry (1988) define service quality as the degree and direction of discrepancy between the consumer's perceptions and expectations, or the extent to which a service meets or exceeds customer expectations. The quality of a service depends on that service consistently conforming to customers' expectations (Witt and Stewart, 1996).

The service quality model proposes five dimensions upon which customers evaluate service quality. These are:

- Tangibles – the appearance of the physical facilities and materials related to the service
- Reliability – the ability to perform the service accurately and dependably
- Responsiveness – the willingness to help customers and provide prompt service

- Assurance – the competence of the system and its security, credibility and courtesy
- Empathy – the ease of access, approachability and effort taken to understand customers' requirements

According to producer, definition of quality is the mach with specification, where producer gives certain tolerance to specification for critical dimensions and each result. For service area, quality can be called as fulfilling service standard. From the aspect of consumer, quality is the value and how well a service or product presenting the target which is purposed with price level that will be paid by customer. The table above will explain about respond of respondent about service quality.

1. Tangible

Tangible is measured trough the statement of respondent about the equipments and facilities that used by BTN Padang. The statement of respondent about tangible can be seen by the table:

Table 4.5
The Indicator of Tangible

Indicator	The Answer of Respondent					Amou nt
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
The quality of equipment	3	9	19	46	23	100
Percentage	3%	9%	19%	46%	23%	100%

Source: Descriptive Result of SPSS

Based on table 4.5 about equipment of BTN Padang, 3% of respondent strongly disagree, 9% of respondent disagree, 19% of respondent neutral, 46% of respondent agree, 32% of respondent strong agree. Writer can conclude Based on statements of respondent the quality of equipment at BTN Padang is well.

Table 4.6
The Indicator of Tangible

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
The appearance of physical facilities.	2	9	24	42	23	100
Percentage	2%	9%	24%	42%	23%	100%

Source: Descriptive Result of SPSS

Based on table 4.6 about the appearance of physical facilities of BTN Padang, 2% of respondent strongly disagree, 9% of respondent disagree, 24% of respondent neutral, 42% of respondent agree, 23% of respondent strong agree. Writer can conclude Based on statements of respondent the appearance of physical facilities at BTN Padang is good.

Table 4.7
The Indicator of Tangible

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
The appearance of employees.	1	10	29	39	21	100
Percentage	1%	10%	29%	39%	21%	100%

Source: Descriptive Result of SPSS

Based on table 4.7 about the appearance of employees of BTN Padang, 1% of respondent strongly disagree, 10% of respondent disagree, 29% of respondent neutral, 39% of respondent agree, 21% of respondent strong agree. Writer can conclude Based on statements of respondent the appearance of employees at BTN Padang is good.

Table 4.8
The Indicator of Tangible about Equipment

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
The appearance of materials (pamphlets, statements, etc.).	1	6	26	51	16	100
Percentage	1%	6%	26%	51%	16%	100%

Source: Descriptive Result of SPSS

Based on table 4.8 about the appearance of materials (pamphlets, statements, etc.) of BTN Padang, 1% of respondent strongly disagree, 6% of respondent disagree, 26% of respondent neutral, 51% of respondent agree, 16% of respondent strong agree. Writer can conclude Based on statements of respondent the appearance of materials (pamphlets, statements, etc.) at BTN Padang is well.

2. Reliability

Reliability is the ability of company to executing or giving the service according to right time and right schedule Based on provider's promise. The customer satisfaction will be decrease if the service that given by company is not suitable with company promise. So the reliability is the ability of company in providing or giving the service based on proper time and the right fee. The statement of respondent is described by table:

Table 4.9
The Indicator of Reliability

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Delivering on promises to do something by a certain time	0	7	21	46	26	100
Percentage	0%	7%	21%	46%	26%	100%

Source: Descriptive Result of SPSS

Based on table 4.9 about Delivering on promises to do something by a certain time of BTN Padang, 0% of respondent strongly disagree, 7% of respondent disagree, 21% of respondent neutral, 46% of respondent agree, 26% of respondent strong agree. Writer can conclude Based on statements of respondent the employees of BTN Padang in delivering on promise to do something by a certain time is real.

Table 4.10
The Indicator of Reliability

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
The sincerity of interest in solving customer problems.	1	4	29	50	16	100
Percentage	1%	4%	29%	50%	16%	100%

Source: Descriptive Result of SPSS

Based on table 4.10 about the sincerity of interest in solving customer problems that done by employees of BTN Padang, 1% of respondent strongly disagree, 4% of respondent disagree, 29% of respondent neutral, 50% of respondent agree, 16% of respondent strong agree. Writer can conclude based on statements of respondent the employees always try to solve customer problems.

Table 4.11
The Indicator of Reliability

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Performing the right service in the first time.	2	2	29	51	16	100
Percentage	2%	2%	29%	51%	16%	100%

Source: Descriptive Result of SPSS

Based on table 4.11 about the performing the right service in the first time that done by employees of BTN Padang, 2% of respondent strongly disagree, 2% of respondent disagree, 29% of respondent neutral, 51% of respondent agree, 16% of respondent strong agree. Writer can conclude Based on statements of respondent, the employees of BTN Padang have done the right service in the first time.

Table 4.12
The Indicator of Reliability

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Providing services at the time and do soon.	0	4	25	55	16	100
Percentage	0%	4%	25%	55%	16%	100%

Source: Descriptive Result of SPSS

Based on table 4.12 about the providing services at the time and do soon that done by employees of BTN Padang, 0% of respondent strongly disagree, 4% of respondent disagree, 25% of respondent neutral, 55% of respondent agree, 16% of respondent strong agree. Writer can conclude Based on statements of respondent, the employees of BTN Padang have provided service at the time and do soon.

Table 4.13
The Indicator of Reliability

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
The accuracy of records.	1	5	22	62	10	100
Percentage	1%	5%	22%	62%	10%	100%

Source: Descriptive Result of SPSS

Based on table 4.13 about the accuracy of records that done by employees of BTN Padang, 1% of respondent strongly disagree, 5% of respondent disagree, 22% of respondent neutral, 62% of respondent agree, 10% of respondent strong agree. Writer can conclude Based on statements of respondent, the employees of BTN Padang have done accuracy of records.

3. Responsiveness

Responsiveness represents the ability of company conducts the direct action of employees in giving service quickly and full responsiveness .The power of responsiveness can create the positive perception on service quality that given by company, including if there are failures and delay condition happened in forwarding the service, and service provider tries to improve, repair or minimize the consumer's loss immediately. This dimension emphasize at attention and speed of employees in concerning to answer request, question, and complaint of consumer. The statement of respondent about responsiveness will be described by table:

Table 4.14
The Indicator of Responsiveness

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Telling exactly when services will be performed.	2	5	25	57	11	100
Percentage	%	%	%	%	%	100%

Source: Descriptive Result of SPSS

Based on table 4.14 about telling exactly when services will be performed that done by employees of BTN Padang, 2% of respondent strongly disagree, 5% of respondent disagree, 25% of respondent neutral, 57% of respondent agree, 11% of respondent strong agree. Writer can conclude Based on statements of

respondent, the employees of BTN Padang have talk exactly when services will be performed.

Table 4.15
The Indicator of Responsiveness

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Customer Receive prompt service from employees.	1	7	24	61	7	100
Percentage	1%	7%	24%	61%	7%	100%

Source: Descriptive Result of SPSS

Based on table 4.15 about customer receive prompt service from employees that done by employees of BTN Padang, 1% of respondent strongly disagree, 7% of respondent disagree, 24% of respondent neutral, 61% of respondent agree, 7% of respondent strong agree. Writer can conclude Based on statements of respondent, the employees of BTN Padang have given prompt service to customer.

Table 4.16
The Indicator of Responsiveness

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
The willingness of employees to help customer.	0	5	24	62	9	100
Percentage	0%	5%	24%	62%	9%	100%

Source: Descriptive Result of SPSS

Based on table 4.16 about willingness of employees to help customer that done by employees of BTN Padang, 0% of respondent strongly disagree,5 % of respondent disagree, 24% of respondent neutral, 62% of respondent agree, 9% of respondent strong agree. Writer can conclude Based on statements of respondent, the employees of BTN Padang have willingness to help the customer.

Table 4.17

The Indicator of Responsiveness

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutr al	Agree	Strongly Agree	
Never being too busy to respond to customer requests.	1	5	20	55	19	100
Percentage	1%	5%	20%	55%	19%	100%

Source: Descriptive Result of SPSS

Based on table 4.17 about the employees never being too busy to respond to customer requests that done by employees of BTN Padang, 1% of respondent strongly disagree, 5% of respondent disagree, 20% of respondent neutral, 55% of respondent agree, 19% of respondent strong agree. Writer can conclude Based on statements of respondent, the employees of BTN Padang never too busy to respond to customer request.

Table 4.18

The Indicator of Responsiveness

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutr al	Agree	Strongly Agree	
Employee actions that instill confidence in customer.	3	5	21	57	14	100
Percentage	3%	5%	21%	57%	14%	100%

Source: Descriptive Result of SPSS

Based on table 4.18 about the Employee actions that instill confidence in customer that done by employees of BTN Padang, 3% of respondent strongly disagree, 5% of respondent disagree, 21% of respondent neutral, 57% of respondent agree, 14% of respondent strong agree. Writer can conclude Based on statements of respondent, the employees of BTN Padang have actions that instill confidence in customer.

Table 4.19
The Indicator of Responsiveness

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
The safety customer feels in transactions with employees.	1	6	25	52	16	100
Percentage	1%	6%	25%	52%	16%	100%

Source: Descriptive Result of SPSS

Based on table 4.19 about the safety customer feels in transactions with employees, 1% of respondent strongly disagree, 6% of respondent disagree, 25% of respondent neutral, 52% of respondent agree, 16% of respondent strong agree. Writer can conclude Based on statements of respondent, the customer feel safety when doing transaction with employees of BTN Padang.

4. Assurance

Assurance or guarantee represent knowledge and behavior of employee to develop, build confidence and trust of consumer in consuming service that giving by provider. This dimension is importance because relate about costumer's perception on high uncertainty risk of service provider. Company develops, builds trust and faithfulness of consumer trough direct service of employees that handle consumer. So the components of this dimension consist of employee's competency that includes: skilled, knowledge of employees in conducting the service and company credibility such as trust of consumer, company reputation, achievement and others. The statement of respondent will be shown at the table:

Table 4.20
The Indicator of Assurance

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
The courteousness of employees.	0	9	23	52	16	100
Percentage	%	%	%	%	%	100%

Source: Descriptive Result of SPSS

Based on table 4.20 about the courteousness of employees, 0% of respondent strongly disagree, 9% of respondent disagree, 23% of respondent neutral, 52% of respondent agree, 16% of respondent strong agree. Writer can conclude Based on statements of respondent the customer has gotten the courteousness of employees.

Table 4.21
The Indicator of Assurance

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
The ability of employees to answer questions of customer.	2	6	24	49	19	100
Percentage	%	%	%	%	%	100%

Source: Descriptive Result of SPSS

Based on table 4.21 about the ability of employees to answer questions of customer, 2% of respondent strongly disagree, 6% of respondent disagree, 24% of respondent neutral, 49% of respondent agree, 19% of respondent strong agree. Writer can conclude Based on statements of respondent the employees of BTN Padang able to answer the question of customer.

Table 4.22
The Indicator of Assurance

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
The individual attention received from employees.	3	8	20	49	20	100
Percentage	3%	8%	20%	49%	20%	100%

Source: Descriptive Result of SPSS

Based on table 4.22 about the customer get individual attention received from employees, 3% of respondent strongly disagree, 8% of respondent disagree, 20% of respondent neutral, 49% of respondent agree, 20% of respondent strong agree. Writer can conclude Based on statements of respondent the customer get individual attention received from employees of employees of BTN Padang.

Table 4.23
The Indicator of Assurance

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
The convenience of employees operating hours.	2	9	27	46	16	100
Percentage	2%	9%	27%	46%	16%	100%

Source: Descriptive Result of SPSS

Based on table 4.23 about the convenience of employees operating hours, 2% of respondent strongly disagree, 9% of respondent disagree, 27% of respondent neutral, 46% of respondent agree, 16% of respondent strong agree. Writer can conclude Based on statements of respondent that BTN Padang has give convenience of employees operating hours.

5. Empathy

Empathy represents the ability of company in giving attention directly to costumer individually, including sensitivity of consumer requirement. So the component of dimension represent of combination of accessing of amenity to use service that offered by provider, communications represent the ability in submitting the information to consumer or getting suggestion or input of customers, and understanding represent of effort to know and comprehend requirement and desire of consumer.

Table 4.24
The Indicator of Empathy

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
The personal attention customer received from employees	0	3	26	49	22	100
Percentage	0%	3%	26%	49%	22%	100%

Source: Descriptive Result of SPSS

Based on table 4.24 about the personal attention customer received from employees, 0% of respondent strongly disagree, 3% of respondent disagree, 26% of respondent neutral, 49% of respondent agree, 22% of respondent strong agree. Writer can conclude Based on statements of respondent that BTN Padang has given personal attention to the customer.

Table 4.25
The Indicator of Empathy

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Having customer best interests at heart	2	9	16	51	22	100
Percentage	2%	9%	16%	51%	22%	100%

Source: Descriptive Result of SPSS

Based on table 4.25 about having customer best interests at heart, 2% of respondent strongly disagree, 9% of respondent disagree, 16% of respondent neutral, 51% of respondent agree, 22% of respondent strong agree. Writer can conclude Based on statements of respondent that employees of BTN Padang having customer best interests at heart.

Table 4.26
The Indicator of Empathy

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
The ability of employees to understand customer specific needs	3	8	23	47	19	100
Percentage	3%	8%	23%	47%	19%	100%

Source: Descriptive Result of SPSS

Based on table 4.26 about the ability of employees to understand customer specific needs, 3% of respondent strongly disagree, 8% of respondent disagree, 23% of respondent neutral, 47% of respondent agree, 19% of respondent strong agree. Writer can conclude Based on statements of respondent that employees of BTN Padang have ability of employees to understand customer specific needs.

4.7.1.2 Advertisement (X2)

We believe in the power of advertising, on thousands of studies in our archives. Advertising has the power to persuade, the power to influence the mind and shape destiny. It has the power to change markets and improve profit margins. Advertising has short-term power (conveying new information, building awareness, enhancing credibility, etc.) and long-term power (conveying brand image, attaching emotional values to the brand, building positive reputation, etc.).

The great power of advertising is seldom achieved in practice, but we can't give up. The potential and the promise are too great. The companies that master the creative guidance and the testing systems to consistently develop and deploy great advertising will own the future and the fortunes that go with it. Great advertising is a cloak of invincibility (Jerry W. Thomas: 2008). The statement of respondent about advertisement is described by table:

Table 4.27

The Indicator of Advertisement

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Advertising of BTN Padang on television	4	10	13	42	31	100
Percentage	4%	10%	13%	42%	31%	100%

Source: Descriptive Result of SPSS

Based on table 4.27 about the advertising of BTN Padang on television, 4% of respondent strongly disagree, 10% of respondent disagree, 13% of respondent neutral, 42% of respondent agree, 31% of respondent strong agree. Writer can conclude Based on statements of respondent that the advertising of BTN Padang on television is interesting for customer.

Table 4.28

The Indicator of Advertisement

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Advertising BTN Padang at radio	3	13	12	36	36	100
Percentage	3%	13%	12%	36%	36%	100%

Source: Descriptive Result of SPSS

Based on table 4.28 about the advertising of BTN Padang onradio, 3% of respondent strongly disagree, 13% of respondent disagree, 12% of respondent neutral, 36% of respondent agree, 36% of respondent strong agree. Writer can conclude Based on statements of respondent that the advertising of BTN Padang on radio is interesting.

Table 4.29
The Indicator of Advertisement

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Advertising BTN Padang at mass media (newspaper/pamphlet, etc)	6	11	20	28	35	100
Percentage	6%	11%	20%	28%	35%	100%

Source: Descriptive Result of SPSS

Based on table 4.29 about the advertising of BTN Padang Advertising BTN Padang at mass media (newspaper/pamphlet, etc), 6% of respondent strongly disagree, 11% of respondent disagree, 20% of respondent neutral, 28% of respondent agree, 35% of respondent strong agree. Writer can conclude Based on statements of respondent that the advertising of BTN Padang at mass media (newspaper/pamphlet, etc)is good and interesting for customer.

Table 4.30
The Indicator of Advertisement

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
The contain of advertising is clear	6	10	18	47	19	100
Percentage	6%	10%	18%	47%	19%	100%

Source: Descriptive Result of SPSS

Based on table 4.30 about the contain of advertising is clear , 6% of respondent strongly disagree, 10% of respondent disagree, 18% of respondent neutral, 47% of respondent agree, 19% of respondent strong agree. Writer can conclude Based on statements of respondent that the advertising contains is clear.

Table 4.31
The Indicator of Advertisement

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Theme of advertising is interesting	2	10	12	33	43	100
Percentage	2%	10%	12%	33%	43%	100%

Source: Descriptive Result of SPSS

Based on table 4.31 about the theme of advertising is interesting, 2% of respondent strongly disagree, 10% of respondent disagree, 12% of respondent neutral, 33% of respondent agree, 43% of respondent strong agree. Writer can conclude Based on statements of respondent that the theme of advertising is interesting.

Table 4.32
The Indicator of Advertisement

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Background of advertising is interesting	4	7	16	32	41	100
Percentage	4%	7%	16%	32%	41%	100%

Source: Descriptive Result of SPSS

Based on table 4.32 about the background of advertising is interesting, 4% of respondent strongly disagree, 7% of respondent disagree, 16% of respondent neutral, 32% of respondent agree, 41% of respondent strong agree. Writer can

conclude Based on statements of respondent that the background of advertising is interesting for customer.

Table 4.33
The Indicator of Advertisement

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Size of word is interesting	4	6	18	44	28	100
Percentage	4%	6%	18%	44%	28%	100%

Source: Descriptive Result of SPSS

Based on table 4.33 about the size of word is interesting, 4% of respondent strongly disagree, 6% of respondent disagree, 18% of respondent neutral, 44% of respondent agree, 28% of respondent strong agree. Writer can conclude Based on statements of respondent that the size of word of advertising is interesting for customer.

Table 4.34
The Indicator of Advertisement

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Customer like the actor/actress of the advertising	4	11	15	36	34	100
Percentage	4%	11%	15%	36%	34%	100%

Source: Descriptive Result of SPSS

Based on table 4.34 about the customer like the actor/actress of the advertising, 4% of respondent strongly disagree, 11% of respondent disagree, 15% of respondent neutral, 36% of respondent agree, 34% of respondent strong agree. Writer can conclude Based on statements of respondent that the customer like the actor/actress of the advertising.

Table 4.35
The Indicator of Advertisement

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
The display/ frequency of advertising influence customer saving decision at BTN Padang	7	7	16	40	30	100
Percentage	7%	7%	16%	40%	30%	100%

Source: Descriptive Result of SPSS

Based on table 4.35 about the display/ frequency of advertising influence customer saving decision at BTN Padang, 7% of respondent strongly disagree, 7% of respondent disagree, 16% of respondent neutral, 40% of respondent agree, 30% of respondent strong agree. Writer can conclude Based on statements of respondent that the display/ frequency of advertising influence customer saving decision at BTN Padang.

4.7.1.3 Customer Saving Decision (Y)

According to Kotler (2002:212) said that decision is a approach process of problem solving that consist of recognition of problem, searching information, some assessment of alternative, make decision to buy and behavior after buying that done by consumer. The statement of respondent about customer saving decision is described by table:

Table 4.36
The Indicator of Customer Saving Decision

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
BTN Padang is able to fulfill customer need	2	12	14	42	30	100
Percentage	2%	12%	14%	42%	30%	100%

Source: Descriptive Result of SPSS

Based on table 4.36 BTN Padang is able to fulfill customer need, 2% of respondent strongly disagree, 12% of respondent disagree, 14% of respondent neutral, 42% of respondent agree, 30% of respondent strong agree. Writer can conclude Based on statements of respondent that BTN Padang is able to fulfill customer need.

Table 4.37
The Indicator of Customer Saving Decision

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Customers seek other information before deciding to save at BTN Padang	3	14	15	30	38	100
Percentage	3%	14%	15%	30%	38%	100%

Source: Descriptive Result of SPSS

Based on table 4.37 customers seek other information before deciding to save at BTN Padang, 3% of respondent strongly disagree, 14% of respondent disagree, 15% of respondent neutral, 30% of respondent agree, 38% of respondent strong agree. Writer can conclude Based on statements of respondent that customers seek other information before deciding to save at BTN Padang.

Table 4.38
The Indicator of Customer Saving Decision

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Customers compare between BTN Padang with other bank before deciding to save the money	2	11	22	27	38	100
Percentage	2%	11%	22%	27%	38%	100%

Source: Descriptive Result of SPSS

Based on table 4.38 customers compare between BTN Padang with other bank before deciding to save the money at BTN Padang, 2% of respondent strongly disagree, 11% of respondent disagree, 22% of respondent neutral, 27% of respondent agree, 38% of respondent strong agree. Writer can conclude Based on statements of respondent that customers compare between BTN Padang with other bank before deciding to save the money at BTN Padang.

Table 4.39
The Indicator of Customer Saving Decision

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutr al	Agree	Strongly Agree	
Customers decide to save after getting clear information about BTN Padang	3	7	28	42	20	100
Percentage	3%	7%	28%	42%	20%	100%

Source: Descriptive Result of SPSS

Based on table 4.39 customers decide to save after getting clear information about BTN Padang, 3% of respondent strongly disagree, 7% of respondent disagree, 28% of respondent neutral, 42% of respondent agree, 20% of respondent strong agree. Writer can conclude Based on statements of respondent that customers decide to save after getting clear information about BTN Padang.

Table 4.40
The Indicator of Customer Saving Decision

Indicator	The Answer of Respondent					Amount
	Strongly Disagree	Disagree	Neutr al	Agree	Strongly Agree	
Customer satisfy to save the money and use the product/service of BTN Padang	1	10	17	32	40	100
Percentage	1%	10%	17%	32%	40%	100%

Source: Descriptive Result of SPSS

Based on table 4.40 customers satisfy to save the money and use the product/service of BTN Padang, 1% of respondent strongly disagree, 10% of respondent disagree, 17% of respondent neutral, 32% of respondent agree, 40% of respondent strong agree. Writer can conclude Based on statements of respondent that customers satisfy to save the money and use the product/service of BTN Padang.

4.7.2 Quantitative Analysis

4.7.2.1 Classic Assumption Test

Good regression model has to free from deviation of data which consist of multiplekoloniaritas, heteroscedassitas, autokorelasi and normalitas. The way which is used for testing classic assumption deviation are follows (Ghozali, 2001: 57-74):

b. Multiplekolinearity Test

This multiplekolinearity test is done by seen the value of variance inflation factor (VIF). The purpose of this test is to test, is in model of regression found existence of correlation between free variable and for good regression model, better does not happened correlation among free variable.

To detect there is or not it can be seen by using:

- Value of tolerance and opponent,
- Variance inflation factor.

Both of these sizes measure each free variable that explained by other free variable. Tolerance measures free variability which chosen and cannot be explained by other free variable. So the value of tolerance which lower is equal with VIF value (because VIF = 1 / tolerance) and show existence of high kolinearity. Value of Cut off is used by value of tolerance 0, 10 or equal with VIF

value above 10. If there are free variable which has tolerance value more than 0,10 value of VIF less than 10, so it can be conclude that there is no multiplekolinearity between free variable in regression model (Ghozali, 2001: 57)

Researcher gets the result of multiplecolinearity Based on SPS result. The result is:

Table 4.41
Multiplecolinearity Test

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	Service Quality	.670	1.493
	Advertisiment	.670	1.493

a. Dependent Variable: Decision of Customer Saving

Source: SPSS result

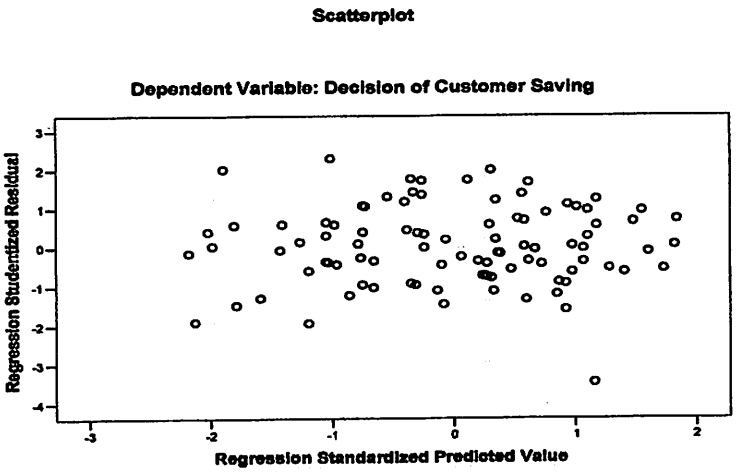
Based on coefficient tables 4.6 above indicate that value of tolerance and VIF for variable of service quality and advertisement show the same value. All value of tolerance is bigger than default value (0.10). It can be seen from the result of characteristic of multiplekoloniarity. While for the value of VIF also show less than 10. Researcher can conclude there is no multiplekoloniarity happen between independent variable with dependent variable.

c. Heteroskedastisity Test

The purpose of heteroskedastisity test is to measure unequally variance of regression model from one residual observation with other residual observation. The way to use this test is with plot graph analysis between prediction value (ZPRDCH) with its residual (SRESID). Based on characteristic of

heteroskedastisity test indicate that there is clear pattern, and also dots disseminate above and below of O number on Y ordinate . It means heteroskedastisity is not happen. The result of heteroskedastisity test can be seen from table below:

Figure 4.1
Heteroskedastisity Test



Source: SPSS result

Based on Figure 4.7 indicate the influence between service quality on customer saving decision is shown dots disseminate at randomly and also disseminate either below or under number 0 on Y ordinate irregularly and do not form certain pattern. It means there is no heterokedastisity problem happen on regression model.

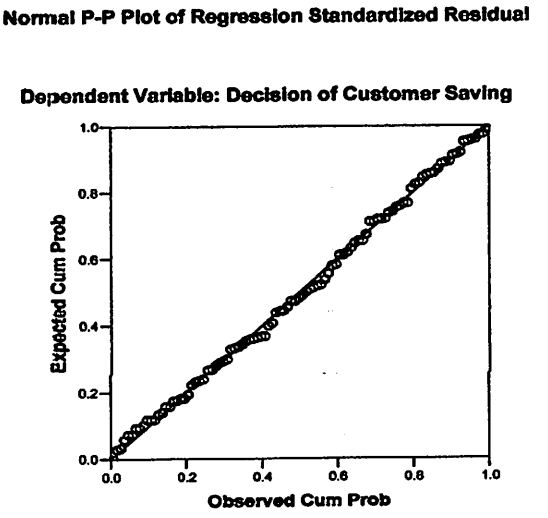
d. Normality Test

The purpose of normality test to measure the independent and dependent variable has normal distribution or not. The best regression has normal distribution or nearly with normal.

One on the way to indicated normality by looking histogram which compare between observation data with distribution nearly with normal distribution. Normal distribution will form one diagonal straight line, and data

plotting will be compared with diagonal line. The result of normality test is supported by SPSS program. The result is shown by below table:

Figure 4.2
Normality Test



4.7.2.2 Multiple Linear Analyses

The table below is the result base on calculation of doubled linear regression between service quality (X1), and advertisement (X2) on customer saving decision (Y) assisted by SPSS program.

Table 4.42

Multiple Linear Regressions

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
1	(Constant)	-3.515	4.150		-.847	.399			
	Service Quali	.211	.058	.358	3.670	.000	.553	.349	.293
	Advertisimen	.168	.048	.340	3.491	.001	.545	.334	.278

a. Dependent Variable: Decision of Customer Saving

Source: SPSS result

Y= -3.515 + 0.211 X1 + 0.168 X2

The Result of doubled regression above gives the explanation that:

a. the value of Constanta equal to -3.515, the clarification can be interpreted that the customer saving decision will not change (constant) if it's not influenced by free variable (service quality and advertisement)

b. b1 (coefficient value of regression X1) equal to 0,211 having meaning that if service quality (X1) at BTN Padang is improved, like improvement of tangible, reliability, responsiveness, empathy and assurance while other variable is constant, it mean customer decision will increase.

c. b2 (coefficient value of regression X2) equal to 0,168 having meaning that customer decision saving will be increase if BTN Padang tries to improve advertisement (X2) like improvement of Contain/message of advertising, Quality of Figure, Theme of advertising, Background of advertising, Word Size of advertising, Actors of advertising, Period of advertising.

d. Base on linear regression, the dominant factor in influencing customer decision saving is service quality. It is proven by its value of its coefficient biggest than the other (0,211).

4.7.2.3 Determination Coefficient

Table 4.43
Determination Coefficient

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.619[a]	.383	.370	3.01194

a. Predictors: (Constant), Advertisiment, Service Quality

Source: SPSS result

Percentage level of variable customer saving decision can be explained by independent variable (coefficient of determination). It is shown by value of Adjusted R Square (R2) that is equal to 0,370. The result interpreted that customer saving decision can be explained by service quality and advertisement.

4.8 Hypothesis Test Result

Hypothesis test is used to test the existence of influence of service quality and advertisement on customer decision saving. Hypothesis test is done by partial with t-test.

4.8.1 Partial Hypothesis Test

Partial test is used to know the influence or effect of service quality (X1) and advertisement (X2) on customer saving decision (Y). The Following table is the result of partial test which is processed by using SPSS program:

Table 4.44
Partial Test

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
1	(Constant)	-3.515	4.150		-.847	.399			
	Service Qua	.211	.058	.358	3.670	.000	.553	.349	.293
	Advertisime	.168	.048	.340	3.491	.001	.545	.334	.278

a. Dependent Variable: Decision of Customer Saving

Source: SPSS result

The influence of service quality on customer saving decision is shown by value of t- count. The value is 3.670 with its significant value equal to 0,000 < 0, 05. It means there is significant impact between service quality with customer saving decision (Source: Result of SPSS process). Customer decision on partial on customer decision saving BTN Padang accepted. The clarification can be interpreted customer saving decision will improve if the bank also improve service quality. It means service quality will influence customer saving decision. The explanation is suitable with Swastha (2005: 158). Swasha said that in other customer decide to buy some product, company need to improve service quality.

The Influence of advertisement on customer saving decision equal to 3.491 with its significant value equal to 0,001 < 0,05. It means there is significant impact between advertisement with customer decision on partial on customer saving decision at BTN Padang is excepted. The result can be interpreted that if BTN Padang tries to improve advertisement that will give the impact on customer saving decision. Swasha said that in other customer decide to buy some product, company need to improve advertisement

4.9 Discussion

Service quality and advertisement have significant impact on customer saving decision. It base on research result. The result can be interpreted that customer saving decision will be increase, if service quality and advertisement are also improve. (Source of: SPSS result). Base on the result researcher can take conclusion. The conclusion is the variables of service quality and advertisements are important. Service Quality represents good and bad condition level that given by BTN Padang in order to decide customer saving decision. This matter is matching with Kotler (2001: 206). Kotler said that one of factor which able to influence decision purchasing is service quality. Service quality research which given by BTN Padang shows physical evidence in fulfilling the equipments which supporting service to its client. BTN Padang's employees should show the honest attitude in other to improve customer saving decision. The Speed and flexibility of the service is given by employees to customer also effect customer saving decision. Accuracy of service process and speed according to procedure also determine on customer in saving. Assurance or guarantee also determinants in improving customer saving decision. It can be seen from ability of employees in communicating with customer. Customer will feel safe if BTN Padang also give law protection. Empathy also becomes consideration for customer in improving customer saving decision. It can be indicated from understanding of employees on customer requirement, employee's attitude in offering service, and also flexibility in conducting relationship between employees with customer. Employee's attitude in understanding on customer need can increase decision saving of customer. Employee's attitude in understanding and conducting good relationship with

customer can increase customer saving decision. Those are suitable with Parasuraman, Zeithaml and Berry research. Parasuraman, Zeithaml and Berry (1985) said that tangibles or physical evidence, reliability, responsiveness, assurance, and empathy have positive impact on customer saving decision.

Base on Result of partial test (Test t) t-count value of service quality equal 3.670 with its significant value equal 0.000 < 0.005. it means the firs hypothesis (Service quality has positive impact and significantly on customer saving decision at BTN Padang) is accepted.

Advertisement is non individual communication with a number of expense, trough mass media which is conducted by company, nonprofit company, and also individual Swastha and of Sukotjo (2002:223). Advertising will help customer to find the product. The advertisement can be shown with advertising which is displayed by company through mass media such us newspaper and also radio and television. The explanation is suitable with Kotler (2001: 206). Kotler said that advertisement can influence customer decision purchasing. Base on the result of research indicate that displayed advertisement through radio, respondent agree and strong agree counted 70, 7%. The impact of advertisement on customer decision making at BTN Padang proved with hypothesis test. The result of t-count for advertisement is equal 3.491 with its significant value equal 0.001 < 0.005. These result bases on partial test (test t). It means the second hypothesis (Advertisement has positive impact and significantly on customer saving decision at BTN Padang) is accepted. The advertisement can influence customer saving decision. Promotion through advertisement representing assessment of customer on activity of company related the way of consuming banking product to

customer. The frequency of promotion also influence customer in deciding to save their money at the bank.

CHAPTER V

CONCLUSION AND LIMITATION

5.1 Conclusion of the research

Writer can conclude base on result of research:

a. Base on partial test indicates service quality has positive impact on customer saving decision. Its mean customer saving decision improves if service quality is improved by BTN Padang.

b. Base on Partial test indicates advertisement has positive impact on customer saving decision. Its mean customer saving decision will improve if advertisement is improved by BTN Padang.

5.2 Limitation of The Research

This research like any study has some number of limitations that needs to be put in perspective. One limitation is this research only conduct at BTN Padang, not all of BTN in Indonesia, it meant the scope of this research is small. Other limitation of this research is the short time in finishing this research and difficulty to get the data/ information from company. Because of that, may information in this research is not enough and need additional information of the company. The last limitation is the limited variable of this research. The research conducts about the impact of service quality and advertisement on customer saving decision. Writer hopes the next researcher adds the variable, such us the impact of service quality and promotion on customer retention or the impact of customer satisfaction and loyal on volume of sale, etc.

5.3 Implication

a. Service quality should be improved by BTN Padang in other customer saving decision also improve. Especially for HRM performance, such us holding training and employees development

b. Advertisement in BTN Padang should be improved and more interesting in other society is attracted to save their money in BTN bank.

c. BTN Padang should improve frequencies of advertising in television and radio.

d. BTN Padang should conduct good relationship with customer and give more information to improve customer saving decision.

5.4 Suggestion for Future Research

Future research hopefully can add one or more variable which influence customer saving decision beside service quality and advertisement and conduct at various bank. Besides, future research also needs to investigate the influence of promotion and innovation on customer saving decision. The other suggestion, future research also needs to investigate the influence of service quality and advertisement on customer saving decision not only at BTN Padang in West Sumatra but also in Indonesia.

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Questioner of Research

Questioner's Guidelines

Please choose the best answer of the questions by using crossed (X) or circle sign (O).

	Identities of Respondent	
1	Gender	c.Male d.Female
2	Age	a. < 18 years old b. 18-25 years old c. 25-35 years old d. 35-45 years old e. >45 years old
3	Education	a. No Education b. Elementary school c. Junior high school d. Senior high school e. Diploma f. Bachelor degree /S1/S2
4	Occupation	a. Labour b. Trader c. Public servant (PNS) d. Student e. Other (mention) _____
5	Income	a. Rp <1.000.000 b. Rp 1.000.000-Rp 2.000.000 c. Rp 2.000.000-Rp 3.000.000 d. Rp 3.000.000-Rp 4.000.000 e. > Rp 5.000.000
6	City	_____
7	Reference in saving at BTN Padang	a. Friend b. Advertising c. Family d. Other (mention) _____
8	Saving time	a. < 1 year b. I year c. > 1 year
9	The product/service that used at BTN Padang	a. Tabungan Batara b. Tabanas Batara c. Tabungan haji Nawaitu (Batara Haji) d. TAPERUM-PNS e. Other (mention) _____

1	2	3	4	5
Strongly disagree	Disagree	Neutral	Agree	Strongly agree

Service Quality

No	Statement	Value				
1	BTN Padang has state of the Art technology	1	2	3	4	5
2	The employees of BTN Padang have neat appearance	1	2	3	4	5
3	Materials(E.g. Brochures and Statements) visually Appealing	1	2	3	4	5
4	Promises to do so by a certain time, they will do so	1	2	3	4	5
5	Customer have a problem, BTN Padang will show sincere interest in solving it	1	2	3	4	5
6	The services of BTN Padang performed right the first time	1	2	3	4	5
7	BTN Padang deliver the services on time	1	2	3	4	5
8	BTN Padang insist on Error free Records	1	2	3	4	5
9	Employees of BTN Padang tell customers when exactly the services will be performed	1	2	3	4	5
10	Employees in BTN Padang give prompt service	1	2	3	4	5
11	Employees of BTN Padang always be willing to help customers	1	2	3	4	5
12	Employees of BTN Padang never too busy to respond to customers request	1	2	3	4	5
13	Behavior of employees of BTN Padang instill confidence in customers	1	2	3	4	5
14	Customers of BTN Padang feel safe in all their transaction	1	2	3	4	5
15	Employees of BTN Padang consistently be courteous with customers	1	2	3	4	5
16	Employees of BTN Padang have the knowledge to answer customers questions	1	2	3	4	5
17	Employees of BTN Padang give customers individual attention	1	2	3	4	5
18	The operation hours of the BTN Padang be convenient	1	2	3	4	5
19	Employees of BTN Padang give their customers personal attention	1	2	3	4	5
20	BTN Padang has a customer's best interest at heart	1	2	3	4	5
21	Employees of BTN Padang understand the specific needs of their customers	1	2	3	4	5
22	BTN Padang competitive interest rates	1	2	3	4	5

1	2	3	4	5
Strongly disagree	Disagree	Neutral	Agree	Strongly agree

Advertisement

No	Statement	Value				
1	I have seen advertising of BTN Padang on television	1	2	3	4	5
2	I have listened advertising BTN Padang at radio	1	2	3	4	5
3	I have read advertising BTN Padang at mass media (newspaper/pamphlet, etc)	1	2	3	4	5
4	The contain of advertising is interesting	1	2	3	4	5
5	Theme of advertising is interesting	1	2	3	4	5
6	Background of advertising is interesting	1	2	3	4	5
7	Size of word is interesting	1	2	3	4	5
8	I like the actor/actress of the advertising	1	2	3	4	5
9	The display frequency of advertising influence me to save the money at BTN Padang	1	2	3	4	5

Customer Saving Decision

No	Statement	Skor				
1	Bank BTN Padang is able to fulfill my need	1	2	3	4	5
2	I searched other information before deciding to save at BTN Padang	1	2	3	4	5
3	I compared between BTN Padang with other bank before deciding to save the money	1	2	3	4	5
4	I decided to save the money after getting clear information about BTN Padang.	1	2	3	4	5
5	I satisfy to save the money and use the product/service of BTN Padang	1	2	3	4	5

THANK YOU

Sincerely

(Wahyu Erdalina)

1	2	3	4	5
Sangat tidak setuju	Tidak setuju	Netral	Setuju	Sangat setuju

MUTU PELAYANAN

No	Pernyataan Penilaian	Skor				
1	BTN Padang memiliki peralatan dan teknologi yang terbaru (mutakhir)	1	2	3	4	5
2	Fasilitas fisik BTN Padang menarik secara visual	1	2	3	4	5
3	Karyawan BTN Padang berpenampilan rapi	1	2	3	4	5
4	Materi-materi berkaitan dengan layanan BTN Padang (seperti pamflet atau pernyataan) menarik secara visual	1	2	3	4	5
5	Bila BTN Padang berjanji untuk melakukan sesuatu pada waktu yang ditentukan, BTN Padang akan menepatinya	1	2	3	4	5
6	Sewaktu Saya memiliki masalah, BTN Padang sungguh-sungguh berusaha membantu memecahkannya	1	2	3	4	5
7	BTN Padang memberikan layanannya secara tepat sejak awal	1	2	3	4	5
8	BTN Padang menyediakan layanannya sesuai dengan waktu yang dijanjikan	1	2	3	4	5
9	BTN Padang selalu mengupayakan catatan (records) yang bebas dari kesalahan	1	2	3	4	5
10	Karyawan BTN Padang memberitahu Saya kapan pastinya layanan akan diberikan	1	2	3	4	5
11	Karyawan BTN Padang melayani Saya dengan cepat	1	2	3	4	5
12	Karyawan BTN Padang selalu bersedia membantu Saya	1	2	3	4	5
13	Karyawan BTN Padang tidak pernah terlalu sibuk untuk merespons permintaan pelanggan	1	2	3	4	5
14	Perilaku para karyawan BTN Padang mampu membuat para pelanggan mempercayai mereka	1	2	3	4	5
15	Saya merasa aman dalam bertransaksi dengan BTN Padang	1	2	3	4	5
16	Para karyawan BTN Padang secara konsisten bersikap sopan terhadap para Saya	1	2	3	4	5
17	Karyawan BTN Padang memiliki pengetahuan memadai untuk menjawab pertanyaan-pertanyaan Saya	1	2	3	4	5
18	BTN Padang memberikan perhatian individual kepada Saya	1	2	3	4	5
19	BTN Padang memiliki jam operasi yang nyaman bagi semua pelanggan.	1	2	3	4	5
20	BTN Padang memiliki karyawan yang memberikan perhatian personal kepada Saya	1	2	3	4	5
21	BTN Padang mengutamakan kepentingan Saya.	1	2	3	4	5
22	Karyawan BTN Padang memahami kebutuhan spesifik Saya	1	2	3	4	5

1	2	3	4	5
Sangat tidak setuju	Tidak setuju	Netral	Setuju	Sangat setuju

Periklanan

No	Pernyataan Penilaian	Skor				
1	Saya pernah melihat iklan BTN Padang di Televisi	1	2	3	4	5
2	Saya pernah mendengar iklan BTN Padang di Radio	1	2	3	4	5
3	Saya pernah melihat iklan BTN Padang di Surat Kabar (Koran/pamphlet, dll)	1	2	3	4	5
4	isi atau pesan yang disampaikan dalam iklan BTN Padang jelas	1	2	3	4	5
5	tema dalam iklan tersebut menarik	1	2	3	4	5
6	latarbelakang iklan tersebut menarik	1	2	3	4	5
7	ukuran tulisan pada iklan BTN Padang tersebut menarik	1	2	3	4	5
8	Saya menyukai actor/aktris dari iklan tersebut	1	2	3	4	5
9	periode penayangan/frekuensi iklan BTN Padang mempengaruhi Saya untuk memutuskan menabung di BTN Padang	1	2	3	4	5

KEPUTUSAN MENABUNG

no	**Pernyataan penilaian**	**Skor**				
1	Bank BTN Padang mampu memenuhi apa yang Saya butuhkan	1	2	3	4	5
2	Saya sering mencari informasi lain sebelum memutuskan untuk menabung di BTN Padang.	1	2	3	4	5
3	Saya membandingkan BTN Padang dengan Bank lain sebelum memutuskan menabung di BTN Padang.	1	2	3	4	5
4	Saya telah memutuskan untuk menabung di BTN Padang setelah mendapatkan informasi yang jelas.	1	2	3	4	5
5	Saya merasa puas menabung/menggunakan produk/jasa dari BTN Padang	1	2	3	4	5

TERIMA KASIH

Hormat kami

(Wahyu Erdalina)

KUISIONER PENELITIAN

PETUNJUK PENGISIAN QUISIONER

Silakan menyilang (X) atau melingkar (O) jawaban yang paling tepat pada pertanyaan/pernyataan berikut.

Identitas Responden

1	Jenis Kelamin	a.Laki-laki b.Perempuan
2	Umur	a. < 18 tahun b. 18-25 tahun c. 25-35 tahun d. 35-45 tahun e. >45 tahun
3	Pendidikan	a. Tidak Sekolah b. SD c. SLTP d. SLTA e. Diploma f. S1/S2
4	Pekerjaan	a. buruh/petan b. Pedagang/wirasuasta c. PNS d. mahasiswa e. lainnya (sebutkan) _____
5	Pendapatan	a. Rp <1.000.000 b. Rp 1.000.000-Rp 2.000.000 c. Rp 2.000.000-Rp 3.000.000 d. Rp 3.000.000-Rp 4.000.000 e. diatas Rp 5.000.000 (> Rp 5.000.000)
6	Kota asal	_____
7	Referensi keputusan menabung di BTN Padang	a. teman b. periklanan c. keluarga d. lainya (sebutkan) _____
8	Lama menabung	a. kurang dari 1 tahun b. I tahun c. lebih dari 1 tahun
9	Produk/jasa yang digunakan di BTN Padang	a. Tabungan Batara b. Tabanas Batara c. Tabungan haji Nawaitu (Batara Haji) d. TAPERUM-PNS e. lainya (sebutkan) _____

DATA RESULT OF RESEARCH

No. Resp.	Mutu Pelayanan																						Jumlah
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	
1	4	2	4	4	4	3	3	3	4	4	4	4	5	2	4	4	4	4	4	4	4	4	82
2	2	4	2	4	2	3	3	3	4	2	4	4	2	4	4	2	4	4	4	4	5	4	74
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DATA RESULT OF RESEARCH

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DATA RESULT OF RESEARCH

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59	5	5	5	4	5	24
60	4	5	5	3	5	22
61	5	5	5	5	5	25
62	5	5	5	5	5	25

63	5	5	5	4	5	24
64	5	5	5	3	5	23
65	3	3	4	4	4	18
66	3	4	3	4	4	18
67	4	4	3	3	5	19
68	4	4	5	4	5	22
69	2	4	2	4	4	16
70	5	5	2	2	5	19
71	5	5	5	5	2	22
72	4	5	5	5	5	24
73	4	5	4	5	5	23
74	4	5	4	4	4	21
75	4	4	5	5	4	22
76	4	4	4	3	2	17
77	4	4	4	4	2	18
78	2	3	2	3	4	14
79	4	5	4	5	3	21
80	4	4	5	3	5	21
81	2	4	2	4	4	16
82	2	3	5	4	3	17
83	4	2	2	4	5	17
84	5	5	3	2	5	20
85	5	5	5	4	2	21
86	4	4	4	4	3	19
87	4	5	4	4	4	21
88	1	3	5	4	5	18
89	5	2	2	4	5	18
90	4	5	5	1	2	17
91	4	4	4	3	3	18
92	4	4	5	4	5	22
93	5	5	5	5	5	25
94	3	5	5	5	5	23
95	4	5	5	4	5	23
96	5	5	5	4	5	24
97	1	3	5	4	5	18
98	5	2	2	5	5	19
99	5	5	1	3	5	19
100	5	5	5	4	2	21

Output Validities and Reliabilities Test
Service Quality

Reliability

Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded[a]	0	.0
	Total	100	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.794	22

Item Statistics

	Mean	Std. Deviation	N
Item 1	3.5200	.70324	100
Item 2	3.2100	.64031	100
Item 3	3.4400	.49889	100
Item 4	3.4300	.63968	100
Item 5	3.5000	.71774	100
Item 6	3.3600	.90476	100
Item 7	3.0800	.90654	100
Item 8	3.4400	.57419	100
Item 9	3.1100	.79003	100
Item 10	3.2300	.44620	100
Item 11	3.2600	.64542	100
Item 12	3.4100	.65281	100
Item 13	3.3200	.52953	100
Item 14	3.4300	.49757	100
Item 15	2.9600	.70953	100
Item 16	2.7700	.95193	100
Item 17	2.8800	.99778	100
Item 18	2.9400	.89691	100
Item 19	2.8800	1.00785	100
Item 20	2.9100	.94383	100
Item 21	2.9800	1.02474	100
Item 22	2.8300	.82945	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Item 1	66.3700	52.195	.247	.796
Item 2	66.6800	49.614	.447	.782
Item 3	66.4500	48.816	.716	.774
Item 4	66.4600	48.998	.519	.778
Item 5	66.3900	52.139	.355	.797
Item 6	66.5300	45.666	.619	.768
Item 7	66.8100	45.105	.668	.764
Item 8	66.4500	47.664	.765	.769
Item 9	66.7800	45.448	.750	.762
Item 10	66.6600	50.368	.551	.781
Item 11	66.6300	48.821	.534	.777
Item 12	66.4800	48.010	.622	.773
Item 13	66.5700	50.066	.495	.781
Item 14	66.4600	49.483	.618	.777
Item 15	66.9300	47.015	.672	.769
Item 16	67.1200	50.834	.317	.798
Item 17	67.0100	55.343	.315	.820
Item 18	66.9500	50.068	.251	.792
Item 19	67.0100	53.505	.313	.813
Item 20	66.9800	51.434	.281	.801
Item 21	66.9100	52.972	.246	.811
Item 22	67.0600	50.703	.226	.793

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
69.8900	54.058	7.35245	22

Output Validities and Reliabilities Test
PERIKLANAN

Reliability

Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded[a]	0	.0
	Total	100	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.876	9

Item Statistics

	Mean	Std. Deviation	N
Item 1	3.5200	.70324	100
Item 2	3.2100	.64031	100
Item 3	3.4400	.49889	100
Item 4	3.4300	.63968	100
Item 5	3.5000	.71774	100
Item 6	3.3600	.90476	100
Item 7	3.0800	.90654	100
Item 8	3.4400	.57419	100
Item 9	3.1100	.79003	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Item 1	26.5700	18.712	.310	.888
Item 2	26.8800	18.551	.386	.880
Item 3	26.6500	17.745	.737	.858
Item 4	26.6600	17.237	.649	.860
Item 5	26.5900	18.547	.328	.887
Item 6	26.7300	14.401	.855	.837
Item 7	27.0100	15.040	.744	.850
Item 8	26.6500	17.058	.781	.852
Item 9	26.9800	15.030	.888	.835

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
30.0900	21.093	4.59269	9

Output Validities and Reliabilities Test
KEPUTUSAN MENABUNG

Reliability

Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded[a]	0	.0
	Total	100	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.627	5

Item Statistics

	Mean	Std. Deviation	N
Item 1	3.5200	.70324	100
Item 2	3.2100	.64031	100
Item 3	3.4400	.49889	100
Item 4	3.4300	.63968	100
Item 5	3.5000	.71774	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Item 1	13.5800	2.650	.449	.537
Item 2	13.8900	3.695	.272	.731
Item 3	13.6600	3.136	.445	.556
Item 4	13.6700	2.385	.697	.400
Item 5	13.6000	2.727	.392	.569

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
17.1000	4.172	2.04248	5

HASIL UJI MULTIKOLINEARITAS

Regression

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	Advertisiment, Service Quality[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: Decision of Customer Saving

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	Service Quality	.670	1.493
	Advertisiment	.670	1.493

a. Dependent Variable: Decision of Customer Saving

Collinearity Diagnostics[a]

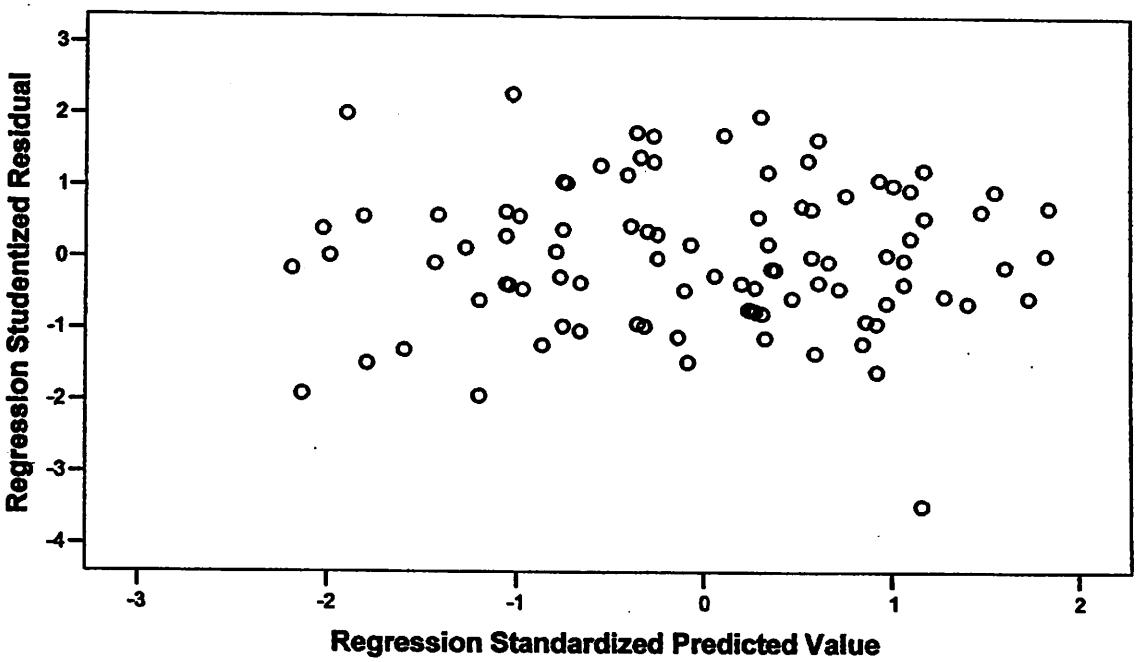
Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	Service Quality	Advertisiment
1	1	2.955	1.000	.00	.00	.01
	2	.042	8.356	.03	.01	.75
	3	.002	35.960	.97	.99	.25

a. Dependent Variable: Decision of Customer Saving

HASIL UJI HETEROSKEDASTISITAS

Scatterplot

Dependent Variable: Decision of Customer Saving



HASIL ANALISIS REGRESI LINEAR BERGANDA

Regression

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	Advertisiment, Service Quality[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: Decision of Customer Saving

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.619[a]	.383	.370	3.01194

a. Predictors: (Constant), Advertisiment, Service Quality

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	546.680	2	273.340	30.131	.000[a]
	Residual	879.960	97	9.072		
	Total	1426.640	99			

a. Predictors: (Constant), Advertisiment, Service Quality

b. Dependent Variable: Decision of Customer Saving

Coefficients[a]

lel		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
	(Constant)	-3,515	4.150		-.847	.399			
	Service Quality	.211	.058	.358	3.670	.000	.553	.349	.293
	Advertisiment	.168	.048	.340	3.491	.001	.545	.334	.278

· Dependent Variable: Decision of Customer Saving

HASIL ANALISIS DESKRIPTIF
VARIABEL KUALITAS PELAYANAN

Frequencies

Frequency Table

Item 1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	3	3.0	3.0	3.0
	Disagree	9	9.0	9.0	12.0
	Netral	19	19.0	19.0	31.0
	Agree	46	46.0	46.0	77.0
	Strongly Agree	23	23.0	23.0	100.0
	Total	100	100.0	100.0	

Item 2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	2.0	2.0	2.0
	Disagree	9	9.0	9.0	11.0
	Netral	24	24.0	24.0	35.0
	Agree	42	42.0	42.0	77.0
	Strongly Agree	23	23.0	23.0	100.0
	Total	100	100.0	100.0	

Item 3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	1.0	1.0	1.0
	Disagree	10	10.0	10.0	11.0
	Netral	29	29.0	29.0	40.0
	Agree	39	39.0	39.0	79.0
	Strongly Agree	21	21.0	21.0	100.0
	Total	100	100.0	100.0	

Item 4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	1.0	1.0	1.0
	Disagree	6	6.0	6.0	7.0
	Netral	26	26.0	26.0	33.0
	Agree	51	51.0	51.0	84.0
	Strongly Agree	16	16.0	16.0	100.0
	Total	100	100.0	100.0	

Item 5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	7	7.0	7.0	7.0
	Netral	21	21.0	21.0	28.0
	Agree	46	46.0	46.0	74.0
	Strongly Agree	26	26.0	26.0	100.0
	Total	100	100.0	100.0	

Item 6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	1.0	1.0	1.0
	Disagree	4	4.0	4.0	5.0
	Netral	29	29.0	29.0	34.0
	Agree	50	50.0	50.0	84.0
	Strongly Agree	16	16.0	16.0	100.0
	Total	100	100.0	100.0	

Item 7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	2.0	2.0	2.0
	Disagree	2	2.0	2.0	4.0
	Netral	29	29.0	29.0	33.0
	Agree	51	51.0	51.0	84.0
	Strongly Agree	16	16.0	16.0	100.0
	Total	100	100.0	100.0	

Item 8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	4	4.0	4.0	4.0
	Netral	25	25.0	25.0	29.0
	Agree	55	55.0	55.0	84.0
	Strongly Agree	16	16.0	16.0	100.0
	Total	100	100.0	100.0	

Item 9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	1.0	1.0	1.0
	Disagree	5	5.0	5.0	6.0
	Netral	22	22.0	22.0	28.0
	Agree	62	62.0	62.0	90.0
	Strongly Agree	10	10.0	10.0	100.0
	Total	100	100.0	100.0	

Item 10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	2.0	2.0	2.0
	Disagree	5	5.0	5.0	7.0
	Netral	25	25.0	25.0	32.0
	Agree	57	57.0	57.0	89.0
	Strongly Agree	11	11.0	11.0	100.0
	Total	100	100.0	100.0	

Item 11

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	1.0	1.0	1.0
	Disagree	7	7.0	7.0	8.0
	Netral	24	24.0	24.0	32.0
	Agree	61	61.0	61.0	93.0
	Strongly Agree	7	7.0	7.0	100.0
	Total	100	100.0	100.0	

Item 12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	5	5.0	5.0	5.0
	Netral	24	24.0	24.0	29.0
	Agree	62	62.0	62.0	91.0
	Strongly Agree	9	9.0	9.0	100.0
	Total	100	100.0	100.0	

Item 13

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	1.0	1.0	1.0
	Disagree	5	5.0	5.0	6.0
	Netral	20	20.0	20.0	26.0
	Agree	55	55.0	55.0	81.0
	Strongly Agree	19	19.0	19.0	100.0
	Total	100	100.0	100.0	

Item 14

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	3	3.0	3.0	3.0
	Disagree	5	5.0	5.0	8.0
	Netral	21	21.0	21.0	29.0
	Agree	57	57.0	57.0	86.0
	Strongly Agree	14	14.0	14.0	100.0
	Total	100	100.0	100.0	

Item 15

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	1.0	1.0	1.0
	Disagree	6	6.0	6.0	7.0
	Netral	25	25.0	25.0	32.0
	Agree	52	52.0	52.0	84.0
	Strongly Agree	16	16.0	16.0	100.0
	Total	100	100.0	100.0	

Item 16

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	9	9.0	9.0	9.0
	Netral	23	23.0	23.0	32.0
	Agree	52	52.0	52.0	84.0
	Strongly Agree	16	16.0	16.0	100.0
	Total	100	100.0	100.0	

Item 17

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	2.0	2.0	2.0
	Disagree	6	6.0	6.0	8.0
	Netral	24	24.0	24.0	32.0
	Agree	49	49.0	49.0	81.0
	Strongly Agree	19	19.0	19.0	100.0
	Total	100	100.0	100.0	

Item 18

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	3	3.0	3.0	3.0
	Disagree	8	8.0	8.0	11.0
	Netral	20	20.0	20.0	31.0
	Agree	49	49.0	49.0	80.0
	Strongly Agree	20	20.0	20.0	100.0
	Total	100	100.0	100.0	

Item 19

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	2.0	2.0	2.0
	Disagree	9	9.0	9.0	11.0
	Netral	27	27.0	27.0	38.0
	Agree	46	46.0	46.0	84.0
	Strongly Agree	16	16.0	16.0	100.0
	Total	100	100.0	100.0	

Item 20

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	3	3.0	3.0	3.0
	Netral	26	26.0	26.0	29.0
	Agree	49	49.0	49.0	78.0
	Strongly Agree	22	22.0	22.0	100.0
	Total	100	100.0	100.0	

Item 21

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	2.0	2.0	2.0
	Disagree	9	9.0	9.0	11.0
	Netral	16	16.0	16.0	27.0
	Agree	51	51.0	51.0	78.0
	Strongly Agree	22	22.0	22.0	100.0
	Total	100	100.0	100.0	

Item 22

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	3	3.0	3.0	3.0
	Disagree	8	8.0	8.0	11.0
	Netral	23	23.0	23.0	34.0
	Agree	47	47.0	47.0	81.0
	Strongly Agree	19	19.0	19.0	100.0
	Total	100	100.0	100.0	

HASIL ANALISIS DESKRIPTIF
VARIABEL PERIKLANAN

Frequencies

Frequency Table

Item 1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	4	4.0	4.0	4.0
	Disagree	10	10.0	10.0	14.0
	Netral	13	13.0	13.0	27.0
	Agree	42	42.0	42.0	69.0
	Strongly Agree	31	31.0	31.0	100.0
	Total	100	100.0	100.0	

Item 2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	3	3.0	3.0	3.0
	Disagree	13	13.0	13.0	16.0
	Netral	12	12.0	12.0	28.0
	Agree	36	36.0	36.0	64.0
	Strongly Agree	36	36.0	36.0	100.0
	Total	100	100.0	100.0	

Item 3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	6	6.0	6.0	6.0
	Disagree	11	11.0	11.0	17.0
	Netral	20	20.0	20.0	37.0
	Agree	28	28.0	28.0	65.0
	Strongly Agree	35	35.0	35.0	100.0
	Total	100	100.0	100.0	

Item 4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	6	6.0	6.0	6.0
	Disagree	10	10.0	10.0	16.0
	Netral	18	18.0	18.0	34.0
	Agree	47	47.0	47.0	81.0
	Strongly Agree	19	19.0	19.0	100.0
	Total	100	100.0	100.0	

Item 5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	2.0	2.0	2.0
	Disagree	10	10.0	10.0	12.0
	Netral	12	12.0	12.0	24.0
	Agree	33	33.0	33.0	57.0
	Strongly Agree	43	43.0	43.0	100.0
	Total	100	100.0	100.0	

Item 6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	4	4.0	4.0	4.0
	Disagree	7	7.0	7.0	11.0
	Netral	16	16.0	16.0	27.0
	Agree	32	32.0	32.0	59.0
	Strongly Agree	41	41.0	41.0	100.0
	Total	100	100.0	100.0	

Item 7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	4	4.0	4.0	4.0
	Disagree	6	6.0	6.0	10.0
	Netral	18	18.0	18.0	28.0
	Agree	44	44.0	44.0	72.0
	Strongly Agree	28	28.0	28.0	100.0
	Total	100	100.0	100.0	

Item 8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	4	4.0	4.0	4.0
	Disagree	11	11.0	11.0	15.0
	Netral	15	15.0	15.0	30.0
	Agree	36	36.0	36.0	66.0
	Strongly Agree	34	34.0	34.0	100.0
	Total	100	100.0	100.0	

Item 9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	7	7.0	7.0	7.0
	Disagree	7	7.0	7.0	14.0
	Netral	16	16.0	16.0	30.0
	Agree	40	40.0	40.0	70.0
	Strongly Agree	30	30.0	30.0	100.0
	Total	100	100.0	100.0	

HASIL ANALISIS DESKRIPTIF
VARIABEL KEPUTUSAN MENABUNG

Frequencies

Frequency Table

Item 1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	2.0	2.0	2.0
	Disagree	12	12.0	12.0	14.0
	Netral	14	14.0	14.0	28.0
	Agree	42	42.0	42.0	70.0
	Strongly Agree	30	30.0	30.0	100.0
	Total	100	100.0	100.0	

Item 2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	3	3.0	3.0	3.0
	Disagree	14	14.0	14.0	17.0
	Netral	15	15.0	15.0	32.0
	Agree	30	30.0	30.0	62.0
	Strongly Agree	38	38.0	38.0	100.0
	Total	100	100.0	100.0	

Item 3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	2.0	2.0	2.0
	Disagree	11	11.0	11.0	13.0
	Netral	22	22.0	22.0	35.0
	Agree	27	27.0	27.0	62.0
	Strongly Agree	38	38.0	38.0	100.0
	Total	100	100.0	100.0	

Item 4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	3	3.0	3.0	3.0
	Disagree	7	7.0	7.0	10.0
	Netral	28	28.0	28.0	38.0
	Agree	42	42.0	42.0	80.0
	Strongly Agree	20	20.0	20.0	100.0
	Total	100	100.0	100.0	

Item 5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	1.0	1.0	1.0
	Disagree	10	10.0	10.0	11.0
	Netral	17	17.0	17.0	28.0
	Agree	32	32.0	32.0	60.0
	Strongly Agree	40	40.0	40.0	100.0
	Total	100	100.0	100.0	

Tabel r

N	Taraf Signif		N	Taraf Signif		N	Taraf Signif	
	5%	1%		5%	1%		5%	1%
3	0,997	0,999	27	0,381	0,487	55	0,266	0,345
4	0,950	0,990	28	0,374	0,478	60	0,254	0,330
5	0,878	0,959	29	0,387	0,470	65	0,244	0,317
6	0,811	0,917	30	0,361	0,463	70	0,235	0,306
7	0,754	0,874	31	0,355	0,458	75	0,227	0,296
8	0,707	0,834	32	0,349	0,449	80	0,220	0,288
9	0,688	0,798	33	0,344	0,442	85	0,213	0,278
10	0,632	0,765	34	0,339	0,436	90	0,207	0,270
11	0,602	0,735	35	0,334	0,430	95	0,202	0,263
12	0,576	0,708	36	0,329	0,424	100	0,195	0,256
13	0,553	0,664	37	0,325	0,410	125	0,176	0,230
14	0,532	0,661	38	0,320	0,413	150	0,159	0,210
15	0,514	0,641	39	0,316	0,408	175	0,418	0,194
16	0,497	0,623	40	0,312	0,403	200	0,138	0,181
17	0,482	0,606	41	0,308	0,398	300	0,113	0,148
18	0,468	0,590	42	0,304	0,393	400	0,098	0,128
19	0,458	0,575	43	0,301	0,389	500	0,088	0,115
20	0,444	0,581	44	0,297	0,354	600	0,080	0,105
21	0,433	0,549	45	0,294	0,380	700	0,074	0,097
22	0,423	0,537	46	0,291	0,378	800	0,070	0,091
23	0,413	0,526	47	0,288	0,372	900	0,065	0,086
24	0,404	0,515	48	0,284	0,368	1000	0,062	0,081
25	0,396	0,505	49	0,281	0,364			
26	0,388	0,496	50	0,279	0,361			

Sumber : Sugiyono (1999). Metodologi Penelitian Bisnis. Bandung : Alfabeta

DAFTAR RIWAYAT HIDUP

Nama	:WAHYU ERDALINA
Tempat/ Tanggal Lahir	:Pinang/ 16 April 1989
Jenis Kelamin	:Perempuan
Kewarganegaraan	:Indonesia
Alamat	:Pauh Kambar, Jln. Syeah Burhanuddin No 39,
Pariaman	

Riwayat Pendidikan

- SD Negeri 1 Gunung Basi Nan Sabaris Tahun 1994-2000
- MTsN Pauh Kambar Nan Sabaris Tahun 2000-2003
- SMA Negeri Nan Sabaris Tahun 2003-2006

- LBI Course Tahun 2001-2003
- REC Course Tahun 2004-2005
- ACE Course Tahun 2005-2006

Riwayat Organisasi

- Bendahara Umum Sanggar Seni Riak Galombang, Pauh Kamba
- Bendahara PUSKAJI (FSI) FE. Unand 2008
- Seksi Kesenian Remiska Kec. Nan Sabaris