




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

*Thesis*

**WAHYU ERDALINA  
06152021**

*Proposed as a partial requirement to obtain Bachelor Degree*

**MANAGEMENT DEPARTMENT  
ECONOMICS FACULTY  
ANDALAS UNIVERSITY  
Padang, August 2010**

	No. Alumni Universitas	WAHYU ERDALINA	No. Alumni Fakultas
	a) Tempat / tanggal lahir: Pinang/ 16 April 1989 b) Nama Orang Tua: Rusdi c) Fakultas: Ekonomi 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)

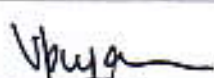
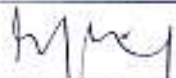
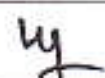
*Skripsi SI oleh: Wahyu Erdalina. Advisor DR. Vera Pujani, SE, MM, Tech*

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 dipertabahkan 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 Syarif, 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
No. Alumni Universitas	Nama	Tanda Tangan



## 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.

## 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.



## References

- Hennig-Thurau, Torsten and Alexander Klee. 1997, The Impact of Customer Satisfaction and Relationship Quality on Customer Retention: A Critical Reassessment and Model Development, *Psychology & Marketing Journal*, Vol. 14(8):737-764.
- Kotler, Philip. 2001, *Marketing management: Analyzing, Planning, Implementing and Controlling*, Jilid I, Erlangga, Jakarta.
- Kotler, P.2000. *Marketing Management the Millennium Edition*, Prentice hall International, Inc, Upper Saddle River, New jersey.
- Nasir Ibrahim, M. 2007. Analisis Pengaruh Media Iklan Terhadap Pengambilan Keputusan Membeli Air Minum Dalam Kemasan Merek Aqua Pada Masyarakat Kota Palembang. *Jurnal Manajemen & Bisnis Sriwijaya* Vol. 5, No 9 Juni Alfa Beta, Jakarta
- Nelson Oly Ndubisi. 2004, service marketing: are perception of service quality predictors of behavioral intention?the banking industry perspective. *Journal of Commercial Banking and Finance*, Volume 3.
- Parasuraman, A, V. Zeithaml, and Berry L.L. 1988 SERQUAL: A multipleple-item scale for measuring customer perception of service quality, *journal of retailing*, volum 04, number 1.
- Sekaran, Uma. 2006, *Research method for business*, Jakarta, Selemba empat
- Schiffman and Kanuk. 2004. *Consumer Behaviour*. New York: Prentice Hall Intenational, Inc
- Stanton, William J., 2000, *Prinsip Pemasaran*, Jilid 2, Edisi 7, Erlangga, Jakarta.
- Swastha, Basu. 2002, *Azas-azas Marketing*, Liberty, Yogyakarta.