

BAB V

PENUTUP

5.1 Kesimpulan

Berdasarkan pada hasil analisis regresi linier berganda (*multiple regression*) yang telah dilakukan pada penelitian ini, didapat persamaan regresi sebagai berikut: $Y = 0,356 X1 + 0,265 X2 + 0,360 X3 + 0,387 X4 + 0,705 X5$ Dari persamaan regresi tersebut dapat diketahui bahwa koefisien dari persamaan regresi adalah positif.

Hasil analisis diperoleh bahwa variabel *Reliability* (X1) memiliki koefisien regresi sebesar 0,356 nilai t hitung sebesar 2,643 dengan tingkat signifikansi 0,018 (< 0.05). *Responsiveness* (X2) memiliki koefisien regresi sebesar 0,265 nilai t hitung sebesar 2,395 dengan tingkat signifikansi 0,029 (< 0.05). *Empathy* (X3) memiliki koefisien regresi sebesar 0,360 nilai thitung sebesar 2,671 dengan tingkat signifikansi 0,017 (< 0.05). *Assurance* (X4) memiliki koefisien regresi sebesar 0,387 nilai t hitung sebesar 2,882 dengan tingkat signifikansi 0,012 (< 0.05). *Tangibel* (X5) memiliki koefisien regresi sebesar 0,705 nilai t hitung sebesar 10,013 dengan tingkat signifikansi 0,000 (< 0.05). Dari seluruh variabel menunjukkan bahwa Semakin tinggi tingkat *Reliability*, *Responsiveness*, *Empathy*, *Assurance* dan *tangible*, maka semakin tinggi kepuasan nasabah.

Nilai Adjusted R square diperoleh sebesar 0,539. Hal ini berarti bahwa 53,9% kepuasan nasabah (Y) dapat dijelaskan oleh variabel *Reliability* (X1), *Responsiveness* (X2), *Empathy* (X3), *Assurance* (X4), dan *Tangibel*

(X5). Sedangkan 46,1 % dapat dijelaskan oleh sebab-sebab lain yang tidak diteliti dalam penelitian ini.

5.2 Keterbatasan Penelitian

Penelitian ini juga masih memiliki keterbatasan-keterbatasan. Dengan keterbatasan ini, diharapkan dapat dilakukan perbaikan untuk penelitian yang akan datang. Adapun keterbatasan dalam penelitian ini adalah hanya memfokuskan pada 5 dimensi kualitas pelayanan yang terdiri dari *reliability*, *responsiveness*, *emphaty*, *assurance* dan *tangible*. Sedangkan seluruh variabel independen tersebut hanya dapat mempengaruhi variabel dependen kepuasan konsumen sebesar 53,9% . Dan sisanya sebesar 46,1% dipengaruhi oleh variabel lain selain variabel independen dalam penelitian ini.

5.3 Saran

Untuk penelitian yang akan datang disarankan untuk menambah variabel independen lainnya selain, kehandalan (*reliability*), daya tanggap (*responsiveness*), kepedulian (*emphaty*), jaminan (*assurance*), dan bukti fisik (*tangible*) yang tentunya dapat mempengaruhi variabel dependen kepuasan konsumen misalnya, efisiensi pelayanan dan efektifitas pelayanan, agar lebih melengkapi penelitian ini karena masih ada variabel-variabel independen lain di luar penelitian ini yang mungkin bisa mempengaruhi kepuasan konsumen.

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LAMPIRAN

Uji Reliabilitas

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Reliability	100	2,00	5,00	3,6480	,82001
Responsiveness	100	2,00	5,00	3,7575	,81530
Empathy	100	2,00	4,83	3,5500	,71989
Assurance	100	2,00	5,00	3,6425	,80187
Tangible	100	2,25	5,00	3,6500	,65327
Kepuasan	100	2,00	5,00	3,5900	,71732
Valid N (listwise)	100				

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
,861	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x1	14,6800	11,452	,627	,845
x2	14,5300	10,514	,709	,825
x3	14,6100	10,786	,732	,819
x4	14,4900	11,586	,682	,833
x5	14,6500	11,321	,652	,839

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
,812	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x6	11,3900	6,261	,664	,749
x7	11,3500	6,452	,623	,768
x8	11,2100	6,289	,658	,752
x9	11,1400	6,425	,581	,789

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
,822	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x10	17,8100	12,176	,764	,753
x11	17,7700	12,765	,695	,770
x12	17,8100	13,065	,654	,779
x13	17,8500	13,826	,598	,792
x14	17,6300	12,437	,714	,765
x15	17,6300	16,235	,370	,877

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
,803	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x16	10,9900	5,909	,666	,728
x17	10,9000	6,515	,567	,776
x18	10,9100	5,982	,637	,743
x19	10,9100	6,265	,597	,763

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
,641	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x20	10,9100	6,608	,440	,783
x21	10,8900	3,493	,582	,719
x22	10,9800	3,474	,573	,725
x23	11,0200	4,141	,427	,738

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
,715	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x24	10,7900	4,834	,548	,623
x25	10,8100	4,034	,703	,715
x26	10,7700	5,048	,640	,658
x27	10,7100	6,370	,419	,821

NPar Tests

One-Sample Kolmogorov-Smirnov Test

		Reliability	Responsiveness	Empathy	Assurance	Tangible	Kepuasan
N		100	100	100	100	100	100
Normal Parameters ^{a,b}	Mean	3,6480	3,7575	3,5500	3,6425	3,6500	3,5900
	Std. Deviation	,82001	,81530	,71989	,80187	,65327	,71732
Most Extreme Differences	Absolute	,080	,127	,083	,106	,144	,101
	Positive	,059	,074	,070	,081	,086	,080
	Negative	-,080	-,127	-,083	-,106	-,144	-,101
Kolmogorov-Smirnov Z		,804	1,271	,831	1,057	1,439	1,012
Asymp. Sig. (2-tailed)		,537	,079	,495	,214	,052	,257

a. Test distribution is Normal.

b. Calculated from data.

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	Tangible, Reliability, Empathy, Assurance, Responsiveness		Enter

a. All requested variables entered.

b. Dependent Variable: Kepuasan

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	Reliability	,212	4,708
	Responsiveness	,216	4,622
	Empathy	,856	1,168
	Assurance	,820	1,220
	Tangible	,939	1,065

a. Dependent Variable: Kepuasan

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions					
				(Constant)	Reliability	Responsiveness	Empathy	Assurance	Tangible
1	1	5,862	1,000	,00	,00	,00	,00	,00	,00
	2	,061	9,804	,00	,05	,05	,07	,10	,02
	3	,032	13,509	,03	,01	,00	,03	,42	,48
	4	,027	14,675	,00	,00	,00	,78	,40	,08
	5	,012	21,912	,95	,01	,00	,12	,02	,42
	6	,005	33,587	,02	,93	,95	,00	,05	,00

a. Dependent Variable: Kepuasan

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	Tangible, Reliability, Empathy, Assurance, Responsiveness		Enter

a. All requested variables entered.

b. Dependent Variable: Kepuasan

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,750 ^a	,563	,539	,48688

a. Predictors: (Constant), Tangible, Reliability, Empathy, Assurance, Responsiveness

b. Dependent Variable: Kepuasan

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	28,657	5	5,731	24,178	,000 ^a
	Residual	22,283	94	,237		
	Total	50,940	99			

a. Predictors: (Constant), Tangible, Reliability, Empathy, Assurance, Responsiveness

b. Dependent Variable: Kepuasan

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,574	,393		1,462	,147
	Reliability	,341	,129	,356	2,643	,018
	Responsiveness	,309	,129	,265	2,395	,029
	Empathy	,211	,079	,360	2,671	,017
	Assurance	,245	,085	,387	2,882	,012
	Tangible	,774	,077	,705	10,013	,000

a. Dependent Variable: Kepuasan

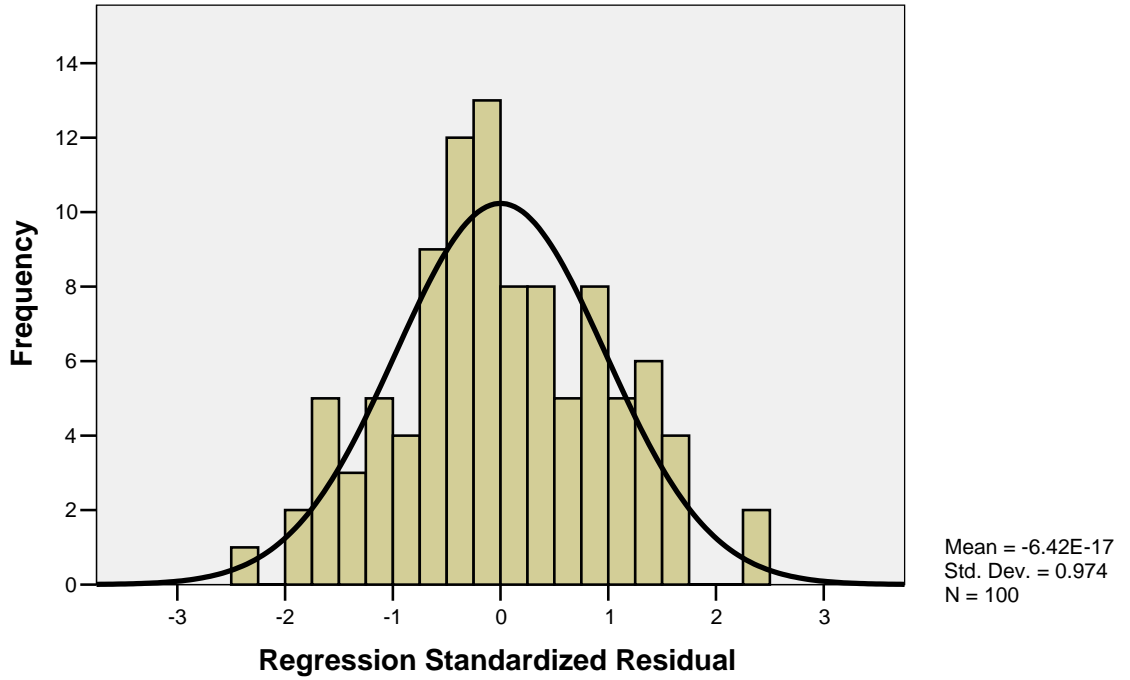
Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2,1976	4,8111	3,5900	,53802	100
Std. Predicted Value	-2,588	2,270	,000	1,000	100
Standard Error of Predicted Value	,058	,199	,116	,028	100
Adjusted Predicted Value	2,2181	4,7837	3,5902	,53773	100
Residual	-1,12246	1,16766	,00000	,47442	100
Std. Residual	-2,305	2,398	,000	,974	100
Stud. Residual	-2,367	2,487	,000	1,005	100
Deleted Residual	-1,18347	1,30620	-,00020	,50476	100
Stud. Deleted Residual	-2,428	2,559	,000	1,014	100
Mahal. Distance	,435	15,621	4,950	2,845	100
Cook's Distance	,000	,169	,011	,020	100
Centered Leverage Value	,004	,158	,050	,029	100

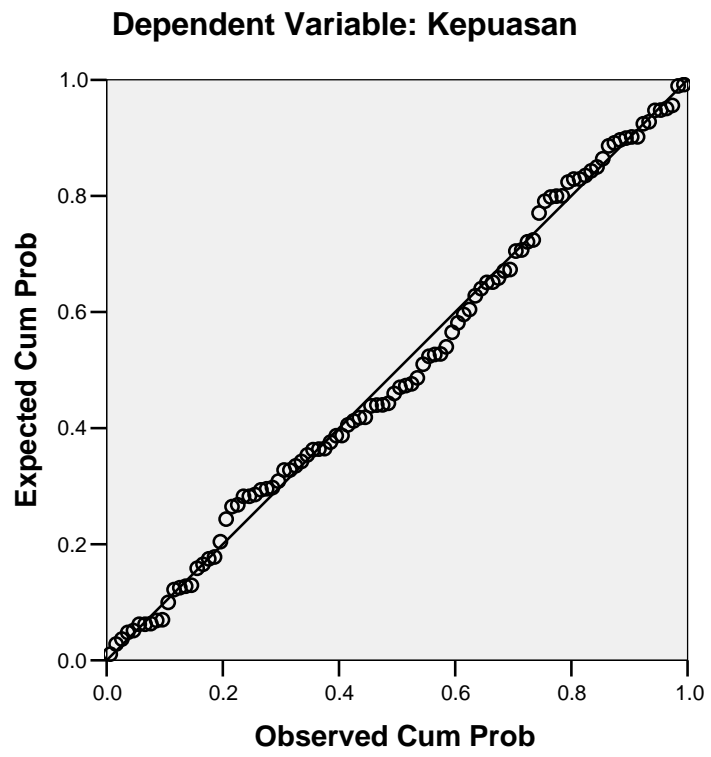
a. Dependent Variable: Kepuasan

Histogram

Dependent Variable: Kepuasan



Normal P-P Plot of Regression Standardized Residual



Scatterplot

Dependent Variable: Kepuasan

