

ABSTRACT

This study aims to examine the effect of Employee Service Quality Level of PT. BPR Satria Pertiwi Semarang on Customer Satisfaction Debtor. Customer satisfaction is the customer response to the discrepancy between the previous interest rate and actual performance had felt after the use. One of the factors that determine customer satisfaction is the customer perception of service quality which focuses on five dimensions of service quality, namely reliability, assurance, tangible, responsiveness, and empathy.

The population in this study are debtors who do transactions in the PT. BPR Satria Pertiwi Semarang. The sample in this study was 100 respondents. The sampling technique in this research is done by accidental sampling technique. Type of data is primary data and secondary data. Methods of data collection using questionnaires. The analysis technique used is multiple regression.

The results of analysis by using SPSS Version 15 shows that: The quality of service has positive influence on customer satisfaction from the results of regression coefficient obtained indicates, factor responsiveness ($\beta_4 = 0.335$) became the biggest factor affecting customer satisfaction, followed by another variable that is variable reliability ($\beta_1 = 0.237$), empathy variables ($\beta_5 = 0.218$) and tangible variables ($\beta_3 = 0.216$). While the variables that affect the variable assurance lowest ($\beta_2 = 0.205$).

The results showed that the results of t test on the variable reliability, assurance, tangible, responsiveness, and empathy have significant influence so that the five individual variables influence customer satisfaction variable debtor. Test results obtained by simultaneous F test of 70.782 is greater than the F table 2.3113 so that reliability, assurance, tangible, responsiveness, and empathy together significantly influence customer satisfaction debtor. The size of the coefficient of determination (R^2) The fifth variable on customer satisfaction debtors amounted to 0.779. This indicates that 77.9% customer satisfaction is influenced by the reliability of debtors, assurance, tangible, responsiveness, and empathy while the remaining 22.1% satisfaction namely debtors affected by other variables not examined in this study.

Keywords: *Reliability, Assurance, Tangible, Responsiveness, Empathy and Customer Satisfaction*