THE ANALYSIS OF BPR CUSTOMER SERVICE QUALITY TOWARDS THE BUYING DECISION OF PRODUCT OF BPR SHINTA DAYA KALASAN - YOGYAKARTA

A THESIS

Presented as Partial Fulfillment of the Requirement to Obtain the Bachelor Degree in Management Department



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And Declared Acceptable

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Examiner 1

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Examiner 2

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ABSTRACT

Osmond Bramono (2004). **THE ANALYSIS OF BPR CUSTOMER SERVICE QUALITY TOWARDS THE PRODUCT BUYING DECISION OF BPR SHINTA DAYA KALASAN-YOGYAKARTA.** International Program, Department of Management, Economic Faculty, Islamic University of Indonesia.

In the BPR business competition recently, the customers' satisfaction becomes the main priority in the level of customers' necessity and expectation, hence the hospital has to consider the things, which are considered important by customers. In this case, management need to consider influencing factors of quality services to the customer satisfaction and whether it has been fulfilled or not. Monitoring and measuring to the customer satisfaction has become the very essential thing for each company. It is caused by the step of giving feedback and income for needs of development and implementation of strategy to increase customer satisfaction. Principally the customer satisfaction can be measured by many kinds of methods and techniques. This research is about service quality at BPR Shinta Daya Kalasan Yogyakarta need to be deeply researched based on the five dimensions (Tangible, Reliability, Responsiveness, Assurance, and Empathy) in Parasuraman, Zeithaml, Berry's service quality and compare to expected and perceived service.

The problems formulations in this research were to identify the most dominant dimension of service quality that influence customer satisfaction at BPR Shinta Daya Kalasan Yogyakarta and to identify the significant level of differences between the average of expected service quality and the average of perceived service quality felt by customers.

In answering the problems above, the writer used qualitative and quantitative analysis. The writer took exactly 100 respondents. Qualitative analysis is an analysis in the form of non-statistic realized by the result of the questionnaire that will be used as the data analysis served in the form of table. Quantitative analysis utilizes z test.

Based on the research, the result showed that there is no significant difference between expected service quality and perceived service quality. Among the five dimensions of service quality tangible, reliability, responsiveness, assurance, empathy, the most dominant is *responsiveness*.

ABSTRAK

Osmond Bramono (2004). **THE ANALYSIS OF BPR CUSTOMER SERVICE QUALITY TOWARDS THE PRODUCT BUYING DECISION OF BPR SHINTA DAYA KALASAN-YOGYAKARTA.** International Program, Department of Management, Economic Faculty, Islamic University of Indonesia.

Di kompetisi bisnis Perbankan akhir-akhir ini, kepuasan pelanggan menjadi prioritas utama pada keperluan dan harapan konsumen. Pada kasus ini, perusahaan perlu mempertimbangkan faktor-faktor yang mempengaruhi kepuasan pelanggan terhadap kualitas pelayanan, apakah sudah terpenuhi atau belum. Mengontrol dan menghitung kepuasan pelanggan sudah menjadi hal yang paling utama untuk setiap perusahaan. Hal itu dikarenakan langkah-langkah pemberian masukan pada pengembangan dan penerapan strategi untuk meningkatkan kepuasan pelanggan. Pada prinsipnya kepuasan pelanggan dapat diukur dengan banyak metode dan teknik. Penelitian ini tentang kualitas pelayanan di BPR Shinta Daya Kalasan Yogyakarta yang harus secara lebih mendalam diteliti berdasarkan 5 dimensi (*tangible, reliability, responsiveness, assurance, and empathy*) yang dikemukakan Parasuraman, Zeithaml, dan Berry tentang kualitas pelayanan adalah selisih antara kualitas pelayanan yang diharapkan dengan yang didapatkan.

Perumusan masalah pada penelitian ini adalah untuk mengetahui dimensi kualitas pelayanan yang paling dominan yang mempengaruhi kepuasan pelanggan pada BPR Shinta Daya Kalasan Yogyakarta, dan untuk mengetahui tingkat signifikansi perbedaan antara kualitas pelayanan yang diharapkan dan kualitas pelayanan yang didapatkan.

Dalam [illegible] penelitian ini, penulis menggunakan analisis [illegible] Analisis

CHAPTER I

INTRODUCTION

1.1. BACKGROUND OF STUDY

Recently, the banking role cannot be separated from the social life. Basically, bank is the institution that runs its business in the service sector that aims to gain the profit. In running its business, bank should have the marketing actions that are oriented to the customer in fulfilling their needs and wants to get their satisfactions, so that it will increase the profit for the bank. In reaching the purposes, bank will get in the competition.

The expansive banking development will influence the competition level, even in collecting the fund and credit allocation. On the other hand, the customers of the bank also have their own view in choosing the service offered. The banking business has regulated the changing from product oriented to the market oriented. The company that already knows that marketing is the important factor to get success will know the way and thought involved. As a business thought, a marketing concept aims to satisfy of the customers' needs and wants, or consumer oriented.

Basically, the current business thought is different from the previous one, that are product, sales or financial oriented. The concept of marketing is the business thought, which states that customer's need satisfaction is the economics and social requirements for the company.

In this condition, every bank should be managed professionally, effectively and efficiently, otherwise they cannot follow the banking competition. The obligation to work hard will be needed when it relates to the in-conducive national economic condition that has been happening in the country.

Considering the close relation between the banking role and development, the bank should base on professionalism to protect and allocate the fund saved by customers to create the goals of the national development.

BPR Shinta Daya Kalasan has to recognize several factors to influence the customers' perception and behavior to be the bank customers. And the factors that should be paid attention by the banking management are the product preservation with the quick system and procedure, reachable location, reasonable interest rate, satisfying service, banking service delivering facility, security for the customer and the effective promotion. All of these will strengthen the brand image of the bank.

As the institution that is based on the society trust, bank should know what customers need and want to serve the customers well. Marketing department has the main part of the banking service, which should build the customer minds of the offered service of the bank.

Basically, a company should know what the customers need and want toward the offered services. It can be fulfilled if the company understands the customers' behavior which there will show how important the understanding of the customer behavior in reaching the marketing purposes.

"The customer behavior is the individual actions that are involved directly in getting and using the goods and service including the decision making process in preparation and determination of those actions "

As a decision making process, the customer behavior to be a bank customer is influenced by the internal factors such as attitude and trust, perception, motivation and the external factors, such as references of the group, education and the family condition.

People perception of a bank maybe different from one to another. That is why the bank should create a condition, where the customers will have the perception that the needs and wants of the product criteria are fulfilled so as to give satisfaction to them. According to Kotler *(1995)* Perception is defined as *"The process how people selects, organizes and interprets the information to create the whole view"*.

Basically, the knowledge of satisfaction or dissatisfaction of the customer is the difference between hope and synergy accepted. Therefore, the knowledge of the satisfaction means that the product synergy at least is

equal with the expectation. For example, customers expect quick service from the teller, and the teller can fulfill their expectation. It means that the customers have the satisfaction. When the expectation and the synergy don't change, it means that the customer will not be satisfied. In the other hand, when the synergy is high, the customer will increase their expectation according to their experiences. Meanwhile, the managers should monitor their capability to fulfill the limit of satisfaction.

In the tight competition, the main thing that companies should do in banking business is that they should prioritize the customer satisfaction. The satisfaction and the dissatisfaction of the customer have become the topic to discuss in the international, national, and industrial levels. The satisfaction of the customers is determined by the goods and service quality that are expected by the customers. So, it will be a sign for the competitive power of the company.

Based on this phenomenon, this research is used for knowing the buying decision of **BPR** customers towards the service quality in BPR Shinta Daya Kalasan Yogyakarta. That is why this study focuses on **"THE ANALYSIS OF BPR CUSTOMER SERVICE QUALITY TOWARDS THE PRODUCT BUYING DECISION OF BPR SHINTA DAYA KALASAN-YOGYAKARTA**

1.2. PROBLEM IDENTIFICATION

Based on the problem background explained, the problems are formulated as follows:

1. Is there any relation in service quality of buying decision in BPR Shinta Daya Kalasan?

2. What is the strongest service quality dimension that is involved in influencing the customer buying decision in BPR Shinta Daya Kalasan?

1.3. PROBLEM LIMITATION

To get the problems focused and well analyzed, this study has the following limitations:

1. The targeted under the study of Bank Perkreditan Rakyat is BPR Shinta Daya Kalasan

2. The respondents that are going to be analyzed is the customers of BPR Shinta Daya Kalasan

3. Problem investigated is limited by the application of credit and the payments in BPR Shinta Daya Kalasan.

4. The respondents in this research are categorized into gender, age, salaries and occupations.

1.4. RESEARCH OBJECTIVE

The research objectives are to:

1. Understand the relationship of the service quality with buying decision of BPR Shinta Daya Kalasan.

2. Understand the strongest service quality dimension that influences the customer buying decision in BPR Shinta Daya Kalasan.

1.5. RESEARCH BENEFITS

1. Institution/company

   Giving reliable resources in the problem solving is faced by the company and it can be the resources to know the policy of the company, so it can help the decision making strategy formations about the service and the synergy to the customer.

2. Writer

   It is an opportunity to the writer to apply the theoretical study into the real practices

3. Others

   This research hopefully can be a valuable resource for the next research.

CHAPTER II

REVIEW OF RELATED LITERATURE

2.1. Explanation and Definition of Marketing

Marketing is a business function identifying the desires and needs of those who are not fulfilled now and measuring the sizes, determining the best targets to serve, determining various products and services for the markets, and making appropriate programs that will be successful in serving the markets.

Marketing becomes very important since many companies that do not use marketing orientation fail in their business. Orienting to marketing means orienting to the consumers, that is giving satisfaction to the consumer. Thus, marketing process is not enough to conduct when the products or services are sold. It is started long time before the things are produced, and will not end with the sale. Marketing activities of a company must also satisfy the consumers otherwise the business does not run well, or the consumers have bad impression to the company.

Below we will explain various definitions from marketing experts:

1. William J. Stanton, (1987: p. 3)

Marketing is a whole system of business efforts aiming to plan, to determine the price, to promote, and to distribute goods and services that able to satisfy the needs of existing purchasers or potential ones.

2. Philip Kotler (1984: p. 8)

Marketing is people activities aiming to satisfy the needs and desires through exchanging process.

The definitions above can explain that marketing has much wider meaning than that of selling. Marketing includes the company's efforts starting with identifying consumers' needs to satisfy, determining the products to produce, determining the appropriate prices, determining the ways of promotion and distribution/sale of the products. Thus, marketing activities are related each other as a system. The activities operate in an environment, which is continued to develop as a social consequence of the company, but it is limited by the company's resources and also the existing rules.

In relation to this, the duty of a marketing manager is determining and implementing the marketing activities that support the achievement of company's goals and to adapt to environmental changes.

Marketing activities must be coordinated and managed in a good way, and then it is known as marketing management.

2.2. Definition of Marketing Management

The most relevant definition advised by Phillip Kotler (1987: p. 3) is as follow:

"Marketing management is analyzing, planning, actuating, and monitoring programs aiming to make an exchange with targeted market in order to reach the company's goals."

The main point is put on the company's bargaining position to fulfill the needs and desires of the market and to determine the price, to communicate and to distribute the information effectively, to motivate and serve the market. So, marketing management is formulated as a management process that includes analyzing, planning, implementing, and monitoring marketing activities performed by the company.

2.3. Explanation and Definition of Marketing Concept

A company that to knows that marketing is an important factor to get success will find a new way and principle of it. The new way or principle is called *marketing concept.* Marketing concept aims at satisfying the consumers' desire and needs, or its orientation is consumers. Marketing concept teaches that marketing activities of a company must be started with an effort to recognize and formulate the desires and needs of consumers. Then, the company must formulate and arrange a combination of product

policy, price, promotion, and distribution in the most proper way in which consumers' needs will be fulfilled satisfactory.

To put it in another way, Marketing concept is, thus, defined as a business principle stating that satisfying consumers' needs is an economical and social requirement for the survival of the company (Kotler, 1987: 5)

Three main elements of marketing concept are (Kotler, 1987: 6):

1. Consumer Orientation

A company that wants to keep its consumers must:

a. Determine the basic needs of its purchasers to serve or to fulfill.

b. Determine the purchaser groups to be the sale target. Since the company impossibly fulfills all consumers' basic needs, the company must determine its purchaser groups. Moreover, certain needs of the purchaser groups.

c. Determine its products and marketing. In order to meet various needs from targeted purchaser groups, the company produces goods with various types or models and also markets using different marketing programs.

d. Perform a research on consumers to measure, value, and interpret their desires, attitude, and behaviors.

e. Determine and implement the best strategy, whether stressing on high quality, low-price, or interesting mode.

2. Arranging Marketing Activities in Integral Way

Integrating marketing activities includes each personal and each part in the company to participate in a coordinated effort to satisfy the consumers, that the company's goals can be reached.

3. Consumers' Satisfaction

Factor that will determine whether the company will get profits for a long time is the amount of consumers' satisfaction to fulfill. It does not mean that the company must maximize the consumers' satisfaction, Without but it have to get profits by satisfy the consumers.

2.4. Consumers' Behavior

Profitable marketing starts with the discovery of consumers' needs and desires as a basic point of developing marketing mix aimed to meet the needs and desires. Thus, the understanding toward consumers' needs and desires, and purchasers' behaviors is a part of successful marketing.

Firstly, the marketer can reach an appropriate understanding on the consumers through experiences in performing daily sale to the consumers and will get more profits than its competitors.

Another, the definition of consumer's behavior stated by James F. Engel, David T. Kollat and Roger D. Blackwell (1973: 5-6) is as follows: "Individual activities that directly involved in the process to get and use goods and services, including the process of making decision in the preparation and determination of the activities."

2.4.1. Consumers' characteristics

Each consumer has different behavior when purchasing a product. Philip Kotler (1995: 202) stated that the differences include 6 Os *(object, objective, occupant, occasion, operation* and *organization).*

a. *Object* (what to purchase)

Based on the goals achievement, goods can be classified into consumed goods and industrial ones. Based on the rate of consumption and tangibility, consumption goods can be classified into:

- *Nondurable goods,* goods that are normally be used in a time or some certain times. For example: food, soap.

- *Durable goods,* last longing endured goods or can be used for many times. For example: clothes, refrigerator, television.

- *Services,* activities, uses, or satisfaction being offered. For example, repairs, consultant service, barber service.

b. *Objective* (reason to purchase)

Consumers purchase a product since they want to satisfy their needs and desires. The products themselves sometimes are not as important as human needs and desires they fulfill. The raise of the needs and desires is caused by some factors: social, economy, psychological, physical development, religious factors, etc.

c. *Occupant* (who to purchase)

Consumer market consists of all individuals and households that purchase or need goods and services for private needs. This kind of consumers can be grouped based on age, income, level of education, patter of mobility, desires, etc.

The company needs to study the differences of each consumer group to develop appropriate goods and service as their needs. The company has to choose its market segment to serve.

d. *Occasion* (when to purchase)

Time to purchase performed by the consumers can be analyzed based on some factors. Frequency of purchasing a product depends on the use

level of the product. For example: the purchaser of umbrellas and raincoats will increase in rainy season.

e. *Operation* (how to purchase)

For consumers, purchaser is not the only action, but it consists of some actions including the decision on: kind of products, form, brands, amount, seller, time, and the way to pay.

It is much influenced by purchasing habits of the consumer. One of them is *impulse purchasing*, that is purchasing without planning. *Impulse purchasing* (Kotler: 1995, p. 21) can be classified into:

- *Suggestion purchasing*, that is purchasing without planning and based on the suggestion of others.
- *Reminder purchasing*, that is purchasing without planning and based only on his memory.

f. *Organization* (who involves in the purchasing process)

One of main duties of marketing in a company is determining *decision making unit* for a purchasing of goods/services. Consumer market consists of purchasing families. Family is a basic unit of economic activities in consumer markets.

Thus, various roles played in a decision to purchase (Philip Kotler: 1995: 224) are as follows:

- Who takes an initiative in a purchase *(initiator)*
- Who influences or suggests in a purchase *(influencer)*.
- Who makes a decision to purchase including: what, how, and where to purchase *(decider)*.
- Who purchases *(purchaser)*.
- Who uses the products *(user)*.

2.4.2. Factors Influencing Consumer Behaviors

Consumer behaviors are very influenced by the environment and various people levels where they were born and growth. It means that consumers from different levels or environments will have different values, needs, opinions, attitudes, and desires.

Externally environmental factors influencing consumer behaviors are: culture, social class, social group and reference and family (Kotler, 1987: 59).

a. Culture

Studying consumers' behaviors means studying human behaviors. Then, consumers' behaviors are also constructed by the culture mirroring the way of life, habits and tradition with various demands on goods and services in the market. No homogeneity in culture of an area will form different markets and consumers behaviors.

Thus, human behaviors are very influenced by the cultures around and its influence will always change every time as the improvement/development of the people and human behaviors tend to absorb the habitual adaptation of cultures.

b. Social class

Social layers in society can occur by itself in the process of people development and can also occur intentionally to reach collective goals. The reasons are also different for each person. it can be based on descent, richness, power, cleverness, etc.

There will be different behaviors in different social class. Each social class will have certain characteristics: people included in certain social class tend to behave and measure someone based on their social class.

c. Social group or reference group

Human has two desires to live in group since he was born: a desire to unite and interact with other people around him. A desire to unite with the environment around him. Both of them encourage social groups in human lives since it is impossible for human to live alone. Kotler (1969: 94-95) stated that social group is:

"Social unity as a place where individuals interact each other because of the relationship among them".

Reference group

Reference group is a social group as someone's measurement (not a member of the group) forming his personal behaviors (Kotler 1987: 68)

Members of reference group often play a role as influencing disseminators in the case of desires and hobbies. Usually, consumers will always observe and follow the reference group, both physical and mental behaviors. On the contrary, it is possible to have a situation in which there are no direct interactions among reference groups to influence the consumers, for example: advertising its products by using famous figures like famous artists/singers, athletes, etc.

d. Family

The term of family is used to describe various kinds of households. The types of family are (Kotler: 1987, P. 69):

Nuclear family, describes a family including father, mother, and children living with them. *Extended family),* that is a nuclear family added with people with relative relationship like: grandfather, grandmother, uncle, aunt, and son-or daughter-in-law. In consumer market, family is one of parties who make many purchases. Each member of family has different desire and taste. For example, their children will not only always take whatever their parents purchase for them, but also want to get something as their desires. Furthermore, the company needs to study who takes the initiative in the family, makes a decision maker, purchaser, or who will influence a decision to purchase. Compared with other group where someone has a direct relationship, family plays the biggest and the longest in forming attitudes and behaviors of human being.

2.4.3. Internal Factors Influencing Consumers' Behaviors

Other than externally environmental factors, there are also internal factors that tend to be psychological side of a person and influence veiy much to the consumer behavior to purchase. Some of them are (Kotler 75):

a. Motivation

Motivation is a personal condition encouraging the person to conduct certain activities to achieve a goal (Kotler: 75)

David L. London and Albert J. Dellabitta (1979: 298-300) stated that individual's motivation in performing an activity can be classified into physiological and psychological motives.

b. Observation

Observation is a process in which a consumer realizes and interprets environmental aspects.

c. Learning

Learning is behavioral changes happening as a result of having experienced a particular event or action. Learning process happens since there is an interaction between people as individual with his specific environment. Learning process in a purchasing process happens if the consumer wants to response and get satisfaction or disappointment of purchasing the product in a good or bad quality.

Consumers' responses are very much influenced by past experiences. If the consumers are satisfied, there will be responses and there is a tendency that the same response will be repeated.

d. Personality and Self-Concept

Personality is a characteristic pattern that can determine the response. Variables that show personality are activity, interest and opinion. Another, self-concept is the way one sees himself and at the same time he has a description of others. Self- concept can be distinguished into: (Kotler: 82)

- Real self-concept
- Ideal self-concept (ideal way to see himself)

e. Attitude

Attitude is derived from genetically factor and process of learning and always relates to an object or product. Usually, attitude gives a value (accepting/rejecting) to an object/product and learning process, both from experience and others. Consumers' attitudes usually are positive or negative value to certain products. William G. Nickels (1979: 178) stated the definition of attitude usually used in marketing is: "A learnt tendency to act toward product/service offers in good or bad things as a consequence."

2.5. Service Quality

Definition of service quality centers on the effort to fulfill the needs and desires of consumers and the accuracy of statement to balance

their hopes. Wyckof (in Loveleck, 1988)(1996: 59), stated that service quality is:

"Expected level of quality and control of the quality to meet the consumers' desires."

In other words, there are two main factors influencing service quality, *expected service* and *perceived service* (Parasuraman, et al. 1985), (1996: 60). If *expected service or perceived service* is in the line with the expectations, then service quality is perceived as good service and satisfied. Another, if service quality is over the consumers' expectations, it is perceived as ideal quality.

On the contrary, if the quality accepted is lower than what is expected, the service quality will be perceived as bad. Thus, the bad or good of the service quality depends on the ability of service provider to meet the consumers' expectations consistently.

2.5.1. Service Quality Dimension

There are five dimensions of quality summarized by Pasuraman et. al. (in Fitzsimmons and Fitzsimmons, 1994; Zeithaml and Bitner, 1996), (1996: 70). They are:

- *Tangibles,* including physical facilities, equipment, staffs, and communication means.

- *Reliability*, ability to serve as promised immediately, accurately and satisfying.
- *Responsiveness*, staffs' desires to help the consumers and serve responsively.
- *Assurance*, including knowledge, ability, politeness, and reliable characters owned by the staffs; free of dangers, risks, or doubts.
- *Empathy*, including the ease to communicate, to have good relationship, to get personal attention and to understand the needs of customers.

2.5.2. Principles of Service Quality

To create management style and environment that are conducive for service company to improve its quality, the company must meet the six main principles for manufacture and service company. The six main principles are (Wolkins in Scheuing and Cristhoper, 1993), (1996: 75-76):

- Leadership

  Company's service quality strategy must be an initiative and commitment of the top management. The top management must lead the company to improve its quality performance. Without leadership of the top management, any efforts to improve quality will bring little impacts to the company.

- Education

All company's staff from the top management to operational employees must get an education on quality. The aspects that need to be pressed are the concept of quality as a business strategy, tools and techniques of implementing strategy on quality, and executive roles in implementing strategy on quality.

- Planning

Strategic planning process must include the measurements and quality objective used to direct the company to achieve its vision.

- Review

Review process is the only most effective tool for the management to change organizational behaviors. This kind of process is a mechanism of guarantee of constant and continuous attention to achieve quality goal.

- Communication

Implementation of strategy on quality in organization is influenced by communication process in the company. There must be communication with the staff consumers, and stakeholders of other companies.

- Appreciation and acknowledgement

Appreciation and acknowledgement is an important aspect in implementing strategy on quality. Each good-performance staff needs to be awarded an appreciation and his performance must be acknowledged. It will increase motivation, working moral, proudest, and sense of belonging of each person in the organization.

2.6. Consumer's Satisfaction

Nowadays, there is an increase in believing that the primary key to win the competition is giving value and satisfaction to the consumers through serving good-quality products and services with competitive prices. When purchasing a product, a consumer usually will try to maximize the perceived value.

As a basic criterion to maximize the value, consumer relies on the value he will gain. To the chosen offers, they will evaluate whether it meets his expectation or not. Consumer's satisfaction after purchasing depends on the performance of offer. Here is a definition on consumer's satisfaction by Philip Kotler (1995: 46):

"Satisfaction is level of someone's opinion after comparing the performance/product he perceived with that of before purchasing/consuming a product/service."

Then, the level of satisfaction is a function of differences between perceived performance and consumer's expectations.

2.6.1. Measurement of Consumer's Satisfaction

Consumer can experience one of general levels of satisfaction, that is, if the performance is below the expectation, the consumers will be disappointed; if it agrees with the expectation, they will be satisfied. Moreover, if the performance is more than the consumers' expectation, they will be very satisfied, happy or cheerful.

Consumers who are satisfied with a certain brand or product tend to purchase again if the same needs arise in the future. It shows that the size of consumer's satisfaction is a key factor in performing repeated purchase as the biggest portion of the company's sale volume. Moreover, satisfied consumers have a high possibility to influence their environment to consume their satisfying products/services. This condition will really help the company in promoting its products.

2.6.2. Method and Technique of Measuring Consumers' Satisfaction

Measurement on consumers' satisfaction is an important thing for the company to get a feedback on the development of strategy to increase the consumers' satisfaction.

Philip Kotler (1995: 41-43) identify 4 methods to measure consumers' satisfaction are as follows:

a. *System of Complaint and Suggestion*

That is the company gives a chance for consumers to give complaints or suggestions. For example: providing suggestion box, commentary card, etc.

b. *Ghost Shopping*

That is employing people to play a role as purchasers of competing companies to find their superiorities and weaknesses.

c. *Lost Customer Analysis*

That is contacting consumers who have stopped to by in order to know why they do this.

d. *Survey on Consumers' Satisfaction*

Consumers' satisfaction can be reached if the needs, desires, and expectations of consumers are met. By getting information on what the consumers want, it will ease the company to give the products to the targeted consumers. It is clearly shown in this chart of consumers' satisfaction below:

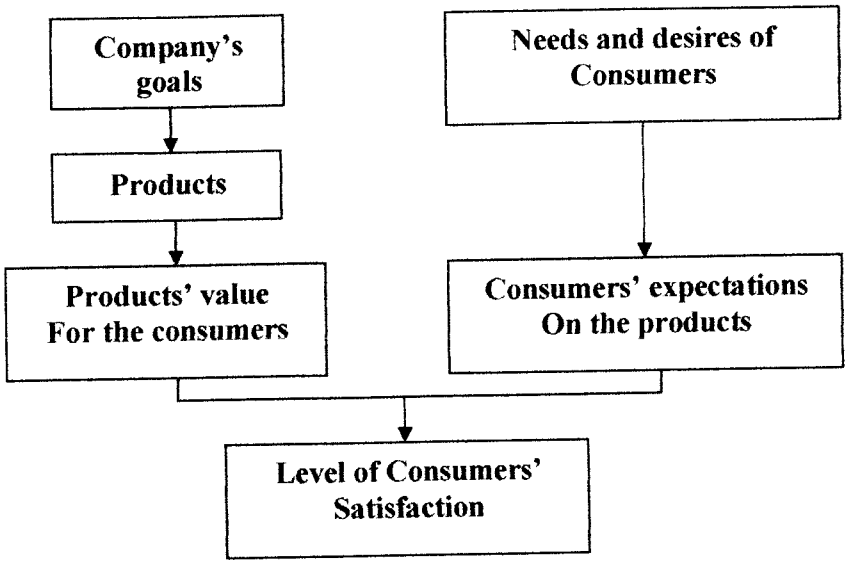


Figure 2.1

Concept of Consumers' Satisfaction

Source: Philip Kotler

(1995: 28).

2.7. Process of Decision Making

Process of making decision to purchase consists of introducing steps to the needs to the step of post-purchasing. However, when the time of purchasing process starts, the candidate of purchaser can cancel the process of purchasing before he does a real purchase.

2.7.1. Structure of Decision to Purchase

Decision to purchase taken by the purchaser is actually a collection of a number of decisions to purchase with seven components, are:

1. Decision on the kind of products
2. Decision on the form of products
3. Decision on the brand
4. Decision on the sale
5. Decision on the number of products
6. Decision on the time to purchase
7. Decision on how to purchase

2.7.2. Level of Purchase Involvement

Level of purchase involvement is the level of consumers' attention in the process of decision to purchase of the consumer. The involvement will be high if the consumers follow all process of decision. Level of involvement depends on the situation in which the decision is made and the types to purchase. Decision to purchase is divided into three:

1. *Habitual Decision Making*

Consumers' attention is very low toward a product since the consumers have enough experiences on the products or brand. It occurs on

i. *Brand loyally*

Consumers only choose a brand since they have often use it or loyal to the brand.

ii. *Repeat purchase*

Consumers only choose certain brand since they have satisfying experiences or get expected results.

2. *Limited Decision Making*

Consumers' attentions are relatively low since the considered attributes and the types of decisions are relatively limited. Usually, it happens on the choice of products for new and modified products.

3. *Extended Decision Making*

Consumers' attentions are highly enough since the high number of attributes and considered alternatives that the made decisions will be complex. It usually happens on the purchase of specific or special products and they are new products for consumers.

2.7.3. Steps of Decision Making

Kotler (1988:103) stated the steps of decision-making:

1. Step of need introduction

This step happens when consumers realize the differences between existing situation and expected situation, that is the arise of consumers' demands. The needs can be generated by stimulus outside consumers.

2. Step of information searching

In order to meet their needs, consumers will try to search information relating the products or services. The information can be from the following sources:

a) Personal source : family, friends, neighbor

b) Commerce source : advertisement, sale officer, packaging

c) Main source : ever use, test, handle the products

3. Measurement on alternative selection

As a result of information gathering, consumers recognize some brands in the market and their characteristics. After the information is gathered, consumers start selecting based on the most relevant order for them, which is forming a system of value.

4. Decision to purchase

From the introduction of needs, information searching and the forming of sets of selected products, consumers start forming intention to purchase. However, other two factors, that are other's attitudes and unpredictable factor, can influence intention to purchase.

5. Behavior after the purchase

After purchasing a product, consumer will experience some level of satisfaction or dissatisfaction. Satisfaction and dissatisfaction to the product will influence the next behavior. If the consumer is satisfied, he will show a higher possibility to repeat the purchase in the next occasion. Steps of decision-making do not always happen, especially in the purchase that does not really need the purchaser's involvement. Consumers can pass some inappropriate steps.

2.8. Bank

Based on the Law No. 7 of 1992, the kinds of bank have been simplified, from various kinds of bank (Law of No. 14 of 197) to be two kinds of bank, i.e. general bank and people bank on credit.

General bank is a bank that has an authority to give service on payment. People bank on credit is a bank that ready to accept savings in the form of measured deposit, savings and other equal things.

2.9. Hypothesis

Hypothesis is a temporal answer for research formulation problem; thus, it is usually arranged in the form of question sentences. It is said temporal since the given answers are only based on relevant theories, not based on empirical factors that got through data collection. The hypotheses are:

1. There is a gap between service quality and decision to purchase of customer of BPR Shinta Daya Kalasan.
2. Assurance variable is the most dominant influence on the decision to purchase.

CHAPTER III

RESEARCH METHOD

3.1. Research Variables

a. Dependent Variable

The dependent variable in this research is a consumer's decision to buy. Consumer's decision to buy is an action performed after considering various certain steps before buying a thing or service.

b. Independent Variable

The independent variables in this research are free and influencing variables. Variables used in this research are:

1) *Tangibles* (physical evidence)

It includes physical facilities, equipment, staffs and communication medium.

2) *Reliability*

It is an ability to give service immediately and satisfying as promised.

3) *Responsiveness*

It is staff's desire to help the customers by giving perceptive service.

4) *Assurance*

It includes ability, politeness, and reliable characteristics owned by the staff, free of dangers, risks or doubts.

5) *Empathy*

It includes the easiness in making relationships, good communication, and honest attention to the needs of customers.

3.2. Required data

Required kinds of data to arrange this report are primary and secondary data.

a. Primary data

It is the data directly derived from its sources (it is related to the respondents). This kind of data is gathered using the following methods:

1) Interview

A process of oral asking-answering question (interview) that is directly conducted to the owners or staff to get required information.

2) Questionnaire

It is a technique to gather data by giving questionnaires to the respondents with questions to answer related to the existing issues.

b. Secondary data are advanced data that are processed and presented both by the data gatherer or other using:

- Literary research, that is gathering data from various written sources, both from textbooks (literature) supporting the research and resources from outside the company.

3.3. Population and Sample

a. Population

It is the whole number of all objects (individuals) to study in a certain area. In this research, the population is all customers who have ever bought the products of BPR Shinta Daya Kalasan-Yogyakarta.

b. Sample

It is a part of population that is observable and represents all members of population. Sample in this research is determined using the methods below:

- *Purposive sampling*, that is gathering elements stated in the sample based on specific characteristics or nature viewed closely. In this case, the nature is the characters of population known before.

- *Convenience sampling*, that is gathering sample by considering the objective and ease of respondents to be sample. In this research, the sample is 100 respondents with the assumption that it has been more than minimal sample for predicting (30 samples)

3.4. Data Analysis Method

a. Analysis of Double Linear Regression

This kind of analysis tries to relate Y variable and X variable which is more than one.

The equation:

$$Y = \beta 0 + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + \beta 5X5$$

Where:

Y = Value of consumer's decision to buy

β0 = Intercept/constant

β1,β2,..,β5 = Partial regressive coefficient

X1 = *Tangibles*

X2 = *Reliability*

X3 = *Responsiveness*

X4 = *Assurance*

X5 = *Empathy*

By knowing this smallest quadrate, the value of β0, β1, β3, β4, β5 can be calculated through calculated the following equation:

$$Y = n\beta 0+\beta 1\sum X1+ \beta 2\sum X2+ \beta 3\sum X3+ \beta 4\sum X4+ \beta 5\sum X5$$

$$\sum YX1 = \beta 0\sum X1 + \beta 1\sum X1^2 + \beta 2\sum X1X2 + \beta 3\sum X1X3 + \beta 4\sum X1X4 + B5\sum X1X5$$

$$\sum YX2 = \beta 0\sum X2 + \beta 1\sum X1X2 + \beta 2\sum X2^2 + \beta 3\sum X2X3 + \beta 4\sum X2X4 + B5\sum X2X5$$

$$\sum YX3 = \beta 0\sum X3 + \beta 1\sum X1X3 + \beta 2\sum X2X3 + \beta 3\sum X3^2 + \beta 4\sum X3X4 + B5\sum X3X5$$

$$\sum YX4 = \beta 0\sum X4 + \beta 1\sum X1X4 + \beta 2\sum X2X4 + \beta 3\sum X3X4 + \beta 4\sum X4^2 + B5\sum X4X5$$

$$\sum YX5 = \beta 0\sum X5 + \beta 1\sum X1X5 + \beta 2\sum X2X5 + \beta 3\sum X3X5 + \beta 4\sum X4X5 + B5\sum X5^2$$

b. Analysis of Double Correlation Coefficient

This kind of analysis is used to show the relationship degree between research variables that are generally formulated as follows:

$$r^2 = \beta 1 \sum Y1X1 + \beta 2 \sum Y2X2 + \beta 3 \sum Y3X3 + \beta 4 \sum Y4X4 + \beta 4 \sum Y5X5$$

or:

$$r^2 = \frac{1 - \Sigma(Y - Y)^2}{\Sigma Y^2}$$

c. Jointly Test on Regressive Coefficient

In order to examine whether correlative coefficient is significant or not in a certain degree of conviction as basis to pretend, then it needs a jointly test on regressive coefficient:

$$\text{Freg} = \frac{K\,\text{Re}\,g}{KRsim}$$

Where :

$$\text{KReg} = \frac{JKreg}{dkreg} = \frac{R^2.\Sigma Y^2}{K}$$

$$\text{KRsim} = \frac{JKsim}{dksim} = \frac{(1 - R^2)\Sigma Y^2}{n - 1 - k}$$

- If arithmetical f-significant <0,05 (= *5%)*, Ho is rejected, that there is a significant relationship between X and Y variables.

- If arithmetical f-significant> 0,05 (CL 5%), Ho is accepted, that there is a significant relationship between X and Y variables.

d. Partial Correlative Analysis

In order to determine the degree of relationship between 2 variables with the assumption that other variables are constant, then the formula of partial correlation for regression with 2 predictors is as follows:

1) Partial correlation between tangible-quality dimension and value of consumer's decision to buy where the four other quality dimensions are perceived to be constant.

$$rY1 = \frac{\Sigma X1Y}{\Sigma X1^2 \cdot \Sigma Y^2}$$

2) Partial correlation between reliability dimension and value of consumer's decision to buy where other four dimensions are perceived to be constant is outlined as follows:

$$rY2 = \frac{\Sigma X2Y}{\Sigma X2^2 \cdot \Sigma Y^2}$$

3) Partial correlation between responsiveness-quality dimension and value of consumer's decision to buy where other four dimensions are perceived to be constant is as follows:

$$rY3 = \frac{\Sigma X3Y}{\Sigma X3^2.\Sigma Y^2}$$

4) Partial correlation between assurance-quality dimension and value of consumer's decision to buy where other four dimensions are perceived to be constant is as follows:

$$rY4 = \frac{\Sigma X4Y}{\Sigma X4^2.\Sigma Y^2}$$

5) Partial correlation between empathy-quality dimension and value of consumer's decision to by where other four dimensions are perceived to be constant is as follows:

$$rY5 = \frac{\Sigma X5Y}{\Sigma X5^2.Y^2}$$

CHAPTER IV

DATA ANALYSIS

4.1. Introduction

The research entitled "Service Quality towards the BPR Customer Buying Decision of BPR Shinta Daya Kalasan's Products" has several purposes, such has mentioned on chapter I.

The research purposes are to know the customers' attitude to the service quality of BPR Shinta Daya Kalasan Yogyakarta. In reaching the purposes, the collected data will be analyzed with the statistical model such as descriptive analysis and statistical analysis. These analyses were used to separate the data from the respondent's questionnaires. To get the purpose it will be described the characteristics of the respondents.

4.2. Descriptive Analysis

The descriptive analysis is the analysis that is based on the collected answers from the respondents, where the respondents have stated the statement and valuation of the criteria made by the writer into the questionnaire. Then, the data collected from the respondents are calculated in to percentage.

The customer buying decision will be applied when the service delivery from the server is suitable with the customer perception. There are

a lot of factors such as the server subjectivity, physical condition (both customer and the server), external environment condition etc. the characteristics of the customer are explained as follow:

4.2.1. Respondents' Characteristics

4.2.1.1. Respondent Gender

The writer classified the respondent gender into 2 gender groups, which are female and male. The proportion of respondent gender is displayed in the table below:

Table 4.1:

The Characteristics of Respondents based on Gender

Gender	Amount	Percentage
Male	66	66
Female	34	34
Total	100	100

Source: data processed

From the table above, it is shown that most of the respondents are male. The male respondents are 66 or 66% from 100 respondents and the female

respondents are 34 or 34% from 100 respondents. It can be caused by the probability that males are more often to have a business trip out of town.

4.2.1.2. Respondent Age

In this research the age is categorized based on the market segmentation as formulated by Philip Kotler, which were teenager, youth, old, elder, eldest (retirement). The teenager are between 10 to 19 years old, the youth is between 20 to 34 years old, the old is between 35 to 49 years old, the elder is between 50 to 64 years old, and the eldest or retirement is more than 64 years old.

Table 4.2:

The Characteristics of Respondents based on Age

Age	Amount	Percentage
Teenager	44	44
Youths	34	34
Old	14	14
Elder	8	8
Eldest (retirement)	0	0
Total	100	100

Sources: processed data

From the table above, the teenager respondents are 44 or 44%; youth respondents are 34 or 34%; the old are 14 or 14%; and the elder are 8 or 8%, and none of the customer, is more than 64 years old from total 100 respondents.

4.2.1.3. Respondent Occupation

The writer classified the respondents' occupation types into 4 major groups, which were government employees, entrepreneurs, students and others. The proportion of respondents' occupation is presented in the table below:

Table 4.3:

The Characteristics of Respondents based on Occupation

Occupation	Amount	Percentage
Government employees Entrepreneurs Students Others	10 20 60 10	10 20 60 10
Total	100	100

Sources: processed data

From the table above, it shows that the government employees are 10 or 10%; entrepreneurs are 20 or 20%; students are 60 or 60%; and the others are 10 or 10%.

4.2.1.4. Respondent Salaries

The writer classified respondents' salary ranges into 3 major groups, which were under Rp. 1,000,000; Rp. 1,000,000 — Rp. 2,000,000; and above Rp. 2,000,000. The proportion of salary ranges is presented in the table below:

Table 4.4:

The Characteristics of Respondents based on Salaries

Salaries	Amount	Percentage
<Rp.1.000.000	64	64
Rp.1.000.000-Rp.2000.000	21	21
>Rp.2000.000	15	15
Total	100	100

Sources processed data

From the table above, it shows that the respondents who have the salary below 1,000,000 rupiahs are 64 or 64%; the respondents who have the salary between 1,000,000 rupiahs are 21 or 21%; and the respondents who have the salary more than 2,000,000 rupiahs are 15 or 15%.

4.3. Service Quality Dimension Analysis

The service quality is the characteristics of the service. This research is using the service quality dimension that had been developed by

Parasuraman Zeithaml (1988) that concludes 5 (five) dimensions, those are: *tangibles* (physics, communication facilities, and equipment), *reliability* (Suitable satisfaction promised.), *responsiveness* (performance in giving the services), *assurance* (capability in giving the service), and *empathy* (ability to understand the customer wants). Those dimensions are called service quality used for the tools of the service quality. From the five dimensions, there are 15 various questions, where each of which has a question of three items. Basically, the service quality is the customer valuation of the service level perceived. By calculating the interval category where the lowest score = 1 and the highest score =5, the interval calculation is as follows:

$$\text{Interval} = \frac{5-1}{5} = \frac{4}{5} = 0{,}8$$

From the interval calculation above, it can be categorized from the table as follows:

Table 4.5:

Score - Intervals

Score - Intervals	Criteria
1.00- 1.79	Least qualified
1.80-2.59	Less qualified
260-339	Quiet qualified
3.40-4.19	Qualified
4.20-5.00	Very qualified

By the assumption that:

- 1 - 2.59 means least qualified

- 2.60 - 3.39 means quiet qualified

- > 3.39 means qualified

From the research result, there are differences between expectation and perception that can be seen from the table below:

Table 4.6:
Expected Service Quality Valuation with the Service Quality Perceived

No	Service Quality Dimensions	Perception Valuation (Average)	Explanation
1	Tangibles	3.38	Qualified
2	Reliability	3.14	Qualified
3	Responsiveness	3.10	Qualified
4	Assurance	3.20	Qualified
5	Empathy	3.22	Qualified

Source: data processed

a. *Tangibles* Dimension Analysis

The tangible dimensions of BPR Shinta Daya Kalasan Yogyakarta are described from the employee performance, displays, and the physical facilities that fulfilled the customers expectation. It can be seen from the perception average of 3.38 that showed the tangible dimensions of BPR Shinta Daya Kalasan is assumed quiet qualified.

b. *Reliability* Dimension Analysis

Reliability dimension of BPR Shinta Daya Kalasan Yogyakarta are that consists of the ability of the employee in giving the services (comfort and satisfaction) as it has been promised is quiet qualified. It can be seen from the perception average of 3.14, so the service is considered qualified enough.

c. *Responsiveness* Dimension Analysis

Responsiveness dimension of BPR Shinta Daya Kalasan Yogyakarta that is the willingness of the employees to help the customer and give the perceptive service, has fulfilled the customers expectation enough. It can be seen from the perception average of 3.10. So it can be said that the service is considered quiet qualified.

d. *Assurance* Dimension Analysis

Assurance dimension of BPR Shinta Daya Kalasan Yogyakarta that consists of capability, ethics, trust that are owned by the employees has quite fulfilling the customer expectation. It can be seen from the perception average of 3.20, so that the service is considered quite qualified.

e. *Empathy* Dimension Analysis

The *empathy* dimension of BPR Shinta Daya Kalasan Yogyakarta that consists of the easiness to communicate and personal attention given by BPR Shinta Daya Kalasan Yogyakarta employees is enough in fulfilling the customers' expectation. It can be seen from the perception average of 3.22 so it can be said that the service is considered quite qualified.

4.4. Statistical Analysis

Quantitative analysis is the analysis of the data that is stated by numbers where the numbers are collected from the questionnaires in the score scale system. The analysis quantitatively can be done by several statistics methods.

4.4.1. Multiple Linear Regression Analysis

In this research, the influences of tangibles dimension (Xi), reliability dimension (X2), responsiveness dimension (X3), assurance dimension (X4), empathy dimension (X5), towards the customer (Y) are stated in the following model:

$$\mathbf{Y=a + bX_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5}$$

Where:

a = *constant*

b1 = *tangibles* regression coefficient

b2 = *reliability* regression coefficient

b3 = *responsiveness* regression coefficient

b4 = *assurance* regression coefficient

b5 = *empathy* regression coefficient

Based on the data analysis that is done by the package program of SPSS 10, the results are:

a = 0.759

b_1 = 0.198

b_2 = 0.216

b_3 = 0.246

b_4 = 0.07146

b_5 = 0.102

The regression equation is:

$Y = 0{,}759 + 0{,}198X_1 + 0{,}216X_2 + 0{,}246X_3 + 0{,}07146X_4 + 0{,}102X_5$					
Th	(2,727)	(3,557)	(3,683)	(4,123)	(1,073)	(1,553)
$r = 0{,}740$	$r^2 = 0{,}547$				

The Significance test of service quality variable towards the buying is as follows:

a). Hypotheses

Ho = $b_1, b_2, b_3, b_4, b_5 = 0$; not significant

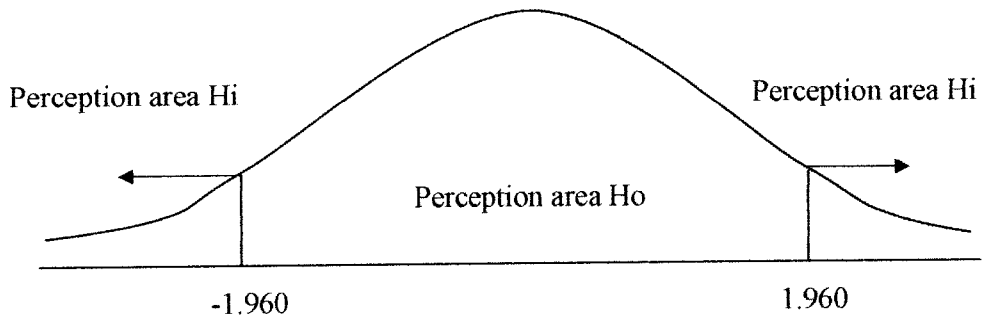
$H_1 = b_1, b_2, b_3, b_4, b_5 \neq 0$; significant

b). Determining the testing critical area

$\alpha = 0.05$; $\alpha/2 = 0.025$

df = n-k-1 = 100-5-1 = 94

$t_{0,05;\ 94} = 1,96$



Picture 4.1:

Perception and Rejection Ho Graph

c). t-calculated results

Table 4.7:

The Results of the Independent Variable Coefficient Test Towards the Dependent Variable

Independent Variables	Regression Coefficients	t-test	Significant Limited Numbers	Conclusion	Decision
Tangibles	0.198	3.557	.001	Ha accepted; Ho rejected	Significant
Reliability	0.216	3.683	.000	Ha accepted; Ho rejected	Significant
Responsiveness	0.246	4.123	.000	Ha accepted; Ho rejected	Significant
Assurance	0.07146	1.073	.286	Ha rejected; Ho accepted	Not significant
Empathy	0.102	1.553	.124	Ha rejected; Ho accepted	Not significant

Source: processed data

α =0.05 df = k-1 = 100-5-1 = 94

t table 0.05; 94 = 1.960

d). Conclusion

b_1, b_2, b_3; significant

b_4, b_5; not significant

From the equation above, the conclusions are:

a. The constant is 0.759, it means that if the service quality perception (X1, X2, X3, X4, X5) is zero, so the buying decision value of the customer (Y) of BPR Shinta Daya Kalasan Yogyakarta is 0.759

b. If X1 *(tangibles* dimension) increases 1%, so the customer decision (Y) will increase 0.198 by assuming that X2, X3, X4, and X5 are constant.

c. If X2 *(reliability* dimension) increases 1%, so the customer decision (Y) will increase 0.216 by assuming that Xi, X3, X4, and X5 are constant.

d. If X3 *(responsiveness* dimension) increases 1%, so the customer decision (Y) will increase 0.246 by assuming that X1, X2, X4, and X5 are constant.

e. If X4 *(assurance* dimension) based on the significance test of *assurance* dimension is not significant So, it cannot be used for the prediction.

f. X5 *(empathy* dimension) based on significant test *of empathy* dimension is not significant. So it cannot be used for the prediction.

4.4.2. Multiple Correlation Coefficient Analysis

The tools of multiple correlation analysis is used to know the degree of the relation of the whole X variable simultaneously with the Y variable. Based on the calculation and the analysis done by using SPSS 10 program, it resulted that the R value is 0.740, which means that the correlation is close to 1 and more than 05. So, the correlation is strong

enough. On the other hand, the determination coefficient is resulted by the determination coefficient (R2) of 0.547 or 54,7%. It means that 54,7% variation that influences the customer's decision to buy the product of BPR Shinta Daya Kalasan Yogyakarta is contributed by the dimension variations of the service quality, and the rest of 45,3% is influenced by other variables, outside the equation.

4.4.3. Regression Coefficient at Single Test

The test is to know whether the correlation of regression line is significant or not. The test is the coefficient regression at single test, with the assurance degree (CL) = 5%, for the basis. Based on the calculation by SPSS 10 program, the result is as follows:

Table 4.8:

ANOVA Test Result

Model	Summary of Square	df	Mean Square	F	Significance
Regression Residual	10.680 8.848	5 94	2.136 0.09413	22.691	.000
Total	19.528	99			

Source: processed data

The ANOVA test indicated that the F test = 22.691 so, the F test is significant, since the significance is 0.000 (<0.05), it is a prediction for Y

variable, so that the regression method can be used in the prediction. The steps of F test:

a. Ho b_1, b_2, b_3, b_4, b_5 (the regression line cannot be used for the prediction.)

   Ha: Ho incorrect = regression line can be used for the prediction

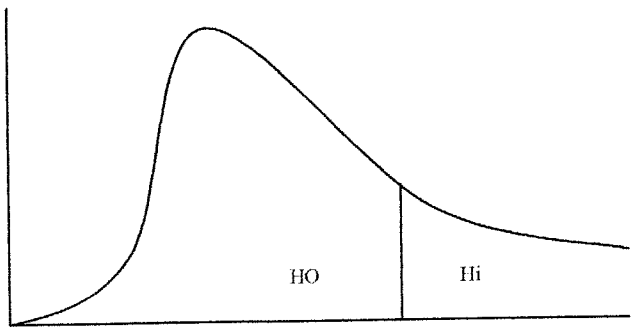
b. With the level of significance

   $F\ \alpha = 0.05$; df = n-k-1

   =100-5-1= 94

c. Fh resulted: 22.691

   Table F 0.05 ;df = 94



Picture 4.2:

Ho Acceptance and Rejection Graph

4.4.4. Partial Correlation Analysis.

Partial correlation is used to know the relation between one to another of dependent variable with the independent variables, so it will be known the service quality that mostly influences the customer's buying decision.

Moreover, the determination correlation is clone to prove whether the partial correlation calculation has significant relation or not. In other words, to prove the R value, that is resulted from the correlation analysis is correct or it is a coincidental situation. The resulted summary of the correlation analysis by using *Pearson Correlation Test* is as follows:

Table 4.9:

Pearson Correlation Test

Service Quality Dimensions	Customer Decision	Table T A = 0.05; df= 98	Significance
Tangibles	0.552	1.960	0.000
Reliability	0.567	1.960	0.000
Responsiveness	0.453	1.960	0.000
Assurance	0.421	1.960	0.000
Empathy	*0.353*	1.960	0.000

Source: primary data processed

The test was done by comparing the probability value with the significance level (a) that is used. The whole test was done by using the significance level a = 5% or 0.05.

a. The partial correlation between *tangibles* dimension with the customer's buying decision.

Based on the data calculation by using SPSS 10, the results are:

ry 1.2345 = 0.552

P = 0.000

Because P is less than 0.05, so the correlation value is significant. It means that it has a strong influence, and it can be said that the trust is *95%,* the customer's responses towards the *tangibles* dimension (Xi) influences significantly to the customer's buying decision (Y).

b. The partial correlation between *reliability* dimensions with the customer's buying decision.

Based on the data calculation by using SPSS 10 program, the results are:

ry 2.1345 = 0.567

P = 0.000

Because P is less than 0.05, so the correlation value is significant. It means that it has strong influences, and it says that when the trust level

is 95%, the customer's responses towards the *reliability* dimension (X2) influences significantly to the customer's buying decision (Y).

c. The partial correlation between *responsiveness* dimensions with the customer's buying decision.

Based on the data calculation by using SPSS 10 program, the results are:

ry 3.1245 = 0.453

P = 0.000

Because P is less than 0.05. It means that it has the strong influences, and it says that the trust level is *95%*, the customer's responses towards *responsiveness* dimension (X3) influences significantly to the customer's buying decision (Y).

d. The partial correlation between *assurance* dimensions with the customer's buying decision.

Based on the data calculation by using SPSS 10 program, the results are:

ry 4.1235 =0.421

P = 0.000

Because P is more than 0.05, it means that it has a weak influence, and it says that when the trust level is *95%*, the customer's responses

towards *assurance* (X4) does not influence significantly to the customer's buying decision (Y).

e. The partial correlation between *empathy* dimensions with the customer's buying decision.

Based on the data calculation by using SPSS 10 program, the results are:

ry 5.1234 = 0.353

P = 0.000

Because P is less than *0.05.* It means that it has a weak influence, and it says that when the trust level is *95%,* the customer's responses towards *empathy* (X5) does not influence significantly to the customer's buying decision (Y).

CHAPTER V

CONCLUSION AND SUGGESTION

This chapter delivers a number of conclusions and recommendations due to the research findings and research data analysis previously elaborated in Chapter IV. The conclusions presented here are based on the result of the research hypothetical tests.

5.1. Conclusions

Based on the data analysis from the previous chapter, the conclusions would be:

1. Respondent characteristics are dominated by male respondents (66 people or 66%). The dominant age is teenagers (44 people or 44%). The dominant occupation is college students (60 people or 60%), and also the dominant salary range is people with salary below 1,000,000 rupiahs (64 people or 64%).

2. Based on the quantitative analysis from the previous chapter using SPSS, the result is:

   $$Y = 0.759 + 0.198X1 + 0.216X2 + 0.246X3 + 0.07146X4 + 0.102X5$$

   Thus, from all five service quality dimensions (independent variables), it is stated that the most influencing variable toward the customers buying decision at BPR Shinta Daya Kalasan Yogyakarta based on

regression

coefficient is responsiveness dimension (X3), with the highest regression coefficient of 0.246. It is the highest among others. The reliability dimension (0.2 16) is on the second rank, and the tangibles dimension (0.198) is on the third. Other dimensions such as assurance and empathy are not significant as sample.

3. From the conclusion using multiple correlation analysis (r), it is known that R = 0.740. It shows that the relationship between variable X and Y is strong and positive, and the determination coefficient is R2 0.547 or 54.7%. It means that 54.7% of influences toward the customers buying decision at BPR Shinta Daya Kalasan Yogyakarta are primarily contributed by service quality dimensions, and the remaining 45.3% is influenced by other variables beyond the equation model.

4. From the partial correlation, it is known that:

ry 1.2345 = 0.552 (P = 0.000);

ry 2.1345 = 0.567 (P = 0.000);

ry 3.1245 = 0.453 (P= 0.000);

ry 4.1235 = 0.421 (P = 0.000);

ry 5.1234 = 0.353 (P = 0.000).

it is be concluded that the service quality dimensions in influencing the customer buying decision are significant.

5.2. Suggestions

Based on the data analysis and the conclusions, the writer delivers several suggestions that might be meaningful for BPR Shinta Daya Kalasan Yogyakarta as the considerate resource in determining the company policies, such as:

1. To know whether service quality given can make customer decide to buy or not, the management of BPR Shinta Daya Kalasan Yogyakarta needs to organize regular survey that involves customer buying decision such as giving suggestion box or by asking the customers that come to the BPR Shinta Daya Kalasan Yogyakarta.

2. The management of BPR Shinta Daya Kalasan Yogyakarta needs to keep the service quality performance of *responsiveness* dimension, which is the professionalism to provide services, because it has the greatest value among other service quality dimensions.

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APPENDIX I
QUESTIONNAIRE

KUESIONER

No. Kuesioner	:
Jam	:
Tanda tangan	:

ANALISIS DIMENSI KUALITAS PELAYANAN TERHADAP KEPUTUSAN PEMBELIAN PRODUK DI BPR SHINTA DAYA KALASAN – YOGYAKARTA

Petunjuk Pengisian :

1. Tuliskan identitas saudara sesuai kategori sebelum memulai pengisian.
2. Perhatikan keterangan pengisisan.
3. Beri tanda ✓ pada kolom sesuai dengan jawaban saudara.

Keterangan :

STB	:	Sangat Tidak Setuju
TB	:	Tidak Setuju
N	:	Netral
B	:	Setuju
SB	:	Sangat Setuju

I. IDENTITAS PRIBADI

1. Jenis Kelamin	☐ Pria	☐ Wanita
2. Usia	☐ 10 - 19 th	☐ 20 - 34 th
	☐ 35 - 49 th	☐ 50 - 64 th
	☐ > 64 th	
3. Status/Pekerjaan	☐ Pegawai negeri	☐ Mahasiswa/ Pelajar
	☐ Wiraswasta	☐ Lain - lain
4. Pendapatan	☐ < 1 juta	☐ 1 – 2 juta
	☐ > 2 juta	

II. DIMENSI KUALITAS

Dimensi Kualitas	Pernyataan	SS	S	N	TS	STS
Tangibility	1. Apakah menurut anda BPR Shinta Daya menawarkan fasilitas kelonggaran dalam angsuran kredit ?	☐	☐	☐	☐	☐
	2. Apakah menurut anda BPR Shinta Daya memberikan bunga pengembalian kredit yang cukup lunak ?	☐	☐	☐	☐	☐
Reliability	1. Apakah bagi anda BPR Shinta Daya mampu menjadi solusi terbaik dalam mengatasi masalah kebutuhan uang / modal ?	☐	☐	☐	☐	☐
	2. Apakah menurut anda BPR Shinta Daya memberikan pelayanan kredit yang aman sesuai standar peraturan perkreditan?	☐	☐	☐	☐	☐
Responsi-veness	1. Apakah menurut anda BPR Shinta Daya mampu memberikan layanan kredit yang cepat ?	☐	☐	☐	☐	☐
	2. Apakah menurut anda BPR Shinta Daya mempunyai kemudahan prosedur administrasi perkreditan?	☐	☐	☐	☐	☐
Assurance	1. Apakah menurut anda petugas BPR Shinta Daya mempunyai ketrampilan yang baik dalam memberikan solusi jenis kredit yang sesuai dengan ekonomi anda?	☐	☐	☐	☐	☐
	2. Apakah menurut anda BPR Shinta Daya mempunyai jaminan pengembalian kredit yang mudah?	☐	☐	☐	☐	☐
Emphaty	1. Apakah menurut anda petugas BPR Shinta Daya mampu berkomunikasi yang jelas dan bersahabat dengan anda?	☐	☐	☐	☐	☐
	2. Apakah menurut anda BPR Shinta Daya memberkan fasilitas kelonggaran khusus bagi konsumen yang dalam kesulitan ekonomi dan butuh biaya mendesak?	☐	☐	☐	☐	☐

III. KEPUTUSAN KONSUMEN

Keputusan pembelian	Pernyataan	SS	S	N	TS	STS
Keputusan Pembelian	1. BPR Shinta Daya menjadi solusi terbaik karena menawarkan kelonggaran angsuran krediit	☐	☐	☐	☐	☐
	2. BPR Shinta Daya menjadi solusi terbaik karena aman dan sesuai standar perkreditan	☐	☐	☐	☐	☐
	3. BPR Shinta Daya menjadi solusi terbaik karena prosedur perkreditan yang mudah dan cepat	☐	☐	☐	☐	☐
	4. BPR Shinta Daya menjadi solusi terbaik karena jaminan pengembalian kredit yang mudah	☐	☐	☐	☐	☐
	5. BPR Shinta Daya menjadi solusi terbaik karena memberikan fasilitas khusus bagi yang ekonomi sulit dan yang butuh biaya mendesak	☐	☐	☐	☐	☐

Terima Kasih...

Yogyakarta 30 Februari 2005

Dengan hormat ,

Dalam rangka penelitian skripsi pada Fakultas Ekonomi Universitas Islam Indonesia Yogyakarta mengenai analisis pengaruh Dimensi Kualitas terhadap Keputusan konsumen untuk Pembelian produk perkreditan di BPR Shinta Daya, peneliti membutuhkan informasi mengenai Dimensi Kualitas yang saudara/i ketahui berkaitan dengan keputusan saudara/i untuk menggunakan layanan kredit yang ditawarkan oleh BPR Shinta Daya Kalasan-Yogyakarta. Berikut data – data penulis :

Nama : Osmond Bramono
NIM : 98 311 424
Jurusan : Manajemen

Penulis mengharapkan kesediaan saudara/I untuk mengisi mengisi kuesioner ini dan dapat mengungkapan keadaan yang sebenar – benarnya. Terima Kasih.

Hormat saya.

(Osmond B.)

APPENDIX II
VALIDITY TEST

Frequency Table

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	66	66,0	66,0	66,0
	Female	34	34,0	34,0	100,0
	Total	100	100,0	100,0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10 - 19	44	44,0	44,0	44,0
	19 - 34	34	34,0	34,0	78,0
	35 - 49	14	14,0	14,0	92,0
	50 - 64	8	8,0	8,0	100,0
	Total	100	100,0	100,0	

Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Government employee	10	10,0	10,0	10,0
	Entrepreneur	20	20,0	20,0	30,0
	Student	60	60,0	60,0	90,0
	Others	10	10,0	10,0	100,0
	Total	100	100,0	100,0	

Salary

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 1 million	64	64,0	64,0	64,0
	1 - 2 million	21	21,0	21,0	85,0
	> 2 million	15	15,0	15,0	100,0
	Total	100	100,0	100,0	

Frequency Table

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	66	66,0	66,0	66,0
	Female	34	34,0	34,0	100,0
	Total	100	100,0	100,0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10 - 19	44	44,0	44,0	44,0
	19 - 34	34	34,0	34,0	78,0
	35 - 49	14	14,0	14,0	92,0
	50 - 64	8	8,0	8,0	100,0
	Total	100	100,0	100,0	

Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Government employee	10	10,0	10,0	10,0
	Entrepreneur	20	20,0	20,0	30,0
	Student	60	60,0	60,0	90,0
	Lain-lain	10	10,0	10,0	100,0
	Total	100	100,0	100,0	

Salary

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 1 Million	64	64,0	64,0	64,0
	1 - 2 Million	21	21,0	21,0	85,0
	> 2 Million	15	15,0	15,0	100,0
	Total	100	100,0	100,0	

Regression

Descriptive Statistics

	Mean	Std. Deviation	N
Purchasing decision	3,5647	,7197	100
Tangibles	3,2417	,9024	100
Reliability	3,1376	,7797	100
Responsiveness	3,1023	,8830	100
Assurance	3,2013	,8363	100
Emphaty	3,0496	,9997	100

Correlations

		Purchasing Decision	Tangibles	Reliability	Responsiveness	Assurance	Emphaty
Pearson Correlation	Purchasing decision	1,000	,517	,694	,622	,199	,127
	Tangibles	,517	1,000	,066	,374	,076	-,104
	Reliability	,694	,066	1,000	,172	,254	,138
	Responsiveness	,622	,374	,172	1,000	,146	,035
	Assurance	,199	,076	,254	,146	1,000	,170
	Emphaty	,127	-,104	,138	,035	,170	1,000
Sig. (1-tailed)	Purchasing decision	.	,015	,003	,005	,164	,393
	Tangibles	,015	.	,258	,000	,226	,152
	Reliability	,003	,258	.	,044	,005	,085
	Responsiveness	,005	,000	,044	.	,074	,365
	Assurance	,164	,226	,005	,074	.	,045
	Emphaty	,393	,152	,085	,365	,045	.
N	Purchasing decision	100	100	100	100	100	100
	Tangibles	100	100	100	100	100	100
	Reliability	100	100	100	100	100	100
	Responsiveness	100	100	100	100	100	100
	Assurance	100	100	100	100	100	100
	Emphaty	100	100	100	100	100	100

Variables Entered/Removed [b]

Model	Variables Entered	Variables Removed	Method
1	Emphaty, Responsiveness, Reliability, Assurance, Tangibles [a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: Purchasing decision

Model Summary [b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,740 [a]	,547	,512	,6941	1,908

a. Predictors: (Constant), Emphaty, Responsiveness, Reliability, Assurance, Tangibles

b. Dependent Variable: Purchasing Decision

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10,680	5	2,136	22,691	,000[a]
	Residual	8,848	94	9,410E-02		
	Total	19,528	99			

a. Predictors: (Constant), Emphaty, Responsiveness, Reliability, Assurance, Tangibles

b. Dependent Variable: Purchasing decision

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
1	(Constant)	,759	,543		2,727	,000			
	Tangibles	,198	,084	,173	3,557	,001	,517	,552	,359
	Reliability	,216	,094	,250	3,683	,000	,694	,567	,298
	Responsiveness	,246	,087	,153	4,123	,000	,622	,453	,448
	Assurance	7,146E-02	,088	,023	1,073	,286	,199	,421	,222
	Emphaty	,102	,072	,050	1,553	,124	,127	,353	,148

a. Dependent Variable: Purchasing decision

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2,9454	4,2382	3,7660	,2462	100
Residual	-1,8051	1,2901	-8,48E-16	,6763	100
Std. Predicted Value	-3,332	1,917	,000	1,000	100
Std. Residual	-2,601	1,859	,000	,974	100

a. Dependent Variable: Purchasing decision

Partial Corr

- - - P A R T I A L C O R R E L A T I O N C O E F F I C I E N T S - - -

Controlling for.. ZRE_1

	Y	X1	X2	X3	X4	X5
Y	1,0000 (0) P= ,	,5521 (97) P= ,000	,5672 (97) P= ,000	,4532 (97) P= ,000	,4210 (97) P= ,000	,3530 (97) P= ,000
X1	,5521 (97) P= ,000	1,0000 (0) P= ,	,0657 (97) P= ,518	,0744 (97) P= ,100	,0759 (97) P= ,155	-,1039 (97) P= ,306
X2	,5672 (97) P= ,000	,0657 (97) P= ,518	1,0000 (0) P= ,	,1720 (97) P= ,089	,2140 (97) P= ,091	,1380 (97) P= ,173
X3	,4532 (97) P= ,000	,0744 (97) P= ,100	,1720 (97) P= ,089	1,0000 (0) P= ,	,1458 (97) P= ,150	,0350 (97) P= ,731
X4	,4210 (97) P= ,000	,0759 (97) P= ,155	,2140 (97) P= ,091	,1458 (97) P= ,150	1,0000 (0) P= ,	,1702 (97) P= ,092
X5	,3530 (97) P= ,000	-,1039 (97) P= ,306	,1380 (97) P= ,173	,0350 (97) P= ,731	,1702 (97) P= ,092	1,0000 (0) P= ,

(Coefficient / (D.F.) / 2-tailed Significance)

" , " is printed if a coefficient cannot be computed

APPENDIX III
SERVICE QUALITY SCORE

Average Respondent Answer Score

No	(Tangibility) x1	(Reliability) x2	(Responsiveness) x3	(Assurance) x4	(Emphaty) x5	(Decision) y	x2.1	(Tangibility) x1	(Reliability) x2	(Responsiveness) x3	(Assurance) x4	(Emphaty) x5	(Decision) y
1	4.00	3.00	3.00	3.00	2.00	4.60	51	3.00	3.50	3.00	3.00	3.50	3.60
2	2.50	4.00	2.50	3.00	4.00	4.00	52	3.00	4.00	3.00	3.00	2.00	2.40
3	1.00	2.50	1.50	3.50	4.00	1.80	53	3.50	4.50	3.00	3.00	4.00	4.20
4	4.00	3.00	3.50	4.50	2.00	4.00	54	3.50	3.50	3.00	3.00	3.00	4.00
5	4.00	3.50	4.00	4.50	2.00	4.20	55	3.50	4.50	5.00	3.00	3.00	4.20
6	3.50	2.50	3.50	4.50	3.50	3.80	56	3.50	5.00	4.50	3.00	3.50	4.00
7	3.50	2.50	3.00	4.50	2.00	3.80	57	3.00	5.00	4.50	3.00	2.00	4.60
8	5.00	3.00	3.00	4.00	4.00	2.20	58	3.50	4.50	3.00	3.00	3.50	4.40
9	5.00	3.00	3.00	4.50	1.50	4.20	59	3.00	3.00	4.50	3.00	2.50	4.60
10	4.50	3.00	3.00	4.50	5.00	4.00	60	2.00	2.00	5.00	3.00	3.00	4.40
11	5.00	3.00	3.00	2.50	2.00	3.60	61	3.00	3.00	4.00	3.00	4.50	3.80
12	4.00	3.00	3.00	2.00	1.50	3.40	62	3.00	3.00	3.00	3.00	3.00	3.60
13	3.50	3.50	4.00	3.00	5.00	4.20	63	3.00	3.00	2.00	3.00	2.50	3.80
14	4.00	3.00	4.00	2.50	2.00	2.40	64	3.00	3.00	2.00	3.00	1.50	3.40
15	4.00	4.00	5.00	3.50	1.50	2.20	65	3.00	3.00	2.00	3.00	4.50	3.20
16	4.00	3.00	4.00	2.50	1.50	2.60	66	3.50	2.00	2.00	3.00	2.50	3.60
17	4.00	2.00	3.00	3.50	2.00	2.20	67	4.00	3.00	3.00	3.00	3.00	3.60
18	3.00	4.00	4.50	3.50	3.00	3.20	68	3.00	3.00	2.50	3.00	2.00	4.00
19	2.00	3.00	3.00	4.00	5.00	3.80	69	4.00	3.00	5.00	3.00	4.00	4.00
20	2.00	3.00	3.00	3.50	3.50	3.60	70	4.00	2.00	3.50	4.00	2.50	4.00
21	2.00	3.00	3.00	3.50	3.00	3.80	71	2.50	2.50	2.50	3.50	2.00	3.00
22	3.00	3.00	3.00	4.50	4.00	3.40	72	3.00	3.00	3.00	3.00	4.00	3.80
23	2.00	3.00	3.00	2.00	4.50	3.40	73	3.00	2.00	2.00	3.00	1.00	4.00
24	3.00	4.00	4.50	4.50	2.50	3.40	74	2.50	2.00	4.00	3.50	2.00	4.20
25	2.00	4.00	4.50	3.50	4.50	3.40	75	3.50	3.00	3.00	4.50	4.00	3.40
26	3.00	4.00	4.50	4.00	4.50	4.80	76	3.50	2.00	3.00	3.00	2.50	4.20
27	3.00	4.50	4.50	4.50	3.50	4.40	77	3.50	3.50	3.00	3.00	3.50	3.20
28	3.50	4.50	4.50	4.50	4.00	4.60	78	3.00	4.00	4.00	2.50	2.00	3.80
29	3.50	4.00	4.50	4.00	4.00	3.40	79	3.00	4.00	3.00	4.00	2.50	4.00
30	2.50	3.50	2.50	4.00	2.50	2.60	80	3.00	3.50	3.00	3.50	4.00	2.80
31	2.00	4.00	4.50	3.00	3.50	3.40	81	2.50	3.00	3.00	2.50	4.00	3.00
32	3.50	3.50	4.00	3.50	4.50	2.80	82	2.00	3.00	3.00	4.00	2.00	5.00
33	4.00	2.50	5.00	3.50	3.00	2.80	83	3.00	3.00	3.00	4.50	3.50	4.80
34	4.50	2.50	4.50	3.50	4.00	3.40	84	4.00	3.50	2.00	4.50	2.00	3.80
35	2.00	1.50	2.50	2.50	1.50	4.20	85	3.00	3.00	3.00	3.00	2.50	4.40
36	4.00	3.00	5.00	5.00	3.00	3.20	86	3.00	3.00	3.00	3.50	2.00	4.00
37	3.00	3.50	3.00	3.50	2.00	4.60	87	3.00	3.00	3.00	3.00	3.50	4.80
38	4.00	3.00	3.00	4.00	2.00	3.80	88	2.50	3.00	3.00	3.00	4.50	3.80
39	2.50	4.00	3.00	4.50	4.50	3.60	89	3.00	3.00	3.00	3.00	2.00	4.80
40	1.50	3.00	3.00	4.50	4.00	2.60	90	1.50	3.00	3.00	3.00	3.50	4.20
41	4.00	2.50	3.00	4.50	4.00	3.40	91	3.00	3.50	3.00	4.00	3.00	5.00
42	4.50	4.00	3.00	4.50	4.00	4.00	92	3.00	4.00	3.00	3.00	3.00	3.20
43	4.50	3.50	3.00	4.00	4.00	3.00	93	3.00	3.50	3.50	3.00	2.00	2.80
44	2.00	4.00	3.00	3.00	4.00	3.80	94	3.00	2.50	2.00	3.00	3.00	4.60
45	4.50	3.50	3.00	3.00	4.00	4.80	95	3.00	2.50	2.00	3.00	2.00	4.80
46	2.00	3.00	3.00	3.00	3.00	3.80	96	3.00	3.00	3.50	3.00	3.00	4.80
47	4.50	4.00	3.00	3.00	4.00	3.40	97	5.00	3.50	4.00	3.00	2.50	4.80
48	4.50	4.00	3.00	3.00	3.00	4.80	98	2.50	3.50	4.00	3.00	2.00	4.20
49	4.50	3.50	3.00	3.00	3.00	3.20	99	3.00	3.50	4.00	5.00	4.00	5.00
50	3.00	4.50	3.00	3.00	2.00	4.20	100	3.50	2.50	3.50	2.00	2.00	3.20
							Average	3.38	3.14	3.10	3.20	3.22	3.56

Processed Data

No	Gender	Age	Occupation	Salary	x1.1	x1.2	x2.1	x2.2	x3.1	X3.2	x4.1	x4.2	x5.1	x5.2	y1	y2	y3	y4	y5
1	1	1	1	1	4	4	2	4	2	4	2	4	3	1	5	5	5	4	4
2	1	1	1	1	3	2	4	4	3	2	1	5	5	3	4	5	4	2	5
3	1	1	1	1	1	1	2	3	2	1	2	5	5	3	3	1	1	1	3
4	2	1	1	1	4	4	4	4	3	4	4	5	3	1	5	2	5	3	5
5	2	1	1	1	4	4	4	3	4	4	4	5	1	3	5	4	5	2	5
6	2	1	1	1	3	4	2	3	3	4	4	5	5	2	5	4	5	2	3
7	1	1	1	1	3	4	2	3	3	4	4	5	1	3	5	4	2	3	5
8	2	1	1	1	5	5	4	4	5	5	3	5	4	4	2	3	2	3	1
9	2	1	3	1	5	5	4	5	5	5	4	5	1	2	4	4	5	3	5
10	2	1	3	1	5	4	4	3	5	4	4	5	5	5	5	4	5	3	3
11	2	1	2	1	5	5	4	4	5	5	3	2	2	2	4	4	1	5	4
12	1	1	2	1	4	4	3	5	4	4	3	1	1	2	1	4	5	5	2
13	1	1	2	1	5	2	4	3	5	5	4	2	5	5	5	3	5	3	5
14	1	1	2	1	3	5	2	4	4	5	3	2	1	3	2	2	3	2	3
15	1	1	2	1	4	4	3	5	5	5	4	3	1	2	2	4	2	1	2
16	1	1	2	1	4	4	4	4	4	5	3	2	1	2	2	2	2	3	4
17	2	1	2	1	4	4	2	2	4	3	4	3	2	2	1	2	3	3	2
18	2	1	2	1	3	3	4	4	5	5	4	3	3	3	3	3	3	3	4
19	1	1	2	1	5	5	5	4	3	3	4	4	5	5	5	3	3	3	5
20	1	1	2	1	5	5	5	4	2	4	4	3	5	2	5	3	3	4	3
21	1	1	2	1	5	5	5	4	2	2	4	3	4	2	5	2	4	4	4
22	1	1	2	1	5	5	5	4	5	4	4	5	5	3	5	5	2	2	3
23	1	1	2	1	3	4	4	5	3	3	2	2	5	4	5	2	5	2	3
24	2	1	2	1	4	4	4	4	5	5	4	5	4	1	5	2	5	2	3
25	1	1	2	1	2	1	4	4	5	5	2	5	5	4	4	3	4	4	2
26	1	1	2	1	4	4	4	4	5	5	3	5	5	4	5	5	5	4	5
27	1	1	2	1	4	5	5	4	5	5	4	5	5	2	5	5	5	2	5
28	1	1	2	1	2	5	5	4	5	5	4	5	5	3	5	5	5	5	3
29	1	1	2	1	3	4	3	5	4	5	3	5	4	4	3	2	4	3	5
30	1	1	2	1	3	2	4	3	2	5	4	4	3	2	2	2	3	3	3
31	1	1	3	1	2	2	4	4	4	5	4	2	4	3	4	3	3	3	4
32	1	1	3	1	3	4	4	3	4	4	4	3	4	5	3	3	3	3	2
33	1	1	3	1	4	4	2	3	5	5	4	3	2	4	2	3	3	4	2
34	2	1	3	1	4	5	2	3	5	4	4	3	3	5	2	3	3	4	5
35	1	1	3	1	5	5	1	2	1	4	1	4	1	2	4	5	4	5	3
36	1	1	3	1	4	4	3	3	5	5	5	5	1	5	2	3	5	3	3
37	1	1	3	1	3	3	3	4	4	5	4	3	1	3	4	5	5	4	5
38	2	1	3	1	4	4	2	4	4	5	4	4	2	2	5	3	3	5	3
39	2	1	3	1	3	2	4	4	4	5	4	5	5	4	5	4	4	2	3
40	2	1	3	1	2	1	2	4	4	4	4	5	5	3	5	2	1	2	3
41	1	1	3	1	4	4	1	4	5	5	4	5	5	3	2	3	5	4	3
42	2	1	3	1	4	5	4	4	5	4	4	5	5	3	5	4	5	3	3
43	2	1	3	1	4	5	4	3	3	5	3	5	5	3	2	3	4	3	3
44	2	1	3	1	5	5	4	4	4	5	4	5	5	3	4	4	5	3	3
45	2	2	3	1	5	4	4	3	5	4	3	5	4	4	5	5	5	4	5
46	1	2	3	1	5	5	4	2	3	5	3	5	4	2	4	4	5	3	3
47	1	2	3	1	5	4	4	4	5	4	4	5	5	3	3	3	3	4	4
48	1	2	3	1	4	5	4	4	5	5	4	5	4	2	5	5	4	5	5
49	1	2	3	1	4	5	3	4	4	5	4	3	3	3	4	3	3	3	3
50	1	2	3	1	3	3	4	5	5	3	5	4	3	1	4	4	4	5	4
51	2	2	3	1	3	3	2	5	5	3	5	2	4	3	4	4	4	4	2
52	2	2	3	1	2	4	3	5	5	4	5	3	3	1	1	2	2	3	4
53	1	2	3	1	5	2	4	5	5	2	5	2	5	3	3	4	5	5	4
54	1	2	3	1	2	5	2	5	5	5	5	4	4	2	5	4	5	2	4
55	1	2	3	1	2	5	4	5	5	5	5	4	3	3	5	5	2	4	5
56	1	2	3	1	3	4	5	5	5	4	5	5	5	2	5	3	4	4	4
57	1	2	3	1	5	4	5	5	5	4	5	5	2	2	5	5	5	4	4

Processed Data

No	Gender	Age	Occupation	Selery	x1.1	x1.2	x2.1	x2.2	x3.1	X3.2	x4.1	x4.2	x5.1	x5.2	y1	y2	y3	y4	y5
58	2	2	3	1	5	2	5	4	4	2	4	5	5	2	5	5	4	4	4
59	2	2	3	1	5	1	5	4	5	4	4	5	2	3	5	4	5	5	4
60	2	2	3	1	4	4	5	4	5	5	4	5	2	4	4	4	5	5	4
61	1	2	3	1	4	4	4	5	5	3	5	5	4	5	5	3	3	3	5
62	2	2	3	1	4	4	4	4	3	3	5	5	1	5	5	3	3	4	3
63	2	2	3	1	4	4	4	4	5	3	5	5	3	2	5	2	4	4	4
64	2	2	3	1	4	5	4	4	3	5	4	5	2	1	3	5	2	4	3
65	2	2	3	2	5	5	5	4	4	5	4	5	5	4	2	3	5	3	3
66	1	2	3	2	3	4	5	4	2	2	3	5	4	1	5	3	5	2	3
67	1	2	3	2	3	5	3	1	4	2	2	4	3	3	5	3	4	4	2
68	1	2	3	2	2	4	5	3	3	2	2	2	2	2	5	4	5	3	3
69	1	3	3	2	3	5	2	4	5	5	1	3	3	5	5	4	5	3	3
70	1	3	3	2	4	4	2	1	3	4	5	3	3	2	5	4	5	3	3
71	2	3	3	2	2	3	2	3	2	3	3	4	2	2	2	3	4	3	3
72	2	3	3	2	3	4	4	4	5	4	2	4	5	3	4	4	5	3	3
73	1	3	3	2	5	5	5	4	5	5	2	4	1	1	5	4	5	3	3
74	1	3	3	2	5	3	4	4	5	3	4	3	2	2	4	4	5	3	5
75	1	3	3	2	4	3	3	3	3	3	4	5	4	4	3	3	3	4	4
76	1	3	3	2	4	3	5	4	5	3	2	4	4	1	5	4	4	5	3
77	1	3	3	2	2	5	4	3	3	5	4	2	3	4	4	3	3	3	3
78	2	3	3	2	3	5	4	4	4	5	4	1	5	4	4	4	4	3	4
79	1	3	3	2	4	2	4	4	2	2	4	4	3	2	4	4	4	4	4
80	1	3	3	2	4	2	5	2	4	2	3	4	5	3	5	2	2	3	2
81	1	3	3	2	3	2	3	3	3	2	1	4	4	4	3	3	3	3	3
82	2	3	3	2	4	5	5	5	5	5	4	4	2	2	5	5	5	5	5
83	2	2	3	2	4	2	5	5	5	2	4	5	4	3	5	5	5	5	4
84	2	2	3	2	4	5	2	5	5	5	4	5	4	4	2	5	2	5	5
85	2	2	3	2	5	5	4	5	5	5	2	4	4	1	4	5	3	5	5
86	1	2	4	3	5	4	4	5	5	4	4	3	4	5	5	5	5	3	2
87	1	2	4	3	2	5	4	5	5	5	4	4	5	2	5	5	5	4	5
88	1	2	4	3	4	1	5	4	5	1	4	5	5	4	4	3	5	2	5
89	1	2	4	3	4	5	5	4	5	5	3	4	5	4	5	5	5	4	5
90	1	2	4	3	2	1	3	5	4	1	1	4	4	3	5	4	5	2	5
91	1	2	4	3	5	4	4	3	5	4	4	4	3	3	5	5	5	5	5
92	1	2	4	3	5	5	4	4	4	5	4	4	4	2	3	2	4	3	4
93	1	4	4	3	5	5	4	3	4	5	5	3	3	5	2	2	3	4	3
94	1	4	4	3	5	5	2	3	5	5	3	5	4	2	5	5	5	3	5
95	1	4	3	3	5	3	2	3	5	3	3	1	2	2	5	5	5	4	5
96	1	4	1	3	5	4	4	2	5	4	2	2	3	3	4	5	5	5	5
97	1	4	3	3	5	5	4	3	5	5	2	3	4	1	5	5	5	4	5
98	1	4	1	3	2	3	3	4	4	3	4	4	2	2	5	4	5	2	5
99	1	4	3	3	5	3	4	3	5	3	5	5	3	5	5	5	5	5	5
100	1	4	4	3	2	5	2	3	4	5	3	1	2	2	3	2	4	3	4