

ABSTRACT

Banks as a service company attach great importance to satisfaction through services and products. This study aims to determine the influence of service quality and product quality on customer satisfaction at Bank BTPN Dago Bandung branch office.

Using a theory based on Kotler to understand customer satisfaction and the indicators used are conformity to expectations, interest in revisiting, willingness to recommend. Service quality uses indicators based on Rusydi (2017), namely tangible, realibility, responsiveness, assurance, and empathy. Product quality uses theory based on Tjiptono (2016) and the indicators used are performance, features, reliability, durability, serviceability, perceived quality.

The method used in this study is a quantitative method with multiple regression analysis. The sampling technique in this study uses the Slovin formula with a population of 2078 people. After going through the calculations, data collection was carried out by distributing questionnaires to 100 respondents of Bank BTPN Dago Bandung Branch Office.

The results of this study show that partially the quality of service has a positive and significant effect on customer satisfaction. Product quality has a positive and significant effect on customer satisfaction. Simultaneously, service quality and product quality have a simultaneous effect on customer satisfaction.

In the service quality variable, there is a tangible indicator with the lowest value. It is hoped that banks will re-evaluate services related to tangible indicators, namely making rules so that employees wear uniforms to look more neat and formal when serving customers.

Keywords: Service Quality, Product Quality and Customer Satisfaction, private bank