

ABSTRACT

Bank BTPN Banjarmasin is a retirement customer who has many seats outside the parking lot to queue is not convenient for parents, while the queue in the service room is quite comfortable. , the speed of handling retired customers is still disturbed, there are still customers who complain about face authentication applications, there are customers who complain about seats in the outside yard that are not comfortable for parents because of the large queues so that it can have an impact on customers who are not satisfied with bank BTPN Banjarmasin services.

This study aims to find out the partially tangible influence, reliability, responsiveness, assurance, empathy on customer satisfaction at Bank Tabungan Pensiunan (BTPN) In Banjarmasin City. This study is a quantitative decryption with the population is all customers of Bank BTPN Banjarmasin until April 2021 as many as 3,077 people. The sample withdrawal using Slovin theory amounted to 354 respondents with accidental sampling techniques. Free variables are tangible (X1), reliability (X2), responsiveness (X3), assurance (X4), empathy (X5) and bound variables namely customer satisfaction (Y). Data analysis uses multiple linear regression analysis.

The results stated that tangible has a significant effect on customer satisfaction at Bank BTPN Banjarmasin, reliability has a significant effect on customer satisfaction at Bank BTPN Banjarmasin, responsiveness has a significant effect on customer satisfaction at Bank BTPN Banjarmasin, assurance does not have a significant effect on customer satisfaction of Bank BTPN Banjarmasin, and empathy has a significant effect on customer satisfaction at Bank BTPN Banjarmasin. In future research, it is expected to add insight by improving the quality of service on tangible variables one of which is materials related to banking product services in order to have more visual appeal, increase employee knowledge, improve service to customers , providing banking contacts that can be contacted , increase the confidence , increase attention to the bank BTPN Banjarmasin customers.

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