Impact of the Application of Total Quality Management (TQM) to Customer Satisfaction Pt. Bank Tabungan Negara (Case Study at PT. Bank BTN Persero Tbk, Branch Office Cilandak)

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Abstract: The purpose of this study was to determine the impact of quality planning, quality control, quality assurance and quality improvement to customer satisfaction at the State Savings Bank Branch Office in Cilandak. This research was conducted in BTN KCP located in Cilandak KKO highway No. 12, Pasar Minggu, South Jakarta. The study sample as many as 99 customers, with data retrieval technique purposive sampling.

The method used is survey by associative strategy. This research uses analytical methods and multiple partial correlation coefficient, determination coefficient and hypothesis testing partially or simultaneously. Partial correlation coefficient values of quality planning and customer satisfaction of 0.489 means that the impact of quality planning to customer satisfaction were positive. The coefficient of partial correlation with the quality control customer satisfaction of 0.376 means that the impact of quality control to customer satisfaction weakly positive. Partial correlation coefficient values of quality assurance and customer satisfaction of 0.419 means that the impact of quality assurance and customer satisfaction were positive. Partial correlation coefficient values of quality improvement and customer satisfaction of 0.510 means that the impact of quality improvement on customer satisfaction were positive. Multiple correlation coefficient values quality planning, quality control, quality assurance and quality improvement and customer satisfaction at 0.609 which means that the impact of quality planning, quality control, quality assurance and quality improvement simultaneously on customer satisfaction is strongly positive.

The results of the analysis of determination coefficient obtained value 0.370 means the contribution of quality planning, quality control, quality assurance and quality improvement towards customer satisfaction by 37%, the rest is due to other factors. Based on the results of testing the hypothesis with á of 5% is proven that quality planning, quality control, quality assurance and quality improvement have significance impact on customer satisfaction BTN KCP Cilandak tested simultaneously.

Keywords: Total Quality Management (TQM), Quality Planning, Quality Control, Quality Assurance, Quality Improvement, and Customer Satisfaction

1. INTRODUCTION

Banking is one of the supporting pillars of the economy in a country. With a variety of functions inherent in banking, business banking will certainly create a destination for many stakeholders, both public as customers to save, investors, creditors and even the government.

Indonesia is one country with a number of banks are quite a lot, until January 2015 (financial.bisnis.com), there were 118 banks, of which 56 banks only have capital of less than Rp 100 billion. Meanwhile, there are four banks with capital above Rp 30 trillion and the remaining capital of Rp 1 trillion - Rp 30 trillion.

With many existing banks, will create intense competition among all commercial banks in Indonesia. One goal of the bank is looking for an advantage. competition appears between each bank would cause a decline in profits. This is in accordance with the concepts put forward by W. Chan Kim and Mauborgne Renne (2005) on Red Ocean Strategy, which adopted a strategic management company is currently majority-based competition (competitive-based strategy) which leads to fierce competition among companies in the industry thus resulting in a decline in earnings due to the division of the demand for the company's products to a number of competitors in the industry.

Types of products offered by banks almost equal to each other, it will force each bank to contest the special things that can be offered to the public. So that people can distinguish one bank to another bank and customer will be keen to choose a bank that feels most comfortable and reassuring.

PT Bank BTN Persero Tbk, which is one state-owned bank in Indonesia, realize that there are still many things to be improved so that customers remain loyal to the existence of Bank BTN. Bank BTN which stood since 1897 should be able to maintain its position as a state bank and separated from the proposed acquisition or merger with other banks. Thus the Bank BTN should still be able to increase the growth of its customers and sustain the satisfaction of the customer, because by paying attention to customer satisfaction Bank BTN will be able to cultivate the loyalty that exists between the customer and the bank itself. It certainly will make BTN able to survive in today's competitive conditions.

Actual conditions occurring in Bank BTN has been the Bank BTN has tried various ways to continue to improve the quality of the products and services provided to customers, but still the growth of customer-owned PT BTN is not too significant, in fact there are still many people who do not feel satisfied with the services provided. BTN Bank has developed a strategy to improve the quality of products and also the quality of service to customers, one of which is to implement Total Quality Management (TQM). Due to the absence of effort to be better, of course, Bank BTN will fall behind in the competition in this globalization era.

2. LITERATURE REVIEW

Quality Management or Quality Management according Purnama (2006: 51) TQM (Total Quality Management) or Quality Management is structured system with a series of tools, techniques, and philosophies that are designed to create a corporate culture that focuses on consumers, involve the active participation of workers, and continuous quality improvement that support the achievement of total customer satisfaction and continuously. While Gaspersz (2008) suggests TQM (Quality Management) is a management approach systematically oriented organization, customer, and market through a combination of fact-finding practical

and problem solving, in order to create significant improvements in quality, productivity, and other performance of the company.

Quality management can be considered to have four main components namely quality planning, quality control, quality assurance and quality improvement. Quality management is focused not only on the quality of products and services, but also how to achieve it. Quality management uses quality assurance and control of processes and products to achieve more consistent quality.

According to the ISO 8402 (Quality Vocabulary), defines quality management as all the activities of the management functions as a whole that determine quality policies, objectives, and responsibilities, and implement them through tools such as quality planning (quality planning), quality control (quality control), quality assurance (quality assurance), and quality improvement (quality improvement). An explanation of the quality management tools can be seen below:

1. Quality Planning (quality planning): Determination and development objectives and the need for quality and the implementation of quality systems.

2. Quality Control (quality control): technical and operational activities that are used to meet the quality requirements

3. Quality assurance (quality assurance): all the planned and systematic actions implemented and demonstrated to provide adequate confidence that the product will satisfy the need for a certain quality. In this section will be monitoring and evaluation in order to ensure the quality of products and services company.

4. Quality improvement (quality improvement): the measures taken to increase the product value for customers by improving the effectiveness and efficiency of processes and activities through the organizational structure. In other words improvement / quality improvement is a follow-up assessment done before.

According to Ismail Solihin in his book Strategic Management (2012), explains that planning is related to time. Plans were made in the period from time 0 to consider the results that have been achieved in the past while the final results to be obtained that are in a certain time period, ie, whether the plans are made, including in the short-term plans (3 months-1 year), medium term (1 year to 3 years) and long term (over 3 years). So it can be said to be associated with the planning of the future.

Stats are also greatly influenced by the type of industry in which it operates. As an example for companies engaged industrial computer software, long-term planning will have a duration of 3 years or less because of this industry are rapidly changing. So this is where planning can serve as an appropriate tool to select the appropriate alternative for the company's goals for the future.

Philip Kotler and AB Susanto in his book Marketing Management in Indonesia - Analysis, Planning, Implementation and Control (2000) explains that there are three main ideas in strategic planning. namely:

1. Portfolio investment: where the company's business should be managed as an investment portfolio, which needs to be decided which businesses can be developed, maintained, reduced (harvested / milked) or terminated. Every business has the potential benefit of each and the company's resources should be allocated according to the profit potential of each business.

2. Potential future benefits: every business should be calculated carefully considering the market growth rate and position as well as the suitability of the company. But not enough to just use today's sales as a guide / reference.

3. Strategy: Companies should establish a work plan to achieve long-term goals for each business. Moreover, there is no one strategy that is most suitable for all competitors in the business. Each company must determine which is best suited to see the position of the target industry, chances of expertise and resources.

According to Ismail Solihin (2012) Control can also be interpreted a process ensuring efficient performance to achieve corporate objectives. Control includes: (a) establish goals and standards, (b) comparing actual performance (measured) with the goals and standards set, and (c) encourage success and correct the weaknesses.

3. RESEARCH METHODS

This study uses a survey of bank customers BTN by distributing questionnaires that are closed to the scale of the answers that have been determined researchers used a Likert scale. Survey methods used to determine the relationship between the application of TQM and customer satisfaction PT. Bank BTN Persero Tbk. The method is part of a descriptive study. The approach used in this study is a qualitative approach quantification.

3.1. Population and Sample

Its population is a customer of PT. Bank BTN Persero Tbk Branch Office in Cilandak, South Jakarta, which has a savings account BATARA that up to March 5, 2015 as many as 5792 accounts (customers).

Sampling is purposive sampling technique sampling technique with a certain considerations. Considerations used are for customers who have at least 1 (one) year to customers of PT. Bank BTN KCP Cilandak the 15-55 years age limit.

Determination of the number of samples using the formula (Slovin, Husein Umar, 2009:78) :

$$n = \frac{N}{1 + Ne^2}$$

$$= \frac{5729}{1 + 5729(0,10)^2} = 98,2844 \quad \text{rouding } 99$$

Informations :

n = Sample Size

N = Population size

e = Limits of Tolerance Error (error tolerance). In this study, researchers used e of 10% with a 90% level of truth.

3.2. Method of Data Analysis (Koefien Correlation), J. Supranto, 2008: 203)

(a)   Partial correlation between X1 (Y (X2, X3, X4 are constant)

$$\gamma_{Y1.234} = \frac{r_{Y1^-}(r_{Y2}.r_{Y3}.r_{Y4}.r_{Y1234})}{\sqrt{(1-(r_{Y2})^2).(1-(r_{Y3})^2).(1-(r_{Y4})^2).(1-(r_{Y1234})^2)}}$$

(b)   Partial correlation between X2 to Y (X1, X3, X4 are constant)

$$\gamma_{Y2.134} = \frac{r_{Y2^-}(r_{Y1}.r_{Y3}.r_{Y4}.r_{Y1234})}{\sqrt{(1-(r_{Y1})^2).(1-(r_{Y3})^2).(1-(r_{Y4})^2).(1-(r_{Y1234})^2)}}$$

(c)   Partial correlation between X3 to Y (X1, X2, X4 are constant)

$$\gamma_{Y3.124} = \frac{r_{Y3^-}(r_{Y1}.r_{Y2}.r_{Y4}.r_{Y1234})}{\sqrt{(1-(r_{Y1})^2).(1-(r_{Y2})^2).(1-(r_{Y4})^2).(1-(r_{Y1234})^2)}}$$

(d)   Partial correlation between X4 to Y (X1, X2, X3 are constant)

$$\gamma_{Y4.123} = \frac{r_{Y4^-}(r_{Y1}.r_{Y2}.r_{Y3}.r_{Y1234})}{\sqrt{(1-(r_{Y1})^2).(1-(r_{Y2})^2).(1-(r_{Y3})^2).(1-(r_{Y1234})^2)}}$$

Informations :

r_{Y1} = Simple correlation coefficient between X1 to Y

$$= \frac{\Sigma x_{1i} y_i}{\sqrt{\Sigma x_{1i}{}^2}\sqrt{\Sigma y_i^2}}$$

r_{Y2} = Simple correlation coefficient between X2 to Y

$$= \frac{\Sigma x_{2i} y_i}{\sqrt{\Sigma x_{2i}{}^2}\sqrt{\Sigma y_i^2}}$$

r_{Y3} = Simple correlation coefficient between X3 to Y

$$= \frac{\Sigma x_{3i} y_i}{\sqrt{\Sigma x_{3i}{}^2}\sqrt{\Sigma y_i^2}}$$

r_{Y4} = Simple correlation coefficient between X4 to Y

$$= \frac{\Sigma x_{4i} y_i}{\sqrt{\Sigma x_{4i}{}^2}\sqrt{\Sigma y_i^2}}$$

r123 = Simple correlation coefficient between X1, X2 and X3

$$= \frac{\Sigma X_1 X_2 X_3 X_4}{\sqrt{\Sigma X_1^2}\ \sqrt{\Sigma X_2^2}\ \sqrt{\Sigma X_3^2}\ \sqrt{\Sigma X_4^2}}$$

X1 = Customer Satisfaction

X2 = Quality Control

X3 = Quality Assurance

X4 = Quality Improvement

Y = Customer Satisfaction

(e) Analysis of Multiple Correlation Coefficient

$$rY123 = \sqrt{\frac{(r_{Y1})^2 + (r_{Y2})^2 + (r_{Y3})^2 + (r_{Y4})^2 - 2(r_{Y1}.r_{Y2}.r_{Y3}.r_{Y4})}{1 - (r_{1234})^2}}$$

Interpretation of the value of r, namely:

- If r = -1, A strong negative correlation between the perfect and the variables X and Y.

- If r = 1, A strong positive relationship and perfect between the variables X and Y.

- If r = 0, There is no relationship between the variables X and Y.

Interpretation of Correlation Coefficient

interval coefficient (Absolute Value)	Impact
0.00 – 0.199	Very weak
0.20 – 0.399	Weak
0.40 – 0.599	moderate
0.60 – 0.799	Strong
0.80 – 1.000	Very strong

Source : Sugiyono (2009)

3.3. The coefficient of determination

This coefficient shows how much percentage of variation of the independent variables used in the model is able to explain the variation of the dependent variable. R 2 is equal to 0, independent variation used in the model does not explain the slightest variations in the dependent variable. Conversely, R 2 is equal to 1, the variation of the independent variables used in the model explains 100% variation of the dependent variable.

The coefficient of determination expressed by the formula:

KD = R2 x 100%

Information :

KD = coefficient of determination.

R = multiple correlation coefficient.

3.4. Testing the hypothesis

(a) Partial testing

Relationships X1 to Y

$H_0 : \rho_1 \leq 0$ (Partially no significant positive impact between quality planning to customer satisfaction BTN)

$H_a : \rho_1 \leq 0$ (partially there is a significant positive impact between quality planning to customer satisfaction BTN)

Relationships X2 to Y

$H_0 : \rho_2 \leq 0$ (Partially no significant positive impact on the quality control to customer satisfaction BTN)

$H_a : \rho_2 \leq 0$ (partially no significant positive impact on the quality control to customer satisfaction BTN)

Relationships X3 to Y

$H_0 : \rho_3 \leq 0$ (Partially no significant positive impact of quality assurance on customer satisfaction BTN)

$H_a : \rho_3 \leq 0$ (partially there is a significant positive impact of quality assurance on customer satisfaction BTN)

Relationships X4 to Y

$H_0 : \rho_4 \leq 0$ (Partially no significant positive impact of quality improvement on customer satisfaction BTN)

$H_a : \rho_4 \leq 0$ (partially there is a significant positive impact of quality improvement on customer satisfaction BTN)

Determining the level of significance (α) or the confidence level ($1-\alpha$)

Significance level (α) which is used by 5% (0.05) or with a confidence level ($1-\alpha$) 95%

Criteria testing

H0 is rejected, if sig. t < 0,05

H0 is received, if sig. t $\geq$ 0.05

The calculation of the value of significance t

Sig.t value calculation in this study using SPSS version 16.0

(b) Simultaneous testing

Formulate hypotheses

H0 : ρ1.ρ2.ρ3.ρ4 ≤ 0   (simultaneously no significant positive impact between quality planning, quality control, quality assurance, and quality improvement to customer satisfaction BTN)

Ha: ρ1.ρ2.ρ3.ρ4 > 0   (simultaneously there was a significant positive impact between quality planning, quality control, quality assurance, and quality improvement to customer satisfaction BTN)

Determining the level of significance (α) or the confidence level (1-α)

Significance level (α) which is used by 5% (0.05) or the confidence level (1-α) 95%

criteria testing

H0 if the significance F <0.05

H0 if Significance F ≥ 0.05

Significance Value Calculation

Significance F value calculation in this study using SPSS version 16.0.

4. RESEARCH RESULT

4.1. Data Research

Data used in the study was obtained from the results of the questionnaires with Likert scale by customers of Bank BTN KCP Cilandak for type Batara savings of at least 1 (one) year as many as 99 (Ninety-Nine) respondents.

Variables used are quality planning (X_1), quality control (X_2), quality assurance (X_3), quality improvement (X_4) is the independent variable and the dependent variable customer satisfaction (Y).

Variable quality planning (X_1) is obtained when the criterion of the number of each item statement gets the highest score X_1 = 4 x 99 x 6 = 2376. Total score data collection is 1984. Planning quality according to customer perception is 1984: 2376 = 83.5% of the established criteria. The results are presented in the following diagram:

STS	TS	S	SS

```
0        594              1188      1782    *      2376
                                          1984
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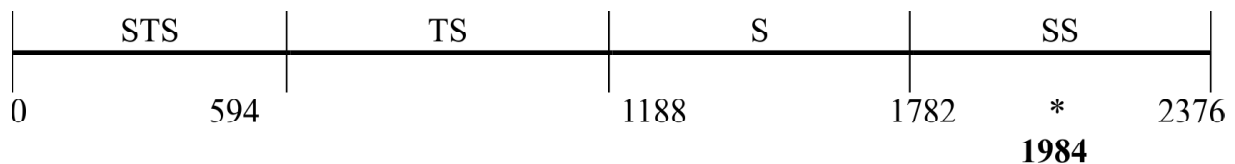
Figure 4.1: Diagram Likert Scale Variable Quality Planning

From Figure 4.1 above, it can be concluded that the respondents' variable quality planning $_{(X-1),}$ located in areas strongly agree.

Variable quality control (X_2) obtained the total criterion (when each item statement gets the highest score) X_2 = 4 x 99 x 3 = 1188. Total score data collection is 977. Quality control by customer perception is 977: 1188 = 82, 23% of the established criteria. The results are presented in the following diagram:

STS	TS	S	SS

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0          297              594          891    *        1188
                                               977
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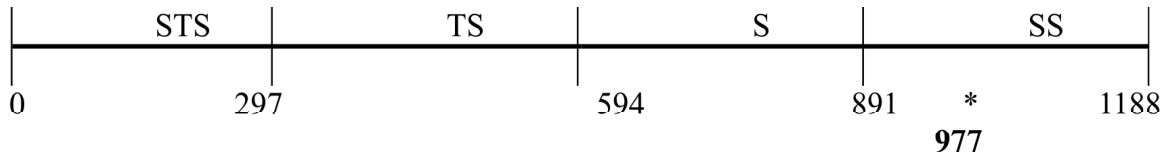
Figure 4.2: Diagram Likert Scale Variable Quality Control

From Figure 4.2 above, it can be concluded that the respondents' quality control variables (X_2), located in areas strongly agree.

Variable quality assurance (X_3) obtained the total criterion (when each item statement gets the highest score) $X_3 = 4 \times 99 \times 5 = 1980$. Total score data collection was 1655. Quality assurance according to customer perception is 1655: 1980 = 83, 59% of the established criteria. The results are presented in the following diagram:

STS	TS	S	SS

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0          495              990          1485    *      1980
                                                1655
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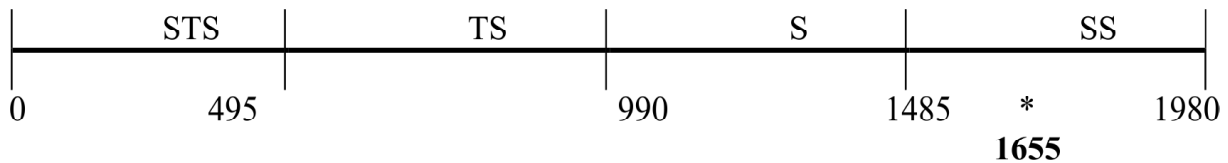
Figure 4.3: Diagram Likert Scale Variable Quality Assurance

From Figure 4.3 above, it can be concluded that the respondents' variable quality assurance (X_3), located in areas strongly agree.

Variable quality improvement (X_4) obtained criterion number (if each item statement gets the highest score) $X_4 = 4 \times 99 \times 4 = 1584$. Total score data collection was 1323. Quality assurance according to customer perception is 1323: 1584 = 83, 52% of the established criteria. The results are presented in the following diagram:

STS	TS	S	SS

```
0          396              792          1188    *      1584
                                                1323
```
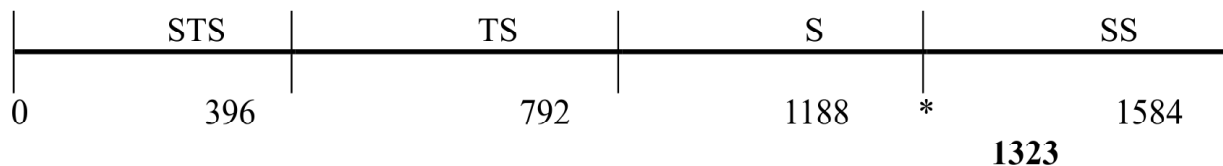
Figure 4.4: Diagram Likert Scale Variable Quality Improvement

From Figure 4.4 above, it can be concluded that the respondents' variable quality improvement (X_4), located in areas strongly agree.

Variable customer satisfaction (Y) obtained the total criterion (when each item statement gets the highest score) $Y = 4 \times 99 \times 12 = 4752$. Total score data collection is 3942. Customer satisfaction as perceived by the customer is the 3942: 4752 = 82.96% of the established criteria. The results are presented in the following diagram:

```
|——————————|——————————|——————————|——————————|
     STS          TS           S          SS
 0          1188         2376        3564    *        4752
                                          3942
```
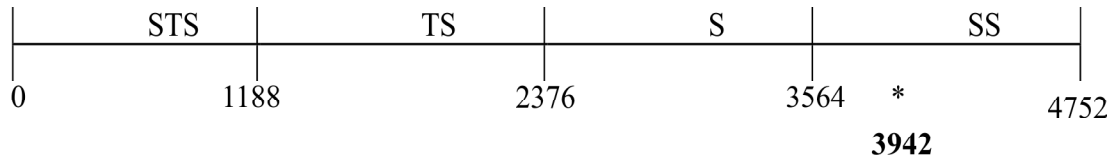
Figure 4.5: Diagram Likert Scale Variable Customer Satisfaction

From Figure 4.5, it can be concluded that the respondents' customer satisfaction variable (Y), located in areas strongly agree.

4.2. Statistical Analysis Data

Processed Software SPSS version 16.0 of the correlation partially or simultaneously is as follows:

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	Partial Correlation coefficient	Sig.
1 (Constant)	7.456	4.447			097
X₁ QUALITY PLANNING	.405	.237	.183	**.489**[**]	091
X₂ QUALITY CONTROL	.344	.333	.098	**.376**[**]	304
X₃ QUALITY ASSURANCE	.515	.251	.200	**.419**[**]	043
X₄ QUALITY REPAIR	.916	.292	.314	**.510**[**]	002

a. Dependent Variable: Y Customer Satisfaction

b. **. Correlation is significant at the 0.01 level (2-tailed).

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	**.609**[a]	.370	.344	3.39862

(a) Predictors: (Constant), X₄ QUALITY REPAIR, X₃ QUALITY ASSURANCE, X₂ QUALITY CONTROL, X₁ QUALITY PLANNING

ANOVA[b]

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	638.971	4	159.743	13.830	**.000**[a]
Residual	1085.757	94	11.551		
Total	1724.727	98			

(a) Predictors: (Constant), X₄ QUALITY REPAIR, X₃ QUALITY ASSURANCE, X₂ QUALITY CONTROL, X₁ QUALITY PLANNING

(b) Dependent Variable: Y CUSTOMER SATISFACTION

4.2.1. Analysis of partial correlation coefficients

Analysis using SPSS version 16.0. Value partial correlation coefficients X_1 by Y (amounting to 0.489. Showing the impact of quality planning to customer satisfaction were positive, meaning that if the quality planning increases, customer satisfaction will increase.

Partial correlation coefficient value X_2 with Y *(amounting to 0.376, showing the* impact *of* quality control to customer satisfaction weakly positive.

Values X_3 partial correlation coefficient with Y (amounted to 0.419, showing the impact of quality assurance on customer satisfaction were positive, meaning that if the quality assurance increases, the impact on customer satisfaction will increase.

Values X_4 partial correlation coefficient with Y *(amounting to 0.510, showing the* impact *of* quality improvement on customer satisfaction were positive, meaning that if the quality improvements continue to be made, it will increase customer satisfaction.

4.2.2. Analysis of multiple correlation coefficient

SPSS calculation results obtained multiple correlation coefficient of 0.609. Showing the impact of quality planning; quality control; quality assurance and quality improvement of the customer satisfaction is a strong positive, meaning that if there is an increase in quality planning, quality control, quality assurance and quality improvement together, can increase customer satisfaction.

4.3. Hypothesis

4.3.1. Partial testing

Relationships X_1 with Y

$H_{0:} \rho_1 \leq 0$ (Partially no positive impact on the significance of quality planning and customer satisfaction BTN.)

$H_{a:} \rho_{1>} 0$ (partially positive impact significance of quality planning to customer satisfaction BTN.)

Based on calculations using SPSS version 16.0 can be seen that the value sig.t at 0091 (greater than the significance level used ie 0.05). So we can conclude that H_0 H_a received and rejected. Partial means no significance positive impact on customer satisfaction quality planning BTN.

Relationships X_2 on Y

$H_{0:} \rho_2 \leq 0$ (Partially no positive impact on the significance of quality control and customer satisfaction BTN.)

$H_{a:} \rho_{2>} 0$ (partially positive impact significance of quality control to customer satisfaction BTN.)

SPSS corresponding calculation can also be seen that sig.t value of 0.304 (greater than the significance level used ie 0.05). So we can conclude that H_0 H_a received and rejected. Partial means no positive impact on the significance of quality control to customer satisfaction BTN.

Relationships X_3 at Y

$H_{0:} \rho_3 \leq 0$ (Partially no impact the positive significance of quality assurance on customer satisfaction BTN.)

$H_{a:} \rho_{3>} 0$ (partially positive impact significance of quality assurance on customer satisfaction BTN.)

To determine which hypothesis on variable X_3 (Quality Assurance). At SPSS calculation shows that the value sig.t of 0043 (less than the significance level used ie 0.05). So we can conclude that $H_{0\,is}$ rejected and H_a accepted. Means a partial positive impact significance of quality assurance on customer satisfaction BTN.

Relationships X_4 at the Y

$H_{0:} \rho_4 \leq 0$ (Partially no impact significance of quality improvement to customer satisfaction BTN.)

$H_{a:} \rho_{4>} 0$ (partially impact the significance of quality improvement to customer satisfaction BTN.)

For variable X_4 (Improved). At SPSS calculations indicated that the value sig.t of 0002 (less than the significance level used ie 0.05). So we can conclude that $H_{0\,is}$ rejected and H_a accepted. Means a partial positive impact significance of quality improvement to customer satisfaction BTN.

4.3.2. *Testing hypotheses simultaneously*

$H_{0:} \rho_1 \cdot \rho_2 \cdot \rho_3 \cdot \rho_4 \leq 0$ (simultaneously no positive impact significance quality planning, quality control, quality assurance, and quality improvement to customer satisfaction BTN.)

$H_{a:} \rho_1 \cdot \rho_2 \cdot \rho_3 \cdot \rho_{4>} 0$ (simultaneously a impact positive significance quality planning, quality control, quality assurance, and quality improvement to customer satisfaction BTN.)

After testing the hypothesis with the help of the program SPSS version 16.0, the obtained value *significance* F 0,000. This study used a significance level (α) of 5%, so the value $\leq \alpha$ significance F ($0,000 \leq 0.05$). Thus it can be deduced $H_{0\,is}$ rejected and H_a accepted, which means simultaneous positive impact *significance* quality planning, quality control, quality assurance, and quality improvement to customer satisfaction BTN.

5. CONCLUSIONS

1. Correlation partially between quality planning and customer satisfaction by 0.48 9 of its meaning impact on customer satisfaction were positive, meaning that if the quality planning is improved then customer satisfaction will increase. Partial correlation coefficient between quality control with customers amounted to 0.376 n gratification of its meaning the impact of quality control to customer satisfaction positive but weak. Partial correlation coefficient between quality assurance to customers amounted to 0.419 n gratification of its meaning impact of quality assurance on customer satisfaction were positive. Partial correlation coefficient between quality improvement and customer satisfaction at 0.510 which means that the impact of quality improvement on customer satisfaction were positive. While doubled between quality planning, quality control, quality assurance and quality improvement and customer satisfaction at 0.609 showing that the impact of quality planning, quality control, quality assurance and quality improvement on customer satisfaction is positive and strong.

2. Hypothesis result testing of variable X_1 (Quality Planning) of 1,707 small compared with the value t table with $\alpha = 5\%$, namely 1,986. While sig.t value of 0091. It can be concluded that H_0 H_a received and rejected. Partial means no impact *significance* between quality planning to BTN bank customers satisfaction. Hypothesis testing of variable X_2 (Quality Control) of 1.034 is smaller than the value t table with $\alpha = 5\%$, namely 1,986. While sig.t value of 0.304. It can be concluded that H_0 is accepted and H_a rejected, meaning that partially no effect no *significance* between quality control and customer satisfaction BTN. Hypothesis test results variable X_3 (Quality Assurance) amounted to 2.052 greater than the value t table with $\alpha = 5\%$, namely 1,986. While sig.t value of 0.043. So we can conclude that $H_{0\,is}$ rejected and H_a accepted. Partially means no impact *significance* between quality assurance against BTN bank customers satisfaction. Variable X_4 (Improved) value of 3.135 is greater than the value t table with $\alpha = 5\%$, namely 1,986. While sig.t value for 0002, it can be concluded that $H_{0\,is}$ rejected and H_a accepted, its meaning is partially impact the significance of quality improvement to the customer satisfaction BTN. While the simultaneous hypothesis test with significance level (á) of 5%, the value *significance* F se large 0,000 so that $H_{0\,is}$ rejected and H_a accepted, which means simultaneously no impact *significance* between quality planning, quality control, quality assurance and improvement quality to customer satisfaction BTN.

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