

## **ABSTRAK**

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh secara parsial pelayanan, *product knowledge* dan jaminan terhadap kepuasan konsumen asuransi asuransi pada PT. Asuransi Ramayana cabang Surabaya. Untuk mengetahui pengaruh secara simultan pelayanan, *product knowledge* dan jaminan terhadap kepuasan konsumen asuransi asuransi pada PT. Asuransi Ramayana cabang Surabaya. Untuk mengaplikasikan tujuan tersebut maka digunakan metode deskriptif, metode statistik deskriptif, sampel pada penelitian ini sebanyak 100 responden, analisa data dengan bantuan sistem komputerisasi SPSS versi 18 dengan menggunakan metode analisis regresi berganda. Berdasarkan hasil analisis dapat disimpulkan 1) Pelayanan, *Product knowledge* dan jaminan berpengaruh secara parsial terhadap kepuasan konsumen asuransi pada PT. Asuransi Ramayana cabang Surabaya.2) Pelayanan, *Product knowledge* dan jaminan berpengaruh secara simultan terhadap kepuasan konsumen asuransi pada PT. Asuransi Ramayana cabang Surabaya.

**Kata Kunci:** Pelayanan, *Product Knowledge* Jaminan, Kepuasan Konsumen

## **ABSTRACT**

*The purpose of this study were 1) to determine the partial effect of service, product knowledge and of warranty against customer satisfaction on PT Insurance ramayana the branch of Surabaya, 2) to determine the simultan effect of service, product knowledge and of warranty against customer satisfaction on PT Insurance ramayana the branch of Surabaya. For that purpose it is used to apply the descriptive methods, descriptive statistical methods with the aid of a computerized system SPSS versioan 18 Samples to this research as many as 100 respondents and using formula that multiple regression analysis. Based on the analysis can be conclude.1) service, product knowledge and the warranty/assurance influential in partial against PT. insurance on customer satisfaction Insurance ramayana branches surabaya. 2), service, product knowledge and the assurance influential simultaneously against customer satisfaction PT. insurance on ramayana the branch of Surabaya.*

**Keyword:** Service, Product Knowledge, Warranty, Customer Satisfaction

