ABSTRACT

SRI KUNTARI, Effect of Quality Products and Services Financing Customer Satisfaction Level of SMEs at PT. Bank Syariah Mandiri Bogor. Supervised by H. Musa Hubeis as Chairman and H. Amiruddin Saleh as a Member.

As one banking institution whose shares are 99% owned by Indonesia's largest state-owned bank, Bank Syariah Mandiri (BSM) actively participate in order to implement and support government policies and programs in developing Small and Medium Enterprises (SMEs) in particular by providing financing to SMEs. Sectors of SMEs is now rated as one of Indonesia's economic strength is quite significant. Similarly in the banking world, banks began to compete to improve the portfolio in the field of SMEs financing. To be able to achieve a good quality product and outstanding service, there is need for the various steps of strategic and sustainable. Factors that determine the selection of products and services to customers. Quality products and good service will lead to customers choosing to use the products and services of a bank. The purpose of this study are: (1) to identify the customer's desire for products and services the SMEs finance sector in the BSM Branch Bogor, (2) to analyze the level of customer satisfaction of products and services SMEs financing in the BSM Branch Bogor and (3) to apply strategy efforts to improve our products and services SMEs financing in the BSM.

The data was collected by means of interviews conducted to obtain primary and secondary data directly from customer financing SMEs by using an assessment instrument in the form of questionnaires, observation, and literature study. Primary data obtained in the form of questionnaires from respondents who are customers in the field of SMEs financing in the BSM Branch Bogor. The method of analysis used in this study were: (1) multiple linear regression method, (2) CSI (Customer Satisfaction Index) and (3) SWOT (Strengths, Weaknesses, Opportunities and Threats) analysis.

Analysis of the results of the study: (1) There is the influence of customer satisfaction with quality products and services, where the magnitude of the effect (Adjusted R square) is 0.096 (9.6%), which means the quality of products and services affect the results of customer satisfaction by 9.6% and the rest (91.4%) affected other factors besides the quality of products and services, (2) Calculation of CSI for SMEs PT service quality attributes. BSM Bogor is 78.1% or 0.66 to 0.80, which means customers were satisfied with the service performance of SMEs in the BSM Bogor, (3) The results of the SWOT analysis showed that the development strategy of the matrix IE, showed that the position of SMEs financing products located on the cell I (growth), then the strategy is market penetration and products development.

Keywords: quality products and service financing customer satisfaction, SMEs, Strategy