ABSTRACT

Analysis of Debiture Satisfaction for Employee Credit at Bank Saudara Bogor

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Bank Saudara Bogor had operated for eleven months, and the growth of its credits has been increasing rapidly. This situation could be a positive sign to develop Bank Saudara. The debitures need to be treated in some way so they won’t think to move their credits to another bank. Moreover, regarding the competition among banks in delivering credits was very tight. Therefore, a research about debiture satisfaction of Bank Saudara Bogor during this period is needed to anticipate the moving of debiture to another bank that offers more interesting credits.

The purposes of this research were: (a) to analyze the debiture satisfaction of credit for employee in Bank Saudara Bogor in the process of delivering credit, (b) to analyze the factors that influence the debiture satisfaction and (c) to formulate the managerial implication in order to increase the debitures satisfaction of KUPEG in Bank Saudara Bogor.

The data of this research were divided into primary and secondary data. Primary data were obtained from interview using questionnaire. Secondary data were obtained into a literature study. The data were processed by structural equation modeling (SEM). Debiture satisfaction in this research was influenced by three dimension namely service dimension, physical facility and product credit dimension. From three dimension of satisfaction, the most influencing dimension was credit product, and it was most influenced by the pattern of credit payment.

Keywords: Bank, Debiture Satisfaction, Credit, Structural Equation Model