SUMMARY

SHANDRA WIDIYANTI. The Analysis of Satisfaction and Brand Trust Effect On Microborrower Loyalty. Supervised by LILIK NOOR YULIATI dan BUNASOR SANIM

The success of any service industry is highly dependent not only on its ability to attract potential customers, but also to maintain and retain customers who have used the services of its products. Without the ability to maintain and sustain the debtor, predicted the bank tend to be abandoned by the customer, and will switch to another bank that offers services similar products, not least in terms of micro-credit financing by banks. The influence factors of service marketing mix, company characteristics, brand characteristic, debtor satisfaction and brand trust of microborrowers be the focus of this study.

This study uses data from the three largest banks in Indonesia based on the micro-credit portfolio. Empirical evidence from both in-depth interviews and data collected from 120 respondents who are integrated into the conceptual model. This model was tested using structural equation modeling (SEM)

The results of this study indicate that the service marketing mix, company characteristics, brand characteristic, debtor satisfaction has a significant impact on the borrower loyalty. Service marketing mix has the greatest influence on the effect of customer loyalty. And brand trust has no significant effect on customer loyalty. These findings provide insight for the top management of banks in developing loyalty debtor's business continuity management. This study that influence brand trust in the service industry has a different context to the trading industry.

In service marketing mix variables, the banks need to emphasize the process and physical indicators, particularly related to the improvement of the service system of the debtor. In the company of variables characteristic, the bank needs to pay attention, improvement and development of the company perceives motive, company reputation and integrity company, which is associated with the interaction of the characteristics and reputation of the bank. In the variable brand characteristic, banks need to consider and develop brand reputation and brand predictability. While in the variable satisfaction of the debtor, banks need to emphasize the assurance indicators and empathy. Effect of brand trust on loyalty debtor smaller than the effect of trust on loyalty debtor debtor. This shows that the satisfaction variables debtor has a stronger effect than the debtor to increase the loyalty of brand trust variable.

Keyword : brand characteristics, brand trust, company characteristic, debtor satisfaction, loyalitas debitur, micro banking, service marketing mix, Structural Equation Model (SEM).