Abstract

Customer Satisfaction Analysis for Medium Enterprise of Agribusiness Division At PT. Bank Rakyat Indonesia (Persero) - A Case Study at PT. BRI (Persero)
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The purpose of customer satisfaction study is to determine customer satisfaction level, to identify factors that influence customer satisfaction level, and to establish recommendation for service development and service improvement in improving customer satisfaction. The data used was taken from 64 responders who are the total population of Agribusiness Division of PT. Bank Rakyat Indonesia (PERSERO) customers. This study uses CHAID (Chi-Square Automatic Interaction Detection) analysis to determine segmentation based on customer satisfaction attribute. Correspondence analysis is to classify attribute based on customer hierarchy needs. SEM (Structural Equation Modelling) analysis represents a method that combine regression analysis, path analysis, and factor analysis to identify the strength of every attribute in influencing customer satisfaction. The result of this research shows that there are 54.69% responder to satisfy get loan customer of Agribusiness, 42.19% neutral and 3.12% is not satisfied. There are 75% Agribusiness Division customers who loyal to BRI, 23.44% be thinking and 1.56% going to change to an other bank. Loan customer of Agribusiness Division is divided into 6 segments as follows segment that satisfied with consultation service, satisfied with IT service, satisfied with BRI corporate image, satisfied with the credit time schedule, neutral with product diversity, and neutral with the credit term. These important information will be useful for management in determining target and plan with effectiveness communication strategy. Correspondence analysis for 24 attributes checked can be divided into 3 groups of hierarchy needs as follows basic need, performance need, and existing need. The information can be used by management to understand attributes that should be take into consideration, especially attention the basic need which is not satisfied the customer yet, such as loan interest rate, length of loan processing, length of loan drawdown, IT system, general of loan condition and collateral condition. SEM analysis to 24 attributes indicates that the strongest attributes that determine customer satisfaction are duration of the loan, attribute of information/consultation service, attribute of reliability etc. The final result is that in determining priority of service improvement, the main consideration is to find out attributes that provide strongest customer satisfaction