

**The influence of quality of service, procedures of credit, and interest rates to
Credit Customer Satisfaction
at PT Bank Lampung Main Branch Office of Bandar Lampung**
(case study on PT Bank Main Branch Office of Lampung Bandar Lampung)

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ABSTRAC

Bank Lampung participate actively in supporting people to remain superior in the field of retail business through the fulfillment of the needs for financial services or banking and credit disbursements to the community to encourage regional economic growth as well as the ever-increasing financial processing capabilities of the region.

The composition of the channeling of credit by PT. Bank Lampung is still very low, with only 8% of the portion of the overall distribution of credit by banks in Bandar Lampung. Besides the realisation of credit primarily for channelling credit employees at PT. Bank Lampung Main Branch Office for the period to 2013 has decreased, this needs to be examined whether the quality of service provided, the procedure that has been established and the Credit interest rate offered to the customer satisfaction of users of credit clerk in Bank Lampung Main branch office.

The purpose of this research is to know the influence of the quality of service, procedures and credit interest rates against quantity of customer satisfaction in using credit facilities clerk in Bank Lampung Main Branch Office of Bandar Lampung. Samples were taken of 100 respondents who were clients of Bank Lampung loans in Main branch office. Analytical techniques used in this research is with regression analysis with the residual test method.

The results showed that a third of free variables simultaneously, i.e. the quality of service, procedures of credit and credit interest rates affect customer satisfaction significantly to on Bank Lampung KCU Bandar Lampung. However partially

variable service quality not significant effect that proves that the current quality of service not too taken into account as an instrument of competition in determining customer satisfaction primarily to customer loans at Bank Lampung KCU Bandar Lampung.

The policies that need to be done by the management of PT. Bank Lampung KCU Bandar Lampung is fixed to improve the quality of services and facilities supporting hospitality, ability and service employees, as well as evaluate the loan procedure continuously or loan rates set to always adjust to the conditions and the customer's wishes and the purpose of the bank itself. Thus expected to increase customer satisfaction that will improve customer loyalty. This study tested the hypothesis that the quality of service, procedures of credit and interest rates will affect customer satisfaction will also affect customer loyalty.

Keywords: *Quality of service, Procedures of credit, Interest rate, and the Bank's Customer Satisfaction KCU Bandar Lampung.*