

INTISARI

Consumer Loan saat ini menjadi salah satu segmen kredit retail yang menjadi perhatian khusus perbankan nasional. Salah satu keunggulan yang dimiliki segmen kredit ini adalah penyebaran resiko kredit. Keunggulan ini menyebabkan tingkat persaingan perbankan di segmen kredit retail menjadi sangat tinggi. Bank ABC sebagai salah satu bank terbesar menerapkan strategi bersaing diantaranya dengan melakukan promosi yang gencar untuk menarik minat masyarakat untuk membeli produk kredit konsumtifnya. Namun dibandingkan dengan pemasaran segmen *commercial loan*, segmen *consumer loan* masih jauh tertinggal.

Salah satu cara untuk mengukur tingkat keberhasilan pemasaran jasa adalah kepuasan konsumen terhadap mutu pelayanan kredit konsumtif Bank ABC. Kepuasan konsumen diukur dengan menggunakan model mutu pelayanan (analisa gap) Parasuraman, Zeithmal dan Berry yang menyoroti 5 dimensi utama kualitas (*reliability*, *responsiveness*, *tangible*, *assurance* dan *empathy*) agar dapat menyajikan mutu layanan yang dikehendaki.

Sesuai hasil survey yang dilakukan penulis terhadap 100 sampel, dimana responden adalah nasabah yang mengajukan permohonan kredit konsumtif di Bank ABC Cabang Jakarta Sudirman periode bulan Desember 2002, menunjukkan bahwa mutu pelayanan kredit konsumtif masih dibawah harapan nasabah.

Dengan penelitian ini diharapkan Bank ABC dapat melakukan evaluasi atas strategi bersaing yang dilakukan pada saat ini agar target pemasaran kredit konsumtif tercapai sesuai misi perusahaan.

Kata kunci: *quality of service*, *gap analysis*, *reliability*, *responsiveness*, *tangible*, *assurance*, *empathy*, *strategy compete*.

ABSTRAKSI

In this time, Consumer Loan become one of the credit segment of retail becoming special attention of Indonesian banking industry. One of the excellence had by this credit segment is spreading of credit risk. This excellence cause storey; level emulation of banking in credit segment of retail become very high. Bank ABC as one of the biggest bank apply strategy compete among others conducted promotion which intensively to draw society enthusiasm to buy consumptive credit product of bank. Is but compared to marketing of segment of commercial loan, segment of consumer loan a long way off drop behind.

One of the way to measure storey;level efficacy of marketing of service is satisfaction of consumer to quality service of consumptive credit of Bank ABC. Satisfaction of consumer measured by using model quality of service (gap analysis) Parasuraman, Zeithmal and Berry, highlighting 5 especial dimension of quality (reliability, responsiveness, tangible, and assurance of empathy) so that can present quality of service desired. According to result of survey conducted by writer to 100 sampel, where responder is client applying consumptive credit in Bank ABC Branch Jakarta Sudirman period of December 2002, indicating that quality of service of consumptive credit still below/under client expectation. With this research is expected by Bank ABC can do evaluation of strategy compete which conducted at the moment so that goals marketing of consumptive credit reached according to company mission.

Keyword : quality of service, gap analysis, reliability, responsiveness, tangible, assurance, empathy, strategy compete