

ABSTRACT

The phenomenon that will be analyzed in this study is a decrease in interest in taking Kupedes at the Sragi BRI Unit. This decreased interest in taking Kupedes was also demonstrated by the loss of Kupedes to compete with KUR which also targeted micro businesses in Sragi District. Based on the results of previous studies, this is allegedly strongly influenced by customer confidence. Based on the gap research, it is suspected that there is an effect of service quality and product attributes on customer trust that have an impact on retrieval interest. Based on this description, the problem formulation in this research is how to build interest in taking Kupedes back at BRI Sragi Unit.

The population selected in this study were all BRI Sragi Unit customers. The sampling technique in this study was purposive sampling method with a sample of 196 BRI Unit Sragi customers. Data collection method is to use a questionnaire. The data analysis method used is Structural Equation Modeling.

Based on research, service quality, and product attributes have a positive effect on trust and interest in re-financing while trust has a positive effect on interest in funding retrieval.

Keywords: service quality, product attributes, trust, retention interest, repurchase intention.