

## **ABSTRACT**

*Banking needs trust from customers in performing their duties. To gain the trust banking must be able to work professionally from the aspect of service and marketing strategy. One of these strategies is to build a service environment for banks. Bank X KC Surapati Micro Credit Unit Bandung is one of the banks that provide Micro Credit for people who need Credit. This research is conducted to know the performance, expectation, level of customer satisfaction and determine service environment attribute (servicescape) that must be improved.*

*There are three dimensions of Servicescape in this research are Ambient Condition, Spatial Layout and Functionality, Sign Symbol and Artifact. The sampling of the research was conducted using Probability Sampling method, with the total sample of 85 respondents. Importance Performance Analysis (IPA) is conducted to determine the attributes or dimensions that need to be addressed the level of performance and attributes or dimensions that need to be maintained by the company's performance.*

*The conclusion of this research is consumer expectation of Bank X KC Surapati Bandung Micro Credit Unit is very good with percentage 84.65%. While consumer perceptions on the performance that has been given by Bank X KC Surapati Bandung Micro Credit Unit is good with a percentage of 69.02%. The level of customer satisfaction on performance is 11.78 while the expectation level is 13.6. It shows the customer is not satisfied with the service because the level of expectations is greater than the level of performance provided. There are 11 attributes that need to be fixed by Bank X KC Surapati Bandung Micro Credit Unit.*

**Keywords:** *Servicescape, Importance Performance Analysis, Customer Satisfaction*