

ABSTRACT

Small and medium sized enterprises have played the important role in national economic development. they have contributed 60% of national gross domestic product (GDP). In reliance with the rapid growth of these businesses, the bank industry have already initiated the credit facility for them. There are always a credit risks in these businesses such as payment failure, late charge fee, and increasing collection cost. This situation leads to development of credit assurance enterprises

Nowadays, credit assurance enterprises has already started growing into a large scale. one of them is Perum Jamkrindo. they are looking forward to be the foremost in this business to help small and medium sized enterprises. However, everything will not be successfully become a realization if every element are not synchronized well.

In order to reach the goals, they need to have a convenient working environment. to make a comfortable working space it takes 5 important points that needs to be fulfilled, they are: lighting, working area's condition, noise issue, colors, and air circulation in the working space. Regarding to the 5 points, employees will feel convenient at work so that the work duties will run effectively efficient and give a satisfaction service for the customers.

Keyword : comfortable, trust, effective, efficient, optimal