

## ABSTRACT

Rendy Lesmana. Discrimination Analysis of The SMART Program factors towards Customer Service Quality Improvement Study in Case at PT. Bank XYZ in Bogor Branch Office (under the supervision by Izuddin Kartamulia).

This observation concerns the improvement of the service quality at The Bank XYZ based on the orientation of frontliners quality knowledge by their SMART Program product.

The aim of this observation is to know how far the service performance at The Bank XYZ has improved, besides that the factors of The SMART Program and level of satisfaction at that bank.

The observation method is by describing service performance at that bank and to know what the factors of The SMART Program that are most influential for the customer service satisfaction by means of the Discrimination Analysis.

The performance category of the Bank XYZ is relatively good for maintaining the service quality, whereas there are variables in The SMART Program factors such as: the greetings, clear and accurate information media, giving reliable information, quick service and the cross-selling variable as a decisive factors for customer satisfaction at The PT. Bank XYZ in Bogor Branch Office.