

RINGKASAN

Lembaga Keuangan Mikro Agribisnis (LKM-A) merupakan lembaga yang dibentuk dan dikelola oleh Gapoktan penerima BLM-PUAP untuk menyediakan bantuan modal guna meningkatkan produktivitas petani. LKM-A PUAP Wijaya Makmur bergerak dalam pelayanan simpan pinjam. Kepuasan anggota terhadap pelayanan LKM-A menjadi salah satu tolak ukur keberhasilan LKM-A dalam menyejahterakan anggotanya. Penelitian ini bertujuan untuk mengetahui mekanisme pelayanan di LKM-A PUAP Wijaya Makmur, mengetahui tingkat kepuasan petani terhadap kualitas pelayanan LKM-A PUAP Wijaya Makmur, dan mengetahui atribut apa yang menjadi prioritas utama petani terhadap kualitas pelayanan LKM-A PUAP Wijaya Makmur.

Penelitian ini menggunakan metode studi kasus, yaitu pendekatan yang bertujuan untuk memberikan uraian secara rinci dan mendalam tentang berbagai aspek yang berkaitan dengan individu, kelompok, atau suatu organisasi. Lokasi penelitian di LKM-A PUAP Wijaya Makmur Purbalingga. Penelitian ini dilaksanakan akhir bulan Februari sampai awal bulan Maret 2025, dengan sasaran petani yang mengakses fasilitas simpanan dan pinjaman di LKM-A PUAP Wijaya Makmur. Penentuan sampel menggunakan teknik *simple random sampling* dengan jumlah responden sebanyak 38 orang. Pengumpulan data dilakukan melalui wawancara, kuesioner, observasi, dan studi pustaka. Data yang terkumpul dianalisis menggunakan metode *Customer Satisfaction Index* (CSI), *Importance Performance Analysis* (IPA), dan analisis deskriptif.

Hasil penelitian menunjukkan bahwa mekanisme pelayanan simpan pinjam di LKM-A Wijaya Makmur dilakukan pada hari Senin hingga Jumat dimulai pukul 08.00-16.00 WIB dengan batas nominal pinjaman anggota sebesar Rp5.000.000,- dan jangka waktu angsuran maksimal hingga 12 bulan. Tingkat kepuasan petani LKM-A PUAP Wijaya Makmur berdasarkan perhitungan *Customer Satisfaction Index* (CSI) memperoleh nilai sebesar 91,00 persen artinya secara keseluruhan petani merasa sangat puas terhadap kualitas pelayanan. Atribut yang menjadi prioritas utama petani terhadap kualitas pelayanan yang perlu ditingkatkan kembali berdasarkan perhitungan *Importance Performance Analysis* (IPA) meliputi keteraturan jadwal operasional LKM-A dan kesiapan pengurus dalam memproses keluhan anggota secara langsung.

SUMMARY

Agribusiness Microfinance Institution (MFI-A) was an institution formed and managed by Gapoktan that received BLM-PUAP to provide capital assistance aimed at increasing farmer productivity. LKM-A PUAP Wijaya Makmur is engaged in savings and loan services. Member satisfaction with MFI-A services was one measure of the success of MFI-A in improving the welfare of its members. This study aimed to identify the service mechanism LKM-A PUAP Wijaya Makmur, measure the level of farmer satisfaction with the quality of its services, and identify the attributes that were the main priorities for farmers regarding service quality.

This research used a case study method, which was an approach intended to provide a detailed and in-depth description of various aspects related to individuals, groups, or organizations. The research was conducted at LKM-A PUAP Wijaya Makmur in Purbalingga from the end of February to early March 2025, targeting farmers who accessed savings and loan facilities at the institution. The sample was determined using a simple random sampling technique, with a total of 38 respondents. Data collection was carried out through interviews, questionnaires, observations, and literature studies. The collected data were analyzed using the Customer Satisfaction Index (CSI) method, Importance Performance Analysis (IPA), and descriptive analysis.

The results of the study showed that the savings and loan service mechanism at LKM-A Wijaya Makmur was carried out from Monday to Friday, starting at 08.00–16.00 WIB, with a maximum loan amount of Rp5,000,000 and a maximum repayment period of 12 months. The level of satisfaction among farmers, based on the calculation of the Customer Satisfaction Index (CSI), reached 91.00 percent, indicating that overall, the farmers were very satisfied with the quality of service. The attributes that were identified as main priorities for improvement based on the Importance Performance Analysis (IPA) were the regularity of the LKM-A operational schedule and the readiness of the management in addressing member complaints directly.