ABSTRACT

Consumer Behaviour Analysis Toward Saving Product and Bank With Implication Toward Marketing Strategy At Bank BTN Branch Office Bogor
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The purposes of this study are (1) to identify main factors that customers consider in choosing a bank (2) to identify factors that influence customers in selecting a saving product (3) to formulate marketing strategy of Tabungan Batara Bank BTN.

The research is done by using case study method at BTN Branch Office in Bogor. The primary data is obtained from based on an interview and the questionnaires from both internal and external environment of the company and from the customer perception by distributing questioners to as much as 100 BTN respondents and 90 other banks respondents. Secondary data is obtained from the result of references and from internal data. The sampling method is stratified proportional accidental sampling.

Analysis tools are: Citra analysis, Ideal Numeral analysis and correlation analysis. Citra Analysis shows that positive condition for customer perception of BTN are safety guarantee, services and friendly, however negative perception are: saving facilities and office location. Ideal Number Analysis shows that Bank BTN has positive perception for interest rate than other banks because it has smallest gap. However, the attribute that has negative perception is customer rewards, which has most distance than other banks. Correlation analysis between respondent profile and saving attributes shows that Education and Age of the customer has positive correlation with Promotion attribute. Other respondent profile which has strength positive correlation is account balance with interest rate.

The recommended strategy is market penetration and product development, namely BTN: should open new branch, increase promotion, and increase product quality.