Analysis on the Customers’ Perception toward The Bank and Taplus product and its Implication on The Strategy of Gaining Fund (a case study in PT. Bank Negara Indonesia (Persero), Tbk Kantor Cabang Utama Bogor)

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Customers’ perception is the process of information which is accepted by the customers who receive stimulus which comes from theirsenses. Stimulus received begins from exposure, attention and understanding. Customers who have good understanding about the performance of Bank generally will use the product and service of The Bank, though there are a lot of competitors having better product and service quality.

The aim’s of this research is to analyse customers’ perception by identifying the factors influencing customers’ interest in Bank and Taplus products of BNI KCU Bogor and to formulate the saving product strategy of BNI KCU Bogor precisely in order to enhance fund.

This research has used secondary and primary data which is taken by sending questionnaires to a large number of people from BNI and other respondents who are the Competitors of BNI namely Bank Mandiri, BRI and BCA. The are 100 respondents of BNI and 90 respondents of the Competitors of BNI.

The results of the analysis of all respondents is that ATM attribute having many functions is considered important attribute, but the performance of the Bank does not meet the Customers’ expectation. The Market segment of saving product is male and female whose ages ranging from 21 to 40 years old; with the qualifications SMA to Sarsjana graduate; private employees and entrepreneur earning from Rp. 1.0600 to Rp. 7.000.000,- and married.

The correct alternative strategy for the management of the company in order to enhance fund, especially in saving products is the strategy of the product and location by exploiting technology namely ATM and on line service.