ABSTRACT

Analysis of Customers Attitudes and Behavior for the Development of Muamalat Bank in Kupang City
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This study aims to identify market segments of Muamalat Bank in Kupang, to identify key factors in the selection of Muamalat Bank, to analyze customers behavior and attitude in Kupang City to Muamalat Bank and to formulate alternative development strategies in accordance with the banking customer behavior in Kupang City. This research conducted in Kupang City on August-October 2009 used survey method and surveyed 120 banking customers. These customers are divided into three categories namely syariah banking customers, conventional-syariah banking customers and conventional banking customers. Sampling method used is convenience sampling. This research used analysis methods such as descriptive analysis, cluster analysis and factor analysis.

This paper concludes that (1) Based on cluster analysis, there are four market segments of Muamalat Bank based on the customer loyalty namely syariah loyalist, floating more syariah, floating less syariah and conventional loyalist. (2) Based on factor analysis, factors considered by the customers to select the bank can be grouped into 5 factors of physical appearance, accessibility, location, product pricing, quality service and banking facilities.

Keywords : Bank Muamalat, Attitudes, Behavior, Cluster Analysis, Factor Analysis