ABSTRACT

Analysis on the Customers’ Perception toward the Bank and Mega Rencana and its Implication on the Strategy of Gaining Fund (a case in PT. Bank Mega, Tbk Kantor Cabang Jakarta Roxy Mas)

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Customers’ perception is the process of information which is accepted by the customers who receive stimulus which comes from their senses. 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 a lot of competitors having better product and services.

The aim’s of this research is to analyze customers’ perception by identifying the factors influencing customers’ interest in Bank and Mega Rencana products of Bank Mega KC Jakarta Roxy Mas and to formulate the saving product strategy of Bank Mega KC Roxy Mas 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 Bank Mega who are also have same kind of timed saving products as Mega Rencana at another Bank. There are 110 respondents in this research.

The results of the Thurstone analysis of all respondents are that security guarantee, bank status, strategic location, products/services differentiation, quality service that considered important attribute of the bank. Then, the important attribute of timed saving products are rewards (gift), interest rate, life insurance facility, and flexibility of transaction

The correct alternative strategy for the management of the company in order to enhance fund, especially in timed saving products it’s the strategy of segmenting, targeting, and positioning (STP), also marketing mix strategy. According to STP strategy, management of BankMega needs to create new opportunity and develop the marketing mix strategy dealing with improve the products and services performance.