The Analysis of Marketing Strategy on Housing Loan Product of Bank X

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The purpose of this study are to: (1) analyze the segmentation of customer of Housing Loan of Bank X, (2) identifying the prioritized attributes of house loan which affect customer of Bank X, (3) and to give recommendation and alternative strategy which can be operational process Housing Loan in Bank X. The methods of this study are marketing research in Bank X specially in Jakarta Branch, literature study, and observation. Primary data are obtained by conducting questioner and interview of 120 customers housing loan of Bank X in Jakarta Branch in 17 location of channel branch office.

Data are processed through descriptive analysis, thurstone analysis, cluster analysis and importance performance analysis. From the result of this study shows that two segment of housing loan customers in Bank X Jakarta Branch. Segment A have interested for priority of attributes are the interest rate, the credit process, the credit condition, the credit expenses, and the down payment. Segment B tends to priority of attributes e.g. the interest rate, the credit condition, the credit expenses, the marketing information, and the down payment. Segment A are customers in upper middle class group, professionals and high income. Segment B are customers in low middle class group, family oriented, state officer, and low income. The recommendations after the study are: (1) each segment need different action, management have to arrange of marketing program for each segment of customers, (2) for segment B have to taken collective program with low rate interest, flexible condition of credit, more quickly processed of credit, and low down payment, (3) for segment A have to taken quickly processed and low expense of credit.