ABSTRACT

The aims of this study were 1), to identify factors being considered by the consumer in selecting consumptive credit, 2), to determine the performance of BRI and other competitors based on consumer perception, 3), to determine marketing strategies alternative for BRI's consumptive credit. The study method used was a survey method using primary and secondary data. Data were then analyzed by using compensatory model to measure consumer perception bank attributes and consumptive credit attribute of each bank (BRI, BNI Bank, DKI Bank, BTPN Bank and ABN AMRO Bank).

Result demonstrated the major consumer profile in pursuing consumptive credit most of respondents were in the group of 36-45 year of age (46.67%), with the educational background of Senior High School (52.67%), worked as civil servants (60.67%) with average monthly salary of more than Rp.1 million - 2 millions (46.67%). Important factors being considered by the consumers in selecting bank, respectively, were 1). Immediate service (22.57%), 2). Interest rate of credit and saving (21.43%), 3). the easiness in submitting the application (19.34%), 4). the easiness in depositing and withdrawing (19.10%) and 5). the hospitality of bank officials (17.57%).

Further the factors being considered by consumers selecting permanent earning consumptive credit, respectively, were 1). credit's interest rate (25.12%), 2). credit's requirements (21.80%), 3). the amount of credit (20.85%), 4). the time span of credit (20.34%) and 5). credit's restitution (19.90%).

Result of the analysis of consumer perception on bank's attribute for each selected bank were a). Immediate service, BRI was in the third position (16.50), b). Interest rate of credit and saving, BRI was in the first position (15.99), c). the easiness in submitting application, BRI was in the third position (14.51), d). the easiness in depositing and withdrawing, BRI was in the second position (12.94), e). the hospitality of bank's officials, BRI was in the second position (12.94), f). bank's attribute, BRI was in the second position (74.21).

Results of the analysis of consumer perception on the attribute of consumptive credit were a). Interest rate, BRI was the second (17.49), b). Credit requirements, BRI was the fourth (15.28), c). The amount of credit, BRI was third (14.71), d). The time span of credit, BRI was the first (14.39), e). Credit's restitution, BRI was the first (6.44), f). The whole consumptive credit attribute, BRI was the second (68.32).

By analyzing the consumer profile and the consumer perception, the marketing strategies for consumptive credit of BRI, particularly for Jakarta area, was formulated. Strategic formulation was based on marketing mix components, as follow, 1). Product; BRI's consumptive credit has to emphasize its specialty in comparison to competitor banks, such as, life insurance facility which premium was proportionally guaranteed by the consumer and BRI. However, credit's requirement, according to consumer perception, is quite complicated. BRI need strategies used by bank DKI whose credit's requirements is more simple or determine special credit requirements for consumers whose salary were paid by BRI. 2). Price; Consumer perception on BRI's performance in credit interest un satisfied. This could be compensated by emphasing BRI's good performance in a). Interest rate of credit and saving, b). the time span of credit and c). credit restitution. 3). Promotion; Promotion should be focused on the strength of BRI's consumptive credit. Therefore points needed to be optimazed, are a). Account Officer, for their capability in attracting consumer, b). intensively promote the consumptive credit through various media and c). other officials should involve in marketing credit. 4). Place; Cooperation between BRI and the institution or cooperation of the consumer is required to anticipate the competition with the same product of other banks which use a high banking technology and a wider net working. Analysis of the data showed that consumer's decision making was influenced by reference groups, including the treasurer in their institution, Thus, incentives are needed for treasurer and also for the head of institution or corporation. These are supported by the easiness in depositing and withdrawing.