ABSTRACT

Segmentation Identification and Behaviour of usage of Citibank, Bank “X” and BCA.
By Anggoro Eko Cahyo

The purpose of this research is to identify who are actually the cardholder of bank “X” credit card compared to Citibank and BCA, bank “X” hope to identify and understand what are the needs of its cardholder. This research also intended to analyse the interrelation between demographic profile and psychographic with card usage habit which in the end will determine the marketing strategy of credit card for bank “X”. Research methodology used is survey method, which utilize survey result which was conducted independently by bank “X” on 2001. Obviously from the research result, we can see that the customer segment of cardholder for the three banks are relatively similar, even though there are some different variables, like occupations, average monthly expenses. Also some of the psychographic profile which tend to the safetiness and low risk involvement. Whereas in usage behaviour, it is obvious that places where credit card is used, most often is supermarket with variable monthly frequency. The suggested marketing strategy would consider some of variables that are considered relatively different. Based on the analysis, it is recommended conduct 2 major activities, that is to sustain the current cardholder and at the same time try to attract new customer by creating with supermarket and department store. This join promo can offer an exclusive benefit, creating family holiday package, more exciting product in catalogue, conducting a loyalty program, auto debit facility and credit shopping. In order to attract new cardholder by approaching in with functional benefit which emphasize on low interest rate, service excellent features also with emotional benefit, focusing on positioning, visualisation and public relation.