The purpose of this research is to identify consumers' perception toward the promotion and advertisement conducted by Bank BNI Card Centre. This survey is also aimed at analyzing the strengths, weaknesses, opportunities, and threats encountered by Bank BNI which eventually used to establish the appropriate strategy for promotion and advertisement of Bank BNI card centre. This survey indicated that most of respondents are married males, age are between 30-39 years old, with university degree background, and working as staff of private companies, and earning an income over Rp 5 million. Responses for the questionnaires also reflected that most of respondents acknowledge that the promotion conducted by Bank BNI card centre through newspapers and television media is not persistent and less frequent, such that the credit cards offered by Bank BNI with their facilities and advantage are less popular to respondents.

The credit cards of Bank BNI provides many valued features. One of them is the low interest rate that can be used as promotional and advertisement materials to attract those who have not possessed credit cards or those who already had one, in which they can use cards as payment instrument instead of cash. Bank BNI still have to improve its campaign on introducing its products through advertisement and promotions, in such a way that its frequency and shape shall be attractive and impressive to the potential market.