The study is aim to analyze customers’ satisfaction, mainly in such of quality attributes; and to analyze correlation between demographic characteristic and customers’ satisfaction itself, and to recommended alternative policies to increase customers’ satisfaction of time deposit product. Data used in the study is based on customer value survey done by frontier, independent consultant of Bank X, to 200 time deposits’ customers in 9 big cities concerning Jakarta and its surrounding area (Jabotabek), Medan, Palembang, Bandung, Semarang, Yogyakarta, Surabaya, Makasar, and Denpasar. The respondents were being selected randomly which finally create respondent characteristic between 17 to 60 years old and have different relative income. The data was collected by personal interview done by experienced interviewer from January to the end of February 2002; and was analyze by Cochran Test, Importance Performance Analysis, and Cross Tabulation Analysis. The result of the study showed that there are 30 of 53 attributes which have significant relation to brand image of time deposit product and services. Most of the respondents felt satisfy to reliability and assurance dimension where as the dimension of responsiveness, tangible, empathy, and product were relatively bellow the average score. The attributes in first quadrant which need to be improved are competitive interest rate, services speed, and distributed channel. The recommendation of strategy implemented is focused on interest rate, increasing services speed, and optimally branches acknowledgement; the implementation of new policies to such attributes is suggested to be started with detail study of customers’ NPB to find out the cause of low customers’ perception to such attributes.