

ABSTRACT

IMAGE CREDIT CUSTOMERS PERCEPTION OF KREDIT USAHA RAKYAT AT PT BANK RAKYAT INDONESIA (Persero), Tbk. THAT EFFECT ON DECISION AND USE CREDIT RETAIL CUSTOMERS IN BANDAR LAMPUNG

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The Bank will develop the types of products in a variety of banking services. These products are developed according to the progress and development of information technology but diversity will be limited by the type of the bank itself, because each bank has its own characteristics, flexibility, and certain limitations. Problems that can be defined is whether the company's image, user image, and the image of the product influence decisions of retail uses small loans to PT Bank Rakyat Indonesia (Persero), Bandar Lampung Tbk. The purpose of this study was to determine the effect of corporate image, user image, and the image of the product to the decisions of retail uses small loans to PT Bank Rakyat Indonesia (Persero), Bandar Lampung Tbk.

The formulation of the hypothesis in this study is the company's image, user image, and the image of the product positive effect on people's decision to use business credit retail in PT Bank Rakyat Indonesia (Persero), Tbk Bandar Lampung. The sampling technique used the Accidental Sampling, the sampling process by chance. As for the data analysis technique used is the qualitative and quantitative analysis, using multiple linear regression.

Based on the results of the test calculations simultaneously (test F) indicates that the variable corporate image, user image, and the image of the product together have a significant and positive effect on people's decision to use business credit retail in PT Bank Rakyat Indonesia (Persero), Tbk Bandar Lampung Fvalue $(25.165) > F_{table} (3.07)$.

The advice given to the company as the holder of the company's other brands are expected to maintain good relations with customers. In addition, companies can improve the image of its products by creating variations product that has a unique concept. Furthermore, the company should be more active in introducing corporate identity through advertising and promotion

Keywords: small loans BRI, brand, corporate image, user image, product image, the decision to use credit