ABSTRACT

**CONSUMER BEHAVIOR ANALYSIS IN THE USE OF CREDIT
AT BANK RAKYAT INDONESIA
NATAR BRANCHES**

By:

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Bank Rakyat Indonesia Natar Branch is one of the Bank in Lampung Province who helped develop the regional economic growth within the framework of national development. Since the first BRI Branch Natar been concentrating on customers from among micro, small and medium enterprises. The problems faced Natar BRI Branch is not achieving the target of marketing. One possible cause is the BRI branch in its management Natar still less to understand the behavior of its customers. The problem raised is whether external factors consisting of cultural, social class, reference groups, family and internal factors consisting of motivation, perception, learning, self concept, attitudes affect the credit customers in the use of credit at BRI Branch Natar. The objective is to determine whether external and internal factors influencing customer behavior in the use of credit at BRI Branch Natar and one which is most affecting factor. The hypothesis proposed is that there is a positive influence between the behavior of customers in the use of credit at BRI Branch Natar by external and internal factors. Data obtained through nonprobabilitas (purposive sampling) where the sample size is 78. Results of quantitative analysis with Kendall's Concordance Test (W) partially on the degree of freedom N-1 = 77 and 95% confidence level (= 5%) obtained a value of 0.431 W and the external factors, external factor X2 is greater than X2 table (100.829> 98.484). W value of 0.718 and internal factors, internal factors X2 is greater than X2 table (223.913> 98.484), this further proves that the internal factors influencing customer behavior in the use of credit rather than external factors. In order to foster customer loyalty to the company as well as attract new customers, better BRI Branch Natar further optimize promotional credit products, and provides facilities, convenience, comfort, and better service for customers.