

ABSTRACT

FACTORS AFFECTING THE LOYALTY CARD HOLDERS OF THE CREDIT BANK RAKYAT INDONESIA IN BANDAR LAMPUNG

By

RESTY ISMILYA

Because of the many benefits of credit cards, then today's credit card users in increasing numbers. Credit card services is perceived as a potential business and generate favorable margins for the company primarily for the banks. Seeing the potential for a lot of companies in the banking field to try his luck and plunges into the business credit card provider. There are several giant banks in the country which extended the credit card business and credit card manerbitkan most up to February 2011, including BRI (2 million cards), BRI (1.6 million cards), Citibank (1.5 million cards), and CIMB Commerce (1 million cards) and BRI (850 thousand).

The number of credit card holders either Visa or Master targeted by BRI does not hit the target. Visas for the year 2012 up to October the average reached 80.3%. Master in the same period also reached 83.5% from target. Targets were not achieved will certainly affect the performance of BRI as a bank that provides banking services to its customers.

Is the problem of this research is the fulfillment of customer perception, product quality, and customer satisfaction as well as simultaneous partial effect on customer loyalty on the user's credit card on BRI in Sydney. The purpose of this study was to determine the influence of customer perception, product quality, and customer satisfaction to loyalty cardholders of BRI.

The results obtained partial and simultaneous testing using the t test and the F test variable customer perception, product quality, and customer satisfaction impact loyalty cardholders of Bank BRI.

The suggestions are It shows the customer's perception is not fully met, the quality of their products can not be said to be high, the customer is still not satisfied using the credit card of BRI that customer loyalty can not be created. Seeing that it's best to credit card products BRI Tbk should pay more attention: Compliance with customer perception slightly reduce the burden of annual dues, and clarify the promised services through advertising. Improved product quality by reducing the rate charged to customers, and announced clearly benefit given to be known by all customers. Customer satisfaction with the search for information about a customer complaint either through deployment questionnaire and by other means, resolve any customer complaints, improve service, and enhance the facilities provided by the credit card users.