ABSTRAK

ANALISIS ATRIBUT PRODUK SIMPANAN PADA PT BANK RAKYAT INDONESIA KANTOR UNIT MANONJAYA KABUPATEN TASIKMALAYA

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Penelitian ini bertujuan untuk menganalisis atribut produk simpanan pada PT. Bank Rakyat Indonesia (BRI) Kantor Unit Manonjaya, Kabupaten Tasikmalaya. Fokus utama penelitian adalah mengidentifikasi atribut-atribut produk simpanan seperti suku bunga, biaya administrasi, desain, fitur layanan, dan merek, serta menilai kesesuaian produk simpanan dengan karakteristik nasabah berdasarkan usia, status, dan kebutuhan finansial. Metode penelitian yang digunakan adalah pendekatan kualitatif dengan teknik pengumpulan data melalui observasi, wawancara, dan studi dokumentasi. Hasil penelitian menunjukkan bahwa atribut produk simpanan yang paling dipertimbangkan oleh nasabah meliputi suku bunga yang kompetitif, kemudahan akses layanan digital, serta biaya administrasi yang transparan dan terjangkau. Selain itu, preferensi nasabah bervariasi tergantung pada latar belakang usia dan status pekerjaan; generasi muda cenderung memilih produk dengan fitur digital, sementara nasabah berusia lebih tua lebih mengutamakan keamanan dan stabilitas. Penelitian ini diharapkan dapat memberikan kontribusi nyata bagi pengembangan produk dan strategi pemasaran BRI Kantor Unit Manonjaya, serta meningkatkan kepuasan dan kepercayaan nasabah dalam jangka panjang.

Kata kunci: Atribut Produk Simpanan, Tabungan, Deposito, Giro, Bank BRI

ABSTRACT

ANALYSIS OF SAVING PRODUCT ATTRIBUTES AT PT. BANK RAKYAT INDONESIA MANONJAYA UNIT OFFICE TASIKMALAYA REGENCY

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This study aims to analyze the attributes of savings products at PT. Bank Rakyat Indonesia (BRI) Manonjaya Unit Office, Tasikmalaya Regency. The main focus of the research is to identify savings product attributes such as interest rates, administrative fees, design, service features, and brand, as well as to assess the suitability of savings products with customer characteristics based on age, status, and financial needs. The research method used is a qualitative approach with data collection techniques through observation, interviews, and documentation studies. The results show that the most considered savings product attributes by customers include competitive interest rates, ease of access to digital services, and transparent and affordable administrative fees. In addition, customer preferences vary depending on age and employment status; younger generations tend to choose products with digital features, while older customers prioritize security and stability. This research is expected to make a significant contribution to the development of products and marketing strategies at BRI Manonjaya Unit Office, as well as to increase customer satisfaction and trust in the long term.

Keywords: Saving Product Attributes, Savings, Time Deposit, Current Account, BRI Bank