

ABSTRACT

Analysis of Customer Decision-Making in Choosing the Kredit Purna Bhakti (KPB) Product at PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, Kawalu Sub-Branch Office, Tasikmalaya City

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This study aims to analyze the customer decision-making process in choosing the Kredit Purna Bhakti (KPB) product at PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk., Kawalu Sub-Branch Office, Tasikmalaya City, as well as the bank's strategy in attracting and retaining retired customers. The research method used is a descriptive qualitative approach with data collection techniques through in-depth interviews, observation, and documentation involving bank employees and retired customers. Data analysis was conducted thematically based on consumer decision-making process theory and service marketing concepts. The results show that customer decisions are influenced by financial needs, trust in the institution, and service quality. Customers choose Bank BJB due to its good reputation, ease of procedures, and cooperation with related institutions. Marketing strategies are carried out through improving service quality and delivering information directly to customers. In conclusion, service oriented toward customer needs can increase interest in using the KPB product; however, the bank still needs to develop its services and improve financial literacy among retired customers.

Keywords: Customer Decision, Kredit Purna Bhakti, Service Marketing Strategy, Bank BJB, Retiree