

ABSTRACT

SYAHQIM SUDARPO. *The Selection of Competitive Product of Bank Services From Fee Based Income Aspect on the Branch "X" of PT Bank "Z"* (under the supervision of Izuddin Kartamulia)

The background of this research is based on the importance of achieving income in other of the credit income namely is fee based income, where the Indonesian economics crisis bring the direct impact to the banking. Because the fee based income is derived from the several kinds of the product of bank services, it was used Cluster Analysis to decide the competitive product of bank services. Moreover, using that the Cluster Analysis can be recognize the fee based income share. The result of this analysis can give information which will be helpful for the branch management to know the contribution of each the product of bank services and fee based income share where the branch and the office were exists.

The data research used is the internal secondary data of year 2001. The result analysis shows most of the competitive product of bank services came from foreign currency transaction. However, the fee based income contribution was dominated by income share I (the branch office I) and income share II (the branch office II). That result is useful for management that each target of the income share which take priority, is the income share for the foreign currency transaction without put down the income share of other transaction. Additionally, for the successfully of that competitive product of bank service which became the target of each income share, therefore action that could be performs is the service of that banking product, the rate in charge, service facility and service flexibility.