

ABSTRACT

BILLY TANU SUBIAKTO, *The Impact of Image, Service Quality and Promotion of BCA Credit Card To Satisfactory of BCA Cardholder* (Case study in PT. Bank Central Asia, Tbk. Branch Office of Asemka Jakarta, supervised by Eddy Herjanto).

Competition in banking sector have supported many banks which competes to obtain large customers. Banking party is more creative to develop its product continually. In other side, public needs to banking product become more variety, as caused from its development become global. Today One of banking service product which interested by customer is credit card product.

Study will discuss clearly about image, service quality, and promotion of credit card and its impact to satisfactory of BCA credit cardholder. One of most important aspect in growth and successful of credit card business is customer satisfactory. Customer satisfactory will support customer to worth their relationship by banking party which issues credit card and to use credit card continually, although there are other competitors. Increasing customer satisfactory is become as key indicator to successful in developing credit card business as regression analysis to evaluate how much variable of Image, Customer Quality, and Promotion can describes dependent variable. Hypothetical test is performed using t-test to examine impact of independent variables partially to dependent variables. Whereas to examine independent variables simultaneously is using F-test Sample which used in this study amount 396 respondents which taken from active customers.

From study results, is known that determinant coefficient value (R square) is 0.662 which reflect changing variation in satisfactory variable, that satisfactory can be determined by all variables simultaneously amount 66%, and its remain that is 33,8% is determination from other variable which not involved in this study. Study result is also shows that there is significant influence simultaneously to satisfactory of BCA cardholder where significant value is 0.000. Regression result partially for three variables have significant influence, where significant value ≤ 0.05 .

This study result is become illustration for PT. Bank Central Asia, Tbk. to self-managed immediately so it able to maintain, it no only by performing good and consistent service quality, but it also by considers other factors which more focused on promotion to communicates their product which sold in press media or electronic media, so it can increase or improve image, and in turn it can has impact to satisfactory of BCA cardholder.