

ABSTRACT

ANALYSE CONSUMER DECISION OF CHOSENING SAVING PRODUCT

By : Ridwan

The Research is proposed to find factors influencing consumer decision of chosening Saving product and what there is difference which significant between type (Customer) depositor respondents. The research samples an involving 160 respondents are taken in Town Cilegon region.

From amount 32 factor (variable) is operational with the following research method as follows:

- *In take Sample conducted by using technique quota sample*
- *Scoring for respondents answer used the Likert scale*
- *The data Analyzing data used Factor Analysis to reduce a number of variable checked joinedly into some factor which its amount slimmer the than origin variable*
- *To finding factors influencing consumer decision of chosening Saving product and difference which significant between type (Customer) depositor respondents, writer used Discriminant Analysis which computed by SPSS 14.0 for Windows.*

With the above method, the explanation of the result of this research as the follows :

- *After computed Factor Analysis obtained by 8 (eight) factor (variables) formed by the name of (the following): Appearance draw, Card ATM, There Promotion and Reward, Service and Cheap, e-banking, External and also the Bank Status. Because of eight factor to have number eigenvalues above 1.*
- *From eight variable, there's only six variable influencing consumer decision of chosening Saving product as the follows: Appearance draw, Card ATM, There Promotion and Reward, Service and Cheap, e-banking, and also the Bank Status. Because to this six variable own number significant of below criterion $< 0,05$, that is each 0,005; 0,026; 0,023; 0,022; 0,014 and 0,049 and most dominant influence is Appearance draw with number Sig. is lowest that of 0,005.*
- *From processing used SPSS of variables entered/Removed really only three variables forming function Discriminant, namely Variables: e-banking, Appearance draw and Bank Status. And own number of Wilk'S Lambda are each: 0,925; 0,852 and 0,791. Thereby the variables differentiating decision of consumer of chosening a Saving Product are: e-banking, Appearance draw and Bank Status.*
- *From result of validation come near number 50% that is 43,50% hence function of Discriminant formed to be assumed precisely to classify a depositor of based on : e-banking, Appearance draw and Bank Status.*