

*ANALYZE CUSTOMER ATTITUDE IN USING BUSINESS UNIT
BANK DANAMON SYARIAH SERVICES
(CASE STUDY IN 4 BRANCHES BANK DANAMON SYARIAH JAKARTA)*

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***ABSTRACT** : The main objective that will be analyzed in this final assignment is to get information what kind of dominant factors which influence customer attitude in using Bank Danamon Syariah Jakarta product and services, to know customer mind-set about that factors, and to have an information about correlation between those factors and customer decision in using Bank Danamon Syariah product and services. The factors are Islamic sharia principle, Islamic economy, high margin, interesting product offering, number of branches, facility and numbers of ATM, speed of service, intimate customer service (CS), strategic location, convenient premises /branch office, friends information, media advertisement and sharing information, famous bank with a good image, and big bank unit.*

The survey will be used non probability sampling method with 117 respondents as an accidental sampling. The data will be analyzed using validity and reliability method, descriptive, factors analyzes. Meanwhile the customer attitude will be tested using Fishbein theory.

The result from the survey has a number 0,788 ($> 0,6$) for KMO (Keisein Meiyer Olkin). This is proven that the 14 variables in this survey such as Islamic sharia principle, Islamic economy, high margin, interesting product offering, number of branches, facility and numbers of ATM, speed of service, intimate customer service (CS), strategic location, convenient premises /branch office, friends information, media advertisement and sharing information, famous bank with a good image, and big bank unit have a significant and strong correlation. The mean of MSA score is above 0.5, this is proven that the 14 variables can continue and competent as an instrument variable in this survey.

While the customer attitude analyze using Fishbein theory proven that the important factors for customer in using Bank Danamon Sharia are Islamic sharia principle and Islamic economy.