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A. JUDUL : Pengaruh Produk Tabungan BritAma Dan Pelayanan Terhadap Keputusan

Menabung Pada PT Bank Rakyat Indonesia (Persero)Tbk Cabang

Semarang Pandanaran

B. NAMA : Ervina Agustin Rantauwati

C. ABSTRAKSI

Key Words : Saving Product, Service, Save Decision

At emulation situation of banking, bank require hard effort to get client candidate and maintain client which have. One of way to increase competitiveness an bank is make saving product having high quality and also can fulfill desire in society. So that society willing to save their money in the bank hence banking party give service which with quality because accepted service can be made by standard in assessing performance an bank.

The Purpose of this research is to know do there are influence between BritAma saving product and service to decision save. Raised hypothesis that is there are positive influence and signifikan between BritAma saving product and service to decision save in Bank BRI Branch Semarang Pandanaran. This Research Type is research explanatory by 100 responder from population a number of 14.713 one who taken by using sampling accidental technique. obtained to be analyzed qualitative and quantitative by means of analyze linear regression modestly and doubled linear regressi with examination of hypothesis used SPSS.

Analysis result and examination of hypothesis indicate that BritAma saving product have positive influence and significant to decision save, service also have influence which are positive and significant to decision save. There by BritAma saving product and service by together have influence which are positive and significant to decision save.

Based on the result of the research, it can be concluded that clients perception about BritAma savings product which is offered by BRI is interesting. However, there are still some respondents who state that BritAma savings product is not interesting. That's because the facilities for BRI to add facilities of BritAma savings product, like giving credit card facility for BritAma ATM and giving souvenir for loyal clients. The service which is given by BRI can be accepted by clients well, but there are still some respondents which state that et is not good enough. That's because the communication which is done by the officer is not good. Therefore need the existence of the make-up of quality and service always listen what wanted and required by client, ready to listen felt by problem or sigh client. Facility for the room of await also require to be added, for example by providing drinking water and add seat. Besides to quicken transaction process, require to add the amount of employees especially teller.

Semarang, December 2006 Approved by first guidance lecturer