

**THE INFLUENCE OF CONSUMER BEHAVIOUR AND REFERENCE
GROUP ON CUSTOMER'S DECISION TO SAVE AND THE BRAND IMAGE
FORM AT MAIN BRANCH OFFICE
OF PT. BANK RIAU IN PEKANBARU**

Abstract

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The research is conducted at main branch office of PT. Bank Riau and aims to investigate the consumer behaviour in banking industry, to look for reference group, which has influence on banking consumer's behavioural activity and to investigate what kind of attributes, those are influential in forming brand image at main branch office of PT. Bank Riau.

Data analysis in this research is done by taking Fishbein Model and Linier Multiple Regression to know influence of consumer behaviour, and then continued with Fishbein Extended in measuring influence of reference group on that consumer behaviour and doing attribute effectiveness test with Cohrain Model.

The research result shows that main factor in providing service, which influence consumer behaviour is assurance and other factors are responsiveness, reliability, empathy, and tangibles, while for reference group in deciding to save, respondents are influenced by variable of family and friend, which trend prefer to follow family's suggestion than friend's one. Next, Attribute Effectiveness Test shows that main attributes, which forms brand image and influence customer decision's on saving consist of comfort of waiting room, location, security and service, and once those factors identified, research object can decide strategy that give more attention on maintaining main attribute.

Key words : Consumer Behaviour , Reference Group, Brand Image.