

ABSTRACT

The high competition in Indonesian banking and BTN bank is known to the public as only serve KPR financing make a minimum intention showed by a millennial generation to save their money at BTN bank. This caused the BTN bank to experience difficulties in facing the millennial market. Based on the gaps phenomenon this research aims to analyze the effect of product design, promotion, and brand image as an intervening variable toward the saving decisions of millennial generations in BTN banks Semarang.

The variables used in this research consisted of 2 independent variables that include product design (X_1), and promotion (X_2), 1 intervening variable which is brand image (Y_1), and 1 dependent variable which is saving decision (Y_2). The number of samples used in this research are 120 respondents, who is customer of BTN bank aged 19-38 years. The sampling method used in this research is the purposive sampling technique. In collecting the data, we used the interview method with questionnaire media. This study uses a Structural Equation Modeling (SEM) as an analytical tool.

The results of this study reveal that the independent variables have a positive effect on brand image. And brand image has a positive effect on saving decisions.

Keywords: Product design, promotion, brand image, customers decisions.