ABSTRACT

Problems faced by the marketing manager is to understand the behavior of consumers through a tailored approach to the needs through product innovation continuously. But the challenges must also be supported with after sales of the product itself. Bank BCA have any credibility as a bank which has the largest network in Indonesia, which is always creating innovative products such as smart cards Flazz BCA. Product has a function as a substitute for money and innovation in the process have any transaction with only just tapping the smart card to machine Flazz Reader. Problems faced by the BCA to this new product is not ready in promoting the product to the target audience. With a large amount of media in elections, and not consistent for applying their communication, cause a shift in perception received by the consumers of this product. From the results of the research that the level of AIDA, a smart card Flazz BCA still on the level of consumer awareness and the consumers still not know the benefits that can be obtained from the smart card. From the overall analysis method with quantitative and qualitative research, concluded based on segmentation, targeting and positioning a smart card from the BCA Flazz customer behavior is that still maintain the old positining, bentuk baru uang Anda, and the overall communication by offering added value, the value is derived from research through ethonography and netnography and finding GAP and the insight from this product.

Keyword: BCA Flazz, STP, AIDA, SWOT, Ethography and Netnography