

## ABSTRACT

This research is a case study to determine the perception of the Head of Government Agencies on brand identity of bank bjb as well as its superior product namely Guna Bhakti Credit (KGB) . Referred to Head Institutions of Government in this regard is the Head of the agency has been working with the bank bjb Surabaya branch in terms of facilities Credit Guna Bhakti bank bjb and also the head of government agency ever been offered on credit KGB bjb bank but have not cooperated with the bank bjb Surabaya Branch. They are the target customers for bank credit KGB because they were doing the signing of the Cooperation Agreement with bank credit facilities bjb before KGB distributed. The small number of Cooperation Agreement between banks bjb Branch Surabaya with Agencies Regional Government, namely the Provincial, City and County in terms of cooperation Credit Facility KGB bank bjb be interesting to know how the brand identity bjb bank as a regional bank that has been expanding its reach throughout Indonesia as well as its leading products are perceived by the Head of Government Agencies in Surabaya.

To find out more about brand identity the researchers used the theory of Aaker's brand identity which includes: Brand as Product, Brand as Organization, Brand as a symbol and brand as a personality. To know the perception of superior products by using the theory of SWOT (Strength, Weakness, Opportunity, Threat). The research was conducted by using Focus Group Discussion (FGD) and also Indepth with the number of informants six of the Head of Government Agencies that have been cooperating and four informants from the head of the government has not been cooperating with the bank bjb Surabaya Branch.

The results showed that the brand identity of banks bjb that brand as a symbol that includes, brand name, logo and tagline bank bjb not known well and brand names of banks bjb considered an element of regionalism by informants both have cooperated or not to cooperate with the bank bjb. Bank brand personality bjb the perception as a bank that has a superior and innovative services. Bjb bank brand identity as an organization that is a regional bank that already has branches throughout Indonesia is not yet known by the informant. Factors influencing the origin bank bjb informants to refuse to cooperate with the bank in addition to the factors bjb Government policy and the reception of information is not yet clear. Perceptions of product KGB bjb bank has the advantage of having competitive interest, the prime ministry. Product weaknesses, opportunities: market potential that civil servants who do not cooperate, Threats: Regulation of local government instructed local government agencies to use Java in the use of bank credit facility employees, bjb bank brand identity that still carries an element of regionalism.

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