

ABSTRACT

Indonesian banks continue to grow over time. The number of accounts with savings balances of more than \$2 billion in 2019. This means that the number of wealthy people in Indonesia is increasing. The demand for high net worth individuals has created new opportunities for the wealth management business. Banks are increasingly interested in managing large volumes of client money from wealth management businesses. The goal is not only to keep customers happy, but also to attract new customers to invest in their bank. The huge commercial potential has attracted the interest of many banks. The reason is that the opportunity to generate fee income from this business is very high. In addition, the funds managed are often long-term, thus providing a guarantee for the sustainable development of the banking business.

This study will use raw data and data sources from respondents' responses, quantitative analysis using questionnaires, and in-depth interviews with one respondent to collect data as qualitative sources. The population of this study is the preferred customers of investors of state-owned enterprise banks as the source of quantitative data, and the preferred bank manager of state-owned enterprise banks as the source of qualitative data. The sequential interpretive design in this mixed methods study consists of two phases, quantitative and qualitative. Quantitative data (numerical) was analyzed using Analytic Hierarchy Process (AHP). Collect and analyze qualitative data (text) to help interpret or describe the quantitative results obtained in the first phase.

Making image a top priority was a determinant of wealth management performance success. Corporate image directly affects consumers' purchasing decisions. The second most important criterion is product, followed by service quality. The product that gives the greatest return with the least risk is the customer's expectation of performance. For that matter, Priority Bankers shouldn't miss out on sales. Communication between Priority Banking staff and customers is a major key to the success of serving Priority Banking.

Key Word: *Image, Products, Service Quality, Key Performance Indicator (KPI), Fee based Income, Assets Under Management.*