

## ABSTRACT

*The purpose of this study is to know how significant and level of influence the variables that available in marketing mix (product, price, distribution, promotion, personnel, process, physical evidence, indentify among variables product, price, distribution, promotion, personnel, process, physical evidence that the most dominant to customer's decision in having Bukopin's credit card S. Parman Branch, and know the influence of variables marketing mix to customer's decision in having Bukopin's credit card S. Parman Branch based on customer income Research data was collected from February 1<sup>st</sup> 2015 until March 25<sup>th</sup> 2015. The method used in this research was purposive sampling from 80 people. The sample was selected by yount table method with only 80 respondents. The regression analysis method was used in the research by SPSS version 20 (Statistical Package for the Social Sciences) system. The result conveyed that There are many variation in community in taking dicision to have Bukopin's credit card. Each individu has the way of look in different about their motivation to have credit card, both based on criteria of product, price, distribution, promotion, personnel, process, physical evidence. Variabel marketing mix i.e: price, place, and physical evidence have positive influence and significant to customer's disicion to have Bank Bukopin's credit card in S. Parman Branch. For variabel product, promotion, personnel, dan process have influence to customer's dicision in having Bank Bukupin credit card in S. Parman Branch.*

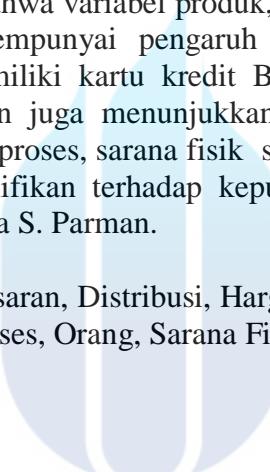
**Keywords:** Customer decision, Distribution, Price, Product, Promotion, Process, Personnel, Physical evidence, Marketing mix

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Penelitian ini bertujuan untuk mengetahui signifikan dan derajat pengaruh variabel-variabel yang ada dalam bauran pemasaran (produk, harga, tempat, promosi, orang, proses, layanan konsumen) terhadap keputusan konsumen memiliki kartu kredit Bank Bukopin Kanca S. Parman, data dikumpulkan dari tanggal 1 Februari 2015 – 25 Maret 2015 Sampel penelitian ini sebanyak 80 nasabah, dengan menggunakan metode purposive sampling. Penelitian ini bersifat studi kasus. Data diperoleh dengan kuesioner dan wawancara serta diolah menggunakan SPSS versi 20 (Statistical Package for the Social Sciences) Hasil penelitian menunjukkan bahwa variabel produk, harga, promosi, distribusi, orang, proses, sarana fisik mempunyai pengaruh positif dan signifikan terhadap keputusan konsumen memiliki kartu kredit Bank Bukopin Kanca S. Parman. Selain itu, hasil penelitian juga menunjukkan bahwa variabel produk, harga, promosi, distribusi, orang, proses, sarana fisik secara bersama - sama mempunyai pengaruh positif dan signifikan terhadap keputusan konsumen memiliki kartu kredit Bank Bukopin Kanca S. Parman.

**Kata kunci:** Bauran pemasaran, Distribusi, Harga, Keputusan konsumen, Produk, Promosi, Proses, Orang, Sarana Fisik,



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