

ABSTRACT

Purchase Decision: Analysis of Price Perception, Process and Quality of Product (Case Study on Sharia KPR Finance Product in PT Bank Permata's Sharia Business Unit)

Abstract: There was significant gap between target and sharia KPR finance realization in Permata Bank Syariah until August 2018 because the target was not accomplished. Besides that, rank of Permata Syariah which was still very low, showed that KPR finance achievement was not good yet. This happened because of many factors. Some of them were price factor/ margin offered to the clients was still uncompetitive, finance process and quality of product were still need to be increased. Design of this research was Explanatory. Samples in this research in South Tangerang were the clients of Permata Bank Syariah who had taken sharia KPR finance and had filled the questioners. The samples were taken by Accidental Sampling Method with special requirements. The sampling method was Purposive Sampling on 100 customers of Permata Bank. Analysis method of this research was qualitative method with Multiple Linear Regression as analysis tool, and helped by SPSS version 23.0. From the results was found that the price perception, process and quality of product had an simultan effect of 73,9% againts purchasing decision.

Keywords: *Purchase decision, Price perception, Process, Quality of product*

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ABSTRAK

Keputusan Pembelian : Analisis Persepsi Harga, Proses dan Kualitas Produk (Studi Kasus Produk Pembiayaan KPR Syariah di PT Bank Permata Unit Usaha Syariah)

Abstrak : Target dan pencapaian realisasi pembiayaan KPR Syariah di Bank Permata Syariah sampai dengan Agustus 2018 terdapat *gap* yang cukup tinggi karena tidak tercapainya target. Selain itu rangking Bank Permata Syariah yang masih jauh dibawah menunjukkan bahwa kontribusi pembiayaan KPR belum tinggi. Hal ini disebabkan oleh banyak faktor diantaranya adalah faktor harga/ margin yang ditawarkan kepada nasabah yang masih kurang bersaing, proses pembiayaan dan kualitas produk yang masih perlu ditingkatkan. Desain penelitian ini dengan *eksplanatory*. Teknik pengambilan sampel dalam penelitian ini di Wilayah Tangerah Selatan pada nasabah Bank Permata Syariah yang telah memiliki pembiayaan KPR Syariah dan mengisi kuisioner yaitu menggunakan metode *accidental sampling* namun tetap memenuhi kriteria yang sudah ditentukan. Teknik samplingnya adalah *Purposive Sampling* dengan jumlah sampling nasabah Bank Permata Syariah sejumlah 100 nasabah. Metode analisis kuantitatif dengan alat analisis Regresi Linier Berganda dan alat bantu SPSS versi 23.0. Dari hasil penelitian didapatkan bahwa persepsi harga, proses dan kualitas produk berpengaruh secara simultan sebesar 73,9 % terhadap keputusan pembelian.

Kata Kunci : Keputusan Pembelian, Persepsi Harga, Proses, Kualitas Produk

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