

ABSTRAK

Penelitian ini menganalisis pengaruh citra merek, kualitas layanan, dan gaya hidup terhadap keputusan pembiayaan Kredit Kepemilikan Rumah (KPR) di Bank Tabungan Negara (BTN) Kabupaten Bungo. Data dikumpulkan melalui kuesioner yang disebarakan kepada nasabah BTN yang telah mengambil KPR. Analisis data dilakukan menggunakan teknik analisis regresi berganda. Hasil penelitian menunjukkan bahwa citra merek dan kualitas layanan berpengaruh positif dan signifikan terhadap keputusan pembiayaan KPR. Selain itu, gaya hidup memoderasi hubungan antara citra merek dan keputusan pembiayaan KPR, serta antara kualitas layanan dan keputusan pembiayaan KPR. Temuan ini menunjukkan pentingnya peningkatan citra merek dan kualitas layanan serta perhatian pada gaya hidup nasabah dalam merancang produk dan layanan KPR.

ABSTRACT

This study analyzes the influence of brand image, service quality, and lifestyle on the decision to finance home ownership loans (KPR) at Bank Tabungan Negara (BTN) in Kabupaten Bungo. Data were collected through questionnaires distributed to BTN customers who have taken out KPR. Data analysis was performed using multiple regression techniques. The results show that brand image and service quality have a positive and significant influence on KPR financing decisions. Additionally, lifestyle moderates the relationship between brand image and KPR financing decisions, as well as between service quality and KPR financing decisions. These findings highlight the importance of enhancing brand image and service quality and considering customer lifestyle in designing KPR products and services.