

**PENGARUH CITRA MEREK, PROMOSI DAN KUALITAS PELAYANAN  
TERHADAP KEPUTUSAN KREDIT NASABAH PT. BNI Tbk  
CABANG ISKANDAR MUDA MEDAN**

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**ABSTRAK**

PT. BNI Tbk Cabang Iskandar Muda Medan merupakan perusahaan BUMN bank milik pemerintah penyedia jasa perbankan. Permasalahan citra merek adalah brand sudah terkenal dikalangan masyarakat perkotaan namun untuk kalangan masyarakat pedesaan belum begitu dikenal. Permasalahan promosi adalah promosi lebih banyak dilakukan di wilayah perkotaan sementara untuk di pedesaan belum dikarenakan sasaran segmentasi pasar bagi calon nasabah diperkotaan. Permasalahan kualitas pelayanan adalah kualitas pelayanannya sudah cukup baik khusus di wilayah perkotaan, namun belum merata di daerah pinggiran kota maupun pedesaan.

Metode penelitian bersifat kuantitatif, jenis penelitian deskriptif kuantitatif, sifat penelitian explanatory research. Metode dalam pengumpulan data dengan wawancara, kuesioner dan studi dokumentasi. Metode analisis adalah regresi linear berganda dengan pengujian asumsi klasik yaitu normalitas, multikolinieritas dan heteroskedastisitas. Populasi penelitian 343 nasabah, sample dengan simple random sampling yaitu 185 nasabah dan 30 responden dilakukan pengujian validitas maupun reliabilitas.

Kesimpulan pengaruh citra merek, promosi dan kualitas pelayanan secara simultan (ujif) berpengaruh positif terhadap keputusan kredit  $F_{hitung} 22.085 > F_{tabel} 2.65$  dengan sig.  $0.000 < 0.05$ . Secara parsial (uji t) citra merek  $t_{hitung} 1.949 < t_{tabel} 1.973$  dan sig.  $0.053 > 0.05$ , promosi  $t_{hitung} 3.931 > t_{tabel} 1.973$  dan sig.  $0.000 < 0.05$ , kualitas pelayanan  $t_{hitung} 3.228 > t_{tabel} 1.973$  dan sig.  $0.001 < 0.05$ . Hasil uji koefisien determinasi *Adjusted R Square* sebesar 0.256 artinya citra merek, promosi dan kualitas pelayanan berpengaruh terhadap keputusan kredit nasabah dengan tingkat 25.6%, sedangkan sisanya 74.4% adalah faktor lain seperti suku bunga bank, tenor dan lokasi tempat bank berada.

**Kata kunci : Citra merek, Promosi, Kualitas pelayanan dan Keputusan kredit**

**EFFECT OF THE BRAND IMAGE, PROMOTION, AND SERVICE QUALITY ON  
THE CUSTOMER CREDIT DECISIONS PT. BNI Tbk  
ISKANDAR MUDA BRANCH MEDAN**

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**ABSTRACT**

PT. BNI Tbk Iskandar Muda Branch Medan is a State-Owned Enterprise, a government-owned bank that provides banking services. The problem with brand image was that the brand is already well-known among urban people, but not so well-known among rural people. The problem with promotion was that more promotions were carried out in urban areas, while not many in rural areas because the target of market segmentation for the prospective customers were in urban areas. The problem of service quality was that the service quality was quite good, especially in urban areas, but not evenly distributed in suburban and rural areas.

The research method is a quantitative approach, the research type is descriptive quantitative, the research nature is explanatory. The methods of collecting data with interviews, questionnaires, and documentation studies. The analysis method is multiple linear regression with classical assumption testing, namely *normality, multicollinearity, and heteroscedasticity*. The research population was 343 customers, the sample with simple random sampling was 185 customers and 30 respondents were tested for validity and reliability.

The conclusion of the effect of the brand image, promotion, and service quality simultaneously (F Test) has a positive effect on credit decisions of  $F_{count} 22.085 > F_{table} 2.65$  with a sig. of  $0.000 < 0.05$ . Partially (t test) the brand image of  $t_{count} 1.949 < t_{table} 1.973$  and a sig. of  $0.053 > 0.05$ , the promotion of  $t_{count} 3.931 > t_{table} 1.973$  and a sig. of  $0.000 < 0.05$ , the service quality of  $t_{count} 3.228 > t_{table} 1.973$  and a sig. of  $0.001 < 0.05$ . The results of the determination coefficient test Adjusted R Square of 0.256, it means that the brand image, promotion and service quality effect on the customer credit decisions with a level of 25.6%, while the remaining 74.4% is due to other factors, such as bank interest rates, tenors, and the location where the bank is located.

**Key words: Brand image, Promotion, Service quality, and Credit decisions**