PENGARUH BRAND IMAGE, PROMOSI DAN KUALITAS PRODUK TERHADAP KEPUTUSAN NASABAH DI PANIN BANK

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ABSTRAK

PT. Panin Bank Tbk Cabang Medan berkantor di Jl. Pemuda No.16 - 22 Kelurahan Aur, Kecamatan Medan Maimun – Medan Provinsi Sumatera Utara. Masyarakat perkotaan sangat paham mengenai isu brand image bank, sedangkan masyarakat pinggiran kota kurang begitu paham tentang brank image bank. Upaya promosi yang dilakukan bank belum membuahkan hasil yang optimal, hal itulah yang menjadi biang permasalahan promosi. Soalnya kualitas produknya masih jauh di bawah beberapa bank swasta lainnya.

Jenis penelitian ini menggunakan metodologi penelitian deskriptif kuantitatif dan diklasifikasikan sebagai penelitian eksplanatori. Wawancara, studi dokumentasi, dan survei adalah teknik yang digunakan untuk mengumpulkan data. Regresi linier berganda adalah pendekatan analisis yang digunakan, dan asumsi-asumsi konvensional seperti heteroskedastisitas, multikolinieritas, dan normalitas diuji. Populasi penelitian ini terdiri dari 200 nasabah; 133 nasabah dipilih secara acak dan 30 nasabah di antaranya menjalani uji validitas dan reliabilitas.

Ditemukan bahwa keputusan konsumen dipengaruhi secara positif oleh pengaruh simultan (ujif) dari kualitas produk, promosi, dan citra merek. F_{hitung} 517.729 > F_{tabel} 2.67 dengan sig. 0.000 < 0.05. Secara parsial (uji t) brand image t_{hitung} 0.026 < t_{tabel}1.65657 dan sig. 0.979 > 0.05, promosi t_{hitung} 5.094 > t_{tabel}1.65657 dan sig. 0.000 < 0.05, kualitas produk t_{hitung} 3.704 < t_{tabel}1.65657 dan sig. 0.000 < 0.05.. Hasil uji koefisien determinasi *Adjusted R Square* yang menghasilkan nilai sebesar 0,922 menunjukkan bahwa 92,2% varians dari keputusan konsumen dapat dijelaskan oleh faktor-faktor selain citra merek, promosi, dan kualitas produk, sedangkan 7,8% berasal dari faktor lainnya.

Kata kunci : Brand Image, Promosi, Kualitas produk dan Keputusan nasabah

EFFECT OF BRAND IMAGE, PROMOTION AND PRODUCT QUALITY ON THE CUSTOMERS DECISION AT PANIN BANK

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ABSTRACT

PT. Panin Bank Tbk Medan Branch currently has offices on Jl Pemuda No.16 – 2, Aur Village, Medan Maimun District – Medan North Sumatra Province. The problem of bank brand image is well known among urban communities but is not so well known in suburban areas. The promotional problem is that the results of promotional activities carried out by the bank have not been maximized. The problems with product quality is that it is still far from the product quality offered by several other private banks.

The study's nature is explanatory research, and the research methodology is quantitative descriptive research. Interviews, documentation studies, and questionnaires are some of the methods used to collect data. In multiple linear regression, three classical assumptions are tested: multicollinearity, heteroscedasticity, and normalization. The research population served as the analytical approach. There were 200 clients in the study population; 133 were selected by simple random sampling, and 30 completed validity and reliability testing.

Customers' decisions are positively impacted by the finding that the simultaneous (f test) effects of brand image, promotion, and product quality F_{count} 517.729 > F_{table} 2.67 with sig. 0.000 < 0.05. Partially (t test) the brand image of t_{count} 0.026 < t_{table}1.65657 and sig. 0.979 > 0.05, the promotion t_{count} 5.094 > t_{table} 1.65657 and sig. 0.000 < 0.05, the product quality of t_{count} 3.704 < t_{table} 1.65657 and sig. 0.000 < 0.05. With an Adjusted R Square determination coefficient test result of 0.922, it can be concluded that brand image, promotion, and product quality account for 92.2% of customers' decisions, with other variables accounting for the remaining 7.8% of the explanation.

Key words: Brand image, Promotion, Quality product, and Customers decision