ABSTRAK

PENGARUH KUALITAS PELAYANAN DAN CITRA MEREK TERHADAP PENGAMBILAN KEPUTUSAN NASABAH PADA PRODUK PEMBIAYAAN BPRS BAITURRIDHA PUSAKA DI KOTA BANDUNG

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Penelitian ini mengkaji pengaruh kualitas pelayan dan citra merek terhadap pengambilan keputusan nasabah pada produk pembiayaan di BPRS Baituridha Pusaka, Kota Bandung, dengan fokus pada nasabah karyawan PT Kereta Api Indonesia (PT KAI). Tujuan penelitian ini adalah untuk menganalisis bagaimana kualitas pelayanan dan citra merek memengaruhi keputusan nasabah dalam memilih produk pembiayaan, baik secara parsial maupun simultan. Peneltian ini dilaksanakan karena rendahnya penetrasi pasar BPRS Baiturridha Pusaka di segmen kayawan PT KAI, yang hanya mencapai 15,7% dari total karyawan pada tahun 2021, menunjukkan kesenjangan antara potensi pasar yang besar dan realisasi kinerja, serta adanya persepsi negatif terhadap aspek pelayanan, proses, dan suku bunga berdasarkan pra-survei awal.

Metode penelitian menggunakan pendekatan kuantitatif dengan metode deskriptif dan asosiatif, melibatkan 187 responden yang dipilih melalui teknik *simple random sampling* dari populasi nasabah pembiayaan BPRS Baiturridha Pusaka periode 2021. Data dikumpulkan melalui kuesioner yang telah diuji validitas dan reliabilitasnya, kemudian dianalisis menggunakan analisis deskriptif, uji asumsi klasik, regresi linear berganda, uji t, uji F, serta koefisien korelasi dan determinasi.

Temuan penelitian menunjukkan bahwa kualitas pelayanan dipersepsikan “Sangat Baik” oleh nasabah dengan nilai rata-rata 4,28, citra merek dipersepsikan “Sangat Baik” atau “Baik” dengan nilai rata-rata 4,22, dan pengambilan keputusan nasabah berada pada kategori “Sangat Tinggi” dengan nilai rata-rata 4,27. Secara parsial kualitas pelayanan dan citra merek memiliki pengaruh signifikan terhadap pegambilan keputusan nasabah, dengan koefisien beta masing-masing 0,572 dan 0,364. Secara simultan, kedua variabel menjelaskan 82,4% variasi dalam pengambilan keputusan nasabah, dengan nilai F hitung 436,734 yang signifikan. Hasil ini menegaskan pentingnya sinergi antara pelayanan berkualitas dan citra merek yang kuat dalam membangun loyalitas dan penetrasi pasar di sektor perbankan syariah.

Kata kunci: Kualitas Pelayanan, Citra Merek, Pengambilan Keputusan

ABSTRACT

THE INFLUENCE OF SERVICE QUALITY AND BRAND IMAGE ON CUSTOMER DECISION-MAKING FOR FINANCING PRODUCTS AT BPRS BAITURRIDHA PUSAKA IN BANDUNG CITY

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This study examines the influence of service quality and brand image on customer decision-making regarding financing products at BPRS Baiturridha Pusaka in Bandung City, focusing on customers who are employees of PT Kereta Api Indonesia (PT KAI). The research aims to analyze how service quality and brand image affect customer decisions in choosing financing products, both partially and simultaneously. This research was conducted due to the low market penetrasion of BPRS Baiturridha Pusaka in the PT KAI employee segment, reaching only 15,7% of total employees in 2021, indicating a gap between significant market potential and actual performance, as well as negative perceptions of service aspects, processes, and interest rates based on initial pre-surveys.

The research method employs a quantitative approach with descriptive and associative methods, involved 187 respondents selected through simple random sampling from the population of BPRS Baiturridha Pusaka financing customers in 2021. Data were collected via questionnaires tested for validity and reliability, then analyzed using descriptive analysis, classical assumption tests, multiple linear regression, t-test, F test, and correlation and determination coefficients.

The finding reveal that the service quality is perceived as “Very Good” by costumers with an average score of 4,28, brand image is perceived as “Very Good” or “Good” with an average score of 4,22, and customer decision-making falls into the “Very High” category with average score at 4,27. Partially, service quality and brand image have significant influences on cutomer decision-making, with beta coefficients of 0,572 and 0,364, respectively. Simultaneously, both variables explain 82,4% of the variance in customer decision-making, with an F-value of 436,734 that is significant. These results emphasize the importance of a synergy between high-quality service and a strong brand image to enchance loyalty an market penetration in the islamic banking sector.

Keywords : Service Quality, Brand Image, Decision-Making