ABSTRAK

Nama : JUMARI
Program Studi : Program Magister Ilmu Manajemen
Judul : ANALISIS BAURAN PEMASARAN JASA DENGAN STATUS BANK SEBAGAI VARIABEL MODERATING TERHADAP PENGAMBILAN KEPUTUSAN PEMBIAYAAN KPR SYARIAH BERSUBSIDI DI LHOKSEUMAWE

Penelitian ini bertujuan untuk menganalisis bauran pemasaran jasa dengan status bank sebagai variabel moderating terhadap pengambilan keputusan pembiayaan KPR syariah bersubsidi di Lhokseumawe. Sampel dalam penelitian ini adalah nasabah penerima fasilitas KPR syariah bersubsidi pada bank syariah di Kota Lhokseumawe sebanyak 154 Orang yang dijadikan responden. Data yang dikumpulkan melalui kuesioner, kemudian dianalisis dengan metode analisis data yang menggunakan *Structural Equation Modeling* (SEM) yang dioperasionalkan dengan perangkat *Analysis of Moment Structure* (AMOS). Hasil penelitian menunjukkan bahwa variabel produk berpengaruh positif dan signifikan terhadap pengambilan keputusan pembiayaan KPR Syariah bersubsidi. Kemudian harga memiliki pengaruh positif dan signifikan terhadap pengambilan keputusan pembiayaan KPR Syariah bersubsidi. Selanjutnya promosi tidak mempengaruhi pengambilan keputusan pembiayaan KPR Syariah bersubsidi. Berikutnya variabel tempat memiliki pengaruh positif dan signifikan terhadap pengambilan keputusan pembiayaan KPR Syariah bersubsidi. Karyawan secara bersama-sama memiliki pengaruh positif dan signifikan terhadap pengambilan keputusan pembiayaan KPR Syariah bersubsidi. Bukti fisik berpengaruh positif dan signifikan terhadap pengambilan keputusan pembiayaan KPR Syariah bersubsidi. Hasil penelitian ini diharapkan dapat menjadi informasi penting bagi pimpinan Bank BTN Syariah dan Bank Aceh Syariah dalam memberikan pelayanan terutama bagi penerima fasilitas KPR di Kota Lhokseumawe.

Kata Kunci : KPR Syariah Bersubsidi, Harga, Promosi, Tempat

ABSTRACT

Name : JUMARI
Study Program : Master of Management Science Program
Title : ANALYSIS OF SERVICE MARKETING MIX WITH BANK STATUS AS A MODERATING VARIABLE ON DECISION MAKING FOR SUBSIDIZED SYARIAH MORTGAGE FINANCING IN LHOKSEUMAWE

This study aims to analyze the service marketing mix with bank status as a moderating variable in the decision-making process for subsidized Sharia mortgage financing in Lhokseumawe. The sample in this study was 154 customers receiving subsidized Sharia mortgage facilities at Sharia banks in Lhokseumawe City who served as respondents. Data collected through questionnaires were then analyzed using Structural Equation Modeling (SEM) methods operationalized with the Analysis of Moment Structure (AMOS). The results of the study indicate that the product variable has a positive and significant effect on the decision-making process for subsidized Sharia mortgage financing. Furthermore, price has a positive and significant effect on the decision-making process for subsidized Sharia mortgage financing. Furthermore, promotion does not affect the decision-making process for subsidized Sharia mortgage financing. Furthermore, the location variable has a positive and significant effect on the decision-making process for subsidized Sharia mortgage financing. Employees collectively have a positive and significant effect on the decision-making process for subsidized Sharia mortgage financing. Physical evidence has a positive and significant effect on the decision-making process for subsidized Sharia mortgage financing. The results of this study are expected to provide important information for the leaders of Bank BTN Syariah and Bank Aceh Syariah in providing services, especially for mortgage recipients in Lhokseumawe City.

Keywords : Subsidized Sharia Mortgage, Prices, Promotions, Locations.