



**ABSTRAK**  
**ANALISIS PENGARUH BAURAN PEMASARAN**  
**PADA LOYALITAS DEBITUR KPR**  
**Loly Esti Dwi Retnosari**  
**15/387285/PEK/20835**

Penelitian ini bertujuan untuk menganalisis pengaruh bauran pemasaran (daya tarik produk, harga, akses pada pusat layanan, daya tarik promosi, kompetensi karyawan layanan, keandalan proses layanan, kualitas fasilitas fisik) pada loyalitas debitur KPR. Pengukuran pengaruh bauran pemasaran pada loyalitas debitur KPR menggunakan kuesioner. Hipotesis dari penelitian adalah (1) daya tarik produk berpengaruh positif pada loyalitas debitur KPR (2) harga berpengaruh positif pada loyalitas debitur KPR (3) akses pada pusat layanan berpengaruh positif pada loyalitas debitur KPR (4) daya tarik promosi berpengaruh positif pada loyalitas debitur KPR (5) kompetensi karyawan layanan berpengaruh positif pada loyalitas debitur KPR (6) keandalan proses layanan berpengaruh positif pada loyalitas debitur KPR (7) kualitas fasilitas fisik berpengaruh positif pada loyalitas debitur KPR. Pengambilan sampel menggunakan metode purposive sampling kepada responden yang menjadi debitur KPR bank-bank di Indonesia. Responden penelitian ini adalah 227 debitur KPR pada 15 Bank di Indonesia. Pengujian pengaruh variabel berganda menggunakan metode regresi berganda. Hasil penelitian menunjukkan bahwa daya tarik produk, kompetensi karyawan layanan, keandalan proses layanan, daya tarik promosi dan harga masing-masing berpengaruh positif dan signifikan pada loyalitas debitur KPR. Akses pada pusat layanan dan kualitas fasilitas fisik tidak berpengaruh pada loyalitas debitur KPR. Responden menilai kinerja perbankan yang terbaik berturut-turut adalah akses pada pusat layanan, kompetensi karyawan layanan, keandalan proses layanan, kualitas fasilitas fisik, daya tarik produk, harga, daya tarik promosi. Menurut penilaian responden, dibandingkan 5 sampel bank dalam penelitian ini Bank BTN memiliki kinerja terbaik untuk daya tarik produk dan loyalitas debitur KPR. BCA memiliki kinerja terbaik untuk harga dan daya tarik promosi. BNI memiliki kinerja terbaik untuk akses pada pusat layanan dan kualitas fasilitas fisik. CIMB Niaga memiliki kinerja terbaik untuk kompetensi karyawan layanan dan keandalan proses layanan.

**Kata Kunci:** bauran pemasaran, loyalitas debitur KPR



**ABSTRACT**  
**THE EFFECTS OF MARKETING MIX**  
**ON THE LOYALTY OF KPR DEBTORS**

**Loly Esti Dwi Retnosari**  
**15/387285/PEK/20835**

*This study aims to analyze the effects of marketing mix (product attractiveness, price, access to service centers, magnetism of promotion, service officers' competence, reliability of service processes, and the quality of physical facilities) on the loyalty of KPR debtors. Questionnaires were used as a tool to measure the effects of the marketing mix on the loyalty of KPR debtors. The research hypotheses are (1) Product Attractiveness positively affects the loyalty of KPR debtors (2) Price positively affects the loyalty of KPR debtors (3) Access to Service Centers positively affects the loyalty of KPR debtors (4) Magnetism of Promotion positively affects the loyalty of KPR debtors (5) Service Employee Competence positively affects the loyalty of KPR debtors (6) Service Process Reliability positively affects the loyalty of KPR debtors (7) Quality of Physical Facilities positively affects the loyalty of KPR debtors. A purposive sampling method was applied to respondents who were KPR (Home Ownership Credit) debtors of banks in Indonesia. The respondents were 227 KPR debtors at 15 banks in Indonesia. The influence of multiple variables was tested using multiple regression method. The results show that product attractiveness, service employee competency, service process reliability, magnetism of promotion and price respectively give significant positive effects on the loyalty of KPR debtors; while access to service centers and the quality of physical facilities have no effect on the KPR debtors' loyalty. Respondents rated the best banking performance in a row as access to service centers, competency of service employees, service process reliability, quality of physical facilities, product attractiveness, price, promotion magnetism. According to respondents' assessment, comparing the 5 bank samples in this study, Bank BTN has the best performance for product attractiveness and loyalty of KPR debtors. BCA has the best performance for price and magnetism of promotions. BNI has the best performance for access to service centers and the quality of physical facilities. CIMB Niaga has the best performance for employee service competencies and service process reliability.*

*Key Words: marketing mix, loyalty of KPR debtors*