ABSTRACT

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The research objectives were: to identify the decision process in purchase KPR product, to analyze the market segments of KPR product in Bogor, to analyze the important factors for customers in selection of KPR product, to analyze the effect of customers demographic in selection of banks and to provide recommendations for development of KPR Islamic Banking. The data were collected from 130 customers. Cluster analysis, descriptive analysis, factor analysis, logistic regression analysis were used to analyze the data. The results showed that media promotion of home loan products affect the customers purchase decisions. KPR product market segments in Bogor is divided into 3 segments. Factor in choosing a KPR product is Price, Assurance, Performance, Promotion, Tangibles and Empathy. Income, Occupation and Religion are significantly effects respondents to select type of Bank.

Keywords: Customer Behavior, KPR, Islamic Banking, Demographic Factor, Cluster Analysis, Descriptive Analysis, Cross Tabulation, Factor Analysis, Logistic Regression Analysis.
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