

ABSTRAK

Seiring dengan perkembangan zaman, banyak hal yang harus dilakukan oleh penyedia jasa asuransi untuk dapat memenangkan persaingan dan agar tetap eksisten di bidangnya. Dengan menggunakan bauran pemasaran jasa yang terdiri dari Produk, Harga, Tempat, Promosi, Orang, Proses, dan Bukti Fisik diharapkan dapat mengetahui apa yang mempengaruhi konsumen dalam proses keputusan pembelian suatu produk. Maka dari itu diharapkan dalam penelitian ini dapat mengetahui Pengaruh Bauran Pemasaran Jasa Terhadap Proses Keputusan Pembelian Produk Prudential Assurance Account Unit Link di Karawang.

Bauran pemasaran jasa terdiri dari tujuh variabel yang merupakan inti dari sistem pemasaran yaitu : Produk, Harga, Tempat, Promosi, Orang, Proses, dan Bukti Fisik (Lovelock & Wirtz, 2007:22) ketujuh variabel tersebut dikendalikan dan dipadukan satu sama lain oleh perusahaan sehingga dapat mempengaruhi konsumen dalam mengambil proses keputusan pembelian (Kotler dan Keller, 2009:235). Proses keputusan pembelian timbul karena penilaian yang objektif.

Penelitian ini bertujuan untuk mengetahui tanggapan nasabah mengenai pelaksanaan bauran pemasaran jasa, mengetahui proses keputusan pembelian produk PAA Unit Link, dan mengetahui pengaruh bauran pemasaran jasa baik secara parsial maupun simultan terhadap proses keputusan pembelian produk PAA Unit Link di Karawang. Pendekatan penelitian ini menggunakan pendekatan kuantitatif dengan menggunakan metode penelitian kausal. Metode pengambilan sampel dalam penelitian ini adalah *nonprobability sampling* jenis *purposive sampling*, dengan jumlah responden sebanyak 100 responden, untuk analisis data digunakan analisis dekskriptif dan analisis regresi berganda.

Berdasarkan hasil uji hipotesis secara parsial didapat sub variabel promosi yang paling berpengaruh positif dan signifikan terhadap proses keputusan pembelian produk PAA Unit Link di Karawang dengan nilai $t_{hitung} > t_{tabel}$ sebesar $4,630 > 1,986$ dan nilai uji signifikansi sebesar 0,000 yang mana signifikansi lebih kecil dari signifikansi yang digunakan (0,05). Berdasarkan hasil uji hipotesis secara simultan bauran pemasaran jasa berpengaruh positif dan signifikan terhadap proses keputusan pembelian produk PAA Unit Link di Karawang, hal ini dibuktikan dengan $F_{hitung} > F_{tabel}$ ($51,086 > 2,200$) dengan tingkat signifikansi 0,000 (taraf signifikansi yang diterima $\alpha = 0,05$). Berdasarkan koefisien determinasi didapat bahwa variabel bauran pemasaran jasa mampu menjelaskan proses keputusan pembelian sebesar 0,795 atau 79,5% dan sisanya sebesar 20,5% dipengaruhi oleh variabel lain yang tidak diteliti dalam penelitian ini.

Rekomendasi bagi perusahaan agar dapat mempertahankan dan meningkatkan proses keputusan pembelian produk PAA Unit Link di Karawang dengan cara memperhatikan ketujuh bauran pemasaran jasa yang masing-masing berpengaruh positif dan signifikan terhadap proses keputusan pembelian. Untuk penelitian selanjutnya, diharapkan dapat mengembangkan faktor-faktor lain yang dapat mempengaruhi proses keputusan pembelian di luar bauran pemasaran jasa.

Kata Kunci : Bauran Pemasaran Jasa (Produk, Harga, Tempat, Promosi, Orang, Proses, dan Bukti Fisik), Proses Keputusan Pembelian.

ABSTRACT

Together with the expansion of period, there were many things that must be done by the assurance services to win the competition and so that can be consistent in their sector. By using the marketing service mixed which are consist of product, price, place, promotion, people, process, and physical evidence, it is expected can find out everything that influence the consumers in the purchasing decision process to a product. So that, in this research, expected can find out The Influence of Marketing Service Mixed to Product Purchasing Decision of Prudential Assurance Account Unit Link in Karawang.

Marketing service mixed consist of seven variables which are the point of marketing system, they are : product, price, place, promotion, people, process, and physical evidence (Lovelock & Wirte, 2007:22). The seven variables can be restrained and integrated by each other by the enterprise so that can influence the consumers in the purchasing decision process (Kotler and Keller, 2009:235). Purchasing decision process appear because of the objective assessment.

The purpose of this study was to know about the customer's reaction about the implementation of marketing services mixed, purchasing decision process of PAA Unit Link's product, and to know about the influence of marketing services mixed either simultaneously or patially to the purchasing decision process of PAA Unit Link's product in Karawang. This research was using quantitative approach with causative research method. Samples was determined by nonprobability sampling with purposive sampling, the respondents was 100 respondents, analysis of the data was using descriptive analysis and multiple regression analysis.

The result of partial hypothesis test showed that sub variable promotion had the most positive and significant influence to the purchasing decision process of PAA Unit Link's product in Karawang with t count is 4,630 which was greater than t table which is 1,986 and the significant test result was 0,000 which was smaller than the used signification (0,05). Based on the result of simultaneous hypothesis test, marketing services mixed has a significant positive influence to the purchasing decision process of PAA Unit Link's product in Karawang, it can be evidenced by F count > F table (51,086 > 2,200) with the significancy in 0,0000 (the significancy level which is accepted $\alpha = 0,05$). Based on the determination coefficient test, marketing service mixed variable was able to described the purchasing decision process as big as 0,795 or 79,5% and the residual which is 20,5% was influenced by the other variables which is not investigated in this research.

The recommendations are enterprises can defent and improve the purchasing decision process to the product of PAA Unit Link in Karawang by observing the seven marketing mixed which are positify and significantly influence to purchasing decision process. For the following research are expected can enlarge the other factors which are influence to purchasing decision process beside of marketing service mixed.

Keywords: Marketing services mixed (product, price, place, promotion, people, process and physical evidence), purchasing decision process.