ABSTRACT

This study aims to identify factors that influence consumer decisions in choosing mortgage products at BRI Solo Sudirman Branch in Surakarta. A mixed methods approach was used, with quantitative data collected through questionnaires and qualitative data collected through semi-structured interviews. The research population consisted of existing and prospective mortgage customers at the branch, with a sample of 50 respondents for quantitative data and 10 informants for qualitative interviews. Quantitative analysis was performed using multiple linear regression to measure the influence of variables such as interest rates, mortgage costs, bank reputation, promotion and education, digital banking, consumer demographics, housing availability, and government policies on consumer decisions. Qualitative data were analyzed using thematic analysis techniques to explore customer perceptions and experiences. The results showed that financial factors such as interest rates and costs, as well as non-financial factors such as bank reputation, promotions, digital banking, consumer demographics, housing availability, and government policies had a significant effect on consumer decisions. Low interest rates and affordable costs encouraged customer interest. Qualitative research reveals that customer decisions are influenced by interest rates, fees, bank service quality, family recommendations, and strategic home locations. The integration of quantitative and qualitative results shows that mortgage decisions are influenced by a combination of financial, social, and psychological factors. These findings provide practical contributions for BRI in improving its mortgage marketing and service strategies, as well as theoretical implications for the development of consumer decision models in housing finance.

Keywords: Mortgage Loans (KPR), consumer decisions, interest rates, mortgage costs, bank reputation, digital banking, financial factors, non-financial factors, mixed approach