

***The Influence of Corporate Brand and Brand Image on  
Consumer Decisions to Become Customers  
Home Ownership Credit (KPR)  
State Savings Bank***

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***Abstract***

*This study analyzes the impact of corporate brand and brand image on the purchasing decisions of Bank Tabungan Negara's (BTN) Home Ownership Loan (KPR) products using the SmartPLS 3.2.9 method. The results indicate that both corporate brand and brand image significantly influence purchasing decisions. Corporate brand contributes directly and also influences through brand image. The research, based on 110 respondents who completed the questionnaire, provides in-depth insights into the factors affecting consumer decisions in choosing BTN's KPR products. These findings highlight the importance of building and managing a strong corporate brand and brand image to enhance product attractiveness in the market.*

*Keywords: Corporate Brand, Brand Image, Purchase Decision, Home Ownership Credit (KPR), Bank Tabungan Negara (BTN)*

**Pengaruh Brand Corporate Dan Brand Image Terhadap  
Keputusan Konsumen Menjadi Nasabah  
Kredit Pemilikan Rumah (KPR)  
Bank Tabungan Negara**

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**Abstrak**

Penelitian ini menganalisis dampak corporate brand dan brand image terhadap keputusan pembelian produk Kredit Pemilikan Rumah (KPR) Bank Tabungan Negara (BTN) menggunakan metode SmartPLS 3.2.9. Hasilnya menunjukkan bahwa corporate brand dan brand image secara signifikan memengaruhi keputusan pembelian. Corporate brand berkontribusi langsung, sementara juga berpengaruh melalui brand image. Penelitian didasarkan pada 110 responden yang mengisi kuesioner, memberikan pemahaman mendalam tentang faktor-faktor yang memengaruhi keputusan konsumen dalam memilih produk KPR BTN. Temuan ini menyoroti pentingnya membangun dan mengelola corporate brand serta brand image untuk meningkatkan daya tarik produk di pasar.

**Kata kunci:** Corporate Brand, Brand Image, Keputusan Pembelian, Kredit Pemilikan Rumah (KPR), Bank Tabungan Negara (BTN)