ABSTRACT

This research aims to analyze the effect of Loan Interest Rates, Quality of Service, Promotion, Quality of Product on Loan Purchasing Decisions at Bankaltimtara Jakarta Branch. The research is based on the daily data from the period of January 2016 until December 2017, within the location of DKI Jakarta area which has been an existing customers of Corporations, SMEs, and Individuals. It consists of 15 Corporations, 2 SMEs, and 36 Individual customers. In the case of Corporations, the respondents of the decision makers of each company consist of 3 person, such as the President Director, the Director of Finance, and the Finance Manager. On the other cases, which are the SMEs and Individuals, the respondents of the decision maker only consist one person, so that a total of 83 respondents were obtained. From 83 respondents, only 71 met the criteria as samples. The analytical method that is used in this research is the Partial Lease Square (PLS). The results of the study show that the Loan Interest Rate, Quality of Service, Promotion, and Quality of Product together (simultaneously) have a significant impact on Loan Purchasing Decision. Partially Loan Interest Rate has a negative and significant effect, while Quality of Service, Promotion, and Quality of Product have a positive and significant effect on Loan Purchasing Decisions. Quality of service is the biggest variable that influences Loan Purchasing Decisions.

Keywords: Loan Interest Rate, Quality of Service, Promotion, Quality of Product, Purchase Decision

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ABSTRAK

Penelitian ini bertujuan dan menganalisis pengaruh Suku Bunga Kredit, Kualitas Layanan, Promosi dan Kualitas Produk terhadap keputusan pengambilan kredit di Bankaltimtara Cabang Jakarta. Data penelitian merupakan data harian periode Januari 2016 sampai dengan Desember 2017. Dengan lokasi penelitian di wilayah DKI Jakarta. Populasi yang digunakan adalah nasabah kredit eksisting Korporasi, UMKM dan Perorangan di wilayah DKI Jakarta. Populasi terdiri dari 15 Korporasi, 2 UMKM dan 36 perorangan dimana responden pada penelitian ini yaitu para pengambil keputusan di perusahaan yang terdiri 3 orang (Direktur Utama, Direktur Keuangan dan Manager Keuangan) per perusahaan, dan juga pada segmen UMKM dan perorangan masing-masing satu orang pengambil keputusan sehingga didapat total 83 responden. Dari 83 responden, 71 responden memenuhi kriteria sebagai sampel. Metode analisis yang digunakan dalam penelitian ini adalah Partial Least Square (PLS). Hasil penelitian menunjukkan Suku Bunga Kredit, Kualitas Layanan, Promosi dan Kualitas Produk secara bersama-sama (simultan) berpengaruh dan signifikan terhadap keputusan pengambilan kredit. Secara parsial Suku Bunga Kredit berpengaruh negatif dan signifikan. Kualitas Layanan, Promosi dan Kualitas Produk berpengaruh positif dan signifikan terhadap Keputusan Pengambilan Kredit. Kualitas Layanan merupakan variabel yang paling besar berpengaruh terhadap Keputusan Pengambilan Kredit.

Kata kunci: Suku Bunga Kredit, Kualitas Layanan, Promosi dan Keputusan Pengambilan Kredit

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