

ABSTRACT

This study aims to examine and analyze the effect of service quality, down payment, banking service quality on purchasing decisions at PT Andalan finance Indonesia branch of kebon jeruk. Design of causality research with a quantitative approach. The population is the total number of monthly average sales or the average consumer who used car loans at PT Andalan finance Indonesia branch of orange kebon with non probability sampling technique using purposive sampling with a sample of 100 consumers. Data analysis with multiple linear regression and data processed with SPSS version 22. The results showed that individually (t-test), service quality, down payment, and banking service quality influence the purchasing decision at PT Andalan Finance Indonesia branch of kebon jeruk which determines as much 56%. It is recommended that the Company pay attention to matters relating to service quality, down payment, banking service quality and purchasing decisions at PT Andalan Finance Indonesia Branch of kebon jeruk in several dimensions; guarantee, tangible evidence, capital, capacity, reliability. access, behavior after purchase decision making, information seeking and alternative

Keywords : Quality of service, Down payment, Banking service quality and Decisions Purchase



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ABSTRAK

Penelitian ini bertujuan untuk menguji dan menganalisis pengaruh kualitas layanan, *down payment*, *banking service quality* terhadap keputusan pembelian di PT Andalan finance Indonesia cabang kebon jeruk. Desain penelitian kausalitas dengan pendekatan kuantitatif. Populasi adalah total jumlah rata rata penjualan perbulan atau rata rata konsumen yang kredit mobil bekas di PT Andalan finance Indonesia cabang kebon jeruk dengan teknik pengambilan *non probability sampling* menggunakan *purposive sampling* dengan sampel berjumlah 100 konsumen. Analisa data dengan regresi linear berganda dan data diolah dengan SPSS versi 22. Hasil penelitian menunjukkan bahwa secara individual (Uji-t), kualitas layanan, *down payment*, dan *banking service quality* berpengaruh terhadap keputusan pembelian di PT Andalan Finance Indonesia cabang kebon jeruk yang menentukan sebanyak 56%. Disarankan pihak Perusahaan memperhatikan hal-hal yang berhubungan dengan kualitas layanan, *down payment*, *banking service quality* dan keputusan pembelian di PT Andalan Finance Indonesia Cabang kebon jeruk pada beberapa dimensi, jaminan, bukti nyata, *capital*, *capacity*, kehandalan. akses, perilaku pasca pembelian pengambilan keputusan, pencarian informasi dan evaluasi alternative

Kata Kunci : Kualitas pelayanan, *Down payment*, *Banking service quality* dan Keputusan Pembelian

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