ABSTRACT

This study aims to examine and analyze the effect of Word of mouth and quality of service (Assurance reliability, responsiveness, empathy, tangibles) through interest in customer decisions (Problem recognition, information sources, alternative evaluations, purchase decisions) of customers of PT Home Credit Indonesia at Hypermart Puri Indah West Jakarta. The research design used by the authors in this study is research with quantitative methods and surveys. Data taken using the google system questionnaire (Google Doc) given by 100 respondents, with the sampling technique used is judgmental sampling. The analytical method used is Smart PLS or better known as Structural Equation Modeling. The results showed that word of mouth variables had a positive effect on customer decisions. Service quality is positively and significantly related to customer decisions. Variables of interest in customer decisions have a positive effect. Simultaneously these 3 variables have a positive effect on customer purchasing decisions. Suggestions for further research to develop questionnaires to deepen and expand identification of each dimension so that problems will be resolved on target, examine variables or other factors that influence customer decisions such as advertising, customer satisfaction, brand ambassadors and others.

Keywords: Word of mouth, Service quality, Interest, Customer decisions, Credit.

ABSTRAK

Penelitian ini bertujuan menguji dan menganalisis pengaruh *Word of mouth* dan kualitas pelayanan (*Assurance reability, responsiveness, emphaty, tangibles*) melalui minat terhadap keputusan pelanggan (*Problem recognition, information source, alternative evaluation, purchase decision*) pelanggan PT Home Credit Indonesia di Hypermart Puri Indah Jakarta Barat. Desain penelitian yang digunakan penulis dalam penelitian ini adalah penelitian dengan metode kuantitatif dan survey. Data yang diambil menggunakan kuisioner system google (*Google Doc*) yang diberikan 100 orang responden, dengan teknik pengambilan sampel yang digunakan adalah *sampling judgemental*. Metode analisis yang digunakan adalah *Smart PLS* atau lebih dikenal *Structural Equation Modelling*. Hasil penelitian menunjukan bahwa Variabel *word of mouth* berpengaruh positif terhadap keputusan pelanggan. Kualitas pelayanan berhubungan positif dan signifikan terhadap keputusan pelanggan. Variabel minat pada keputusan pelanggan berpengaruh positif. Secara simultan 3 variabel tersebut berpengaruh positif terhadap keputusan pembelian pelanggan. Saran untuk penelitian selanjutnya untuk mengembangkan kuesioner untuk memperdalam dan memperluas indentifikasi dari setiap dimensi sehingga permasalahan akan dapat diselesaikan secara tepat sasaran, meneliti variabel atau faktor lain yang mempengaruhi Keputusan pelanggan seperti Iklan, kepuasan pelanggan, brand ambasador dan lain-lain.

Kata Kunci: *Word of mouth*, Kualitas pelayanan, Minat, Keputusan pelanggan, Kredit.

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