

ABSTRACT

Customers is the most important visitors on our premises for the banks, we HSBC, believe in being honest and straightforward with our customers. Its about having the highest standard of Integrity and living up to them.

Customer Finance is under Personal Finance Services Area. Bank believed that the one of the product as Pinjaman is a long products characteristic for a business. As strategy bank is Managing fo Growth Strategy, means a chance in philosophy, a quantum leap. It must be generated business and generated income to meet the anspirations for your country from the business group

The use of marketing in the internal marketing contact suggest an emphasis on the application of marketing techniques, approaches, concepts and theories aimed at achieving customer satisfactionin external customers and have correlation with internal banks,

HSBC Ltd is one of largest banking financial service organizations in the world, have 9700 offices worldwide, Operates in 79 countries and territories in Europe, the Asia Pacific region including in Indonesia since 1878. at HSBC ,mow it's already more 120 year. HSBC Indonesia offers a broad range of banking and financial services tailored to meet a wide spectrum of needs, from those of multinational corporations to local businesses and individual Indonesians, including Corporate and Banking, Custody and Clearing Services, Institutional Banking, Global Payments and Cash Management, Personal Financial Services, Investment Banking, Trade Services, Treasury and Capital Markets.

Research was done at HSBC(Pinjaman HSBC) at Melawai Branch, from July until October 2007. Research character is survey research with assosiate variables. Total respondents were 100. Reserch variable were Repurchase Intention(y) as dependent variable, Products (X_1), Customer Trustee(X_2) and Bank Services (X_3) as independent variable. Likert Scales was utilized in this research. Techniques were descriptive e associative, Validity Analyze, T statistic analyze, F statistic analyze, Anova, Corelation, entered/removed, reliability and, Multilevel linear regression

It was found that the products, Customer Trustee and Services of Bank have a signifikan correlation with Customers Repurchase Intention, and the products is a dominant variable have influence relationship than others for Repurchase Intention

Key worlds : Repurchase Intention, Banks Product, Customers trustee, and Bank Services

ABSTRAK

Nasabah adalah suatu hal penting bagi semua bank, HSBC melayani dengan langsung dan kejujuran kepada nasabah. Ini merupakan sebuah integritas dengan standart yang tinggi untuk melayani mereka.

Customer finance adalah bagian dari area Personal Finance, bank percaya salah produk seperti produk pinjaman ini merupakan produk yang mempunyai karakteristik agi bisnis keuangan. Strategi bank dengan semboyan “ Manage for Growth” berarti adanya perubahan phislosopy dari bank, yaitu perubahan atau langkah yang besar. Seharusnya bisnis dan pendapatan merupakan aspirasi bagi grup bisnis maupun bagi negara yang bersangkutan.

HSBC Grup adalah salah satu jasa finansial bank terbesar dan terdepan di dunia, dengan 9700 kantor cabang di seluruh dunia, beroperasi di 79 negara dan wilayah di Eropa, Asia Pasific,Asia, termasuk di Indonesiasejak tahun 1878, sekarang sudah lebih dari 120 tahun keberadannyadi Indonesia.

Hipotesis penelitian menduga bahwa ada Faktor produk, kepercayaan dan pelayanan mempunyai pengaruh yang signifikan terhadap Minat menggunakan kembali (*Repurchase Intention*) pinjaman kredit HSBC cabang Melawai Jakarta di masa yang akan datang .

Objek penelitian di Pinjaman HSBC cabang Melawai, Jakarta.Jenis penelitian adalah survey dengan menggunakan kuesioner yang saling membandingkan antar variabel(asosiatif). Jumlah objek penelitian sebanyak 100 orang.

Variabel penelitian meliputi Product (X_1), Kepercayaan nasabah (X_2) dan Kepercayaan Bank (X_3) sebagai variable bebas. Skal penelitian yang di gunakan Skala Likert. Teknik analisis data meliputi analisis statistik deskriptif, analisis validitas, Uji Statistik T, Uji statistik F, Anova, Analisis Korelasi, Entered dan analisis regresi linear berganda.

Hasil penelitian menunjukkan bahwa ada pengaruh yang signifikan antara produk, kepercayaan dan pelayanan terhadap minat menggunakan kembali (*Repurchase Intention*), dan produk merupakan factor yang dominan dibanding variable lain mempengaruhi nasabah untuk menggunakan kembali produk pinjaman ini dimasa yang akan datang

Kata kunci : Minat menggunakan kembali (*Repurchase Intention*), Produk, Kepercayaan nasabah dan Pelayanan Bank