

ABSTRACT

The number of PT.Bank DBS Indonesia opening an account has decreased at some period in the past four years. This study aims to analyze the effect of product quality, promotion, and quality of service to the customer's decision to open an account (PT.Bank customer case study at DBS Indonesia Pondok Indah branch locations). This study conducted by a conclusive causal method. The population in this study is PT.Bank DBS Indonesia customers during 2015 at Pondok Indah branch, as many as 420 customers. The sampling technique using non-probability with judgmental sampling. Total samples are 205 customers, were obtained with Slovin's theory. Data were analyzed using Structural Equation Modelling (SEM). The conclusion of this study indicate that the quality of products, promotions, and service quality has a significant influence on the customer's decision to open an account (purchase decisions). PT.Bank DBS Indonesia has to research and develop innovation to find products that fit the customers needs, and improve for training on personal selling and maintaining quality reliable services to the buying decision.

Keywords : product quality, promotion, quality of service and buying decision.

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ABSTRAK

PT.Bank DBS Indonesia mengalami penurunan pembukaan rekening di beberapa periode dalam empat tahun terakhir. Penelitian ini bertujuan untuk mengetahui pengaruh kualitas produk, promosi, dan kualitas layanan terhadap keputusan nasabah membuka rekening (studi kasus pada nasabah PT.Bank DBS Indonesia lokasi cabang Pondok Indah). Penelitian ini bersifat konklusif kausal. Populasi dalam penelitian ini seluruh nasabah PT.Bank DBS Indonesia selama tahun 2015 di cabang Pondok Indah, yaitu sebesar 420 nasabah. Teknik pengambilan sampel menggunakan metode *non probability* dengan teknik sampling *judgemental*. Total sampel ditemukan dengan teori Slovin sebanyak 205 nasabah. Analisa data menggunakan *Structural Equation Modelling*. Hasil penelitian ini menunjukkan bahwa kualitas produk, promosi, dan kualitas layanan memiliki pengaruh yang signifikan terhadap keputusan nasabah membuka rekening (keputusan pembelian). Saran bagi PT.Bank DBS Indonesia untuk melakukan riset dan inovasi untuk mengetahui produk yang sesuai dengan kebutuhan nasabah, serta diperlukan melakukan pelatihan mengenai personal selling dan menjaga kualitas layanannya yang reliabel terhadap keputusan pembelian.

Kata kunci : Kualitas Produk, Promosi, Kualitas Layanan, dan Keputusan Pembelian

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