

1. Judul : Analisis Faktor-Faktor yang Mempengaruhi Keputusan Nasabah Dalam Memilih Bank Jateng (Studi Kasus Pada Nasabah Bank Jateng Cabang Pembantu Plasa Simpang Lima Semarang)

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3. Abstract

Field of banking in Indonesia at this present time, experience sharply inter-banks competition. Lots of competitors in the banking business made organizations should be able to provide specifically features. Many considerations that influence customer's decision for choosing some bank, result banking organizations must be able to accommodate any issues in relation with customer's loyalty, customize, and satisfaction. Based on those things, customer who will take decision for choosing Bank Jateng will consider several matters before using service provided by Bank Jateng. Such consideration will be influenced by service factors, reputations and available services on Bank Jateng.

The aim of this research is for knowing whether any significant influence or not between services, reputations and products toward decision to choose Bank Jateng. Type of this research was explanatory research with 100 respondents from population in amount 51.941, which were collected using sampling accidental method. Data that is attained then analyzed descriptively and inferentially with simple regression analysis and multiple linier regression, through hypothesis test using SPSS software. Analysis results and hypothesis testing showed that services, reputations and products having significantly influence toward decision in choosing Bank Jateng.

Based on testing results, it's gained regression coefficient testing results as follow : $Y = 0,398 + 0,051 X_1 + 0,115 X_2 + 0,264 X_3$, which is meant that all variables giving positively and significantly influences toward decision in choosing Bank Jateng. Conclusion that was drawn is respondents feel that service provided by Bank Jateng is adequate well, respondents also feel that Bank Jateng is reputable organization, and it has interesting offered products. The better service, reputation and product, the highly demand for choosing it. Therefore, Bank Jateng must keep on improve its service quality. Beside that, PT. Bank Jateng should increase and maintenance existed good reputation. It much better for Bank Jateng to improve quality of saving products, for instance through adding facilities in the saving products of Bank Jateng.

4. Pendahuluan

a. Latar Belakang Masalah

Dunia Perbankan di Indonesia dewasa ini mengalami persaingan antar bank yang sangat tajam ditandai dengan munculnya bank-bank baru sehingga persaingan tersebut akan semakin bertambah ketat. Situasi ini menyebabkan pihak