

**Nama : Christina Ifelda**  
**Nim : D2D004230**  
**Jurusan : Administrasi Bisnis**

## **ABSTRACT**

### **THE EFFECT OF PRODUCT, LOCATION AND INTEREST RATE TO CUSTOMER DECISION TO USE PEGADAIAN SERVICE (RESEARCH IN PEGADAIAN MRICAN-SEMARANG)**

Product, location and interest rate are factor which impulse customers decision to use Pegadaian service. Pegadaian Mrican has to give more attention for all that factor to increase the costumer decision to use Pegadaian service.

This research proposes to know the effect of product, location and interest rate to customer decision in using Pegadaian service. The type of this research is explanation research with 100 respondents, and used accidental sampling which was take sample who the researcher met in Pegadaian when sampling happened. All of the sample must have view qualification: They are customer of Pegadaian Mrican, have been use Pegadaian credit before, between 17-60 years old, can make conversation with the researcher.

This research used regression test with SPSS program. According to the result of this test we got the regression formula:  $Y = 0.422 + 0.183X_1 + 0.167X_2 + 0.322X_3$ . There are significant and positive effect between product, location and interest rate with customer decision with significantly 0.00 which is under 0.005.

Almost respondent gave a good respond about product, location and interest rate of Pegadaian. Therefore Pegadaian need to always improve and increase quality of product, give facility to help customer easy to get Pegadaian, and always try to decrease the interest rare in order to increasing the customer decision to use Pegdaiana Mrican Semarang.