

## **ABSTRACT**

*Using Word of Mouth can improve credit decision for consumers of KSP Kekar Pwas Semarang. There are factors that influence the Word Mouth in KSP Kekar Pwas Semarang, that is telling positive things to others, to others, invite and persuade consumers to make credit in KSP Kekar Pwas Semarang. The problem of this research is how to improve the credit decision through Word Of Mouth and the factors that influence the brand image and service quality. The sample of this study amounted to 102 respondents. Determination of the sample is done by simple random sampling technique, where each respondent has the same opportunity to become respondent. Respondents in this research are KSP Kekar Pwas Semarang who ever take credit. The Data Analysis tool used in this research is Structural Equation Modeling (SEM) in AMOS 24 program.*

*There is five hypotheses tested there are three accepted hypothesis. So the significant factors that influence Word of Mouth are telling positive things to others and recommending others. Word Of Mouth also has a significant effect on credit decision.*

**Keywords: Word Of Mouth, Credit Decision**