

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *brand image*, kualitas layanan, dan promosi penjualan terhadap keputusan pembelian dana tunai di Astra Credit Companies Surabaya 1. Jenis penelitian ini adalah penelitian kuantitatif. Sampel penelitian ini diperoleh dengan menggunakan metode *purposive sampling*, yaitu dimana teknik dan pengambilan sampel dengan menggunakan pertimbangan atau karakteristik tertentu. Berdasarkan metode *purposive sampling* tersebut didapat 100 responden di Astra credit Companies Surabaya 1. Metode analisis yang digunakan adalah analisis regresi linier berganda dengan menggunakan SPSS versi 25.

Hasil penelitian ini menunjukkan bahwa *brand image*, kualitas layanan dan promosi penjualan berpengaruh positif dan signifikan terhadap keputusan pembelian dana tunai. Dalam penelitian ini juga menunjukkan pengaruh langsung promosi lebih besar daripada *brand image* dan kualitas layanan terhadap keputusan pengambilan dana tunai. Hal ini mencerminkan semakin baik promosi dan penawaran yang dilakukan oleh karyawan kepada konsumen maka akan sangat mempengaruhi tingkat keputusan pembelian dana tunai di Astra Credit Companies Surabaya 1.

Kata kunci : *Brand Image*, Kualitas Layanan, Promosi Penjualan, Pembelian Dana Tunai

ABSTRACT

This research aimed to examine the effect of brand image, service quality, and sales promotion on cash purchasing decision of Astra Credit Companies, Surabaya 1. While, the research was quantitative. Moreover, the data collection technique used purposive sampling, in which the sample was based on considerations or characteristics given. In line with, there were 100 respondents of Astra Credit Companies Surabaya 1's consumers, as sample. Furthermore, the data analysis technique used multiple linear regression with SPSS (Statistical Product and Service Solution) 25.

The research result concluded brand image, service quality, and sales promotion had positive and significant effect on cash purchasing decision. Meanwhile, from its result, it concluded also direct effect of promotion was bigger than brand image and service quality on cash purchasing decision. In other words, the better the promotion and offer which had been done by employees, the more consumers would give their cash purchasing decision of Astra Credit Companies Surabaya 1.

Keywords : Brand Image, Service Quality, Sales Promotion, Cash Purchasing Decision.

