

ABSTRACT

This study aims to determine the differentiation product, product quality, service quality and consumer attitudes toward decision-making KPRib Sharia and analyze the most dominant factor in influencing the decision-making KPRib Sharia.

This research was conducted at Bank OCBC NISP Syariah Branch Semarang. Methods of data collection in this study is by questionnaires filled out by respondents are customers of Bank OCBC NISP Syariah Branch of Semarang who had conducted an KPRib, samples were taken of 100 respondents. The sampling technique in this research is non probability sampling with purposive sampling method. The analysis used in this study include the analysis of index numbers, validity, reliability test, classic assumption test, multiple linear analysis and hypothesis testing that includes t-test, F, and the coefficient of determination (R^2).

Results of regression analysis showed that the variables of differentiation product, product quality, service quality and consumer attitudes positive influence on the decision-making KPRib Bank OCBC NISP Syariah. Consumer attitudinal variables have the greatest influence in the amount of 0.307%. Adjust R Square Results showed that 76.7% of purchase decisions can be explained by the variable of differentiation product, product quality, service quality, and consumer attitudes, while the remaining 23.3% of purchase decisions are influenced by other variables not examined in this study ,

Keywords: *Diferentiation Product, Quality Products, Quality of Service, Consumer Attitudes, Buying Decision*