ABSTRACT

Positive reputation is an important measure of the success of a banking company in an effort to meet the needs of customers and customer satisfaction can be achieved if the banking company provides products or services that are as expected, if both of these are met then it will lead to Credit Decision Decisions. In this study aims to analyze the factors that influence Credit Decision Making of Bank Mandiri Cluster Pahlwan 5 Semarang customers namely Product Quality (X1), Company Reputation (Y1) and Customer Satisfaction (Y2) as intervening variables. Based on the research problem, what are the factors that influence credit decision-making on Bank Mandiri customers who have active credit in the Pahlwan 5 Cluster Semarang. The sample of this study was 126 respondents distributed by researchers and there was 1 questionnaire that could not be used because it was not filled in as a whole, resulting in the final questionnaire of 125 respondents. Determination of the sample is done by calculations developed by Hair et al (1995) as many as 5 observations for each estimated parameter and a maximum of 10 observations from each estimated parameter. In this study the number of indicators is 21 multiplied by 6 to produce 126, while the results that can be used are 125 samples. In this study the respondents were Bank Mandiri customers who had active credit in the Pahlwan 5 Cluster Semarang. The tool used to analyze data is AMOS 22.00 with the Structural Equation Modeling (SEM) method.

The results showed that overall four hypotheses in this study were acceptable. The factors that significantly influence the Product Quality (X1) on Company Reputation (Y1) and Customer Satisfaction (Y2) and Company Reputation (Y1) and Customer Satisfaction (Y2) have a significant effect on Credit Decision Making (Y3).

Keywords: Product Quality, Company Reputation, Customer Satisfaction, and Credit Decision Making.