

ABSTRACT

Changes in consumption patterns and people who want the convenience and speed of banking must change and transform. Banks must expand the market so that services and products are easily accessible to all. In the context of financial inclusion, OJK has created the Laku Pandai program to provide financial products that are simple, accessible, and in accordance with the needs of people who have not been able to access financial services.

This research was conducted on the people of Demak Regency who use Laku Pandai BCA. The number of samples in this study was 105 respondents. The data collection method is through questionnaires, and the sampling method in this study is non-probability sampling with a purposeful sampling technique. The analytical tool used in this research is Structural Equation Modeling (SEM).

The results of this study indicate that advertising, sales promotion, and personal selling have a positive and significant effect on brand equity, and these results also show that brand equity has a positive and significant effect on user decisions. The most influential variable on user decisions is brand equity.

Keywords: advertising, sales promotion, personal selling, brand equity, customer decisions, effect hierarchy theory