

ABSTRACT

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THE INFLUENCE OF BRAND IMAGE, WORD OF MOUTH, AND PROMOTION ON CUSTOMER PURCHASE DECISION FOR AUTOMOTIVE FINANCING AT PT CLIPAN FINANCE INDONESIA TBK, MEDAN

Car leasing companies provide funds for customers to purchase new or used cars, by paying in instalments. PT Clipan Finance Indonesia Tbk, part of the Panin Group, offers products like new and used car financing, heavy equipment, and cash financing. Nevertheless, Clipan Finance is facing a decline in used car financing sales, potentially due to factors like brand image, word of mouth, and promotion.

Brand image refers to consumers' perceptions and preferences toward a brand, shaped by different brand associations in their memories. Word of mouth (WOM) involves sharing opinions about a product or service, either individually or in groups, to provide personal insights. Promotion includes marketing efforts aimed at introducing a product to consumers and encouraging purchases through effective communication. Purchase decision is the process where consumers recognize a need, search for information, evaluate alternatives, and ultimately choose the option that best solves their problem.

The method used in this study is a quantitative research design. The writer used a descriptive and causal approach. The research population consists of all customers of PT Clipan Finance Indonesia Tbk, Medan from the 2023 period, totaling 1,083 customers. To determine the sample size, Slovin's formula was applied with a 90% confidence level and a 10% margin of error, resulting in a sample of 92 people. The research was conducted using simple random sampling.

This research successfully passed the validity, reliability, classical assumption test, and multiple linear regression analysis. Hypothesis testing shows that brand image, word of mouth, and promotion have significance values of 0.000, 0.047, and 0.000 with t_{count} of 7.030, 2.016, and 4.717. The significance value of F-test is 0.000 with an F_{count} of 68.343, indicating a significant partial and simultaneous influence of brand image, word of mouth, and promotion on purchase decisions. It is suggested that PT Clipan Finance Indonesia Tbk, Medan may improve the brand image, word of mouth, and promotion to increase the purchase decision.

Keywords: Brand Image, Promotion, Purchase Decision, Word of Mouth

ABSTRAK

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PENGARUH CITRA MEREK, WORD OF MOUTH, DAN PROMOSI TERHADAP KEPUTUSAN PEMBELIAN NASABAH PADA PEMBIAYAAN OTOMOTIF DI PT CLIPAN FINANCE INDONESIA TBK, MEDAN

Perusahaan leasing mobil menyediakan dana bagi nasabah untuk membeli mobil baru atau bekas, dengan membayar secara mencicil. PT Clipan Finance Indonesia Tbk, bagian dari Panin Group, menawarkan produk-produk seperti pembiayaan mobil baru dan bekas, alat berat, dan pembiayaan dana tunai. Namun, Clipan Finance menghadapi penurunan penjualan pembiayaan mobil bekas, yang diduga dipengaruhi oleh faktor-faktor seperti citra merek, word of mouth, dan promosi.

Citra merek adalah persepsi dan preferensi konsumen terhadap merek berdasarkan berbagai asosiasi merek dalam ingatan mereka. Word of mouth (WOM) berarti berbagai pendapat tentang produk atau layanan untuk memberikan informasi pribadi. Promosi mencakup upaya pemasaran untuk mengenalkan produk dan mendorong pembelian melalui komunikasi efektif. Keputusan pembelian terjadi ketika konsumen mengenali kebutuhan, mencari informasi, mengevaluasi alternatif, dan memilih solusi terbaik.

Metode yang digunakan dalam penelitian ini adalah desain penelitian kuantitatif. Penulis menggunakan pendekatan deskriptif dan kausal. Populasi penelitian ini terdiri dari seluruh nasabah PT Clipan Finance Indonesia Tbk, Medan periode tahun 2023 yang berjumlah 1.083 nasabah. Untuk menentukan besar sampel digunakan rumus Slovin dengan tingkat kepercayaan 90% dan margin of error 10% sehingga diperoleh sampel sebanyak 92 orang. Penelitian dilakukan dengan menggunakan simple random sampling.

Penelitian ini berhasil lolos uji validitas, reliabilitas, uji asumsi klasik, dan analisis regresi linier berganda. Pengujian hipotesis menunjukkan bahwa citra merek, word of mouth, dan promosi mempunyai nilai signifikansi sebesar 0,000, 0,047, dan 0,000 dengan t_{hitung} sebesar 7,030, 2,016, dan 4,717. Nilai signifikansi uji F sebesar 0,000 dengan F_{hitung} sebesar 68,343 menunjukkan adanya pengaruh signifikan secara parsial dan simultan citra merek, word of mouth, dan promosi terhadap keputusan pembelian. Dapat disarankan kepada PT Clipan Finance Indonesia Tbk, Medan untuk meningkatkan citra merek, word of mouth, dan promosi untuk meningkatkan keputusan pembelian.

Kata kunci: Citra Merek, Keputusan Pembelian, Promosi, Word of Mouth