

ABSTRACT

ANALYSIS OF FACTORS AFFECTING CONSUMER BEHAVIOR PEGADAIAN BRANCH KEDATON BANDAR LAMPUNG

By

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Pegadaian apply service with the motto "solve the problem without the problem" is expected to be satisfactory, but in fact a decline in the number of consumers in Pegadaian Branch Kedaton Bandar Lampung in the year 2007 to 2011. It turns out the choice of using a pawnbroking service consumer behavior specified in the decision to buy or use a form that is influenced by many factors. Problem of Pegadaian is the decreasing consumer of pegadaian since 2008-2012.

Based on this, the problem in this study is whether the factors that influence consumer behavior in using pawnbroking service. Thus this study aims to analyze the factors that influence consumer behavior in choosing the mortgage services, which in turn can increase the number of consumers in Pegadaian Branch Kedaton Bandar Lampung.

The method used in this study was a descriptive survey approach. The population used in this study is that consumers Kedaton Pegadaian Branch in Bandar Lampung in 2013 as many as 27.518 and the number of the selected sample of 100 people over proporsionate random sampling technique. The analysis tool used is the Linear Regression Analysis.

Based on the results of the study, there are four factors that influence consumer behavior in choosing the mortgage that cultural factors, social factors, personal factors and psychological factors. And linear regression analysis using the regression equation obtained was $Y = 0.396 (a) + 0.952 (X1) + 0.419 (X2) + 0.503 (X3) + 0.375 (X4)$. From these results, it can be seen that the most influential cultural factors on consumer behavior in choosing the mortgage services than any other factor. The results also show that the mortgage market segmentation average woman aged 20-30 years with a high school education and have an income of 2.1 million to 3 million dollars.

Suggestions can be submitted in order for this research was Pegadaian Branch Kedaton can seek mortgage products remain a reference for consumers in overcoming financial difficulties, this can be done by improving the communication or dissemination so as to create closeness with consumers, and also create a product that can make consumers feel special, but it should also improve the quality of mortgages existing services so that consumers can easily obtain the difference in the quality of products with competitors' products.