

ABSTRACT

This study, entitled " The Effects of Consumer Behavior Toward Buying Decision Services Blackpanda Escrow Service (Rekber) As A Safe Payment Method" originated from the increased use of the Internet in Indonesia from year to year, creating opportunities of e-commerce which is more potent. Some online shopping sites most visited is Kaskus with several methods of payment, such as cash transfers, Cash On Delivery or Escrow Service. One method of payment used by consumers to avoid cases of fraud, namely the Escrow Service. But the number of Escrow Service is available in Kaskus very much, so it will affect consumer behavior to take a decision to buy services Escrow Service. On the other hand there are also several barriers before consumers make purchasing decisions Escrow Service. This study aims to identify and analyze the behavior of consumers on purchasing decisions Escrow Service, to identify and analyze the purchasing decision in choosing Escrow Service, to determine and analyze the influence of consumer behavior simultaneously and partially on purchasing decisions Escrow Service

This type of research used in this research is descriptive and associative causal with quantitative approach. In this study primary data obtained from questionnaires and processed using descriptive analysis and multiple linear regression analysis using SPSS version 20. This study used purposive sampling technique then selected 100 respondents.

Results of multiple linear regression analysis showed that the behavior of consumers choose Escrow Service positively influenced by cultural factors, personal and psychological. According to the results of the F test showed that all independent variables studied simultaneously have a significant influence on the purchase decision variable, while the T test showed that cultural factors, personal, psychological and partially positive effect on purchase decisions. The magnitude of the effect that (R²) of 53.9% explained that the independent variables are able to explain consumer behavior dependent variable is the purchasing decision, while the remaining 46.1% is explained by other factors not examined in this study.

Keywords: Consumer Behavior, Buying Decision, Escrow Service, Kaskus