

ABSTRACT

Pegadaian is the first financial institution to provide loans with a pawn system. Quoted from katadata.co.id PT. Pegadaian (Persero) 15% decrease in net profit to Rp. 1.3 trillion in semester I-2021 compared to the period in 2020. The results of the pre-questionnaire show that dominant factors that influence the decision to use services are the price factor (interest rate) and service quality.

This study uses a quantitative approach with descriptive research type, sampling is non-probability sampling technique with a total of 100 customer respondents who make transactions at Pegadaian Cikudapateuh Bandung. The analysis technique used is descriptive analysis and multiple linear regression analysis.

Based on the result show the price variabel (X1) done passably with percentage at 65%. The service quality variabel (X2) done passably with percentage at 66%. The purchasing decision variabel (Y) done well percentage with a percentage of 70%. The price variabels (X1) and service quality (X2) had a positive and significant effect. The price (interest rate) and service quality have an effect of 45.3% on the decision to use services while the remaining 54.7% is influenced by other factors not examined in this study.

Keywords: Price, Service Quality, Decision To Use Services