

ABSTRAK

Penelitian ini bertujuan untuk menganalisis kualitas pelayanan, persepsi risiko, *personal selling* dan *word of mouth* terhadap pengambilan keputusan pengajuan kredit. Penelitian ini dilakukan pada nasabah KSP Primkoveri 19 Bumiayu di seluruh Bumiayu dan sekitarnya. Data yang digunakan dalam penelitian ini adalah data primer yang diperoleh dengan menyebarkan kuesioner kepada para responden secara online melalui google form. Sampel dalam penelitian ini sebanyak 98 responden. Teknik pengambilan sampel menggunakan non probability sampling dengan metode purposive sampling. Analisis data menggunakan analisis regresi linier berganda dengan bantuan SPSS v.28. Berdasarkan hasil penelitian menunjukkan bahwa kualitas pelayanan, persepsi risiko, *personal selling* dan *word of mouth* berpengaruh positif terhadap pengambilan keputusan dalam pengajuan kredit.

Kata kunci: kualitas pelayanan, persepsi risiko, *personal selling*, *word of mouth*, keputusan pengajuan kredit.

ABSTRACT

This study aims to analyze service quality, risk perception, personal selling and word of mouth on credit application decisions. This research was conducted on customers of KSP Primkoveri 19 Bumiayu throughout Bumiayu and its surroundings. The data used in this study is primary data obtained by distributing questionnaires to respondents online via google form. The sample in this study were 98 respondents. The sampling technique used non-probability sampling with a purposive sampling method. Data analysis used multiple linear regression analysis with the help of SPSS v.28. Based on the results of the study, it shows that service quality, risk perception, personal selling and word of mouth have a positive effect on decision making in applying for credit.

Keywords: *service quality, risk perception, personal selling, word of mouth, credit application decisions.*

