

***THE EFFECT OF PERSONAL SELLING, PRODUCT DIVERSIFICATION
AND BANKING DIGITALIZATION SERVICES FOR THE PURCHASE
DECISIONS OF DIGITAL BANKING BASED SAVING PRODUCT
(Survey at Bank Woori Saudara Tasikmalaya Branch Office)***

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This study aims to identify and analyze: personal selling, product diversification, banking digitization services and purchasing decisions. The effect of personal selling, product diversification, and banking digitization services on purchasing decisions for digital banking-based savings products at Bank Woori Saudara Tasikmalaya Branch, both partially and simultaneously. The research method used in this study was a survey method. The population in this study were the customers of Woori Saudara Bank, Tasikmalaya Branch, which totaled 3,124 customers. Sampling was taken by simple random sampling, namely as many as 355 customers. Data analysis technique using Path Analysis with SPSS V.21. The overall personal selling score of 11,424 was in the good category, product diversification is 11,035 in the good category, banking digitization services was 13,560 in the very good category and purchasing decisions is 11,143 in the good category. The results of the research partially show that personal selling has a significant positive effect on purchasing decisions, product diversification has a significant positive effect on purchasing decisions, and banking digitalization services have a significant positive effect on purchasing decisions. Meanwhile, simultaneously personal selling, product diversification and banking digitization services affect purchasing decisions.

***Keywords: Personal Selling, Product Diversification, Banking Digitalization Services
and Purchasing Decisions***

ABSTRAK

PENGARUH *PERSONAL SELLING*, DIVERSIFIKASI PRODUK DAN LAYANAN DIGITALISASI PERBANKAN TERHADAP KEPUTUSAN PEMBELIAN PRODUK TABUNGAN BERBASIS *DIGITAL BANKING*

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Penelitian ini bertujuan untuk mengetahui dan menganalisis: *personal selling*, diversifikasi produk, layanan digitalisasi perbankan dan keputusan pembelian. Pengaruh *personal selling*, diversifikasi produk, dan layanan digitalisasi perbankan terhadap keputusan pembelian produk tabungan berbasis *digital banking* di Bank Woori Saudara Cabang Tasikmalaya baik secara parsial maupun simultan. Metode penelitian yang digunakan dalam penelitian ini adalah metode survei. Populasi dalam penelitian ini adalah Nasabah Bank Woori Saudara Cabang Tasikmalaya yang berjumlah 3124 nasabah. Pengambilan sampel diambil secara *simple random sampling* yaitu sebanyak 355 nasabah. Teknik analisis data menggunakan Analisis Jalur dengan SPSS V.21. Total skor *personal selling* secara keseluruhan sebesar 11.424 termasuk kategori baik, diversifikasi produk sebesar 11.035 termasuk kategori baik, layanan digitalisasi perbankan sebesar 13.560 termasuk kategori sangat baik dan keputusan pembelian sebesar 11.143 termasuk kategori baik. Hasil penelitian secara parsial menunjukkan bahwa *personal selling* berpengaruh positif signifikan terhadap keputusan pembelian, diversifikasi produk berpengaruh positif signifikan terhadap keputusan pembelian, dan layanan digitalisasi perbankan berpengaruh positif signifikan terhadap keputusan pembelian. Sedangkan secara simultan *personal selling*, diversifikasi produk dan layanan digitalisasi perbankan berpengaruh terhadap keputusan pembelian.

Kata Kunci : *Personal Selling*, Diversifikasi Produk, Layanan Digitalisasi Perbankan dan Keputusan Pembelian