

## Pengaruh word of mouth pada produk kredit mikro mandiri PT Bank Mandiri Persero Tbk Hub Pulogadung terhadap minat pengajuan kredit para wira usaha

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### Abstrak

The bank's success in giving loan is related to promotions and service excellent which are given to debtors and debtors to be, promotion is something that must be paid attention by banks because its appropriate promotion will give benefits to the bank and debtors valuable assets which can survive and have ability to get benefits in a long term. From existed marketing tools word of mouth is dominated promotion which support marketing such as product and service marketing have high involvement. One of the bank which offers micro business credit is Bank Mandiri which is famous for its Kredit Mikro Mandiri with special cases for debtors to be in PT Bank Mandiri (Persero) Tbk Hub Jakarta Pulogadung. Debtor who are satisfied with the product and service given will bring benefits for the bank and they will be loyal debtors and can carry out communication through word of mouth (positively) to other debtors to be.

The objective research of PT Bank Mandiri (Persero) Tbk Kredit Mikro is to find out how the effect word of mouth spreads to influence the business man submission intention using quantitative approach with literature study and uses research instrument by using questioner which is distributed to 125 business men respondents.

Research with statistic analyze using SPSS for windows 15 in variable word of mouth data analyze consists of 5 dimensions there are Talkers, Topics, Tools, Taking parts, and Tracking and variable intention to buy. Simple regression has been carried out by combining five dimensions becomes variable word of mouth and regression comparing with intention to buy. This research of this result shows that there is high influence of word of mouth on Kredit Mikro Mandiri product towards business men submission intention.