

**ABSTRAK**

**KEPUTUSAN PEMBELIAN RUMAH BERDASARKAN KEADAAN  
FINANSIAL KONSUMEN, *WORD OF MOUTH*, KEAMANAN PERUMAHAN,  
DAN CITRA MEREK**

Eduardus Jerry Kurniadi

Universitas Sanata Dharma

Yogyakarta

2024

Penelitian ini bertujuan untuk menguji: 1) pengaruh keadaan finansial konsumen terhadap keputusan pembelian 2) pengaruh *word of mouth* terhadap keputusan pembelian 3) pengaruh keamanan perumahan terhadap keputusan pembelian 4) pengaruh citra merek terhadap keputusan pembelian. pengambilan sample menggunakan teknik *purposive sampling* dengan kriteria konsumen yang sudah membeli rumah dan mendapatkan rekomendasi pembelian mengenai CitraLand Surabaya. Penelitian ini menggunakan sampel sebanyak 100 responden. Teknik pengumpulan data menggunakan kuesioner dengan *google form*. Teknik analisis data menggunakan analisis deskriptif, uji asumsi klasik, analisis regresi linear berganda, uji t dengan program ibm spss 32. Hasil penelitian ini menunjukkan bahwa:1) keadaan finansial konsumen tidak berpengaruh terhadap keputusan pembelian 2) *word of mouth* tidak berpengaruh terhadap keputusan pembelian 3)keamanan perumahan berpengaruh terhadap keputusan pembelian 4)citra merek berpengaruh terhadap keputusan pembelian

Kata Kunci: keadaan finansial konsumen, *word of mouth*, keamanan, citra merek, keputusan pembelian.

**ABSTRACT**

**HOME PURCHASE DECISIONS ARE BASED ON CONSUMERS'  
FINANCIAL CIRCUMSTANCES, *WORD OF MOUTH*, SECURITY, AND  
BRAND IMAGE**

Eduardus Jerry Kurniadi

Sanata Dharma University

Yogyakarta

2024

This research aims to examine: 1) the influence of consumers' financial conditions on purchasing decisions 2) the influence of word of mouth on purchasing decisions 3) the influence of housing security on purchasing decisions 4) the influence of brand image on purchasing decisions. The sampling technique in this research uses a purposive sampling technique with the criteria of consumers who have purchased a house and received purchase recommendations regarding CitraLand Surabaya. This research used a sample of 100 respondents. The data collection technique uses a questionnaire with Google Form. The data analysis technique uses descriptive analysis, classical assumption test, multiple linear regression analysis, t test with the IBM SPSS 32 program. The results of this study show that: 1) consumer financial conditions had no influence on purchasing decisions 2) word of mouth had no influence on purchasing decisions 3) housing security influenced purchasing decisions. 4) brand image influenced purchasing decisions

Keyword: consumer financial circumstance, word of mouth, security, brand image, purchase decision