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The Effect Of Service Quality And Price On Satisfaction Mediated By Priority Customer Purchasing Decisions At Permata Bank Jewel South Jakarta Branch

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ABSTRACT

This study investigates the influence of service quality, price, and purchasing decisions on customer satisfaction. The findings indicate that service quality positively impacts customer satisfaction, with improvements in service quality leading to higher customer satisfaction. Similarly, price has a positive effect on customer satisfaction, where appropriate pricing strategies enhance customer satisfaction. Additionally, purchasing decisions are shown to positively influence customer satisfaction, suggesting that effective purchasing decisions increase customer satisfaction. The research further reveals that service quality positively affects purchasing decisions, indicating that better service quality encourages favorable purchasing decisions. Price also demonstrates a positive effect on customer satisfaction, reinforcing the importance of strategic pricing. Moreover, the study highlights the mediating role of purchasing decisions in the relationship between service quality and customer satisfaction, as well as between price and customer satisfaction. In summary, the study concludes that enhancing service quality and adopting strategic pricing can significantly improve customer satisfaction, with purchasing decisions serving as a key mediating factor in these relationships.
Keywords: *Banking Sector; Customer Satisfaction; Price Influence; Purchasing Decisions; Service Quality*

INTRODUCTION

The banking business in Indonesia, especially private banking in the 80s, developed rapidly, until there were various banks which are still surviving, one of which is Bank Permata Tbk. A financial institution, often known as banking, is an institution that manages funds sourced from the public in a country. Currently, in Indonesia there are two types of banks: conventional banks and sharia banks. Banks have the main function of collecting funds from the public, distributing them to those in need, and providing services to customers. This provision is regulated in Law No.10 of 1998 which is an amendment to Law No.7 of 1992 concerning banking.

Article 1 Law no. 10 of 1998 states that banks are business entities that collect funds from the public in the form of savings and channel them back in the form of credit or other forms in order to improve community welfare. Article 6 letters B and M state that commercial bank business includes providing credit and providing financing or carrying out other activities in accordance with Bank Indonesia regulations.

The quote from the 1998 Law above shows that banking activities in Indonesia have developed, including the application of sharia principles in addition to conventional banking. Banks changed the habits of Indonesian people from saving money at home to at the bank, accepting deposits in the form of current accounts, savings and deposits. Apart from that, banks are also tasked with exchanging money, transferring funds, and receiving payments and deposits such as electricity, telephone, water, taxes and tuition fees.

Marketing is an important part of distributing goods from producers to consumers, and an effective marketing strategy is needed to get products into the hands of consumers. In the banking services business, technology-supported services make people's lives easier and banks must improve service quality to create customer satisfaction. Customer satisfaction is expected to increase company revenues and ensure long-term development supported by customer trust.

Intense competition in the banking industry encourages banks to offer various products that facilitate transactions and provide superior service. Service quality is very important because banking services are intangible and require feedback to assess their quality. Customers want friendly, targeted and fast service. However, in Indonesia, financial and banking institution services are still considered poor. According to a report by the Indonesian National Consumer Protection Agency (BPKN), financial and banking service institutions are the ones that consumers have complained about the most in the past year.

Banking companies are developing various strategies to attract consumers, such as offering a wider variety of products and improving service quality. Good service includes politeness in interacting with customers and creating a comfortable atmosphere, so that consumers feel satisfied. According to Tjiptono (2015), consumer satisfaction is the result of a comparison between consumer expectations before purchasing and their perceptions of the performance received after purchasing. Consumer satisfaction is a top priority because it can build loyalty, with satisfied consumers tending to return to make another purchase.

Several strategies that can be implemented to create consumer satisfaction include attention to service quality, variety of products and services offered, and reasonable prices. Banks need to understand the characteristics of their business so they can create a comfortable environment through good lighting, attractive wall paint colors, and clean and fragrant spaces. A pleasant environment will be more attractive to consumers compared to businesses that do not pay attention to these aspects.

Consumers or customers provide information from their experiences with bank products and services, which is important for banking companies to assess customer satisfaction. Customer satisfaction, which is influenced by the quality of service that meets their expectations, can result in positive recommendations. If banks are able to provide products and services according to consumers' desires and needs, customer satisfaction will be achieved.

Quality service involves understanding and meeting customer expectations. When companies provide services that meet or exceed consumer expectations, customer satisfaction and loyalty increase, which is important for company growth. Service in banking also influences purchasing decisions, where good service increases the likelihood of consumers returning. Apart from service quality, price and value obtained also influence purchasing decisions, with price variations giving consumers more choices.

The rise of banking in Indonesia gives people and business people many choices of banks that suit their needs. Widely spread bank offices, including Bank Permata, meet the financial transaction and funding needs of the public and business people. Bank

Permata provides services and products that are in accordance with the wishes of the community, oriented towards customers and potential customers.

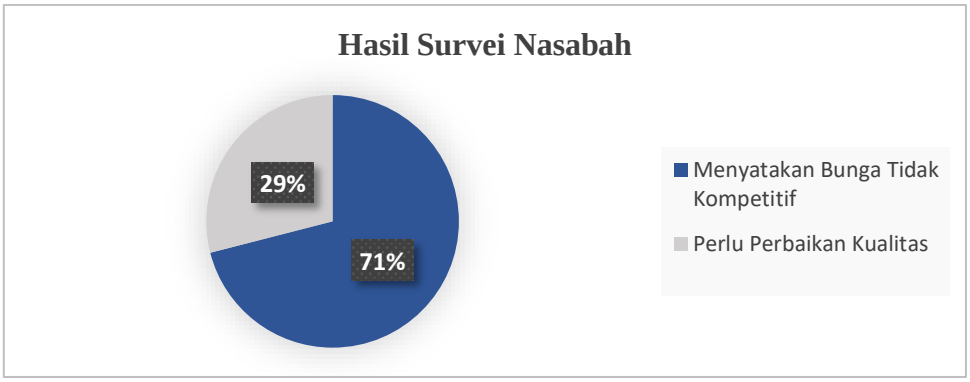
Growth in the number of customers can occur if the services provided by Permata Bank can meet customer expectations. Until now, the service quality factor is still very necessary in attracting people to become customers. By providing quality service, it is hoped that people will be interested and make their choice to become customers of the bank, along with customer trust in Permata Bank, this can be seen from the results of surveys that are always carried out by Permata Bank, every year:

Table 1.1.
Customer Satisfaction in 2023

No	Service quality	Not satisfied	Quite satisfied	Satisfied	Customer Expectations/Recommendations
1	Banking Hall comfort	71	26	3	Service improvements
2	Customer Convenience	70	25	5	Service Improvement
3	Service Satisfaction	71	27	2	Facility Improvements
4	Interest Rate (Price)	71	29	0	71% stated that the interest rate/price was still standard and not competitive
					29% need to improve service quality

Source: Permata Bank Jakarta, 2023. Respondents 120 Customers

Figure 1.1.
2023 Interest Rate (Price) Survey



Source: Permata Bank Jakarta, 2023 & Author's Process

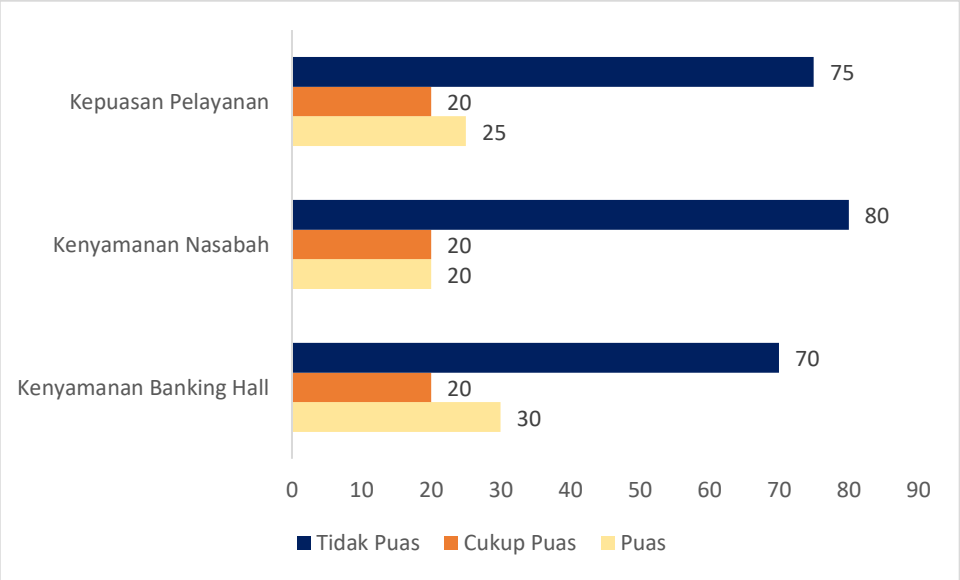
Based on the information displayed in Table 1.1. and Figure 1.1. In general, Permata Bank Jakarta Branch customers who conducted an initial survey showed that an average of 71% were dissatisfied with the interest rate (price) issued at Permata Bank Jakarta, stating that the interest rate was very uncompetitive and 29% of them needed to improve the quality of service. . Based on data according to Burhan (2024) in Financial.bisnis.com, there are several comparisons of deposit interest from several banks as follows:

No	Bank name	Smallest Flower	Biggest Interest
1	Permata Bank	2.25%	4.25%
2	JTrust Bank	3.5%	4.25%
3	Panin Bank	2.75%	4.25%
4	Woori Brothers Bank	4%	4.25%
5	Ina Bank	3%	4%

Source: Financial.bisnis.com 2024

Based on the data presented above, it can be seen that the smallest interest rate comparison for deposits is 2.25% from Bank Permata, followed by Bank Panin 2.75, Bank Ina 3%, Bank JTrust 3.5%, and Bank Woori Saudara with 4% . From this it can be concluded that Bank Permata has the lowest interest rate compared to JTrust, Panin, Woori Saudara and Ina banks.

Figure 1.2.
2023 Customer Satisfaction Survey



Source: Permata Bank Jakarta, 2023 & Author's Process

Based on the information in Figure 1.2, a survey of Permata Bank Jakarta Branch customers shows that 75% of customers are dissatisfied with service, 80% are dissatisfied with comfort, and 70% are dissatisfied with service facilities. This shows the need to improve overall service quality to improve bank performance, especially through employees in the service department. According to research by Budiono (2020), service quality has an impact on purchasing decisions and customer satisfaction, while price has no effect on both. Purchasing decisions do not significantly influence customer

satisfaction. Therefore, service quality and price can directly influence satisfaction without depending on purchasing decisions.

Based on the results of previous research and the importance of service quality, price and purchasing decisions in providing customer satisfaction, the research entitled "The Effect of Service Quality and Price on Satisfaction Mediated by Priority Customer Purchase Decisions of Bank Permata in South Jakarta" is expected to provide management solutions to improve operations banking business.

METHOD

Research Objects and Subjects

The research object is the problem to be studied in the form of events at a location and a series of activities that are analyzed to draw conclusions (Sugiyono, 2013). This research aims to analyze factors such as service quality and price that influence customer satisfaction, with purchasing decision variables as mediators. Research subjects are entities that can be researched, such as humans, objects, institutions or institutions (Sugiyono, 2013). The subjects used are new or existing customers who choose to become PermataBank priority customers in South Jakarta.

Population and Sample

Population is the total of all research objects which can be people, objects, events or occurrences that can be measured in research (Sahabuddin et al., 2021). The population in this study as of February 2024 is 670 people who are priority customers from the Permata Bank head office in South Jakarta. The sample in this research is part of the population which functions as a representative of the entire population (Rahman, 2016). This research uses a non-probability sampling method with purposive sampling type, where samples are selected based on certain criteria and feasibility (Sugiyono, 2013). The sample in this research consisted of priority customers of Bank Permata located in South Jakarta. Sample measurements in this study followed the Hair Method (2017).

Research Sample = Research Indicator x Parameter, with parameter range 5-10. The number of indicators in this study is 21, which means the minimum number of respondents in this study is 105 respondents (5x21), and the maximum number of respondents in this study is 210 respondents (10x21).

Variable Operations

The variables in this research include the dependent variable, namely customer satisfaction, two independent variables, namely service quality and price, and one mediating variable, namely purchasing decisions.

Operational Definition of Variables

Table 3.1.

Variable	Operational definition	Indicator
Service Quality (X1) According to Lupiyoadi (2016)	Service is the behavior of producers in order to fulfill the needs and desires of consumers in order to achieve satisfaction with the consumers themselves.	1. Physical Evidence 2. Reliability 3. Responsiveness 4. Guarantee 5. Empathy.

Price (X2) According to Sunyoto (2019)	Price is the amount of money consumers have to pay to get a product. There are three pricing strategies that companies generally use, namely based on cost, value and competition	1. Affordable prices 2. Price Compatibility with Quality 3. Price competition 4. Matching Price with Benefits 5. Price influences Decision Making.
Customer Satisfaction (Y) According to Kotler and Keller (2016)	Consumer satisfaction is a feeling of satisfaction or disappointment experienced by someone after comparing the product performance (results) they feel with the performance they expected.	1. Matching expectations 2. Interested in visiting 3. Willingness to recommend 4. Always Buy Products 5. Unconditional Guarantee
Purchase Decision (Y1) According to Budiono, (2020)	Purchasing decisions are closely related to purchasing interest. "Consumer purchasing interest is the extent to which consumers are likely to switch from one brand to another." There are four indicators of consumer buying interest, namely: - transactional interest, - referential interest, - preferential interest, and - exploratory interest.	1. Transactional Interest 2. Referential interest 3. Preferential interest 4. Exploratory interest 5. Product Selection 6. Dealer Choice

Method of collecting data

This research uses primary and secondary data that is directly related to the data source taken. The data collected must be in accordance with the problem being studied to answer the hypothesis and resolve the issue. According to Sugiyono (2020), primary data is information collected directly from the first source regarding research variables (Sekaran & Bougie, 2016). In this research, primary data was obtained through a questionnaire survey distributed to target respondents, containing written questions with predetermined answer choices.

The required data is collected through a questionnaire, which contains a series of questions that have been prepared for the resource person to fill in. In compiling the questionnaire, researchers used a Likert scale to measure variables relevant to the research. The Likert scale is used in quantitative research to measure variables and

consists of six points at both ends of the label. The number 1 shows very high disagreement, while the number 5 shows very high agreement from the respondent. The assessment is as follows:

Table 3.2. Questionnaire Measurement

Disagree (TS)	Disagree (KS)	Agree (S)	Strongly Agree (SS)	Totally Agree (SSS)
1	2	3	4	5

Source: Sugishirono (2019)

Data analysis method

This research uses the Structural Equation Modeling (SEM) data analysis method, which combines factor analysis and regression to test the relationship between variables in the model, including the relationship between indicators and constructs and between constructs (Santoso, 2018). The goal of data analysis is to simplify data so that it is easier to read and understand. The research model used is a multilevel structural model. SEM was applied through the AMOS program to test the hypothesis

Outer Model

According to Ghozali (2023), the outer measurement model is a measurement method used to directly analyze the relationship between latent variables and their indicators. Outer model measurements usually use validity and reliability tests.

a. Validity test

Measurements are carried out to see whether the indicators used in the questionnaire statement are valid (Sugiyono, 2013). In this research, there are 2 types of validity testing, namely: convergent validity, which is a test carried out with the aim of seeing whether the indicators in a study are positively correlated when other measurements with the same construct are used. According to the Loading factor criteria according to Hair et al., (2017) the loading factor value of a variable is accepted if it has a value > 0.70. However, the loading factor value is still acceptable if it is ≥ 0.6 (Latan, 2017). The criteria for the AVE value is > 0.5 for the data to be valid (Hair et al., 2019). The analysis that is usually used to test discriminant validity is formell-larcker, with the criterion of square root Ave > correlation value of one construct with another (Wong, 2013).

b. Reliability Test

The measurements carried out aim to see how consistent the research results are produced using the same object (Sekaran & Bougie, 2016). According to Hair (2021), there are 2 types of reliability measurements, namely "composite reliability & Cronbach's alpha". The criteria for composite reliability values are ≥ 0.70, however in explanatory research the value range of 0.60 - 0.70 is still acceptable(Hair et al., 2017). The Cronbach's alpha value criteria must be ≥ 0.70 (Latan, 2017).

c. Inner Model

Evaluation of the structural model (Inner Model) includes assessing collinearity between constructs and the predictive ability of the model (Sarstedt, et.al, 2015 in Syahrir, et.al, 2020). To measure the predictive ability of the model, five criteria are used, namely Variance Inflation Factor (VIF), coefficient of determination (R^2), and cross-validated redundancy (Q^2), effect size (F^2), and path coefficient (Sarstedt, et.al, 2015 in Syahrir, et,al, 2020).

1) *Variance Inflation Factor*(VIF)

The goal of collinearity evaluation is to identify multicollinearity, which often appears in statistics as a condition in which two or more independent variables or exogenous constructs are highly correlated. This can cause a decrease in the model's predictive ability (Sekaran and Bougie, 2016). The Variance Inflation Factor (VIF) value should be less than 5; If the VIF value exceeds 5, this indicates collinearity between the constructs (Sarstedt et al., 2015 in Syahrir et al., 2020).

2) Coefficient of determination (R2)

The coefficient of determination is used to assess the extent to which endogenous constructs can be explained by exogenous constructs. The value of the coefficient of determination (R2) is expected to be between 0 and 1. Meanwhile, the value criteria are (R2) = 0.67 (strong model), (R2) = 0.33 (moderate model), and (R2) = 0.19 (weak model)

3) *Cross-validated redundancy*(Q2)

*Cross-validated redundancy*or Q square test (= Q2) is used to assess accurate predictive relevance for certain constructs

4) *Effect size*(F2)

Intended to assess whether or not there is a significant relationship between variables. The value (F2) = 0.02 (small), the value (F2) = 0.15 (medium), and the value (F2) = 0.35 (large), and the value (F2) = 0.02 can be ignored.

5) *Path coefficient*or Path Coefficient

Aims to see the significance and strength of the relationship and also to test the hypothesis. The pat coefficient value ranges from -1 to +1. The closer the value is to +1, the stronger the relationship between the two constructs. A relationship that is closer to -1 indicates that the relationship is negative (Sarstdet et al, 2015 in Syahrir et al, 2020).

6) *t test*

The t test procedure was applied to test hypotheses in research using the PLS method with a bootstrapping approach. Bootstrapping is a resampling process carried out by a computer system to measure the accuracy of sample estimates. A bootstrapping approach is used to determine whether there is a significant relationship between the observed variables. If the bootstrap value is ≥ 1.96, it can be said that the hypothesis is accepted, whereas if the value is ≤ 1.96, then it can be said that the hypothesis is rejected (Ghozali, 2018).

Hypothesis test

Significance testing in research using SmartPLS analysis models includes hypothesis testing between constructs, including the relationship between exogenous and endogenous constructs as well as the relationship between endogenous constructs. This test was carried out using the bootstrap resampling method developed by Geisser, as explained by Ghozali (2014). This bootstrap method involves resampling the original data to produce a sample distribution that helps in measuring the accuracy and significance of the analysis results.

The test statistic used is the t-statistic or t test. This resampling method allows the use of data that does not have to follow a normal distribution and does not require a large sample size. Hypothesis testing is carried out through full Structural Equation Modeling (SEM) model analysis using SmartPLS. In SEM with PLS, apart from model predictions, it

is also analyzed whether there is a relationship between latent variables. The following is the path analysis of all latent variables in PLS for this research:

1. The outer model establishes the relationship between indicators and latent variables. This means how the observed indicators relate to or describe latent variables that cannot be measured directly.
2. The inner model specifies the relationship between latent variables. This includes how these latent variables interact and influence each other in the analytical model.
3. Weight relation refers to the estimated case value of the latent variable. This means how the weight of each indicator is calculated to estimate the value of the latent variable based on existing data.

The decision to accept the hypothesis in this study was determined based on the t-table value for the one-sided test, which was set at 1.645 with a significance level of 0.05. This t-table value then functions as a determining limit (cut off) in accepting or rejecting the proposed hypothesis.

1) Outer weight value of each indicator and its significance level. It is recommended that the weight value shows a t-statistic above 1.645 at α = 0.05 in a one-sided test.
2) The inner weight value of the relationship between latent variables must show a positive direction with a t-statistic above 1.645 for α = 0.05 in a one-sided test.
3) The research hypothesis is accepted if the weight value of the relationship between latent variables shows a positive direction with a t-statistic above 1.645 at α = 0.05. Conversely, the hypothesis is rejected if the weight value of the relationship between variables shows the t-statistic below 1.645 at α = 0.05.

Structural Model Evaluation Summary

Based on the description above, the criteria for model assessment are briefly explained as follows:

Table 3.3.
Summary Criteria for Structural Model Evaluation for Inner Models

Model	Criteria	Rule of Thumbnb
Inner Model	Coefficient of determination (R2)	• The R^2 value of 0.67 is categorized as substantial • The R^2 value of 0.33 is categorized as moderate • The R^2 value of 0.19 is categorized as weak
	Variance Inflation Factor(VIF)	Estimated values for path relationships in structural models need to be evaluated by considering the strength and significance of these relationships.
	Cross-Validated Redundancy(Q2)	The criteria used are: • If Q2>0 shows the predictive relevance model • If Q2<0 indicates that the model lacks predictive relenace
	Effect Size(F2)	The criteria used are values between: 0.02 (small); 0.15 (intermediate) and 0.0.35 (large)
	Path coefficient(Path coefficient)	The path coefficient has a range of values from -1 to +1. When the value approaches +1, the relationship between the two constructs becomes stronger.

	Conversely, a value close to -1 indicates a stronger negative relationship between these constructs (Sarstedt et al., 2015 in Syahrir et al., 2020).
Significance (two tailed)	With a significance criterion at a = 5% of 2.048

Source: (Jonathan Sarwono and Umi Nariwati, 2015) and (Ghazali, 2014)

Meanwhile, the Reflective measurement model in the Outler model is briefly explained as follows:

Table. 3.4.
Summary of Reflective Measurement Evaluation Criteria (Outler Model)

Validity and Reliability	Criteria	Rule of Thumb
Convergent Validity	Loading Factor	• 0.70 for Confirmatory research • > 0.60 for Explanatory research
	Average Variance Extracted (AVE)	• >0.50 for Confirmatory and Explanatory research
Discriminant Validity	Cross Loading	• >0.70 for each variable;
	AVE Square Root and Correlation between Latent Constructs	• Square root of AVE > Correlation between latent constructs
Reliability	Cronbach's Alpha	• > 0.70 for Confirmatory research • > 0.60 is still acceptable for Explanatory Research
	Composite Reliability	• >0.70 for Confirmatory Research • > 0.60-0.70 Still acceptable for explanatory research

Source: Ghazali (2014)

RESULTS AND DISCUSSION

Descriptive Analysis

The grouping of respondents' characteristics is based on gender, age and monthly income. Questionnaires are distributed from April 20, 2024 at 13:24:13 to May 30, 2024 at 11:35:35. This means that the questionnaire was distributed and filled out by respondents within 40 days.

Gender

Table 4.18 Percentage Results Based on Respondent's Gender

Domicile	**Amount**
Man	77
Woman	126
Amount	**203**

Source: Primary Data processed by Ms. Excel, 2024

Based on table 4.18, it can be seen that the grouping is based on gender. It was found that the ratio of the number of respondents to the percentage of female respondents was 62% or 126 people, while for men it was around 38% or 77 people.

Age

Table 4.23 Percentage Results Based on Age

Gender	Amount
20-29 Years	29
30-39 Years	35
40-49 Years	61
50-59 ahun	51
> 60 Years	27
Total	**203**

Source: Primary Data processed by Ms. Excel, 2024

Work

Table 4.26 Percentage Results Based on Occupation

Monthly income	Amount
Civil Servants/TNI	38
Private employees	81
Self-employed	61
Professional	23
Total	**203**

Source: Primary Data processed by Ms. Excel, 2024

Based on table 4.26, it is known that the grouping of respondents based on work is as follows: 40% of respondents work as private employees, 30% as entrepreneurs, 19% as civil servants or members of the TNI, and 11% as professionals.

Data analysis

Questionnaire Validity

The draft survey questionnaire was distributed from April 20, 2024 at 13:36:11 to May 30, 2024 at 12:05:32. This means that questionnaires were distributed and filled out within 40 days. The following are the results of the questionnaire validity test analysis which was carried out on 203 initial respondents, which can be seen in the following table:

Table 4.1Validity Testing Results

Variables	Items	Estimate
Service Quality (X1)	KP1	1,000
	KP 2	1,005
	KP 3	1,005

	KP 4	1,025
Price (X2)	H1	1,003
	H2	1,003
	H3	1,002
	H4	1,000
Purchase Decision (Z)	KPE1	1,004
	KPE2	1,000
	KPE3	0.998
	KPE4	1,000
	KPE5	0.900
	KPE6	0.958
Customer Satisfaction (Y)	KN1	1,000
	KN2	0.996
	KN3	0.997
	KN4	0.997
	KN5	0.998

Source: Data processed, 2024

After testing the validity of the instrument consisting of 19 statement items with an r-table of 0.50, it was found that all of the statement items were declared valid with the loading value obtained from calculating the statement items being greater than the r-table of 0.50.

Questionnaire Reliability Test

Test the reliability of this research questionnaire using Microsoft Office Excel software as follows:

Table 4.2Reliability Test Results

Total Item Variance	7,796
Total Variance	16785,000
R11	1,055
Reliability	**Very High Reliability**

Source: Primary data processed, 2024

Based on the calculation results in table 4.2, a Cronbach's Alpha value of 1.055 ≥ 0.60 was obtained. So the statement instrument in the questionnaire is declared reliable for all statement items. In this way, the items from the questionnaire statements can be used for further data measurement.

Test the Measurement Model Before Trimming

At this stage, CFA is used to clean manifest variables that do not meet the requirements through exogenous latent variables and endogenous variables. Exogenous variables are service quality, price and purchasing decisions, while the endogenous variable is customer satisfaction. The assessment criteria at this stage are mandatory, namely by removing manifest variables with a value of more than 0.05 in the Regression Weight table in column P, then in the Standardize Regression Weight table in the Estimate column by removing manifest variables that have a loading value < 0.50. If there are manifest variables that have been removed, then the calculation must be carried out again without including the manifest variables that have been deleted and if all the manifest

variables have met the criteria then proceed to the next step, namely Testing the Structural Model Assumptions. The data used in this Measurement Model test were initially 203 respondents who were willing to answer the questionnaire.

CFA Test of Exogenous Latent Variables Before Trimming

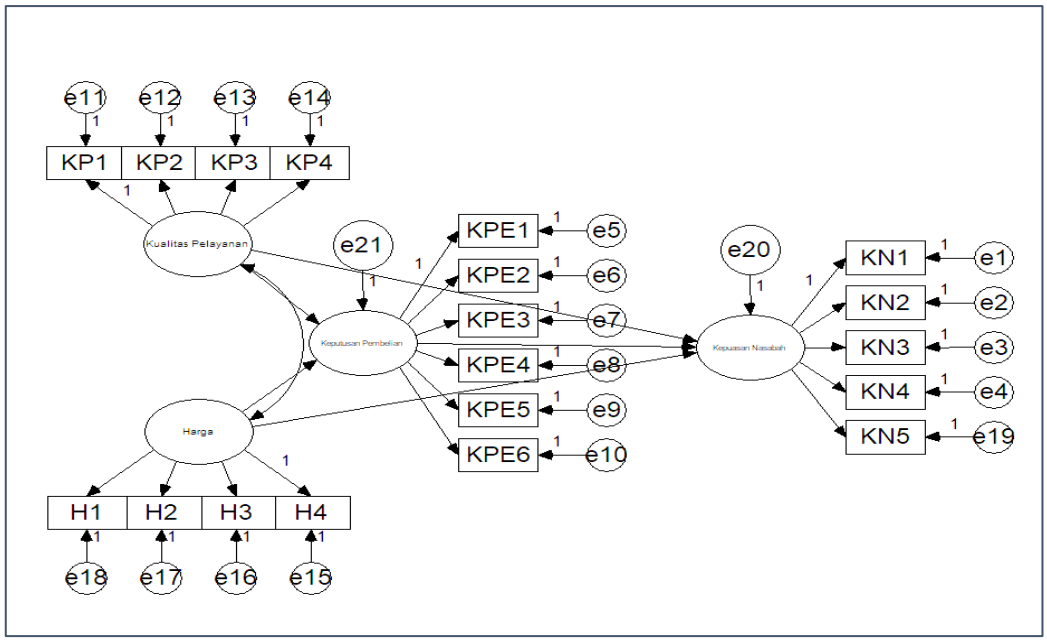


Figure 4.1.Exogenous Latent Variable Diagram

*Regression Weights*in this study the number (=P<0.05) means that all Manifest Variables (-=VM) have passed the criteria.

Table 4.4 Standardized Regression Weights Table for Exogenous Latent Variables

			Estimate
Buying decision	<---	Service quality	1,357
Buying decision	<---	Price	,701
Customer Satisfaction	<---	Buying decision	,744
Customer Satisfaction	<---	Service quality	,770
Customer Satisfaction	<---	Price	,894
KN1	<---	Customer Satisfaction	1,000
KN2	<---	Customer Satisfaction	0.996
KN3	<---	Customer Satisfaction	0.997
KN4	<---	Customer Satisfaction	0.997
KPE1	<---	Buying decision	1,004
KPE2	<---	Buying decision	1,000
KPE3	<---	Buying decision	0.998
KPE4	<---	Buying decision	1,000
KPE5	<---	Buying decision	0.900
KPE6	<---	Buying decision	0.958
KP1	<---	Service quality	1,000
KP2	<---	Service quality	1,005
KP3	<---	Service quality	1,005

			Estimate
KP4	<---	Service quality	1,025
H4	<---	Price	1,003
H3	<---	Price	1,003
H2	<---	Price	1,002
H1	<---	Price	1,000
KN5	<---	Customer Satisfaction	,998

Source: Processed data, 2024

Based on Table 4.4 Standardized Regression Weights in the Estimate column, it produces all Manifest Variables >0.50, which means all Manifest Variables (=VM) have passed the criteria.

CFA Test for Endogenous Latent Variables BEFORE Trimming

Endogenous latent variables are Pring Rate, Credit Procedures and Purchase Intention.

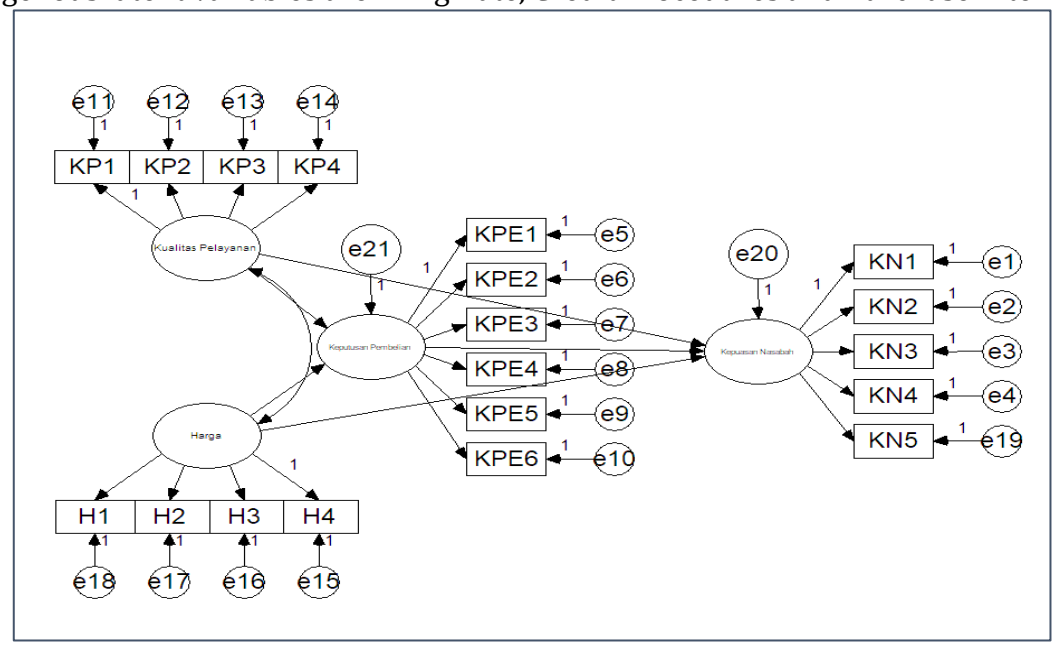


Figure 4.2. Endogenous Latent Variable Diagram

Table 4.5 Regression Weights Table for Endogenous Latent Variables

	Estimate	S.E	CR	P	Label
Service quality	,115	,034	3,409	***	par_22
Price	,006	,008	,724	,469	par_23
e21	-,034	,016	-2,176	,030	par_24
e20	-,040	,017	-2,348	,019	par_25
e1	,418	,042	9,924	***	par_26
e2	,314	,031	9,998	***	par_27
e3	,404	,040	9,998	***	par_28
e4	,360	,036	10,004	***	par_29
e5	,384	,038	10,165	***	par_30
e6	,326	,032	10,122	***	par_31
e7	,362	,037	9,781	***	par_32
e8	,404	,040	10,162	***	par_33

	Estimate	S.E	CR	P	Label
e9	,372	,037	10,112	***	par_34
e10	,317	,032	10,053	***	par_35
e11	,317	,036	8,880	***	par_36
e12	,303	,030	9,961	***	par_37
e13	,377	,041	9,089	***	par_38
e14	,342	,034	9,904	***	par_39
e15	,310	,031	9,894	***	par_40
e16	,434	,052	8,394	***	par_41
e17	,312	,031	9,988	***	par_42
e18	,654	,065	10,006	***	par_43
e19	,323	,033	9,914	***	par_44

Source: Data processed, 2024

Based on Table 4.5 Regression Weights in column P, all the numbers are in the form (***), (=P<0.05) which means all Manifest Variables have passed the criteria.

Table 4.6 Standardized Regression Weights Table for Endogenous Latent Variables

	Estimate
Buying decision	2,469
Customer Satisfaction	1,727
KN5	,118
H1	,013
H2	,014
H3	,056
H4	,019
KP4	,096
KP3	,243
KP2	,073
KP1	,265
KPE6	,001
KPE5	,084
KPE4	,061
KPE3	,141
KPE2	,080
KPE1	,057
KN4	,095
KN3	,096
KN2	,096
KN1	,116

Source: Data processed, 2024

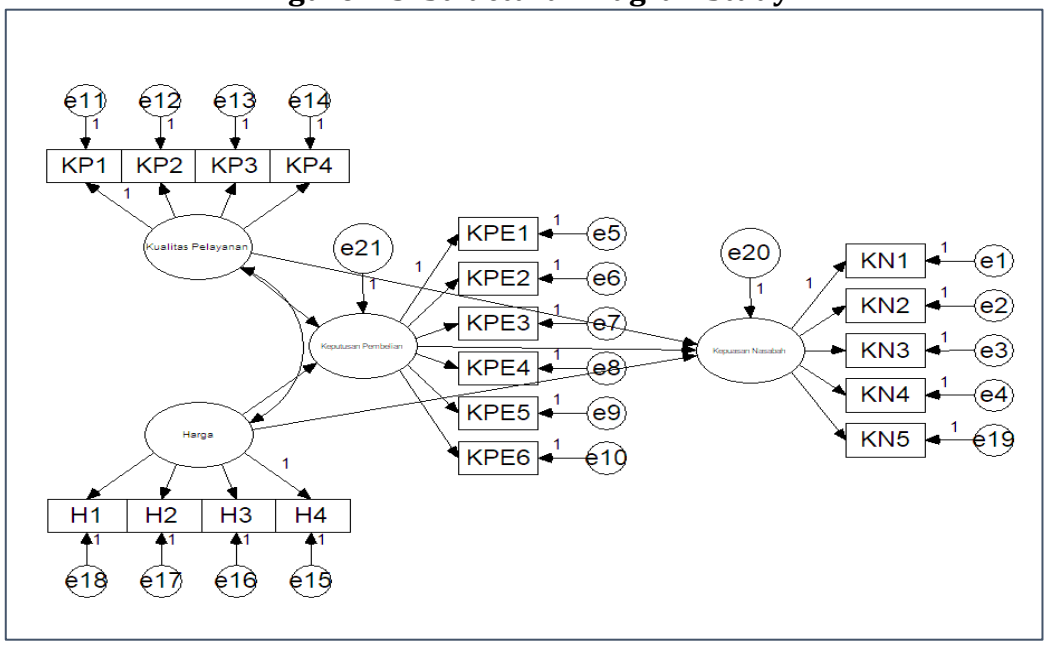
Based on Table 4.6 Standardized Regression Weights in the Estimate column, it produces all Manifest Variables > 0.50, which means all Manifest Variables have passed the criteria.

Conclusion: Based on the Measurement Model Test, all criteria have passed, so all Manifest Variables can be used in the next analysis, namely: Structural Model Test.

Test the Structural Model BEFORE Trimming

Based on testing the Measurement Model in chapter 4.1.3, it turns out that all the Manifest Variables of the Exogenous and Endogenous Latent Variables have met the criteria, so the Structural Model image is as follows:

Figure 4.3. Structural DiagramStudy



Source: Data processed, 2024

Evaluate Outliers BEFORE Trimming

An outlier is a condition where an observation in the data that has unique characteristics appears very different or has extreme values. To be able to detect an outlier, you need to pay attention to the Mahalanobis Distance value in the Observation Farther from Centroid table.

Table 4.7 Observation Table Farther from Centroid

Observation number	Mahalanobis d-squared	p1	p2
6	85,198	,000	,000
34	70,783	,000	,000
30	61,878	,000	,000
4	59,519	,000	,000
32	58,753	,000	,000
2	55,971	,000	,000
72	55,590	,000	,000
8	51,853	,000	,000
37	49,466	,000	,000
63	43,219	,001	,000
163	43,000	,001	,000
5	42,104	,002	,000

Observation number	Mahalanobis d-squared	p1	p2
49	39,091	,004	,000
164	38,813	,005	,000
58	38,798	,005	,000
105	37,945	,006	,000
107	37,797	,006	,000
149	34,260	,017	,000
3	33,571	,021	,000
106	32,533	,027	,000
61	31,202	,038	,000
165	31,021	,040	,000
199	30,546	,045	,000
1	30,339	,048	,000
87	29,067	,065	,002
200	28,356	,077	,007
145	28,309	,078	,004
196	28,301	,078	,002
64	27,896	,085	,004
167	27,647	,090	,005
9	27,455	,094	,005
91	27,359	,097	,004
55	26,839	,108	,012
130	26,290	,122	,036
33	25,652	,140	,113
99	25,110	,157	,238
35	24,516	,177	,452
162	24,490	,178	,395
102	24,426	,180	,358
76	24,333	,184	,338
31	24,017	,195	,436
118	23,580	,213	,608
29	23,572	,213	,545
38	23,538	,214	,496
194	23,436	,219	,486
128	23,229	,227	,538
197	23,167	,230	,508
36	22,951	,239	,567
161	22,759	,248	,615
139	22,600	,255	,643
110	22,403	,265	,693
15	22,198	,275	,745
81	22,198	,275	,691
88	21,428	,314	,940
84	21,378	,316	,930
41	21,357	,317	,912
39	21,212	,325	,924
116	20,829	,346	,972

Observation number	Mahalanobis d-squared	p1	p2
153	20,750	,351	,971
156	20,310	,376	,993
46	20,297	,377	,991
142	20,204	,382	,991
43	20,016	,394	,994
98	19,804	,406	,997
159	19,767	,409	,996
134	19,714	,412	,996
133	19,158	,447	1,000
191	19,087	,451	1,000
111	18,582	,484	1,000
40	18,522	,488	1,000
193	18,275	,504	1,000
137	18,072	,518	1,000
51	17,868	,531	1,000
144	17,815	,535	1,000
104	17,712	,542	1,000
125	17,691	,543	1,000
113	17,572	,551	1,000
97	17,259	,572	1,000
189	17,197	,577	1,000
10	17,075	,585	1,000
151	16,964	,592	1,000
20	16,861	,599	1,000
185	16,826	,602	1,000
138	16,786	,604	1,000
166	16,783	,605	1,000
86	16,509	,623	1,000
93	16,335	,635	1,000
26	16,328	,635	1,000
89	16,317	,636	1,000
73	16,184	,645	1,000
11	16,178	,645	1,000
136	16,156	,647	1,000
124	16,006	,657	1,000
101	16,002	,657	1,000
135	15,839	,668	1,000
62	15,835	,668	1,000
42	15,782	,672	1,000
190	15,781	,672	1,000
25	15,671	,679	1,000
96	15,476	,692	1,000

Source: Data processed, 2024

1. By using the table criteria in the Mahalobis d-squared column, if it exceeds the Chi-squared table it is declared an outlier and must be discarded to calculate the Chi-Squared table which can be done in AMOS 5 for this study of 0.001 and df of 19

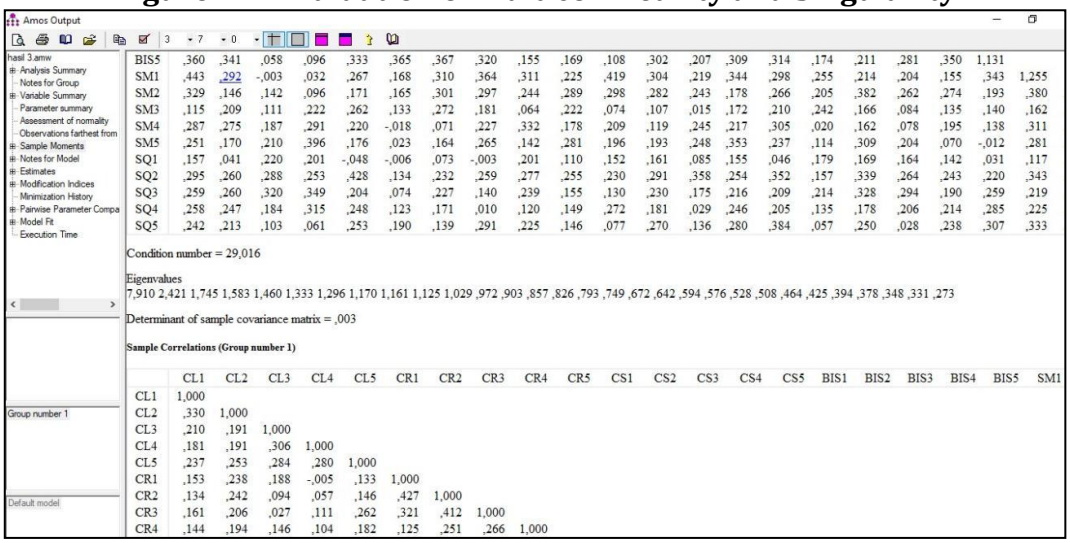
questionnaire statement items. Respondents who have Mahalanobis Distance > Chi-Square table are declared as outliers and must be deleted first. X2(n,α) = X2(203;0.001) = 303.48 where n is the number of Manifest Variables = questionnaire statement items (n=19). Based on table 4.7, there are no respondents whose Mahalanobis Distance value > Chi-Square table (=303.48) is declared as being an outlier.

2. Based on table 4.7, the researchers carried out the Measurement Model Test and Structural Model Test process again using 203 respondents who were declared to have no outliers.

Multicollinearity Evaluation

Multicollinearity evaluation in this research will also be examined using the following criteria: the determinant value is away from 0.

Figure 4.4. Evaluation of Multicollinearity and Singularity



	CL1	CL2	CL3	CL4	CL5	CR1	CR2	CR3	CR4	CR5	CS1	CS2	CS3	CS4	CS5	BIS1	BIS2	BIS3	BIS4	BIS5	SM1
CL1	1,000																				
CL2	,330	1,000																			
CL3	,210	,191	1,000																		
CL4	,181	,191	,306	1,000																	
CL5	,237	,253	,284	,280	1,000																
CR1	,153	,238	,188	-,005	,133	1,000															
CR2	,134	,242	,094	,057	,146	,427	1,000														
CR3	,161	,206	,027	,111	,262	,321	,412	1,000													
CR4	,144	,194	,146	,104	,182	,125	,251	,266	1,000												

Source: Data processed, 2024

Based on Amos' output, the value of the determinant sample of covariance matrix is 0.003, which shows that there are indications of multicollinearity and singularity problems in the data that will be used for further analysis.

Data Normality Test

Data normality testing can be seen in the Assessment of Normality table. The data criteria are declared normal if the values of the Manifest variables in the cr skew and cr multivariate columns are each in the area ≤ ± 2.58, below are the details of the table:

Table 4.13 Assessment of Normality Table

Variables	min	max	skew	cr	kurtosis	cr
KN5	3,000	5,000	-,639	-3,715	-,539	-1,569
H1	2,000	5,000	-,800	-4,651	-,019	-,055
H2	2,000	5,000	-,227	-1,323	,366	1,066
H3	2,000	5,000	-,812	-4,725	,631	1,835
H4	2,000	5,000	-,305	-1,776	,267	,778
KP4	2,000	5,000	-,535	-3,111	,045	,131
KP3	1,000	5,000	-1,183	-6,883	2,660	7,735
KP2	2,000	5,000	-,349	-2,032	1,243	3,616

Variables	min	max	skew	cr	kurtosis	cr
KP1	2,000	5,000	-,828	-4,818	,044	,127
KPE6	3,000	5,000	-,414	-2,409	-,822	-2,390
KPE5	2,000	5,000	-,700	-4,073	,545	1,585
KPE4	1,000	5,000	-,978	-5,689	2,181	6,343
KPE3	2,000	5,000	-,904	-5,258	1,528	4,445
KPE2	1,000	5,000	-,857	-4,988	3,464	10,074
KPE1	2,000	5,000	-1.108	-6,446	1,120	3,257
KN4	1,000	5,000	-1,052	-6,116	3,288	9,564
KN3	1,000	5,000	-1,360	-7,912	3,686	10,719
KN2	1,000	5,000	-,816	-4,748	4,076	11,854
KN1	1,000	5,000	-1,487	-8,649	4,561	13,264
Multivariate					110,425	27,847

Source: Data processed, 2024

Based on table 4.13, it can be seen that most of the Manifest Variables in the cr skew and cr multivariate columns have values ≥ ± 2.58, so it can be concluded that this research data is normally distributed, both univariately and multivariately.

Reliability Test Results

Reliability measures the extent to which the internal consistency of indicators in a latent variable reflects the entire variable. The two main methods for testing reliability are Composite Construct Reliability (CR) and Average Variance Extracted (AVE). Discriminant Validity testing requires the √AVE value which comes from table 4.14 above, then enter it into table 4.15 Implied (for all variables) Covariance then the output values are compared horizontally and vertically. The assessment criteria is that each Latent Variable is declared discriminantly valid if the correlation value between VL < √AVE value.

Table 4.15 Discriminant Validity Table

	Service quality	**Price**	**Buying decision**	**Customer Satisfaction**
Service quality	0.687			
Price	0.687	0.838		
Buying decision	0.624	0.871	0.837	
Customer Satisfaction	0.575	0.829	0.773	0.904

Source: Data processed, 2024

Meanwhile, the other latent variables are smaller than the √AVE value so it can be said to have good discriminant validity and can be continued for further structural testing, namely the Evaluation of the Goodness of Fit Index.

Evaluation of Goodness of Fit Index

The following is a summary of the Goodness of Fit Index Evaluation:

Table 4.16 Evaluation of Goodness of Fit Indices

Goodness of Fit Index	CRITERIAa)	OUTPUTS	assessment (Poor / Marginal / Fit)
Chi-Square	< α.df	**303,481**	*Fit*
Probability	> 0.05	**0,000**	*Fit*
CMIN/DF	< 2.00	**1,079**	*Fit*
GFI	≥ 0.90	**0.957**	*Fit*
AGFI	≥ 0.90	**0.914**	*Fit*
TLI	≥ 0.95	**0.951**	*Fit*
CFI	≥ 0.95	**0.977**	*Fit*
RMSEA	≤ 0.08	**0.007**	*Fit*

Source: Data processed, 2024

From the summary of Goodness of Fit output in table 4.16, the Chi-square value is 303.481 with a significance probability of 0.000 and then for other index results such as GFI (0.957), AGFI (0.914), TLI (0.951), CFI (0.977), RMSEA (0.007). The results of the feasibility test in this research can be said to be quite good because all model feasibility is met.

Hypothesis testing

After testing the structural model, the next step is to carry out hypothesis testing to analyze the relationship between the structural model and the proposed hypotheses. The test will be carried out using the probability value from the regression weight table which has the criteria that the hypothesis is accepted if the P value is > 0.05 while the hypothesis is rejected if the value in the P column is < 0.05, the results of data processing via AMOS 5 are as follows:

Table 4.17 Regression Weight Table

			Estimate	S.E	CR	P
Service quality	→	Customer Satisfaction	0.613	0.163	3,765	***
Price	→	Customer Satisfaction	0.200	0.254	0.786	,042
Buying decision	→	Customer Satisfaction	0.374	0.223	1,674	,004
Service quality	→	Buying decision	0.532	0.191	2,789	,005
Price	→	Buying decision	0.284	0.263	1,078	,001
Buying decision	→	Service quality	0.747	0.095	7,902	***
Buying decision	→	Price	0.063	0.102	-0.62	***

Source: Data processed, 2024

Table 4.17: Regression Weight is used as a reference for testing the hypothesis in this study with the following criteria: the hypothesis is accepted if the P value is < 0.05, and the hypothesis is rejected if the value in the P column is > 0.05. The results of testing the hypotheses proposed in this research are as follows:

H1. Service quality positively and significantly influences customer satisfaction, table 4.17 shows a P value of *** which means P < 0.05.
H2. Price positively and significantly influences customer satisfaction, table 4.17 shows a P value of 0.042, which means P < 0.05.
H3. Purchasing decisions positively and significantly influence customer satisfaction, table 4.17 shows a P value of 0.004, which means P < 0.05.
H4. Service quality positively and significantly influences purchasing decisions, table 4.17 shows a P value of 0.005, which means P < 0.05.
H5. Price definitely and significantly influences purchasing decisions, table 4.17 shows a P value of 0.001, which means P < 0.05.
H6. Purchasing decisions significantly function as a mediator between service quality and customer satisfaction. Table 4.17 shows a P value of *** which means P < 0.05.
H7. Purchasing decisions significantly function as a mediator between the influence of price and customer satisfaction. Table 4.17 shows a P value of *** which means P < 0.05.

Discussion

1. Service quality has a positive effect on customer satisfaction.

Good service quality in banking companies can strengthen customer relationships with the bank. Over time, these relationships help companies better understand customer expectations and needs, allowing for increased satisfaction by maximizing positive experiences and reducing negative ones. According to Lupiyoadi and Hamdani (2018), "Improving product and service quality will increase customer satisfaction, which is expected to increase the number of loyal customers and ultimately increase profits." This research also supports the findings of Respati (2018) which shows that service quality has a positive effect on customer satisfaction.

Better service quality from banks is associated with higher customer satisfaction, which can create a positive image and reduce complaints (Respati et al., 2016). This finding is consistent with research by Zhou (2016), which found a positive and significant relationship between service quality and customer satisfaction at Hangzhou Bank, China. Research by Ramdhan et al. (2023) also supports these results, showing a significant positive influence of service quality on customer satisfaction. Kheng's (2020) research on 10 local banks in Penang, Malaysia, identified that of the five dimensions of service quality, reliability, empathy and assurance have a significant influence on customer satisfaction. However, the findings of this study differ from Budiarno et al. (2022), who report that service quality has no significant effect on customer satisfaction, with a p value > 0.05 (p value is 0.135).

2. Price has a positive effect on customer satisfaction.

Price is an important factor that influences customer satisfaction and sales. According to Lupiyoadi (2023), price has an important role in marketing strategy because pricing directly affects company revenue. The price set must be in accordance with consumer purchasing power so that the product can be sold well. For consumers, price is the main factor in purchasing decisions and reflects their perception of the product (Riyanti, 2017). Price is the amount of money paid to obtain a product or service, or the value exchanged to own or use the product or service (Kotler & Armstrong, 2015). Therefore, it is important for companies to set prices in accordance with product quality. Tjiptono (2014) states that price has a direct effect on company profits. From a consumer's perspective, price is often used as an indicator of a product's value and quality, with higher quality products typically being sold at a higher price. Previous

research by Darmanto & Ariyanti (2020) and Handayati (2016) shows that price has a significant effect on consumer satisfaction. However, Kurniawati et al. (2019) found that price does not have a significant influence on consumer satisfaction. The differences in these research results emphasize the need for further research regarding "analysis of the influence of price on consumer satisfaction."

3. Purchasing decisions have a positive effect on customer satisfaction.

Marketing strategy plays a crucial role in facing competition. Companies need to analyze competitors to implement effective marketing strategies that can influence consumer purchasing decisions. Purchasing decisions involve the process of identifying options to solve problems, as well as a systematic and objective assessment of various options by considering the advantages and disadvantages of each (Helga Drumond, 2003: 68). Factors such as product, price, location, and promotions influence purchasing decisions. Once a purchasing decision is made, consumers will evaluate their satisfaction with the company. Research by Angga P. Kautsar et al. (2022) shows that purchasing decisions have a positive effect on consumer satisfaction. Research by Julie Anne Lee and Jacqueline J. Kacen (2017) also supports this finding, although there are insignificant differences regarding satisfaction in collective purchasing decisions.

4. Service quality has a positive effect on purchasing decisions.

Quality must be viewed in the light of customer needs and their perceptions, which means that a good quality image depends on the customer's views, not just on the service provider. The “customer is king” concept emphasizes the importance of providing satisfactory service. High service quality is expected to encourage consumers to make repeat purchases. Research by Meliana, Sulistiono, and Setiawan (2023) reveals that overall service quality has a strong and significant impact on purchasing decisions. Similar findings were also found by Aji (2016) and Mudmainah (2022), which showed that service quality has a positive and significant effect on purchasing decisions. Meanwhile, Handayani (2016) supports these results, but Nopita (2016) obtained different results, indicating that service quality does not influence the decision to purchase school uniforms at Toko Maju Bandar Lampung. Recent research by Meliana, Sulistiono, and Setiawan (2023) strengthens previous findings by showing that service quality has a significant influence on purchasing decisions at Giant Hypermarket.

5. Price has a positive effect on customer satisfaction.

According to Private and Irawan (2018), price is the amount of money needed to obtain goods and their services. Tjiptono (2018) states that price is often used by consumers as an indicator of value, which is related to the perceived benefits of a good or service. However, Ariyanti's (2022) findings are different, showing that price does not affect online purchase satisfaction. In this research, the increase in prices was followed by a decrease in satisfaction due to product quality that did not meet consumer expectations as well as differences in respondents' experiences in online purchases. On the other hand, Rizka's (2019) findings show that price has a positive influence on customer satisfaction. Customer satisfaction is influenced by various factors such as service quality, product, price and location. Kotler and Armstrong (in Ghozali, 2020) explain that price is the money paid for services or the value converted by consumers to get benefits from owning or using goods or services.

6. Purchasing decisions significantly mediate the influence of service quality on customer satisfaction

According to Lupiyoadi (2021), companies need to pay attention to five main factors to determine the level of satisfaction, namely service quality, product quality, emotional feelings, price and costs. Tjiptono (2018) states that service quality, customer satisfaction and customer loyalty are key elements in implementing successful marketing concepts, both for profit and non-profit organizations.

Service quality is very important because maximum service will influence consumer satisfaction. Satisfaction with good service has a positive impact on the company. Tjiptono (2018) states that increasing customer satisfaction can contribute to long and short term sales growth as well as increasing market share through repeat purchases. Companies with good service quality can change consumer behavior, thereby influencing their satisfaction.

Consumer behavior, which includes studies of the purchase, consumption and disposal of goods or services as well as idea experiences (Garbarski, 2022), shows that service quality significantly influences purchasing decisions. Research by Kodu (2023) reveals that quality service encourages purchasing decisions and strengthens the relationship between consumers and companies.

Good service quality also has a significant effect on customer satisfaction, producing a positive impression. Research by Aryani & Rosinta (2020) shows that service quality has a positive and significant effect on customer satisfaction. Purchasing decisions mediate the influence of service quality on customer satisfaction. Research by Kautsar et al. (2022) stated that purchasing decisions mediate the influence of service quality on consumer satisfaction.

7. Purchasing decisions significantly mediate the effect of price on customer satisfaction

Product quality is a crucial factor that every company needs to pay attention to to compete in the market and meet consumer needs and desires. Research by Hermawan (2021) reveals that there is a positive and significant relationship between product quality (innovation) and consumer satisfaction. Apart from product quality, trust also plays a role in influencing consumer satisfaction. Costabile (2020) defines trust as a customer's response to reliability, which is based on experience, and influences transactions or interactions that meet product performance expectations and satisfaction. Research by Soegoto (2018) shows that trust has a positive and significant influence on consumer satisfaction. However, the survey identified problems related to product quality and customer trust, both in e-commerce and online shops, which had an impact on decreasing consumer satisfaction. Therefore, for online shop business people, it is important to analyze consumer behavior regarding purchasing decisions, because this decision process will continue until the purchase becomes an experience for consumers.

In this research, purchasing decisions function as a mediating variable between product quality and trust in influencing consumer satisfaction. The purchasing decision making process begins with problem identification, information search, alternative selection, purchasing decision making, and post-purchase behavior. All of these stages play a role in determining whether consumers will make repeat purchases, which depends on the level of satisfaction obtained (Tjiptono, 2015).

Research conducted by Hartono & Wahyono (2019) indicates that purchasing decisions are effective in mediating the relationship between price and consumer satisfaction. On the other hand, a study by Muiszudin & Sista (2016) found a positive and

significant relationship between consumer satisfaction and purchasing decisions. The findings from these studies show that purchasing decisions and consumer satisfaction interact and influence each other reciprocally.

CONCLUSION

Based on the results of data analysis and discussions carried out in the previous chapter, several conclusions can be drawn as follows: Service quality has a positive effect on customer satisfaction, where increasing service quality will increase customer satisfaction. Apart from that, price also has a positive effect on customer satisfaction, so that price increases can increase customer satisfaction. Purchasing decisions have a positive influence on customer satisfaction, where increasing purchasing decisions will increase customer satisfaction. Service quality also has a positive effect on purchasing decisions, meaning that improving service quality will influence purchasing decisions. Price has a positive effect on customer satisfaction, so an increase in price will increase customer satisfaction. In addition, purchasing decisions significantly mediate the influence of service quality on customer satisfaction. Finally, purchasing decisions also significantly mediate the effect of price on customer satisfaction.

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