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ANALYSIS REGARDING THOSE IMPACT FROM SERVICES QUALITY AND PRODUCT QUALITY TOWARDS PURCHASE DECISIONS WHICH HAD INFLUENCE ON CUSTOMER SATISFACTION (CASE STUDY AT PT. ASTRA CREDIT COMPANIES)

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Abstract: This research aims to discovered and analyzed those variables regarding their influence over purchasing decisions such as service quality and product quality variables and their impact towards customer satisfaction. Research population was all regular customers from PT. Astra Credit Companies Bintaro branch office while the sample amounted to 92 respondents (Slovin, 10% error tolerance). Data analysis methods used SmartPLS program which had alternative model of convariance based SEM. The results showed that: 1) Services quality had significant positive impact towards purchase decisions; 2) Product quality had significant positive influence towards purchase decisions; 3) Services quality had significant positive impact against customer satisfaction; 4) Product quality had significant positive impact on customer satisfaction; 5) Purchasing decisions had significant positive influence on customer satisfaction variables; 6) Services quality indirectly impact customer satisfaction positive and significantly through purchase decisions; and 7) Product quality indirectly impact customer satisfaction positively through purchase decisions.

Keywords: Services quality, product quality, purchase decisions, customer satisfaction.

INTRODUCTION

In the midst of Indonesia's economic growth which continues to increase every year, it is a good idea for company to immediately prepare several business strategies in effort to increasing sales and maintain company stability, which one is a strategy to increasing customer

satisfaction. The success of a multi-finance company is also greatly influenced by how the company could satisfy its customers. One of them by providing services to customers that should be lead to continuous service. Individual customer satisfaction has very difficult to achieve because of those various desires from each customer. For this reason, financing companies should be anticipate and accommodate it changes.

The multi-finance industry in Indonesia which dominated by Clipan Finance, BFI, Summit OTO, Adira Dinamika Finance and Astra Credit Companies stand in the bottom ranks, this is because those companies already have products which dominate at market share and people's perceptions that could be said positive. This supported by a variety of excellent services and sophisticated facilities. In this case, PT. Astra Credit Companies have potential to be left behind by their customers who decide to buy credits through other leases and it would have impact towards the decreasing income.

This fact was very interested to study in the midst of current development of financing business, so which factors that need to be improved and what strategies that should be chosen by the company to continue exist and survive and capable to increase its sales. Customer satisfaction needs to be maintained so the customers will always believe in the services that produced and therefore it is hoped that company will have a good reputation in the eyes of customers and always create an impressive services value (excellence service). there's often occurred the difference or gap between the quality of financing services expected by customers with customer perceptions over the financing services quality that they received. This difference was indicated that service quality from Astra Credit Companies that customers received not fully met their expectations then it would impact towards customer satisfaction aswell.

Table 1. Development Number of Customers at PT Astra Credit Companies Bintaro Branch

No	Year	Total Customer (Person)
1	2015	1.820
2	2016	1.379
3	2017	1.050
4	2018	1.298
5	2019	1.159

Based on data obtained, the average number of customers at PT Astra Credit Companies Bintaro Branch from 2015-2019 has experienced the declined. It causing of increasingly high level of tariff competition and services facilities where their competitors offered competitive and affordable price rates for the wider community and services that faster and easier for customers. Based on these pre-survey result it was also seen that services and products which offered by PT Astra Credit Companies has less excitement.

Table 2. Pre Survey Results

No	Question	Agree	
		Yes	Not
1	Service quality is good	8 person	22 person
2	Service is professional	5 person	25 person
3	PT ACC Bintaro Branch provides clear information with certainty	10 person	20 person
4	Leasing reputation is very good	12 person	18 person
5	The customer is always comfortable with this leasing	8 person	22 person
6	Customers are satisfied with leasing service	6 person	27 person
7	I feel the service provided is maximal	5 person	25 person
8	Many choices of financing products	7 person	23 person
9	Easy to get information at ACC Bintaro	13 person	17 person
10	Fast and easy approval process	4 person	26 person

Based on the problems and descriptions above, this research concerned to find out about purchasing decisions that influenced by services quality and product quality which have impact towards customer satisfaction. These contribution of research was expected to provide clear and accurate information to management at PT. Astra Credit Companies that purchase decisions from their customers was influenced by these variables. After customers reached the peak of satisfaction, then what impact towards customer purchases at PT. Astra Credit Companies.

LITERATURE REVIEW

Services Quality

According to Tjiptono (2008) in Gunawan and Prasetyo (2020), services quality is a dynamic condition that affects products, services, people, processes and environment that fills or exceed expectations. Furthermore, Wyckof in Lovelock (1998) said that services quality is the excellence level which expected and its control to fulfill those customer desires. If the services received or perceived is according to expectations, then services quality perceived as good and satisfying but if the service received exceeds customer expectations, the service quality perceived as ideal quality, and it does conversely.

Service Quality or Service Delivery have been examined extensively by previous researchers including: (M & Ali, 2017), (Limakrisna & Ali, 2016), (Yunita & Ali, 2017), (Yunita & Ali, 2017), (Ali & Mappesona, 2016), (Ali, Evi, et al., 2018), (Sitio & Ali, 2019), and (Anggita & Ali, 2017).

Product Quality

Product quality is an important means of market positioning (Abdurrahman, 2015). Product quality is everything that offered to the market which could satisfy the need or desire (Keller and Kotler, 2015). Based on this definition, it can be concluded that product quality is everything that is tangible or intangible which offered to market to satisfying or fulfilling the needs of consumers.

Product Quality have been examined extensively by previous researchers including: (Desfiandi et al., 2017), (M & Ali, 2017), (Ali, Narulita, et al., 2018), (Djojo & Ali, 2012), (M & Ali, 2017), (Ali, Evi, et al., 2018), (Prihartono & Ali, 2020), (Riyanto et al., 2017), (Maisah

& Ali, 2020), (Brata et al., 2017), (Thanh Nguyen et al., 2019), (Agussalim et al., 2017), (Ali, 2019), and (Anggita & Ali, 2017).

Purchase Decisions

According to Kotler and Armstrong (2014) purchase decision is a stage in the decision-making process where consumers will actually buy. According to Peter and Olson in Muharam and Soliha (2017), purchase decision has known as a process that combines this knowledge to evaluate two or more alternative actions and choose one of them.

Purchase Intention have been examined extensively by previous researchers including: (Richardo et al., 2020), (Ali, Evi, et al., 2018), (Ikhsani & Ali, 2017), (Ali, Evi, et al., 2018), (Mappesona et al., 2020), (Novansa & Ali, 2017), (Thanh Nguyen et al., 2019).

Customer Satisfaction

Customer satisfaction refers to two variables, which is the services perceived and the services expected by customer. According to Kotler and Armstrong (2014: 150) in Putro and Nurmahdi (2020) customer satisfaction is a feeling of pleasure or disappointment that arises after comparing the performance (result) from the thought of product with expected performance (or results). Meanwhile, according to Yazid in Putro and Nurmahdi (2020) customer satisfaction is the difference between the expectations they have to the performance that they actually received. If those expectations are high, while the performance is high, then that satisfaction cannot be achieved.

Customer Satisfaction have been examined extensively by previous researchers including: (M & Ali, 2017), (Limakrisna & Ali, 2016), (Ali et al., 2016), (Mappesona et al., 2020), and (Sulistiorini & Ali, 2017).

Prior Research

Research conducted by (Bahri, 2018) stated that services quality variables had positive and significant impact towards purchasing decisions. The research results by Ali, et. al. (2017) found that product quality had significant and positive impact towards purchasing decisions. Gunawan and Prasetyo (2020) found that services quality variables had positive and significant impact over customer satisfaction. While Putro and Nurmahdi (2020) found that there has positive and significant impact between product quality and customer satisfaction, Putro and Nurmahdi (2020) were also found that purchase decisions will have impact towards an increasing in customer satisfaction.

Theoretical Framework

Based on these theoretical framework above, those analytical model in this research could be drawn as in the image framework belows:

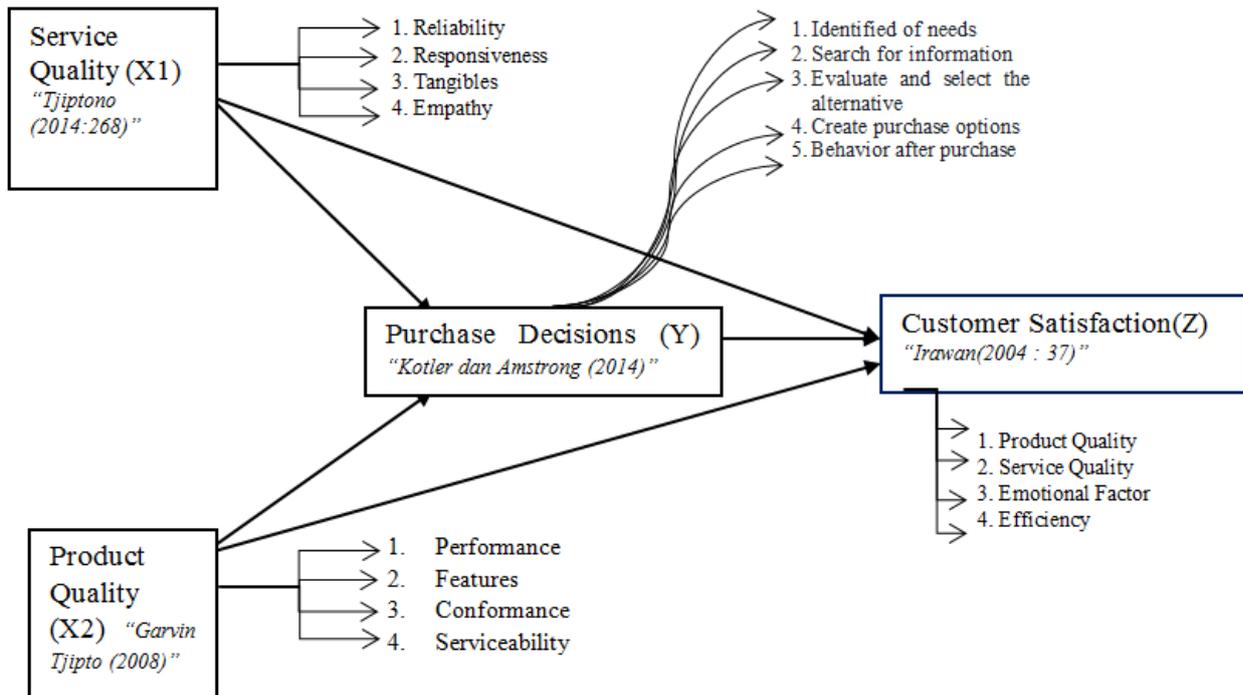


Figure 1. Theoretical Framework

Hypothesis

The hypothesis in this research are: 1) There had an impact from services quality on purchase decisions; 2) There had influence from product quality towards purchase decisions; 3) There had impact from services quality over customer satisfaction; 4) There had impact from product quality on customer satisfaction; 5) There had influence of purchasing decisions to customer satisfaction; 6) There had an indirect influence from services quality on customer satisfaction through purchase decisions; and 7) There had an indirect impact of product quality against customer satisfaction through purchase decisions.

RESEARCH METHODS

This research was conducted by quantitative descriptive approach and these research type include in case study which supported by survey method. The dependent variable in this research was purchase decision and customer satisfaction. While the independent variables was product quality and services quality. The population in this research were all regular customers / dealers from PT. Astra Credit Companies bintaro branch while the sample in this research amounted to 92 respondents (Slovin 10% error tolerance). The sampling technique research was purposive sampling method. The data analysis method in this research and its systematic steps in data processing by assist of Partial Least Square (PLS) version 3.2.8 Partial Least Square is an alternative model from covariance based SEM.

FINDINGS AND DISCUSSION

Outer Model Measurement

This model defined how each indicator was related to its latent variable, or it could be said that outer model could specify the relationship between the latent variable and its indicators. Based on these convergent validity test results, it could be described that all the loading factor values of each indicator in variable and its dimensions were above 0.7. This

proved that all indicators on services quality variable, product quality variable, purchase decision variable and customer satisfaction variable used in this research were valid or met convergent validity.

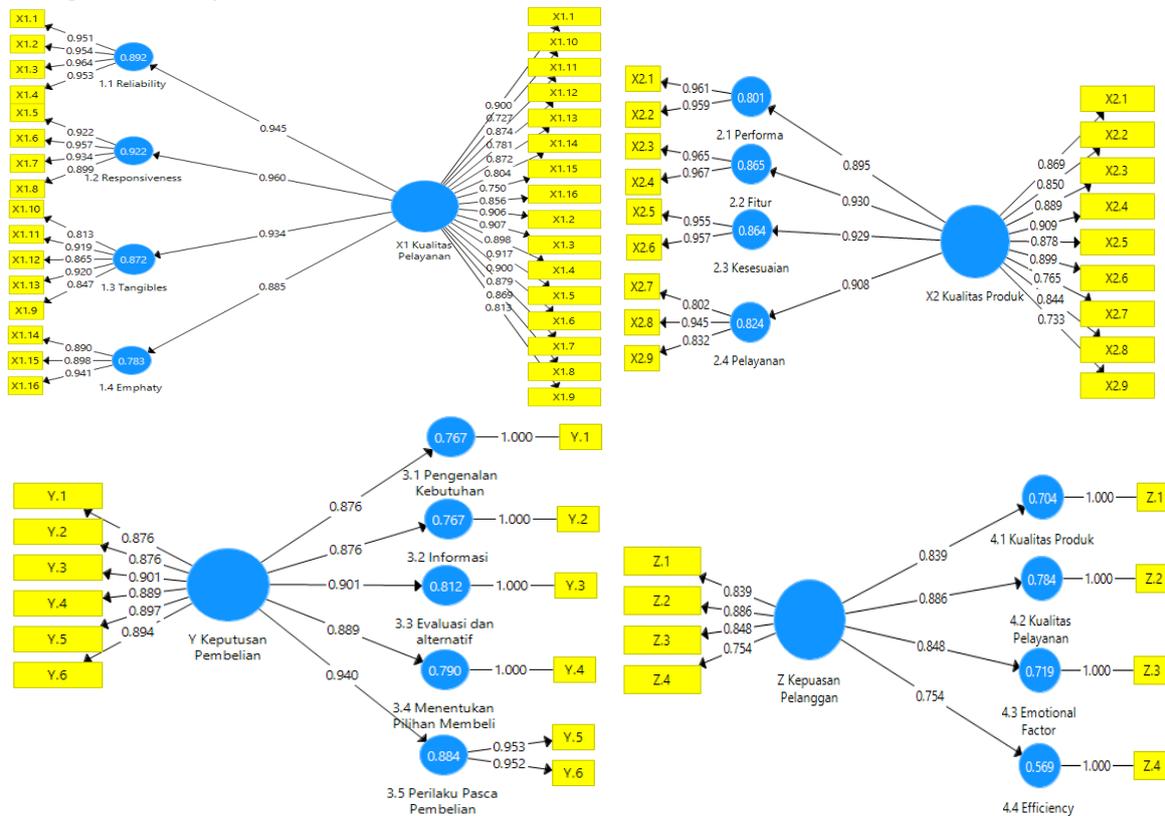


Figure 2. Convergent Validity Test Results

Another examination that taken to evaluate the outer model is by the look at the construct reliability of latent variables which measured by two types of sizing up, such as composite reliability and Cronbach alpha from the indicator block that measured the construct. Based on these reliability test results, it could be seen that all research variables had composite reliability value > 0.7 and Cronbach's alpha value > 0.6, Therefore the research model met the reliability criteria and it was reliable measured tool.

Table 3. Reliability Test Results

Variable	Composite Reliability	Term	Cronbach's Alpha	Term	Information
Service Quality (X ₁)	0,977	> 0,7	0,975	> 0,6	Reliable
Product Quality (X ₂)	0,959	> 0,7	0,951	> 0,6	Reliable
Purchase Decisions (Y)	0,958	> 0,7	0,947	> 0,6	Reliable
Customer Satisfaction (Z)	0,899	> 0,7	0,852	> 0,6	Reliable

Inner Model Measurement

This model has specification towards relationship between latent variables, that also known as inner relations. This test include as type and magnitude test which had impact from independent latent variable to dependent latent variable. This test has consists of 2 stages, such as the coefficient of determination test and hypothesis test.

Based on these coefficient of determination test results, the relationship between constructs based on R-square adjusted value shows that 72.4% from purchase decision variables could be influenced by these variable of services quality and product quality. Meanwhile, the relationship between constructs based on R-square adjusted value had explained that 76.7% from customer satisfaction variables could be determined by these variables of services quality, product quality and purchase decision.

Table 4. The coefficient of determination test result

Construct	R Square	R Square Adjusted
Purchase Decision (Y)	0,730	0,724
Customer Satisfaction (Z)	0,775	0,767

Based on these calculation results from Goodness of Fit Index (GoF), it shows a value of 0.743, so it can be concluded that the combined performance of the measurement model (outer model) and structural model (inner model) as a whole was good, because the Goodness of Fit Index (GoF) value has more than 0.36 (GoF large scale).

Based on these hypothesis test results by bootstrap resampling method, these following structural equations were obtained:

$$Y1 = 0.242 X1 + 0.170 X2 + e, R2 \text{ Adjusted} = 0.725;$$

$$Y2 = 0.646 X1 + 0.312 X2 + 0.454 Y1 + e, R2 \text{ Adjusted} = 0.767;$$

The results of hypothesis test in this research that could be seen as in the table below.

Table 5. Hypothesis Test Results

Relations Between Constructs	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Information
Direct Effect						
Services Quality -> Purchase Decision	0,242	0,233	0,103	2,354	0,019	Positive Significant
Product Quality -> Purchase Decision	0,17	0,17	0,072	2,375	0,018	Positive Significant
Services Quality -> Customer Satisfaction	0,646	0,653	0,1	6,467	0,000	Positive Significant
Product Quality -> Customer Satisfaction	0,312	0,308	0,123	2,534	0,012	Positive Significant
Purchase Decision -> Customer Satisfaction	0,454	0,457	0,116	3,9	0,000	Positive Significant
Indirect Effect						
Services Quality -> Purchase Decision -> Customer Satisfaction	0,11	0,105	0,052	2,093	0,037	Positive Significant
Product Quality -> Purchase Decision -> Customer Satisfaction	0,293	0,299	0,091	3,208	0,001	Positive Significant

- 1) The t-statistics value was 2.354 which greater than the t table value = 1.99, and the P-Values = 0.019 which smaller than $\alpha = 0.05$. Thus the H1 hypothesis in this research which states that "Services Quality had significant impact on Purchasing Decisions" was accepted.

- 2) The t-statistics value was 2,375 which greater than t table value of = 1.99, and P-Values = 0.018 which smaller than $\alpha = 0.05$. Thus the H2 hypothesis in this research that written if "Product Quality had significant impact towards Purchase Decisions" was accepted.
- 3) The t-statistics value was 6.467 which greater than t table value = 1.99, and P-Values = 0.000 which smaller than $\alpha = 0.05$. Therefore the hypothesis H3 in this research said that "Service Quality had significant impact towards Customer Satisfaction" was accepted.
- 4) The t-statistics value was 2.534 which greater than t-table value = 1.99, and P-Values = 0.012 which smaller than $\alpha = 0.05$. Thus hypothesis H4 in this research stated that "Product Quality had significant impact to Customer Satisfaction" was accepted.
- 5) The t-statistics value was 3.90 which greater than t-table value = 1.99, and P-Values = 0.000 which smaller than $\alpha = 0.05$. Thus these hypothesis H5 in this research stated that "Purchasing decisions had significant impact towards Customer Satisfaction" was accepted.
- 6) The t-statistics from Services Quality variable was 2.093 which greater than t-table value = 1.99, and P-Values = 0.037 which smaller than $\alpha = 0.05$. Therefore these research hypothesis which stated that "Service Quality had significant impact over Customer Satisfaction variable through Purchase decision variable" was accepted.
- 7) The t-statistics value from Product Quality variable was 3.208 which greater than t-table value = 1.99 and its P-Values = 0.001 which smaller than $\alpha = 0.05$. So the hypothesis from these research which stated that "Product Quality had significant influence towards Customer Satisfaction through purchase decision variable" was accepted.

Discussion

As description from these results obtained based on hypothesis test result there had following discussion regarding those impact from independent variables on dependent variables that have impact towards intervening variables.

- 1) Hypothesis research could be interpreted if services quality increase, such as being able to provide appropriate services as expected, and it will increased the purchase decisions at PT. Astra Credit Companies Bintaro branch office which also increase. These results were in line with the research conducted from (Bahri, 2018) which stated that services quality variables had positive and significant impact on purchase decisions. Service Quality or Service Delivery have been examined extensively by previous researchers including: (M & Ali, 2017), (Limakrisna & Ali, 2016), (Yunita & Ali, 2017), (Yunita & Ali, 2017), (Ali & Mappesona, 2016), (Ali, Evi, et al., 2018), (Sitio & Ali, 2019), and (Anggita & Ali, 2017).
- 2) The hypothesis test result from this research it could be interpreted as if product quality increased such as paying attention to competitive and negotiable rates, product variants according to customer segmentation, ease of product information, fast and easy approval rates, and it will increase the purchasing decisions at PT Astra Credit Financing Bintaro branch companies. This research were in line with research by (Ali, et al., 2017; Djumarno, et al., 2017), which stated that Product Quality had significant and positive impact towards Purchasing decisions. Product Quality have been examined extensively by previous researchers including: (Desfiandi et al., 2017), (M & Ali, 2017), (Ali, Narulita, et al., 2018), (Djojo & Ali, 2012), (M & Ali, 2017), (Ali, Evi, et al., 2018), (Prihartono & Ali, 2020), (Riyanto et al., 2017), (Maisah & Ali, 2020), (Brata et al., 2017), (Thanh Nguyen et al., 2019), (Agussalim et al., 2017), (Ali, 2019), and (Anggita & Ali, 2017).
- 3) The hypothesis in this research could be interpreted if services quality, such as being able to provide services according to what is expected, it will increase customer satisfaction at

Astra Credit Companies Bintaro branch office. The results were in line with research which conducted by (Gunawan & Prasetyo, 2020) which tells if services quality variables had positive and significant impact towards customer satisfaction. Customer Satisfaction have been examined extensively by previous researchers including: (M & Ali, 2017), (Limakrisna & Ali, 2016), (Ali et al., 2016), (Mappesona et al., 2020), and (Sulistiorini & Ali, 2017).

- 4) Based on these hypothesis test, this research shows that product quality had positive and significant impact towards customer satisfaction. This were in line with research by (Putro & Nurmahdi, 2020) which shows that product quality had significant impact towards customer satisfaction. Customer Satisfaction have been examined extensively by previous researchers including: (M & Ali, 2017), (Limakrisna & Ali, 2016), (Ali et al., 2016), (Mappesona et al., 2020), and (Sulistiorini & Ali, 2017).
- 5) Based on these hypothesis test, it shows that purchase decision had positive and significant influence over customer satisfaction. This were line with research which conducted by research by (Putro & Nurmahdi, 2020) that shows if purchase decisions had significant impact towards customer satisfaction. Purchase Intention have been examined extensively by previous researchers including: (Richardo et al., 2020), (Ali, Evi, et al., 2018), (Ikhsani & Ali, 2017), (Ali, Evi, et al., 2018), (Mappesona et al., 2020), (Novansa & Ali, 2017), (Thanh Nguyen et al., 2019),
- 6) According to hypothesis test in this research, it shows that service quality indirectly had positive and significant impact towards customer satisfaction through purchase decisions. The results were in line with the research that conducted by (Hasanuddin, 2016) which describe that service quality indirectly impact customer satisfaction through purchase decisions. Purchase Intention have been examined extensively by previous researchers including: (Richardo et al., 2020), (Ali, Evi, et al., 2018), (Ikhsani & Ali, 2017), (Ali, Evi, et al., 2018), (Mappesona et al., 2020), (Novansa & Ali, 2017), (Thanh Nguyen et al., 2019),
- 7) According to hypothesis test result, it shows that product quality indirectly had positive and significant impact over customer satisfaction through purchase decisions. The higher the benefits or product performance that offered to customers, the higher the value of customer expected about the product. Meaning that customer motivation to make purchase will be higher and will have positive impact on customer satisfaction, this according to the theory. These research results were in line with research which conducted by (Putro & Nurmahdi, 2020) which fortold that product quality indirectly influenced customer satisfaction through purchased decisions. Customer Satisfaction have been examined extensively by previous researchers including: (M & Ali, 2017), (Limakrisna & Ali, 2016), (Ali et al., 2016), (Mappesona et al., 2020), and (Sulistiorini & Ali, 2017).

CONCLUSION AND SUGGESTION

Conclusion

After the authors conducted research and discussion in prior chapter, the authors drawn several conclusions as these following statements belows:

Service quality had positive and significant impact on purchase decisions. Meaning that the better the service, the purchase decision will also increase.

Product quality had positive and significant impact over purchase decisions. These discussion shows that product quality is one of factors for consumers to purchase from Astra Credit Companies' credit packages.

Service quality had positive and significant impact towards customer satisfaction. Meaning the better the service provided, the customer satisfaction will also increase.

Product quality had positive and significant impact against customer satisfaction. Meaning that the better the quality of the product provided to the customer, the customer satisfaction will also increase.

Purchase decisions had positive and significant impact on customer satisfaction variables. Meaning that the better purchase results that customer received, the customer satisfaction will also increase.

Service quality indirectly impact customer satisfaction positive significantly through purchase satisfaction. Meaning that the better the service provided when the customer did purchase, it will have implications to increase those customer satisfaction.

Product quality indirectly impact customer satisfaction positive significantly through purchase decisions. Meaning that the better the product provided to customers, the level of purchase will increase and this has implications towards increasing of customer satisfaction.

Suggestion

Advice for Companies

- 1) It is hoped that the management of Astra Credit Companies will give more attention to Astra Credit Companies staff in providing such information to customers and make it more effective and accurate. Also provide training to Astra Credit Companies staff if there has new products and new policies then it will be more effective and accurate when delivering this information to customers.
- 2) Astra Credit Companies management is expected consider towards product selling rates in hope it could be more negotiable so customers can directly decide to make purchases at Astra Credit Companies Bintaro branch
- 3) Astra Credit Companies management is expected to pay more attention to customer needs in terms of products and services. So it would make easier for customers to get what they need, such as easy to earn available information, trusted product insurance, products that adjust to customer segmentation, negotiable rates, easy and fast approvals.
- 4) The management of Astra Credit Companies is expected to consider to products being sold, such as negotiable selling rates, have reliable insurance and provide clear and detailed explanation of benefits to consumers therefore consumers believe that the price sold worth to product and consumers which bought products would feel satisfied with the products sold.

Suggestions for Future Researchers

Further researchers were advised to be able to redevelop variables and indicators which have not been used in this research such as worth of mouth, trust and brand image, that has influence over purchase decisions and have impact towards customer satisfaction. Beside that , to further researchers who will conduct research in the same field and use this thesis as a reference, it is necessary to re-examine those results because it does not rule out that there still have inappropriate statements, because researchers feel that there are still many shortcomings and limitations when completing this thesis. For further researchers, it is hoped that they will carry out similar research which conducted in depth with different research objects, populations and variables to validate the results of this research, besides needs to earned more varied results.

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