Enrichment: Journal of Management, 13 (3) (2023)

Published by: Instiute of Computer Science (IOCS)

Enrichment: Journal of Management

Journal homepage: www.enrichment.iocspublisher.org

The effect of service quality in moderating the influence of brand image and marketing mix on consumer purchase decisions motorku multipurpose products

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ARTICLE INFO

Article history:

Received July 15, 2023
Revised July 25, 2023
Accepted August 04, 2023

Keywords:

Brand Image;
Marketing Mix;
Purchase Decisions;
Service Quality.

ABSTRACT

The development of the financing industry has increasingly created competition, especially during and after the Covid-19 pandemic. Sales data for the last four years of the multipurpose product MotorKu WOM Finance Purwokerto (2019-2022) recorded fluctuating numbers. In 2020 and 2021 there will be a decrease in sales compared to 2019, this indicates a decrease in purchasing decisions by consumers, one of which is due to the conditions of the Covid-19 pandemic crisis which has caused decreased income and people's purchasing power. However, sales profit from MotorKu product is the biggest contributor for branch profit. So, that is needed efforts to increase sales to boost profit growth in line with the post-Covid-19 economic improvement. This study aims to determine the effect of service quality in moderating the effect of brand image and the marketing mix on consumer purchasing decisions for PT MotorKu multipurpose products. WOM Finance Purwokerto Branch. The sample in this study was 140 respondents from a total population of 1338. The data were obtained through random distribution of questionnaires. Data analysis technique uses SmartPLS version 3.3.3 software. From the results of the analysis it was found that brand image and marketing mix each had a significant positive effect on consumer purchasing decisions, service quality had a negative significant effect in moderating the effect of brand image on consumer purchasing decisions, and service quality had a significant positive effect in moderating the effect of the marketing mix on decisions consumer purchases.

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INTRODUCTION

PT. Wahana Ottomitra Multiartha, Tbk (WOM Finance) is a company engaged in the financial services sector of non-bank financing (multifinance) for motorized vehicles. WOM Finance's main activity is providing financing for two-wheeled vehicle ownership, both new and used motorcycles, to the public in the form of credit. Furthermore, in 2012 WOM Finance added its product in the form of multipurpose loan financing with the product name "MotorKu and MobilKu".

One of WOM Finance's flagship products is MotorKu, MotorKu's financing product is a multipurpose financing that is easily accessible to consumers, especially those who are not touched by banks. According to data from the Central Statistics Agency, there will be 693,638 in 2020 and 739,001 in 2021 two-wheeled vehicles in Banyumas Regency, which is the sales area of WOM Finance's Purwokerto Branch. These motorbike users are a potential market for WOM Finance Purwokerto Branch for MotorKu multipurpose products. In addition, this product provides more profit to the company, one of which is because the company does not need to issue dealer commissions such as financing new motorbikes.

Developments in the world of financing led to very tight competition. The increasing competition between companies in the multi-finance industry encourages companies to continue to make improvements in terms of the quality of both products and services. In general, the products of multi-finance companies are relatively the same, the difference is the strong image that consumers record in their minds and how the company can carry out the marketing mix appropriately according to consumer needs so that it is of value to consumers compared to competitors. The formation of a good image in the minds of consumers plus a marketing strategy by utilizing the right marketing mix is the company's main capital in capturing consumers, both potential consumers and existing customers, thus creating loyal consumers and minimizing incoming customer complaints.

According to Kotler and Keller (2015) brand image is a perception that describes the level of consumer trust that is reflected in personal experience, where the more frequent use or interaction of consumers with a product or service, the stronger the company's image will be in the minds of consumers. The better the brand image in the minds of consumers, the greater the company's opportunity to win and retain consumers. On an ongoing basis the company continues to process to increase customer satisfaction and sales figures for both new purchases and repeat purchases. One of the marketing strategies that companies do is to apply the marketing mix appropriately. The marketing mix is a variety of marketing tools that companies can use and control, products or services, prices, distribution or places, and promotions, which are integrated so that the goals set can work well and are on target (Jacklin, 2019).

In facing business competition in the current digitalization era, the marketing mix is still an important matter for companies to pay attention to, digital applications can be used as a means of promotion by company management regarding various products and services (Schiffman and Kanuk in Rumiyati and Sri Hartono, 2022). In addition, the consumer's decision about which product to choose is also strongly influenced by price. Virvilaite, et al in Syahputra and Raden (2019) revealed that a marketing mix device that is very flexible and can change after the characteristics of a particular product or service is changed is price.

Based on the results of previous research, identified a research gap from brand image and marketing mix to consumer purchasing decisions. (Suparso, et al 2021) revealed that brand image has a positive and significant influence on the decision to buy a car on credit at PT. Maybank Finance Jakarta and Tangerang Branches. On the other hand, Rohmanudin (2022) in his research revealed that brand image did not have a positive and insignificant influence on purchasing decisions in the Kedoya Branch "Sting" retail business during the Covid-19 period. (Mulfachriza, et al, 2021) revealed that the marketing mix had a positive and significant effect on the decision to have a credit card for Bank BRI Kanwil Banda Aceh customers. However, according to Nagara, et al (2022) the marketing mix has a negative and insignificant effect on the decision to purchase clothing products at Ramayana Cimahi.

From the background above, researchers are motivated to conduct research related to brand image and marketing mix with service quality as a moderating variable.

RESEARCH METHOD

This research was conducted at PT. WOM Finance Purwokerto Branch. The object of research is service quality in moderating the influence of brand image and marketing mix. The subject of this research is consumer purchasing decisions for multipurpose products MotorKu PT. WOM Finance Purwokerto Branch. Data obtained through questionnaires distributed randomly. The population of this study are active consumers of WOM Finance Purwokerto Branch for MotorKu products, totaling 1338 consumers (data as of December 31, 2022). Data collection took place from 20 February 2023 to 15 April 2023. Data analysis techniques used SmartPLS software version 3.3.3.

Table 1. Variaeble operationalization

Variable	Definition	Measurement
Buying decision (Y)	The behavior of a person in buying or using a product or service that he believes will meet the needs with all the risks that may occur. The consumer's decision to buy or use something is basically an organized set of decisions	1. The need and desire for a product 2. Habits in buying a product 3. Stability of a product 4. Provide recommendations to others 5. Make repeat purchases
Service quality (Z)	All intangible and intangible activities that one party offers to another party, but in practice may be related to a physical product	1. Tangible 2. Reliability 3. Responsiveness 4. Empathy 5. Assurance
Brand Image (X1)	Brands or brands have various uses, one of which identifies the maker of a product and makes the organization responsible for all product performance	1. Brand identity 2. Brand personality 3. Brand association 4. Brand attitude and behavior 5. Brand benefits and advantages
Marketing Mix (X2)	A series of marketing tools that companies use to achieve their marketing goals, the marketing mix has no limit to the number of marketing variables	1. Product 2. Price 3. Place 4. Promotion

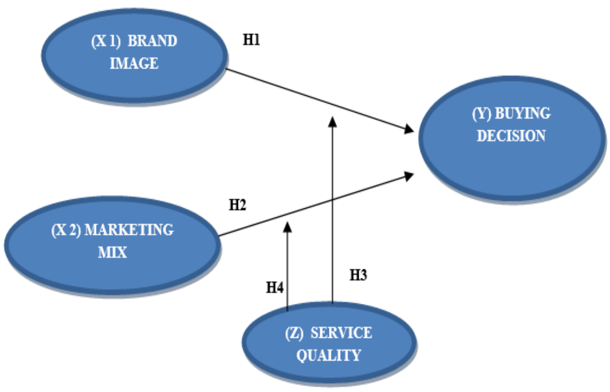

Figure 1. Research conceptual framework

Explanation of the Nature of Moderation

1. Brand image (brand image) influences consumer purchasing decisions for products
2. The marketing mix has an effect on consumer product purchasing decisions
3. Service quality has an effect on moderating the effect of brand image on product consumer purchasing decisions.
4. Service quality has an effect on moderating the influence of the marketing mix on product consumer purchasing decisions.

RESULTS AND DISCUSSIONS

Data analysis

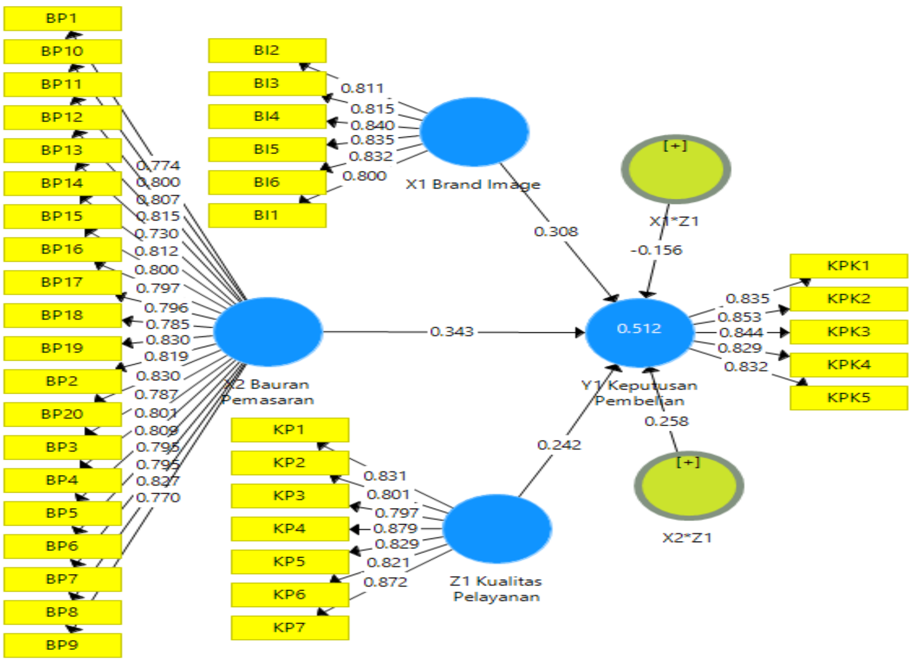

Figure 2. Outer model test construct model

The results of the analysis and evaluation of the measurement model (outer model) are presented in the results of the calculate-PLS algorithm or the results of calculating the outer model of the research path analysis which were processed using SmartPLS 3.3.3 software.

Table 1. Loading Factor

Loading Factor	Indicator	Loading Factor (>0.70)
Brand Image (X1)	BI1	0.800
	BI2	0.811
	BI3	0.815
	BI4	0.840
	BI5	0.835
	BI6	0.832

Marketing Mix (X2)	BP1	0.774
	BP2	0.819
	BP3	0.787
	BP4	0.801
	BP5	0.809
	BP6	0.795
	BP7	0.795
	BP8	0.827
	BP9	0.770
	BP10	0.800
	BP11	0.807
	BP12	0.815
	BP13	0.730
	BP14	0.812
	BP15	0.800
	BP16	0.797
	BP17	0.796
	BP18	0.785
	BP19	0.830
	BP20	0.830
Service Quality (Z)	KP1	0.831
	KP2	0.801
	KP3	0.797
	KP4	0.879
	KP5	0.829
	KP6	0.821
	KP7	0.872
Consumer Purchase Decision (Y)	KPK1	0.835
	KPK2	0.853
	KPK3	0.844
	KPK4	0.829
	KPK5	0.832

The largest loading factor value is 0.879 (KP4 indicator) and the smallest loading factor value is 0.730 (BP13 indicator). Based on the table it can also be seen that the loading factor values for all indicators are greater than 0.7 so the authors conclude that all indicators in constructs X1, X2, Z, and Y are valid and can be used for further analysis.

Average Variance Extracted

Table 2. AVE value of each construct

	AVE	Titik Kritis	Information
Brand Image (X1)	0.676	0.5	Good
Marketing Mix (X2)	0.639	0.5	Good

Service Quality (Z)	0.703	0.5	Good
Consumer Purchase Decision (Y)	0.695	0.5	Good

Based on the table above, it can be seen that all constructs each have an AVE value greater than 0.5 so it can be concluded that all constructs have good convergent validity.

Table 3. Cross loading factor value

Variables/ Constructs	Indikacor	*Brand Image* (X1)	Marketing Mix (X2)	Service Quality (Z)	Consumer Purchase Decision (Y)
Brand Image (X1)	BI1	**0.80**	0.23	0.24	0.39
	BI2	**0.81**	0.29	0.27	0.45
	BI3	**0.82**	0.19	0.30	0.40
	BI4	**0.84**	0.21	0.25	0.46
	BI5	**0.84**	0.26	0.19	0.40
	BI6	**0.83**	0.32	0.25	0.47
Marketing Mix (X2)	BP1	0.25	**0.77**	0.34	0.39
	BP2	0.27	**0.82**	0.32	0.43
	BP3	0.23	**0.79**	0.32	0.35
	BP4	0.30	**0.80**	0.33	0.39
	BP5	0.13	**0.81**	0.23	0.25
	BP6	0.26	**0.80**	0.28	0.35
	BP7	0.24	**0.80**	0.30	0.31
	BP8	0.28	**0.83**	0.32	0.38
	BP9	0.22	**0.77**	0.32	0.34
	BP10	0.17	**0.80**	0.24	0.28
	BP11	0.25	**0.81**	0.33	0.34
	BP12	0.25	**0.82**	0.32	0.33
	BP13	0.25	**0.73**	0.35	0.34
	BP14	0.17	**0.81**	0.26	0.30
	BP15	0.25	**0.80**	0.35	0.40
	BP16	0.29	**0.80**	0.32	0.35
	BP17	0.27	**0.80**	0.29	0.36
	BP18	0.28	**0.79**	0.30	0.37
	BP19	0.26	**0.83**	0.29	0.38
	BP20	0.16	**0.83**	0.27	0.30
Service Quality (Z)	KP1	0.22	0.34	**0.83**	0.33
	KP2	0.26	0.26	**0.80**	0.33
	KP3	0.22	0.30	**0.80**	0.32
	KP4	0.27	0.31	**0.88**	0.39
	KP5	0.24	0.27	**0.83**	0.31
	KP6	0.28	0.39	**0.82**	0.40
	KP7	0.27	0.36	**0.87**	0.39
Consumer Purchase Decision (Y)	KPK1	0.42	0.32	0.29	**0.84**
	KPK2	0.46	0.36	0.34	**0.85**
	KPK3	0.45	0.37	0.38	**0.84**
	KPK4	0.43	0.40	0.38	**0.83**
	KPK5	0.43	0.39	0.39	**0.83**

The table above shows the results of the calculation of the cross loading of each indicator on the construct which is greater than the cross loading. An example is the Y construct or the consumer purchase decision variable (KPK), where the loading value of all indicators (those in bold and gray background) is greater than all the cross loadings to the other constructs.

Table 4. Fornell-Larcker criterion score

Variabel	X1	X2	Y	Z
Brand Image (X1)	**0.822**			
Marketing Mix (X2)	0.304	**0.799**		
Consumer Purchase Decision (Y)	0.522	0.440	**0.839**	
Service Quality (Z)	0.306	0.385	0.425	**0.833**

In the table above it can be seen that the root value of AVE or Fornell-Larcker Criterion for each construct (diagonal direction and bold) is greater than the correlation with other constructs. Because all latent constructs have a greater AVE root value than the correlation with other constructs, the discriminant validity requirements of the model are met.

Table 5. HTMT ratio criteria

	Brand Image (X1)	Marketing Mix (X2)	Consumer Purchase Decision (Y)	Service Quality (Z)
Brand Image (X1)				
Marketing Mix (X2)	0.317			
Consumer Purchase Decision (Y)	0.576	0.464		
Service Quality (Z)	0.332	0.399	0.462	

In the table it can be seen that all HTMT values are less than 0.9, so it can be concluded that all constructs are discriminantly valid based on HTMT calculations.

Conbach's Alpha

Table 6. Cronbach's alpha value

Variabel laten	Cronbach's Alpha	Composite Reliability
Brand Image (X1)	0.904	0.926
Marketing Mix (X2)	0.970	0.972
Consumer Purchase Decision (Y)	0.895	0.922
Service Quality (Z)	0.927	0.941

The table shows that each construct has a Cronbach's Alpha and Composite Reliability value of more than 0.7. So it can be concluded that each construct has good or reliable reliability.

Table 7. The dependent variable's R-square results

	R Square
Consumer Purchase Decision (Y)	0.512

From the table it can be seen that the R-Square value for the Purchase Decision construct (Y) is 0.512 or 51.2% and shows that the model is in the moderate category (moderate). This value also indicates that the ability of the research model consisting of Brand Image constructs (X1), Marketing Mix (X2), Brand Image*Service Quality (X1 interaction with Z), and Marketing Mix*Service Quality

(X2 interaction with Z) in explaining Purchase Decision (Y) is 51.2% while the remaining 48.8% is influenced by other constructs that are not present in this study.

Table 8. F-Square

Variabel laten	Buying decision (Y)
Brand Image (X1)	0.149
Marketing Mix (X2)	0.182
Service Quality (Z)	0.086
X1*Z	0.077
X2*Z	0.187

From these results it can be seen that the one that has the greatest effect on purchasing decisions is the constructive model of the moderating relationship of service quality to the marketing mix with an F-square value of 0.187.

Table 9. Q-square

Variabel laten	SSO	SSE	Q^2 (=1-SSE/SSO)
Brand Image (X1)	840	840	
X1*Z	140	140	
Marketing Mix (X2)	2800	2800	
X2*Z	140	140	
Buying decision (Y)	700	473.033	0.324
Service Quality (Z)	980	980	

Based on the test results, the table above shows the Q^2 value predictive of relevance for the constructive model variable Y1 Purchasing Decisions are influenced by X1 Brand Image, X2 Marketing Mix and Z Service Quality of 0.324. Thus it was concluded that this study had a fairly good predictive value of relevance because Q square > 0, namely 0.321.

Table 10. Good Ness of fit

	Saturaned Model	Estimated Model
SRMR	0.052	0.052
d_ULS	1.995	1.988
d_G	1.717	1.722
Chi-Square	1146.436	1134.829
NFI	0.767	0.769
rms Theta		
rms Theta	0.119	

According to the fit model table above, the rms Theta value is 0.119 > 0.102 and the NFI value is 0.767 <0.9. So based on the two assessments the research model does not meet the fit model criteria. However, based on the SRMR value of 0.052 <0.10, the model is fit. So it can be concluded that the model is fit in data.

Table 11. Output SmartPLS Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Results

Brand Image (X1) -> Buying decision (Y)	0,308	0,320	0,113	2,727	0,007	Influential Positive Significan t	-	Hypothesi s accepted
Marketing Mix (X2) -> Buying decision (Y)	0,343	0,351	0,133	2,586	0,010	Influential Positive Significan t	-	Hypothesi s accepted
Service Quality (Z) -> Buying decision (Y)	0,242	0,244	0,105	2,304	0,022	Influential Positive Significan t	-	-
Moderating Effect X1*Z -> Buying decision (Y)	-0,156	-0,157	0,069	2,265	0,024	Influential Positive Significan t	Quasi Moderato r	Hypothesi s is rejected
Moderating Effect X2*Z -> Keputusan Pembelian (Y)	0,258	0,259	0,105	2,459	0,014	Influential Positive Significan t	Quasi Moderato r	Hypothesi s accepted

Discussion

Based on the output path coefficients table, it can be seen that testing the direct effect, the influence of the moderating variable and the research hypothesis, the following is an explanation of the results of the research patch coefficients:

1) Testing the First Hypothesis (H1).

Based on the table, the results of statistical tests on the influence of the construct Brand Image (X1) on Purchase Decision (Y) obtained the path coefficient value (original sample) was 0.308 (positive) with a significant value (P value) 0.007 <0.05 or below 5% (significant) and the t statistic value is 2.727 > 1.96 or above the t table with a significance of 5% (influence), it is concluded that brand image has a significant positive effect on consumer purchasing decisions and the first hypothesis is accepted.

2) Testing the Second Hypothesis (H2).

Based on the table, the results of statistical tests on the influence of Marketing Mix (X2) on Purchase Decision (Y) obtained the path coefficient value (original sample) was 0.343 (positive) with a significant value (P value) 0.010 <0.05 or below 5% (significant) and the t statistic value is 2.586 > 1.96 or above the t table with a significance of 5% (influence), it is concluded that the marketing mix has a significant positive effect on purchasing decisions and the second hypothesis is accepted.

3) Testing the third hypothesis (H3).

Based on the table, the statistical test results for the influence of Service Quality (Z) moderate the influence of Brand Image (X1) on Purchase Decisions (Y) obtained a statistical t value of 2.265 > 1.96 or above the t table of significance 5% (influential), a significant value (P value) 0.024 <0.05 or below 5% (significant) and the coefficient value of the interaction effect X1*Z (original sample) is -0.156 (negative), then service quality has a significant effect moderating the influence of brand image on consumer purchasing decisions.

4) Testing the fourth hypothesis (H4).

Based on the table, the statistical test results for the effect of Service Quality (Z) moderate the influence of Marketing Mix (X2) on Purchase Decisions (Y) obtained the coefficient value of the interaction effect X2*Z (original sample) is 0.258 (positive) with a significant value (P value) 0.014 < 0.05 or below 5% (significant) and the t statistic value is 2.459 > 1.96 or above the t table significance of 5% (influential), then service quality has a significant effect on moderating the influence of the marketing mix on consumer purchasing decisions.

CONCLUSION

The Effect of Brand Image on Consumer Purchase Decisions. Based on the results of testing the first hypothesis, it was found that brand image had a significant positive effect on consumer purchasing decisions for MotorKu multipurpose products WOM Finance Purwokerto Branch, meaning that by increasing WOM Finance's brand image it would increase purchasing decisions. (Syahputra, et al 2019) stated that a reference for consumers deciding to reuse a product, one of which is brand image, because a brand that already has a positive or preferred image is considered to reduce risk. This research supports the theory of Kotler and Armstrong in Syahputra, et al (2019) which states that brand image is an important element in the company's relationship with consumers, because the brand that is formed will be aware of consumer perceptions and feelings for a product as a whole.The results of this study are in line with the research of Oscar and Keni (2019), Saparso, et al (2021) and Rusmiyati and Sri Hartono (2022) where in their research it is stated that there is a positive and significant influence of brand image on consumer decisions to buy. Consumers when there is limited information about a product, consumers will definitely choose which brand has the most positive impression in their minds or in their surroundings (Rosenbaum-Elliot in Pai, Fan-Yun et al (2017). The Effect of Marketing Mix on Consumer Purchase Decisions. Marketing mix or marketing mix is a combination of four variables, namely product, price structure, promotional activities, and distribution system. Marketing mix or marketing mix is a combination of four variables, namely product, price structure, promotional activities, and distribution system. The four elements of the marketing mix are interconnected and influence one another, so efforts must be made to produce a marketing policy that leads to effective service and produces consumer satisfaction (Dharmesta and Handoko in Rumiyati and Afriapollo S. (2021)). The results of this study are supported by previous research conducted by Hutomo, Bobby Y (2017) which stated that the marketing mix had a positive and significant effect on customer satisfaction, Jacklin, et al (2019) and Mulfachriza (2021) stated that the marketing mix had a positive and significant effect on decision to purchase a product or service. However, these results are not in line with previous research conducted by Nagara and Hendrati (2022) which stated that the marketing mix had a negative and insignificant effect on the decision to purchase clothing products at Ramayana Cimahi. The Effect of Service Quality in Moderating Brand Image on Consumer Purchase Decisions. Means that the moderating influence of service quality on brand image is negative or weakens the influence of brand image on consumer product purchasing decisions. Multipurpose MotorKu WOM Finance Purwokerto Branch. Service quality according to Parasuraman in Suryana (2013) is a benchmark for overall assessment of a good service. The quality of this service is the result of the perception of a comparison between customer expectations and the actual performance of the service. One of the indicators that consumers consider buying or using a product or service is brand image, because according to Gilaninia and Mousavian in Syahputra, et al (2019) revealed that consumers often use brand image as an extrinsic requirement in deciding a purchase. In general, new consumers who have never interacted with a product will prefer brands that are already well-known, because in the minds of consumers, well-known brands must have quality products and services and if the service perceived by consumers is lower than perceptions and expectations, there will be dissatisfaction which will impact on decreasing purchasing decisions. The Effect of Service Quality in Moderating the Marketing Mix on Consumer Purchase Decisions. These results show the importance of service quality in financial services companies in supporting marketing strategies in increasing company sales figures. Service quality prioritizes consumer satisfaction based on the perspective and expectations of consumers. Therefore, it is important for companies to improve service quality which can be measured through reliability, assurance and certainty, presence, empathy, and responsiveness. Parasuraman in Mulfachriza, et al (2021) states that service quality is the core point of marketing, especially service-based products. The results of this study are supported by previous research conducted by Sembiring, et al (2014) which stated that service quality had a significant positive effect on customer satisfaction, Suryana, Popo (2013) and

Saparso, et al (2021) which stated that service quality had a significant positive effect on consumer purchase decision. However, this is not in line with the results of Nagara and Hendrati's research (2022) which states that service quality has no significant effect in moderating the marketing mix on purchasing decisions.

ACKNOWLEDGEMENTS

On this occasion the author expresses his deepest gratitude and highest appreciation to those involved in this research. Co-authors and customers who have provided a lot of assistance have played a role in facilitating the research and writing of this thesis.

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