

Purchase Decision: Analysis of Price Perception, Process and Quality of Product (Case Study on Sharia KPR Finance Product in PT Bank Permata's Sharia Business Unit)

Hapzi Ali, Adji Budianto*

Magister of Management Department, Universitas Mercu Buana (UMB), Jakarta, Indonesia

***Corresponding author**

Adji Budianto

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Abstract: The purpose of this study is to find out how the perception of price, process and quality of Product influences purchasing decisions with a case study of sharia KPR financing products in PT Bank Permata Syariah Business Unit. There was significant gap between target and sharia KPR finance realization achievement until August 2018 because the target was not achieved. In addition, the ranking of Bank Permata Syariah which is still far below shows that the contribution of KPR financing is not yet high. This is caused by many factors including the price / margin factor offered to customers who are still less competitive, the financing process and product quality that still need to be improved. The design of this research is explanatory. The samples taken in this study were the customers of Bank Permata Syariah in the South Tangerang Region who already had Sharia KPR financing and filled out questionnaires. They were taken by using the accidental sampling method with some specified criteria. The sampling technique was Purposive Sampling Method on 1504 of total population of customers of Bank Permata Syariah in the South Tangerang Region. By using the Slovin formula, 100 customers was obtained as samples. Analysis method of this research was qualitative method with Multiple Linear Regression as analysis tool, and helped by SPSS version 23.0. Before the analysis was carried out, the questionnaire instrument test was carried out with validity and reliability tests and classic assumptions. After that, it was analyzed by Multiple Linear Regression followed by a test of determination analysis (RSquare), partial hypothesis testing (t test) and simultaneous (F test) with a 5% error tolerance level. The results showed that there was an influence of price perceptions on purchasing decisions partially, the process of purchasing decisions partially, product quality on purchasing decisions partially and perceptions of price, process and product quality simultaneously influenced purchasing decisions for Sharia KPR financing products at Bank Permata Syariah .

Keywords: Purchase Decision, Price Perception, Process, Quality of Product.

INTRODUCTION

Research Background

There is achievement gap between Bank Permata Syariah's KPR targets and the realization of financing provided to customers as of August 2018. This can be seen in Figure-1. Target and Realization of Financing Disbursement up to August 2018.

Table-1: Islamic Bank Ranking of Assets and Financing provided for 2017 period

| No | Name of the Bank | Asset | DPK | Financing |
|----|------------------------------|-------|-------|-----------|
| 1 | Bank Syariah Mandiri | 87.94 | 77.90 | 60.47 |
| 2 | Bank Muamalat | 61.69 | 48.69 | 41.28 |
| 3 | BNI Syariah | 34.82 | 29.38 | 23.59 |
| 4 | Maybank Indonesia Syariah | 27.12 | 16.66 | 20.69 |
| 5 | Bank Tabungan Negara Syariah | 23.39 | 18.75 | 17.99 |
| 6 | CIMB Niaga Syariah | 23.64 | 19.91 | 16.69 |
| 7 | Bank Permata Syariah | 33.19 | 10.42 | 13.69 |
| 8 | Bank Aceh Syariah | 22.61 | 18.49 | 12.85 |
| 9 | BTPN Syariah | 9.16 | 6.55 | 6.05 |
| 10 | BCA Syariah | 5.96 | 4.74 | 4.19 |

Source: Info bank Magazine Vol XL (in 2018)

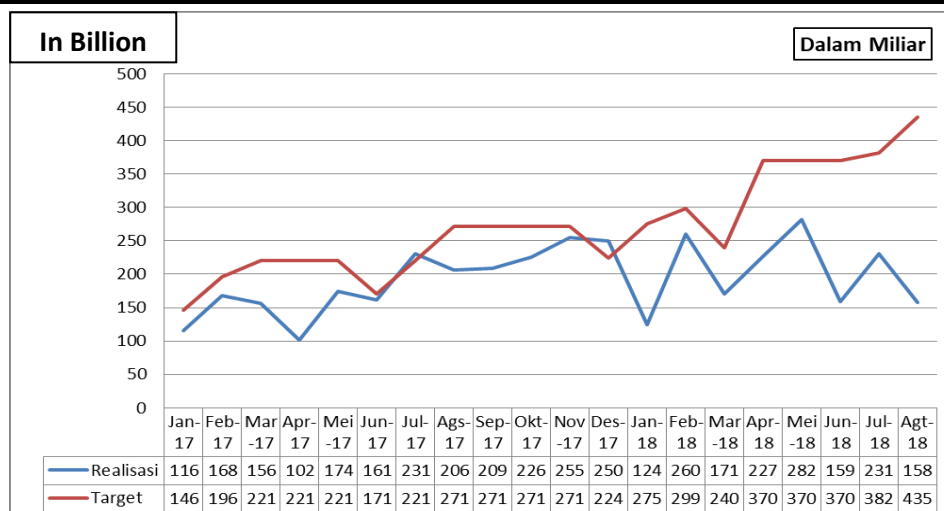


Fig-1: Target and Realization of Sharia KPR Disbursement as of August 2018
 Source: Data processed (2018)

Another phenomenon can also be seen in the position of the serial number of Bank Permata Syariah among other Islamic banks to achieve financing figures. The contribution of KPR financing certainly affects the total funding provided to the community. From these conditions, we can see the position of Bank Permata Syariah against other similar banks. As shown in the table 1.

To reinforce the suspicion about the phenomenon that the researcher found, a pre-survey was conducted on customers regarding the marketing mix carried out by Bank Permata Syariah. Pre-survey is conducted by giving questions to customers about the factors that are appropriate and incompatible with the financing of Sharia KPR at Bank Permata:

Table-2: Pre Survey of customers in the South Tangerang Region

| No | Questions | Yes | No |
|----|--|-----|----|
| 1 | Is the margin / price offered attractive | 3 | 27 |
| 2 | Is the financing disbursement process quick and easy | 5 | 25 |
| 3 | Are KPR Bank Permata Syariah products attractive and quality | 12 | 18 |
| 4 | Is the service provided as expected | 15 | 15 |
| 5 | Is it easy to find a service branch office | 18 | 12 |
| 6 | Does sales / marketing explain and serve well | 20 | 10 |
| 7 | Do you know the promotions made for KPR Bank Permata Syariah products | 22 | 8 |
| 8 | Does the physical branch office and its services when applying for financing make you convenient | 24 | 6 |

From the results of the pre survey in general it shows that the factor that needs to be improved is the price factor/ pricing given to the customer. Customers assume that the prices given are still expensive and less competitive. Other things are also added to mortgage fees charged to customers. Furthermore, customers also assume that the disbursement process is quite long and there are quite a lot of documents. Another factor that influences the decision is the quality of Sharia KPR financing products that are less attractive.

From the results of the pre survey of these customers, the things that affect customers in making purchasing decisions can be shown as follows:

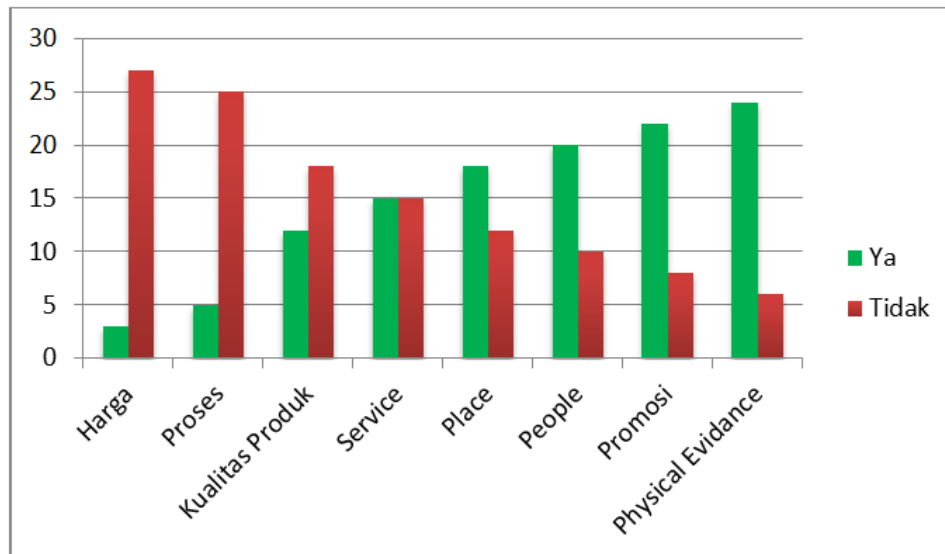


Fig-2: Result Diagram of Purchasing Decision Making Pre Survey

The phenomenons of the above problems this research is also supported by the results of research sourced from international journals and reputable, namely:

- Yunita, D., & Ali, H [1] Quality of Product, Prices and Services have a positive and significant effect on Purchasing Decisions both partially and simultaneously.
- Anggita, R., & Ali, H [2] Quality of Product, Service Quality and Price have a positive and significant effect on Purchasing Decisions, both partially and simultaneously.
- Nitin Bhardwaj & Dr. Niharika Maharshi [3]. Prices and Processes and brands influence purchasing decisions, both partially and simultaneously

Research purposes

As for the objectives to be achieved in this study are:

- To find out and analyze the effect of price perceptions on purchasing decisions on Sharia KPR financing products at Bank Permata Syariah.
- To find out and analyze the effect of the process on purchasing decisions on Sharia KPR financing products at Bank Permata Syariah.
- To find out and analyze the influence of product quality on purchasing decisions on Sharia KPR financing products at Bank Permata Syariah.
- To find out and analyze the influence of price perception, processes and product quality on purchasing decisions on Sharia KPR financing products at Bank Permata Syariah.

LITERATURE REVIEW

Purchasing Decision

Kotler and Keller [4], stated: In the evaluation stage, the consumers from preferences among the brands in the choice set and may also from an intention to buy the most preferred brand.

Kotler and Armstrong [5], stated: Consumer buyer's behavior is the buying behavior of final consumer-individuals and households who buy goods and services for personal consumption.

According to Kotler and Keller in Bob Sabran [6], in general humans act rationally and consider all types of information available and consider everything that can arise from their actions before committing to a certain behavior. According to Kotler and Keller purchasing decisions have dimensions, those are Product selection, Brand choice, channel selection, number of purchases, timing of visits, payment methods

Price Perception

According to Kotler and Keller which are translated by Bob Sabran [7], price is one of the elements of the marketing mix that generates income, other elements generate costs. Price is the easiest element in a customized marketing program, product features, channels, and even communication requires a lot of time.

According to Tjiptono [8], prices are the only element of the marketing mix that provides income for the company. According to Kotler and Armstrong [9], prices are a sum of money that is billed for a product and service or the amount of value that is exchanged by customers to benefit from owning or using a product or service.

Price perception is a way for consumers to assess whether a product has a reasonable, expensive, or cheap price [10]. Furthermore Schiffman and Kanuk stated, the perception of prices will later find the value of a product and the desire to buy the product.

According to Kotler and Armstrong [5] the price dimension includes: affordability of price, price compatibility with product quality, competitive price, suitability with benefits.

Process

Actual procedures, mechanisms, and flow of service activities delivered - delivery of services and operating systems. Actual delivery steps experienced by consumers, or service flow operations, also provide consumers with evidence to assess services. Zeithaml *et al.*, [11].

Kotler and Keller [7] suggest that:

Processes reflect all the creativity, discipline, and structure brought to marketing management. Marketers must avoid ad hoc planning and decision making and ensure that state-of-the-art marketing ideas and concepts play appropriate roles in all they do. Only by instituting the right set of processes to guide activities and program can a firm engage in mutually beneficial long-term relationships. Another important set of guides the firm in imaginatively generating insights and breakthrough products, services, and marketing activities.

Based on the understanding of the process proposed by Kotler and Keller above, it can be interpreted that the process reflects all the creativity, discipline, and structure that leads to marketing management. Marketers must avoid ad hoc planning and decision making and ensure that marketing ideas and concepts play and match all the roles they perform. Only by institutionalizing a series of processes to guide activities and programs, companies can be engaged in long-term, mutually beneficial relationships. Other essentials, is providing imaginative company guidance in producing knowledge, and breakthroughs in product, service and marketing activities.

Zeithaml and Bitner [11] "the process is the actual procedures, mechanisms, and flow of activities by which the service is delivered - the service delivery and operating system". The process is all actual procedural, mechanism and activity flow used to deliver services and operational systems

The dimensions of the process according to Kotler and Keller [7], are the first step to get, ease in terms of service, speed and timeliness.

Quality of Product

According to Kotler and Keller that quality of product is the ability of a product to provide performance results that match or even exceed what the customer expects.

In line with the theory, in the research journal Anggita, R., & Ali, H [2], product quality is product characteristics in the ability to meet predetermined and latent needs. This product is defined as everything that can be offered to the market to get attention, expertise, use or consumption of desires or needs.

According to Tjiptono [12], product quality is the one which reflects the quality of all dimensions of product offerings that produce benefits for customers. Product quality in the form of goods for services is determined by dimensions.

From the definition above, it can be concluded that product quality is a level or level of good or bad that consists of all the factors inherent in goods or services, so that the product has the ability to be used as desired by consumers of the product.

According to Kotler and Keller [13] there are nine dimensions of product quality, those are:

- Form, which includes the size, shape, or physical structure of the product.
- Features, product characteristics that complement the basic functions of the product.
- Performance quality, is the level at which the main characteristics of the product operate.
- Perceived quality is often the result of the use of measurements made indirectly because there is a possibility that consumers do not understand or lack information on the product in question.

- Durability, the operating age size of a product expected under normal or stressful conditions, is a valuable attribute for certain products.
- Realibility, is a measure of the probability that the product will not malfunction or fail within a certain time.
- Ease of repair (repairability), is a measure of ease of repair of the product when the product does not work or fails.
- Style, describes the appearance and taste of the product to the buyer.

Conceptual Framework

Framework is for designing influences or relationships between variables. That Price, Process and Product Quality Perception has a positive and significant effect on purchasing decisions either partially or simultaneously.

Based on the research objectives, a literature review of prices, processes and product quality on purchasing decisions and inter-dimensional analysis and supported by previous research, the framework of this research is as shown below:

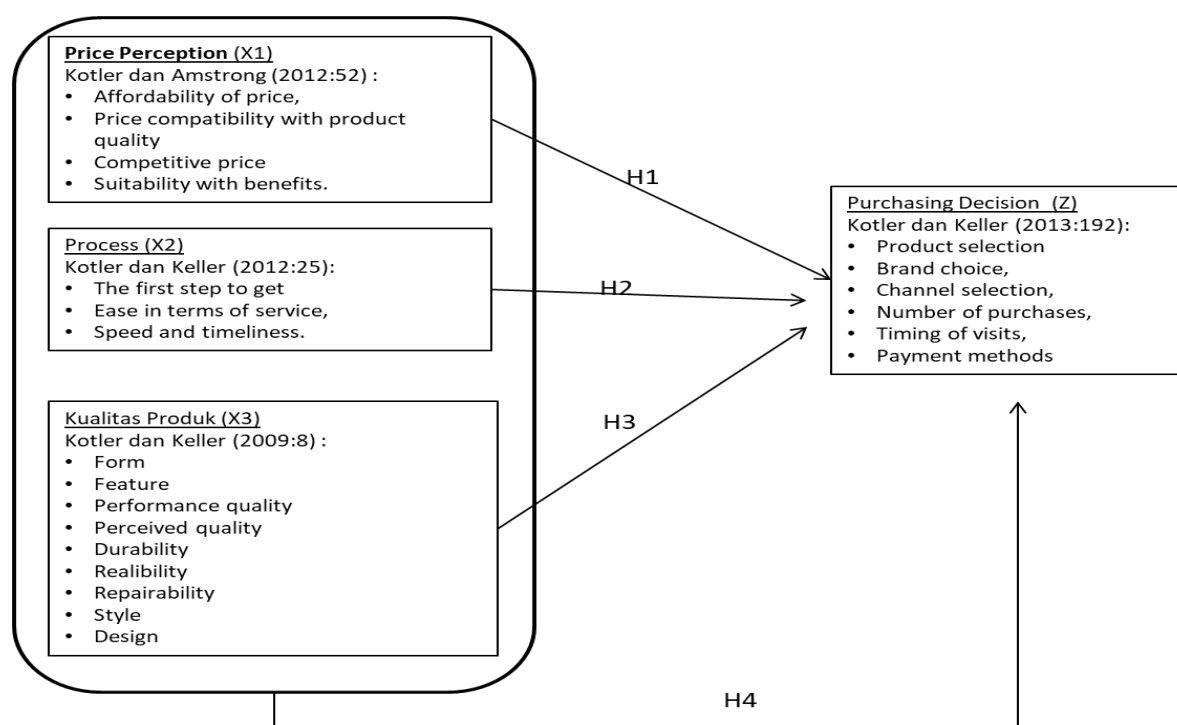


Fig-3: Framework for Thinking

Hypothesis

Based on the research objectives, the research hypothesis is as below:

- Price perception affects the Decision on Purchasing Sharia KPR products at Bank Permata Syariah.
- Process influences the Decision on Purchasing Sharia KPR products at Bank Permata Syariah.
- Product Quality influences Decision on Purchasing Sharia KPR products at Bank Permata Syariah.
- Price perception, process and product quality affect the decision to purchase Sharia KPR products at Bank Permata Syariah.

RESEARCH METHODS

Research Objects and Instruments

This research was conducted at PT. Permata Bank Syariah Business Unit, with a case study on customers of mortgage/ KPR financing in the South Tangerang area with quantitative analysis method with Multiple Linear Regression analysis tool and SPSS version 23.0 tool. Before the analysis is carried out, the questionnaire instrument test is carried out with validity and reliability tests and classic assumptions. After that, it was being analyzed by Multiple Linear Regression followed by a test of determination analysis (RSquare), partial hypothesis testing (t test) and simultaneous (F test) with a 5% error tolerance level.

To find out the effect of independent variables on the dependent variable, the researcher used Multiple Linear Regression. As independent variables there are price, process and product quality. Whereas as the dependent variable is

buying interest. The functional relationship between the independent variable and the dependent variable can be written in mathematical form as follows:

$$\hat{Y} = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Explanation,

\hat{Y} = Purchasing Decision

X_1 = Price

X_2 = Process

X_3 = Product Quality

α = Constants

β_1 = Regression coefficient of price variable

β_2 = Regression coefficient of process variable

β_3 = Regression coefficients of product quality variable

e = Disturber (error).

The results showed that there was an influence of price perceptions on purchasing decisions partially, the process of purchasing decisions partially, product quality on purchasing decisions partially and perceptions of price, process and product quality simultaneously influencing purchasing decisions for Sharia KPR financing products at Bank Permata Syariah.

RESULTS AND DISCUSSION

Multiple linear regression analysis is used to test the hypothesis of the effect of partial and simultaneous independent variables on the dependent variable. Based on multiple linear regression coefficients with the SPSS 23.0 program the results are as follows:

Table-3: Coefficients

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|-----------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 13.608 | 2.525 | | 5.389 | .000 |
| | Price | .376 | .106 | .255 | 3.552 | .001 |
| | Process | .386 | .104 | .358 | 3.696 | .000 |
| | Product quality | .101 | .025 | .350 | 4.109 | .000 |

a. Dependent Variable: KP

Source: SPSS 23.00 Output (2018)

Based on Table-3 above, it can be seen that the regression equation is:

$$Y = 13.608 + 0.376 X_1 + 0.386 X_2 + 0.101 X_3 + e$$

The regression equation can be interpreted as follows:

The constant of 13.608 means that if the Price Perception (X_1) Process (X_2) and Product Quality (X_3) the value is 0, then the purchase decision (Y) value is 13.608. With the following explanation:

- Variable perceptions of price, process and product quality have a positive coefficient direction on purchasing decisions;
- The constant value shows the effect of variables X_1 , X_2 & X_3 if the X_1 variable is one unit then it will have an effect of one unit on variable Y .

Analysis of the Coefficient of Determination / Determining Coefficient (R kuadrat)

To see the contribution of the effect of price perception variable (X_1), process (X_2), and product quality (X_3) on purchasing decisions can be seen from the coefficient of determination R^2 as shown in Table-4 below:

Table-4: Model Summary

| Model Summary ^b | | | | |
|---|-------------------|----------|-------------------|----------------------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .860 ^a | .739 | .731 | 3.678 |
| a. Predictors: (Constant), PROD QUALITY, PRICE, PROCESS | | | | |
| b. Dependent Variable: KP | | | | |

Source: SPSS 23.00 Output (2018)

The R value of 0.860 shows multiple correlations (perceptions of price, process, and product quality) with purchasing decisions. By considering the variation of the R Square value of 0.739 which shows the magnitude of the role or contribution of the variable (perception of price, process, and product quality) is able to explain the purchase decision variable of 73.9 percent and the remaining 26.1 percent is influenced by other variables.

After analysis Determination (R Square) or in discussion. There are still other variables or other factors that can influence purchasing decisions including brand image, service quality positive and significant effect on purchasing decisions [14], promotion has a positive and significant effect on Samosir purchasing decisions, Charlie Bernardo Halomoan, and Prayoga, Arief Bowo [15], promotion and price perception have a positive and significant effect on purchasing decisions. Brata, B. H., Husani, S., & Ali, H [16]. Product Quality, Price, Promotion, and Location have a positive and significant effect on Purchasing Decisions

Partial Test (t Test)

Testing the partial effect aims to test whether each independent variable has a significant effect on the dependent variable partially with alpha = 0.05 and also the acceptance or rejection of the hypothesis. The following partial test results are in accordance with the following table:

Table-5: Individual Influence Test Results (t Test)

| Model | | Coefficients ^a | | | | |
|-------|-----------------|-----------------------------|------------|---------------------------|-------|------|
| | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 13.608 | 2.525 | | 5.389 | .000 |
| | Price | .376 | .106 | .255 | 3.552 | .001 |
| | Process | .386 | .104 | .358 | 3.696 | .000 |
| | Product quality | .101 | .025 | .350 | 4.109 | .000 |

a. Dependent Variable: KP

Source: SPSS 23.00 Output (2018)

Based on Table 5 above, to find out whether in the independent variable regression model (free) partially has a significant effect on the dependent variable (bound), it can be seen in the following ways:

1) H1: Price perception has a significant effect on decisions purchase.

Ho = Partially Price Perception variable has no significant effect on buying decision.

Ha = Partially Price Perception variable has a significant effect on buying decision.

By way of decision making:

If the probability / significance is > 0.05, then Ho is accepted

If the probability / significant is < 0.05, then Ho is rejected

The basis of seeing t table is determined by the formula $df = n - k$ where n = number of respondents and k = number of variables in this case $100 - 4 = 96$ and with 2-sided testing (significance = 0.025) the results are obtained for t table of 1.98. Based on Table 5 above, it can be seen from the price perception variable of the value of tcount $3.552 >$ ttable 1.98 and the significance level of $0.001 < 0.05$ or Ho is rejected and Ha is accepted, it can be stated partially Price Perception variable has a significant effect on purchasing decisions. This means that hypothesis 1 is accepted or proven.

2) H2: The process has a significant effect on purchasing decisions.

Ho = partially the process variable has no significant effect on buying decision.

Ha = Partially Process variables have a significant effect on decisions purchase.

By way of decision making:

If the probability / significance is > 0.05, then Ho is accepted

If the probability / significant is < 0.05, then Ho is rejected

Based on Table 5.14 above, it can be seen from the Process variable, the value of tcount $3.696 >$ t table 1.98 and the significance level of $0.000 < 0.05$ or Ho is rejected and Ha is accepted, so that the Process variable has a significant effect on purchasing decisions. This means that hypothesis 2 is accepted or proven.

3) H3: Product quality has a significant effect on purchasing decisions.

Ho = Partially Product Quality variable has no significant effect against purchasing decisions.

Ha = Partially Product Quality variables have a significant effect on buying decision.

By way of decision making:

If the probability / significance is > 0.05, then Ho is accepted
 If the probability / significant is < 0.05, then Ho is rejected

Based on Table-5 above, it can be seen from the Product Quality variable the value of $t_{count} 4.109 > t_{table} 1.98$ and the significance level of $0.000 < 0.05$ or Ho is rejected and Ha is accepted, it can be stated partially Product Quality variables have a significant effect on purchasing decisions. This means that hypothesis 3 is accepted or proven.

Simultaneous Test (Test F)

To find out whether or not a significant influence of the independent variables (perception of price, process, and product quality) together on a non-independent variable (purchase decision), the statistical F test is used.

Table-6: Simultaneous Test Results (Test F)

| ANOVA ^a | | | | | | |
|---|------------|----------------|----|-------------|--------|-------------------|
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 3673.376 | 3 | 1224.459 | 90.532 | .000 ^b |
| | Residual | 1298.414 | 96 | 13.525 | | |
| | Total | 4971.790 | 99 | | | |
| a. Dependent Variable: KP | | | | | | |
| b. Predictors: (Constant), PROD QUALITY, PRICE, PROCESS | | | | | | |

Source: SPSS 23.00 Output (2018)

4) H4: Perception of product prices, processes and quality together effect on purchasing decisions simultaneously.

Ho = simultaneously the variable price perception, process, and product quality are not significant effect on purchasing decisions.

Ha = simultaneously variable perception of price, process, and product quality significant effect on purchasing decisions.

By way of decision making:

If the probability / significance is > 0.05, then Ho is accepted

If the probability / significant is < 0.05, then Ho is rejected

Based on Table 6 above in column F the value of Fcount is 90.532, in the Sig column is the probability value or is significant at 0.000 or 0% significance. F table value for significance level (α) = 5% two tailed with sample 100 obtained df numerator using k-1 or variable number minus 1 that is df numerator 4-1 = 3, and df denominator uses nk or number of samples minus the number of variables namely df the denominator is 100-4 = 96, then Ftable is 2.70. Assessment is based on the F test: if $F_{count} > F_{table}$ then Ho is rejected means significant, from the calculation of the results of the analysis above is $90,532 > 2,70$ then Ho is rejected means significant. Based on the probability: if < 0.05 then Ho is rejected, the results of the analysis obtained a value of 0,000 < 0.05 means that Ho is rejected and Ha is accepted. Thus it can be concluded that price, process, and product quality perceptions simultaneously have a significant effect on purchasing decisions. This means that hypothesis 4 is accepted or proven.

Inter-dimensional Correlation Analysis

Dimension analysis is used to determine the strong relationship between the dimensions of the independent variable and the dependent variable, it requires a dimensional correlation matrix between variables which can be seen in Table-7.

As a reference material to find out the level of relationship between dimensions used a table of relationship levels based on the coefficients interval quoted from Sugiyono [17] as in Table 8 The following:

Table-8: Inter-variable Dimension Correlation Criteria

| Correlation Coefficient Value | Relation |
|-------------------------------|-------------|
| 0.8 – 1 | Very Strong |
| 0.6 – 0.79 | Strong |
| 0.4 – 0.59 | Average |
| 0.2 – 0.39 | Weak |
| 0.0 – 0.19 | Very weak |

Source: Sugiyono (2009) [17]

The results of the correlation analysis made in table-8 are as follows:

1. Price Perception Correlation to Purchasing Decisions

The table explains that the results of testing the strongest correlation dimensions with a very strong level of relationship are shown by the dimensions of price suitability with product quality with dimensions of visit time determination of 0.620. While the level of the relationship is very weak shown by the dimensions of price suitability with the quality of the product with the supplier selection dimension of 0.014.

2. Correlation of Processes to Purchasing Decisions

In the table explains that the results of testing the strongest correlation dimensions with a very strong level of relationship is shown by the dimension of timeliness with the number of purchases of 0.599. While the level of the relationship is very weak indicated by the dimensions of the initial step of getting with the selection of distributors of 0.176.

3. Correlation of Product Quality to Purchasing Decisions

In the table explains that the results of testing the strongest correlation dimension with the level of strong relationships is shown by the dimensions of durability (durability) with the number of purchases of 0.716. While the level of relationship is very weak, it is shown by the form dimension with the determination of the visit time of 0.93.

Table-7: Matrix Correlation of Dimensions Between Research Variables

| Variable / Dimension | Y (Purchasing Decision) | | | | | | |
|--|-------------------------|----------------------|----------------------------|--------------------------|--------|-------------------------------------|---------------------|
| | Y1.1 Product Selection | Y1.2 Brand Selection | Y1.3 Distributor Selection | Y1.4 Number of Purchases | | Y1.5 Determination of Visiting Time | Y1.6 Payment Method |
| X1 (Price Perception) | | | | | | | |
| X1.1 Affordability of Price | .388** | .363** | .203* | .447** | .548** | .300** | |
| X1.2 Suitability between Price and Product Quality | .394** | .371** | .014 | .406** | .620** | .226* | |
| X1.3 Competitive Price | .271** | .263** | .132 | .303** | .426** | .190 | |
| X1.4 Suitability between Price and Benefits | .436** | .482** | .168 | .538** | .615** | .411** | |
| X2 (Process) | | .531** | .409** | .176 | .535** | .498** | .361** |
| X2.1 First step to get | | | | | | | |
| X2.2 convenience in service | | .540** | .499** | .229* | .514** | .423** | .410** |
| X2.3 Speed | | .456** | .426** | .254* | .561** | .379** | .243* |
| X2.4 Punctuality | | .458** | .430** | .387** | .599** | .287** | .302** |
| X3 (Product Quality) | | | | | | | |
| X3.1 Form | | .251* | .207* | .321** | .294** | .093 | .234* |
| X3.2 Feature | | .511** | .346** | .218* | .580** | .246* | .325** |
| X3.3 Performance Quality | | .376** | .413** | .340** | .595** | .373** | .410** |
| X3.4 Perceived Quality | | .599** | .422** | .345** | .702** | .405** | .529** |
| X3.5 Durability | | .564** | .475** | .209* | .716** | .367** | .550** |
| X3.6 Realibility | | .296** | .174 | .389** | .409** | .203* | .042 |
| X3.7 Repair ability | | .311** | .339** | .170 | .470** | .366** | .317** |
| X3.8 Style | | .225* | .354** | .403** | .486** | .131 | .236* |

Source: SPSS 23.00 Output (2018)

DISCUSSION

Effect of price perception variables on purchasing decisions

Based on table-7 above the dimensions of price suitability with product quality in the price perception variable (X1) have the strongest relationship with the timing of visits (Y). This shows that the quality of the product is in accordance with the price received by the customer, so that the customer has the desire to purchase mortgage products.

Whereas the dimensions that have a very weak relationship are the dimensions of price suitability with product quality towards the dimensions of the supplier selection dimension. This shows that the lack of availability of customer services for Bank Permata Syariah KPR financing makes it one of the considerations of consumers not to make purchasing decisions on KPR Bank Permata Syariah. Another dimension according to the dimension correlation matrix

between the research variables that needs to be improved according to researchers is the competitive price of product selection, competitive prices against brand selection, competitive prices for channel selection, affordability of supplier selection and price suitability with benefits for channel selection.

The dimensions of the price perception variable, namely; affordability of price, price compatibility with product quality, competitive price, price flexibility with benefits. While the dimensions of purchasing decisions include; product selection, selection of brand, selection of distributor, number of purchases, determination of the time of visit and payment method. The results of this study are in line with the results of research conducted that there is a relationship between the price of purchasing decisions, among others; Stiki, Ibnu, Widyawati, Nurul [18], Alfizar, Mochamad, Prijati [19], Mariana [20], which explains that prices affect purchasing decisions.

Effect of process variables on purchasing decisions

Based on table-7 above the dimension of timeliness in the process variable (X2) has a very strong relationship with the dimensions of the number of purchases on the purchasing decision variable (Y). This shows that the timeliness of the mortgage/ KPR financing process will affect the purchasing decision.

Whereas the dimensions that have a very weak relationship are the initial step dimensions found with the distributor selection dimension. This shows that there is a lack of initial information when customers need mortgage financing because of the lack of customer service. Another dimension according to the dimension correlation matrix between the research variables that need to be improved according to the researcher is the first step to get to the selection of suppliers, the ease of service for channel selection, the speed of channel selection, the speed of payment methods.

The dimensions of the process are; the first step to get, convenience in terms of service, speed, timeliness. While the dimensions of purchasing decisions include; product selection, selection of brand (brand), selection of distributor, number of purchases, determination of the time of visit and payment method. The results of this study are in line with the results of research conducted that there is a relationship between the process of purchasing decisions, among others; Nitin Bhardwaj and Dr. Niharika Maharshi [3], Hafrizal Okta Ade Putra [21], Rezky Purna Satit *et al.*, [22], which explains that the process influences purchasing decisions.

Effect of product quality variables on purchasing decisions

Based on table 7 above the dimensions of durability (durability) on product quality variables (X3) have the strongest relationship with the dimensions of the number of purchases (Y). This shows that product quality affects customers to purchase mortgage products at Bank Permata Syariah.

While the dimensions that have a very weak relationship are between the dimensions of realibility of the payment method. This shows that the reliability of Sharia KPR financing products that still need to be improved so that it affects the payments made by customers to pay installments. Other dimensions according to the dimension correlation matrix between the research variables that need to be improved according to the researcher are the form of product selection, form towards the choice of brand (brand), form for the timing of visits, forms for payment methods, features (feature) on the selection of suppliers, features for determining the timing of visits, reliability of the choice of brand (brand), ease of repair (repairability) for the selection of suppliers

The dimensions of product quality are form (feature), features (featur), quality of performance (performance quality), impression of quality (perceived quality), durability (durability), reliability (reliability), ease of repair (style). While the dimensions of purchasing decisions include; product selection, selection of brand (brand), selection of distributor, number of purchases, determination of the time of visit and payment method. The results of this study are in line with the results of research conducted by Deebhijarn, Samarat [23], Fatlahah, Aniek [24], Rahdini, Mentari *et al.*, [25], where the results of research show that product quality has positive and significant influence on purchasing decisions

Effect of variable perceptions of price, process and product quality on purchasing decisions

Based on table-7 above the variable perceptions of price, process and product quality affect the purchasing decision. This shows that if the price offered to the customer is suitable and sufficiently competitive so that the customer has a good perception of the price offered from the Bank Permata Syariah KPR, then the KPR financing process is also fast and accurate and in accordance with the quality of KPR financing products Bank Permata Syariah, then these things affect customers making decisions to take out mortgage financing at Bank Permata Syariah.

The relationship of each free dimension to the dimensions of purchasing decisions is either a very weak relationship to a very strong relationship indicating the influence of the price perception, process, and product quality variables on purchasing decisions.

The results of this study are in line with the results of research conducted by Harfizal [21]. Where the results of his research show if the perception of price, process and product quality to purchase decisions simultaneously.

From the results of the analysis of determination it is known that there are still factors that influence Purchasing Decisions, the results of research are supported by research before including:

- Novansa, H., & Ali, H [26]. Brand Image, Brand Awareness, and Price have a positive and significant effect on Purchasing Decisions, both partially and simultaneously (Case Study of SMECO Indonesia SME Products). There are still other factors that influence the Purchasing Decision, therefore further research is still needed.
- Ali, H., Limakrisna, N., & Djamalluddin, S [27]. Price and Service Quality have a positive and significant effect on Customer Satisfaction, both partially and simultaneously, (Case study at BRI Bank Jambi). There are still other factors that influence Customer Satisfaction, therefore further research is still needed.
- Brata, B. H., Husani, S., & Ali, H [28]. Product Quality, Price, Promotion, and Location have a positive and significant effect on Product Purchase Decisions at Nitchi at PT. Jaya Swarasa Agung in Central Jakarta, both partially and simultaneously. There are still other factors that influence the Purchasing Decision, therefore further research is still needed.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

Based on the results of the research and discussion in the previous chapter, regarding the influence of product, price, promotion, distribution and brand image on customer satisfaction, it can be concluded that:

- Price Perception has a positive and significant effect on Purchasing Decisions. The dimensions of price suitability with product quality in the price perception variable have the strongest relationship with the determination of the time of visit. This shows that the quality of the product is in accordance with the price received by the customer, making customers have the desire to purchase mortgage products at any time. Whereas the dimensions that have a very weak relationship are the dimensions of price suitability with product quality towards the dimensions of the supplier selection dimension. This shows that the lack of availability of customer services for Bank Permata Syariah KPR financing makes it one of the considerations of consumers not to make purchasing decisions on KPR Bank Permata Syariah. In accordance with the results of research on other price issues that need to be improved are competitive prices, affordability of prices and suitability of prices with benefits.
- The process has a positive and significant effect on the Purchase Decision. The dimension of timeliness in the process variable has a very strong relationship with the dimensions of the number of purchases on the purchase decision variable. This shows that the timeliness of the mortgage financing process will affect the purchasing decision. Whereas the dimensions that have a very weak relationship are the initial step dimensions found with the distributor selection dimension. This shows that there is a lack of initial information when customers need mortgage financing because of the lack of customer service. According to the results of the research, other things related to the process that need to be improved are the first steps to get, the ease of service and speed and timeliness.
- Product Quality has a positive and significant effect on Purchasing Decisions. The dimensions of durability (durability) on product quality variables have the strongest relationship with the dimensions of the number of purchases. This shows that product quality affects customers to purchase mortgage products at Bank Permata Syariah. While the dimensions that have a very weak relationship are between the dimensions of reliability and the payment method. This shows that the reliability of Sharia KPR financing products that still need to be improved so that it affects the payments made by customers to pay installments. According to the results of the research, other things related to product quality that need to be repaired are the form, features, reliability, repair ability.
- Price, Process, and Product Quality Perceptions have a positive and significant effect on purchasing decisions. Variable perceptions of price, process and product quality affect purchasing decisions. This shows that if the price offered to the customer is suitable and sufficiently competitive so that the customer has a good perception of the price offered from the Bank Permata Syariah KPR, then the KPR financing process is also fast and accurate and in accordance with the quality of KPR financing products Bank Permata Syariah, then these things affect customers to make decisions of taking out mortgage/ KPR financing at Bank Permata Syariah. The relationship of each free dimension to the dimensions of purchasing decisions, both very weak relationships and very strong relationships indicate the influence of price, process, and product quality perception variables on purchasing decisions.

Suggestion

From the results of this study several suggestions were made:

Recommendations for companies

- Price conformity with product quality is the thing most considered by the customer to determine the visit of Bank Permata Syariah to apply for Sharia KPR financing. This shows that the quality of the product is in accordance with the price received by the customer, making customers have the desire to purchase mortgage/ KPR products at any

time. However, the thing that must be improved is the selection of distributors. Branch Office services that are easily accessible to customers in the KPR filing process need to be added and improved because it will affect customers when deciding to take financing at Bank Permata Syariah. Other price related matters that need to be improved are competitive price factors, affordability of prices and suitability of prices with benefits.

- Timeliness in the financing process also affects the customer's decision to buy KPR Syariah Bank Permata Syariah products. This is of course because customers are satisfied with the timeliness from the start of the process up to the time of disbursement of funding because it is in accordance with what is needed. The things that need to be improved are the lack of initial information when customers need mortgage financing because it is caused by lack of customer service or branch office services. Other things related to the process that need to be improved are the initial steps to get, the ease in service and speed and timeliness.
- The quality of products that already exist and are not owned by other banks, affects the customer decides to take the financing of Syariah Bank KPR Syariah, but the thing that needs to be improved is the reliability of Sharia KPR financing products that still need to be improved so that the payments made by the customer to pay installments. Other things related to product quality that need to be repaired are forms, features, reliability, and repair ability.

RECOMMENDATION FOR ACADEMICS

Variable perceptions of price, process and product quality have an effect of 73.9% on purchasing decisions. This means that there is still 26.1% which is another factor that influences the purchase decision of KPR Syariah Bank Permata Syariah products in the South Tangerang region. Further study is needed by using or adding other indicators and can also use different concepts. Other variables or other factors that can influence purchasing decisions include service quality, brand trust, brand equity and other factors. It is expected that other factors can be investigated, so that the development of science will continue to grow.

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