

The Effect of Price, Service Quality

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The Effect of Price, Service Quality at Customer Satisfaction Mediated by the Purchase Decision at PT Maybank Indonesia Finance during the Covid-19 Pandemic

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ABSTRACT

This study discusses the effect of price, service quality on customer satisfaction mediated by purchase decisions at PT Maybank Indonesia Finance during the covid-19 pandemic. This type of research is descriptive with probability random sampling method that uses 100 online questionnaires from 121 consumer respondents of PT MayBank Indonesia Finance. The data analysis technique in this study is the Structural Equation Model (SEM) using SmartPLS 3.0. Tests were carried out with the outer model, inner model and hypothesis testing of p-value and t-statistics. The results showed that price had a significant effect on customer satisfaction and purchase decisions, service quality had a significant effect on purchase decisions and had no effect on customer satisfaction, purchase decisions had a significant effect on customer satisfaction, then price had an effect on customer satisfaction mediated by purchase decisions and service quality. influence on customer satisfaction which is mediated by purchase decisions.

INTRODUCTION

The condition of the COVID-19 pandemic in Indonesia was first detected on March 2, 2020, when two people were confirmed to have contracted it from a Japanese citizen. As of July 11, 2021, Indonesia has reported 2,527,203 positive cases and ranks first in the most in Southeast Asia. This has an impact on the decline in Indonesia's economic growth in the midst of the Covid-19 pandemic when compared to 2019. Based on (MediaIndonesia.com, 2020) economic growth in Indonesia in April 2020 was 0.5% and was followed by a positive rate of China's economic growth 1.2% and India 1.9% where global economic growth was minus 3%.

Based on (MediaIndonesia.com, 2020) the growth of Gross Domestic Product by business field shows that the trade and repair industry has decreased by 7.57% compared to 2019. One of the trade industries affected by the Covid-19 pandemic is the automotive industry, especially motor vehicles. in Indonesia. According to data from the combined Indonesian motor vehicle industry (Gaikindo), the distribution from factories to dealers (wholesales) during January-August 2020 was 323,507 units. This achievement weakened by 51.3 percent compared to the same period the previous year which reached 664,134 units. While in 2017 and 2018, the realization of national car sales was able to reach 714,114 units and 763,344 units (Otomotif.kompas.com, 2020).

The impact of the decline in the motor vehicle industry sector in Indonesia also had an impact on car sales at PT Maybank Indonesia Finance. Based on data from PT Maybank Indonesia Finance's 2020 annual report, PT Maybank Indonesia Finance experienced a rapid decline when compared to 2019, namely car sales data in 2020 as many as 24,283 units and car sales data in 2019 as many as 45,765 units. But during the Covid-19 pandemic, people are increasingly aware of how important it is to have a private vehicle, especially a motorized vehicle to support the increasingly high demands for mobility. The President Director of BRI Multifinance, Azizatul Azhimah said that for some people, the use of private vehicles is a necessity to avoid crowds and if you use public transportation, you cannot avoid crowds, and this condition allows customers to buy cars. Meanwhile, the ease of payment through credit through finance companies, the number of vehicle showroom partners and other programs such as discounts from finance companies can attract customers (Cnbcindonesia.com, 2021).

The process of buying on credit by a customer occurs when a customer decides to take credit from a financing company or non-bank financial institution with terms and conditions agreed upon by both parties. The decision to purchase on credit by a customer has an important role for financing companies or non-bank financial institutions. One of the factors that influence customers in determining purchase decisions on credit is the price made by financing companies or non-bank financial institutions. This is supported by research from Sulastri & Kumala (2020) Pardede & Haryadi (2016), Qosim & Sumaryanto (2015), but the above research contradicts Cahya & Shihab (2018), Firatmadi (2017), Bilgies (2016) and Firatmadi (2017)

Service quality is one measure of success in providing guarantees for customer satisfaction, through service quality, a customer can provide an objective assessment in an effort to create customer satisfaction (Wahyoedi & Winoto, 2018). PT Maybank Indonesia Finance always improves service quality in order to create customer satisfaction. Based on the explanation above, the formulation of the problem that will be reviewed further in this research are:

1. Does price affect customer satisfaction?
2. Does service quality affect customer satisfaction?
3. Does price affect purchase decisions?
4. Does service quality affect purchase decisions?
5. Does purchase decisions affect customer satisfaction?
6. Does price affect customer satisfaction mediated by purchase decisions?
7. Does service quality affect customer satisfaction mediated by purchase decisions?

LITERATURE REVIEW

Customer Satisfaction

According to Whalley, 2010 in the journal (Sulastri & Kumala, 2020) Customer satisfaction is the result of product encounters with customers or products that exceed customer needs and expectations. According to (Kotler & Keller, 2016) Customer satisfaction is a marketing term that measures the products or services provided by the company to meet or exceed customer expectations. Customer satisfaction is also a feeling of pleasure or disappointment felt by customers from the comparison between the product's perceived performance and expectations. Customers always expect that the products purchased can meet their needs. Customer satisfaction or dissatisfaction will influence and contribute to subsequent customer behavior. How to measure customer satisfaction according to (Kotler & Keller, 2016) are:

- a) Complaint and suggestion system
- b) Customer satisfaction survey
- c) Shadow buyers
- d) Analysis of switching customers

Purchase Decisions

Purchase decisions according to (Kotler & Keller, 2016) are the stages in the buyer decision-making process where the customer will actually make a purchase. According to Scifman & Kanuk, 2010 in the journal (Adela & Tecalu, 2017) purchase decisions are the process of making decisions and human actions involved in purchasing and using products. Customers make purchase decisions influenced by cultural factors, social factors and personal factors. The five stages of the Customer Purchase Decision according to (Kotler & Keller, 2016) are:

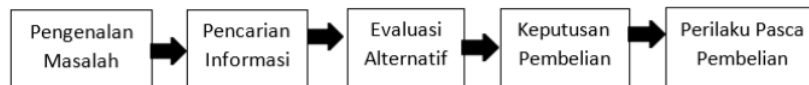


Figure 1. Customer Purchase Decision Process

Source: Kotler & Keller (2016)

Price

Price is one element of the marketing mix that generates revenue, the other element that generates costs. Price can also be interpreted as the amount of money charged for a product or service (Kotler & Keller, 2016). Price in its broadest sense is the sum of all the values that customers give up in order to benefit from having or using a product or service. Price has become the main factor influencing buyer choice (Winoto & Desy, 2021). Lovelock & Wirtz (2018) One of the foundations of strategy in shaping prices is value to customer. No customer will pay more for a service that the customer perceives as worthy. So marketers need to understand how customers perceive the value of a service to set an appropriate price.

Service Quality

Quality is the totality of features and characteristics of products and services that depend on their ability to satisfy stated or implied needs (Kotler & Keller, 2016). A company that satisfies most of its customers' needs over time is called a quality company. Service quality is one measure of success in providing guarantees for customer satisfaction, through service quality, a customer can provide an objective assessment in an effort to create customer satisfaction. Service quality is an important thing. Service quality is how far the difference between reality and customer expectations for the subscriptions they receive or obtain (Tecoalu, Winoto & Ferdian, 2021). Good service quality will make customers feel satisfied when the purchase transaction process occurs (Novalia & Muhtarom, 2020). The five dimensions of service quality according to Parasuraman in (Bilgies, 2016) are:

1. Tangible evidence is the appearance of physical facilities, individual equipment and communication tools.
2. Reliability is the company's ability to provide reliable and accurate services.
3. Responsiveness is the willingness to help and provide the right service for customers.
4. Assurance is a service quality dimension that focuses on the ability to gain customer trust and confidence.
5. Empathy is giving sincere and individual or personal attention to customers by trying to understand customer desires.

Based on the formulation of the problem, literature review and the conceptual framework of the research above, the conceptual model of this research is:

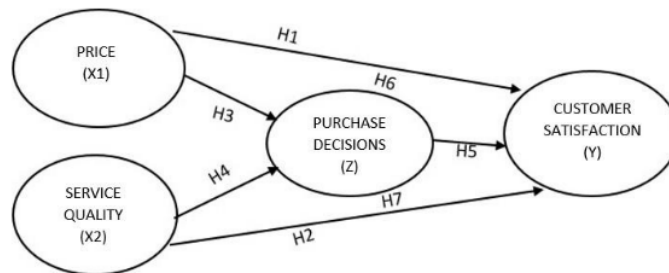


Figure 2. Research Framework Model

H1: There is an effect of price on customer satisfaction.

H2: There is an effect of service quality on customer satisfaction.

H3: There is an effect of price on purchase decisions

H4: There is an effect of service quality on purchase decisions.

H5: There is an effect of purchase decisions on customer satisfaction.

H6: "There is an effect of price on customer satisfaction mediated by purchase decisions.

H7: There is an effect of service quality on customer satisfaction mediated by purchase decisions.

RESEARCH METHOD

The object of this research is price, service quality, purchase decision and customer satisfaction. This research is descriptive research and causal research. The research method in this study uses quantitative methods with the type of research being hypothesis testing. The subjects in this study were customers who had purchased a vehicle at PT Maybank Indonesia Finance during the Covid-19 pandemic. The population in this study were customers who had purchased four-wheeled vehicles (cars) on credit at PT Maybank Indonesia Finance during the Covid-19 pandemic. The total population used in this study was taken from customers in 2020 as many as 24,283 customers (source: Annual Report 2020 PT Maybank Indonesia Finance).

The sample is part of the number and characteristics possessed by the population. The number of samples in this study was using the Yamane formula (Sugiyono, 2019), the following is the Yamane formula:

$$n = \frac{N}{1+N(e)^2}$$

Where:

n = Sample size

N = Population size

e = Error term

$$n = \frac{N}{1+N(e)^2} = \frac{24.283}{1 + 24.283 (10\%)^2} = \frac{24.283}{243.83} = 99.59$$

Determination of the number of samples from a certain population developed from Isaac and Michael in (Sugiyono, 2019) with an error rate of 1%, 5% and 10%, and in this study using an error rate of 10% because the number of customers in 2020 is 24,283 including the population which is quite large (Patarianto, 2015). Based on the explanation above, the number of samples in this study were 100 respondents. Sources of data in this study are:

- a. This research was conducted using qualitative data when collecting and processing data, which would then be calculated using a measurement scale (Likert scale).
- b. The data used in this study is external data, where data is obtained from the literature and websites and questionnaires.
- c. Methods of acquisition are: primary data with an online questionnaire to determine the behavior of purchase decisions and customer satisfaction.
- d. The time of data collection is: "cross section" data because this research does not focus on a certain time, this research can be done at any time.

Data Analysis Technique

Data analysis was performed using the Structural Equation Model (SEM) method. The software used for structural analysis is (Partial Least Square) SMART PLS 3.30. Instrument testing uses the outer model and inner model measurement models, where the outer model is tested for validity and reliability and the inner model is R square and Q square.

Measurement Model (Outer Model)

The measurement model of the outer model is to test the indicator on the latent variable or measure how much the indicator can explain the latent variable.

1. Validity Test

According to (Kuncoro, 2003, p. 151) A measurement scale is called valid if it does what it should do and measures what it should measure.

a) Convergent Validity

Convergent validity relates to the principle that the measures of a construct should be highly correlated. The convergent validity test is seen from the loading factor value for each construct indicator. According to Chin in (Ghozali & Latan, 2015, p. 74) the loading

factor value > 0.70 for confirmatory research, while the loading factor value > 0.60 for exploratory research is still acceptable and the Average Variance Extracted (AVE) value) must be more than 0.5. However, for research in the early stages of developing a measurement scale, the loading factor value of 0.5 - 0.6 is still considered sufficient.

b) Discriminant Validity

5

Discriminant validity relates to the principle that different construct metrics should not be highly correlated. Discriminant Validity value is a cross loading factor value that is useful for determining whether a construct has an adequate discriminant, by comparing the loading value on the intended construct which must be greater than the loading value with other constructs.

2. Reliability Test

12

According to (Ghozali & Latan, 2015, p. 75) that the reliability test is used to prove the accuracy, consistency and accuracy of the instrument in measuring constructs. The study will use Composite Reliability in measuring reliability because the use of Cronbach's Alpha to test construct reliability will give a low value so it is more advisable to use Composite Reliability in testing the reliability of a construct. Cronbach's Alpha and Composite Reliability values > 0.70 indicate that the variable is reliable or fulfills the reliability test for confirmatory research. While the value of Cronbach's Alpha and Composite Reliability > 0.60 means that the variable is still acceptable for exploratory research (Ghozali & Latan, 2015).

Structural Model (Inner Model)

The structural model of the inner model is to test between latent variables and other latent variables, both exogenous and endogenous. Testing the inner model can also be said as hypothesis testing.

R-Square Test (Goodness-Fit Model)

The structural model of the inner model is to test between latent variables and other latent variables, both exogenous and endogenous. According to (Ghozali & Latan, 2015, p. 41) testing of the structural model (Inner Model) is done by looking at the R-square value which is the Goodness-Fit Model test. In assessing the structural model with PLS, the R-square value indicates the predictive power of the structural model for each endogenous latent variable. Changes in the value of R-square can be used to explain the effect of certain exogenous latent variables on endogenous latent variables whether they have a substantive effect. R-square values of 0.75, 0.50 and 0.25 can be concluded under the strong, moderate and weak models according to Hair et al, 2011 in (Ghozali & Latan, 2015, p. 78).

Q-Square Test (Predictive Relevance)

Besides looking at the magnitude of the R-square value, the evaluation of the PLS model can also be carried out with Q-square or Q² predictive relevance or commonly referred to as predictive sample reuse which was developed by Stone, 1974 and Geisser, 1975 in (Ghozali & Latan, 2015, p. 79). The value of Q² > 0 indicates that the model has predictive relevance, while the value of Q² < 0 indicates that the model lacks predictive relevance. The Q² predictive relevance values of 0.02, 0.15 and 0.35 indicate that the model is weak, moderate and accurate. Furthermore, the evaluation of the model is carried out by looking at the significance value to determine the effect between variables through the bootstrapping procedure. The bootstrap approach represents a nonparametric for precision of PLS estimation. The bootstrap procedure uses the entire original sample for resampling. According to Chin, 2003 in (Ghozali & Latan, 2015, p. 80) the recommendation for a sample bootstrap number of 200-1000 is sufficient to correct the PLS standard error estimate. The significance value used (two-tailed) t-value is 1.65 with a significant level of 10% and 1.96 with a significant level of 5% and 2.57 for a significant level of 1%.

Hypothesis Test

The mediating variable in this study is the Purchase Decision. Hypothesis testing using SmartPLS is by looking at the p-value and t-statistics. P-value can provide two pieces of information at the same time by setting aside clues as to whether the hypothesis is rejected, p-value also provides information about the probability of a hypothesis occurring. The condition of the significant hypothesis can be accepted if the p-value < 0.05 and t-statistic > 1.96.

RESULTS AND DISCUSSION

Characteristics of Respondents

Respondents in this study were 100 respondents from the number of questionnaires obtained as many as 121 questionnaires by distributing online questionnaires using google forms which had been carried out in mid-October 2021 to December 2021.

1. Gender

Based on the descriptive data of the respondents, the dominant group of respondents was 55 respondents or 55% of the respondents, while 45 respondents or 45% of the female respondents. This supports data that the dominance of automotive enthusiasts in Indonesia is male customers (Gaikindo, 2020) who also dominate customers of PT Maybank Indonesia Finance.

2. Respondent Age

This study was dominated by respondents aged 31-40 years by 57% (57 respondents), followed by respondents aged >20-30 years by 27% (27 respondents) and respondents aged >41-50 years by 16% (16 respondents) were the least. This is because customers aged 31-40 years are customers with productive periods balanced by work, financial stability and the need for mobilization to support work.

3. Respondent's Education

Most of the respondents as many as 84% (84 respondents) have a Diploma/Strata 1 (S1) education, then 6% (6 respondents) have a Strata 2 (S2) education and 10% (10 respondents) have a SMA/equivalent education. This is in line with data from the Ministry of Home Affairs in (Katadata) that the number of Indonesians with a Strata 1 education is 0.03% of the total population of 272.23 million people who are customers with a Strata 1 education who have decent jobs and have financial stability.

4. Respondent's Job

The data shows that 90% of respondents (90 respondents) have jobs as employees, then 8% (8 respondents) work as entrepreneurs and 2% (2 respondents) work as professionals.

5. Respondent's Income

Most of the respondents as much as 44% (44 respondents) have an income of IDR 5,000,000 – IDR 10,000,000, followed by 28% (28 respondents) who have an income below IDR 5,000,000, 21% (21 respondents) have an income of IDR 11,000. 000–Rp. 25,000,000, 7% (7 respondents) who have an income of Rp. 25,000,000–Rp. 100,000,000. This shows that in this study, respondents with an income of Rp. 5,000,000 – Rp. 10,000,000 are the most customers at PT. Maybank Indonesia Finance.

Outer Model Measurement Model Analysis

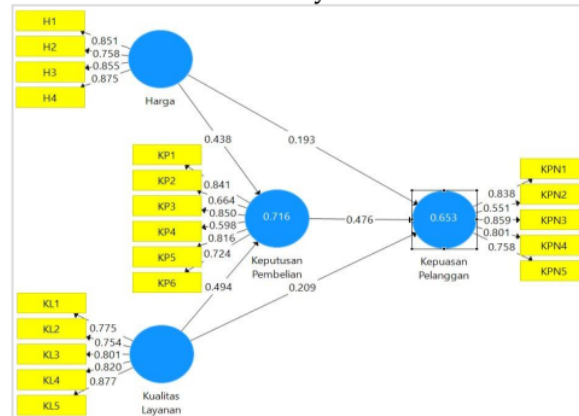


Figure 3. Research Model Diagram Before Elimination of Indicators

Source: SmartPLS (2022)

Validity test

Measurement of validity test (Sekaran & Bougie, 2016):

1. Convergent Validity

Based on the results of the data analysis in Figure 4.6, it can be seen that all price indicators (H) have a loading factor value of > 0.70 , which means that all price indicators are valid. All Service Quality indicators also have a loading factor > 0.70 which means all Service Quality indicators are valid. Meanwhile, for the Purchase decisions indicator, there is a loading factor value of < 0.70 for KP2 (Compatibility with the product) and KP4 (Choice of the product) which means that the KP2 and KP4 indicators are invalid so that the indicator is deleted and other indicators such as KP1, KP3, KP5 and KP6 are valid with loading factor value > 0.70 .

Customer Satisfaction indicator with a loading factor value > 0.70 which means a valid indicator for KPN1, KPN3, KPN4, KPN5 indicators, while for the KPN2 indicator (Customers believe that the product does not disappoint) with a loading factor value < 0.70 which means it is not valid so the indicator is deleted.

Because there are indicators that need to be deleted, the researchers decided to eliminate the indicators that did not meet the requirements, namely for KP2, KP4 and KPN2, then the researchers processed the data again with the following results:

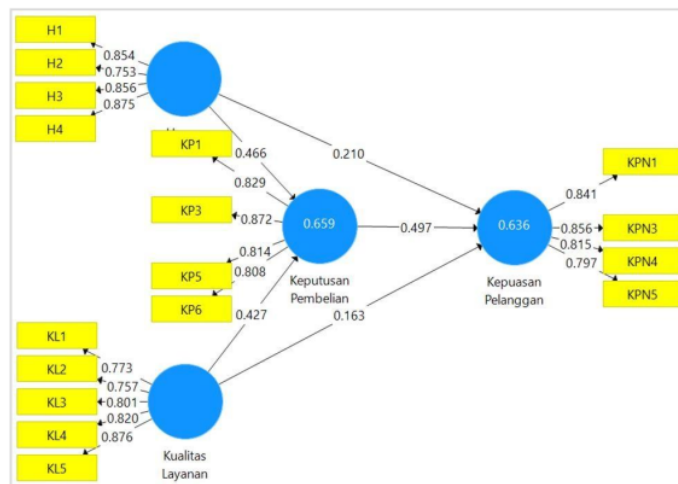


Figure 4. Research Model Diagram After Removal of Indicators
Source: SmartPLS (2022)

Table 1. Outer Loading Results After Deleting Indicators

	Price	Service Quality	Purchase Decisions	Customer Satisfaction
H1	0.854			
H2	0.753			
H3	0.856			
H4	0.875			
KL1		0.773		
KL2		0.757		
KL3		0.801		
KL4		0.820		
KL5		0.876		
KP1			0.829	
KP3			0.872	
KP5			0.814	
KP6			0.808	
KPN1				0.841
KPN3				0.856
KPN4				0.815
KPN5				0.797

Source: SmartPLS (2022)

Based on Figure 4 and table 1, namely the results of data processing after the deletion of indicators, it can be seen that all construct indicators are in accordance with the direction of the arrow of each variable which produces a loading factor value > 0.70 which means that the indicator is valid. The next parameter measurement in Convergent Validity testing is the AVE (Average Variance Extracted) value, if the Average Variance Extracted value > 0.50 then the evaluation shows a highly correlated construct (Ghozali & Latan, 2015).

Table 2. Average Variance Extracted Results After Removal of Indicators

	<i>Average Variance Extracted (AVE)</i>
Price	0.699
Service Quality	0.650
Purchase Decision	0.691
Customer Satisfaction	0.685

Source: SmartPLS (2022)

Based on the results of data processing in table 2 shows that all reflective constructs produce an Average Variance Extracted (AVE) value > 0.50 which

means that all constructs meet the requirements of validity and highly correlated constructs. The highest Average Variance Extracted (AVE) value is the Price construct of 0.699 and the lowest AVE value is the Service Quality construct of 0.650.

2. Discriminant Validity

Table 3. Cross Loading Results

	Price	Service Quality	Purchase Decisions	Customer Satisfaction
8				
H1	0.854	0.553	0.634	0.625
H2	0.753	0.585	0.648	0.490
H3	0.856	0.533	0.610	0.576
H4	0.875	0.504	0.597	0.597
KL1	0.375	0.773	0.470	0.524
KL2	0.719	0.757	0.661	0.537
KL3	0.371	0.801	0.518	0.421
KL4	0.547	0.820	0.647	0.643
KL5	0.548	0.876	0.608	0.511
KP1	0.649	0.589	0.829	0.620
KP3	0.636	0.633	0.872	0.636
KP5	0.635	0.684	0.814	0.694
KP6	0.546	0.507	0.808	0.611
KPN1	0.554	0.606	0.635	0.841
KPN3	0.547	0.641	0.600	0.856
KPN4	0.580	0.485	0.640	0.815
KPN5	0.588	0.464	0.680	0.797

Source: SmartPLS (2022)

Based on the results of data processing in the table, it shows that all reflective constructs produce a higher Cross Loading value than the correlation of indicators with other constructs so it can be concluded that the latent construct predicts the indicators better than other indicators

to the construct so that Discriminant Validity has met the requirements and the data used is stated valid. Based on the test results of Convergent Validity and Discriminant Validity, it can be concluded that the indicators used in the constructs of Price, Service Quality, Purchase Decision and Customer Satisfaction have met the validity test requirements and all constructs are declared valid.

Reliability Test

Table 4. Reliability Test

	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>
Price	0.855	0.903
Service Quality	0.865	0.903
Purchase Decision	0.851	0.899
Customer tion	0.846	0.897

Source: SmartPLS (2022)

Based on the results of data processing in table 4 regarding the Reliability Test, it shows that all Cronbach's Alpha and Composite Reliability values of each research variable are > 0.70 . This shows that each research variable has high reliability. The conclusion from the Outer Model analysis is that both Convergent Validity, Discriminant Validity, Reliability Validity tests show that all indicators and variables in this study have met the validity and reliability requirements so that this research can be continued with Inner Model analysis.

Structural Model Analysis Inner Model

The next step is to analyze the structural model with the Inner Model. Inner Model structural model is to test between latent variables with other latent variables both exogenous and endogenous. To test the Inner Model, it is necessary to carry out three tests to evaluate the model, namely the R-Square Test, Effect Size Test and Q-Square Test.

R-Square (R^2) Test

The R-Square test shows the predictive power of the structural model for each endogenous latent variable. Changes in the R-square value can be used to explain the effect of certain exogenous latent variables on endogenous latent variables whether they have a substantive effect. R-Square values of 0.75, 0.50 and 0.25 can be concluded that the model is strong, moderate and weak according to Hair et al, (2011) in (Ghozali & Latan, 2015).

16

Table 5. R-Square

	R-Square
Purchase Decision	0.659
Customer Satisfaction	0.636

Source: SmartPLS (2022)

Based on the results of the data processing in the table regarding the R-Square Test, it shows that the Customer Satisfaction variable with an R-Square value of 0.636 which means the Customer Satisfaction variable can be explained by the Purchase Decision variable of 63.6%, namely the moderate model, while 36.4% is explained by other variables that are not included in this research model. The Purchase decisions Variable with an R-Square value of 0.659, which is a moderate model, means that this variable can be explained by exogenous construct variables, namely Price and Service Quality of 65.9%, while 34.1% is explained by other variables outside this study.

F-Square Test (f^2)

The F-Square value is used to determine the effect of the predictor variable on the dependent variable. The F-Square values with values of 0.02, 0.15, and 0.35 can be concluded that the predictors of latent variables have small, medium, and large effects on the structural level (Ghozali & Latan, 2015).

Table 6. F-Square (f^2)

	F-Square
Price → Purchase Decisions	0.369
Price → Customer Satisfaction	0.051
Service Quality → Purchase Decisions	0.310
Service Quality → Customer Satisfaction	0.032
Purchase Decision → Customer Satisfaction	0.231

Source: SmartPLS (2022)

Based on the results of data processing in the table regarding the F-Square Test, it shows that the predictor of the Price variable on the Purchase Decision has an F-Square value of 0.369, which means that the predictor of the variable has a large influence. The predictor of Service Quality variable on Purchase Decision and Purchase Decision on Customer Satisfaction with F-Square values of 0.310 and 0.231 which means that the predictor variable has a medium effect, while the predictor variable Price on Customer Satisfaction and Service Quality on Customer Satisfaction with F-Square 0.051 and 0.032 which

means the predictor variable has a small effect.

Q-Square Test (Q^2)

The Q-Square test is used to predict the measurement of observations for each endogenous latent variable or construct (Ghozali & Latan, 2015). The Q-Square value > 0 indicates that the model has predictive relevance, while the Q-Square value < 0 indicates that the model lacks predictive relevance. The Q-Square predictive relevance values of 0.02, 0.15 and 0.35 indicate that the model is weak, moderate and accurate.

Table 7. Q-Square (Q^2)

<i>Q-Square</i>
$Q^2 = 1 - (1 - R1^2)(1 - R2^2)$
$Q^2 = 1 - (1 - 0.636)(1 - 0.659)$
$Q^2 = 1 - 0.124$
$Q^2 = 0.876$

Source: SmartPLS (2022)

Based on the results of data processing in the table regarding the Q-Square Test with a value of 0.876, it shows that this model has accurate predictive relevance, where the Customer Satisfaction variable can be explained by 87.6% by Purchase Decision and 12.4% by other variables outside this research model.

Hypothesis Test

Significance Test (t-test)

The mediating variable in this study is the Purchase Decision. Hypothesis testing using SmartPLS through Significance Test (t-test) by looking at the p-value and t-statistics. P-value can provide two pieces of information at the same time by setting aside clues as to whether the hypothesis is rejected, p-value also provides information about the probability of a hypothesis occurring. The condition of the significant hypothesis can be accepted if the p-value < 0.05 and t-statistic > 1.96 .

Table 8. Path Coefficient

		T-Stat	P-Value	Result
Price → Customer Satisfaction	H1	1.981	0.048	Accepted
Service Quality → Customer Satisfaction	H2	1.251	0.211	Not accepted
Price → Purchase Decisions	H3	6.039	0.000	Accepted
Service Quality → Purchase Decisions	H4	5.474	0.000	Accepted
Purchase Decisions → Customer Satisfaction	H5	3.212	0.001	Accepted

Source: SmartPLS (2022)

Based on the results of hypothesis testing in the table, it can be concluded as follows:

H1: Price has a significant effect on customer satisfaction. The resulting t-statistic value is $1.981 > 1.960$ and the p-value is $0.048 < 0.05$, it can be concluded that H1 is accepted and H0 is rejected.

H2: Service quality has no significant effect on customer satisfaction. The resulting t-statistic value is $1.251 < 1.960$ and p-value $0.211 > 0.05$, it can be concluded that H1 is rejected and H0 is accepted.

H3: Price has a significant effect on purchase decisions. The resulting t-statistic value is $6.039 > 1.960$ and p-value $0.000 < 0.05$, it can be concluded that H1 is accepted and H0 is rejected.

H4: Service quality has a significant effect on purchase decisions. The resulting t-statistic value is $5.474 > 1.960$ and p-value $0.000 < 0.05$, it can be concluded that H1 is accepted and H0 is rejected.

H5: Purchase Decision has a significant effect on Customer Satisfaction. The resulting t-statistic value is $3.212 > 1.960$ and p-value is $0.001 < 0.05$, it can be concluded that H1 is accepted and H0 is rejected.

Mediation Test

Table 9. Indirect Effect

		T-Stat	P-Value	Result
Price → Purchase Decision → Customer Satisfaction	H6	2.951	0.003	diterima
Service Quality → Purchase Decision → Customer Satisfaction	H7	2.580	0.010	diterima

Source: SmartPLS (2022)

Based on the results of the mediation test using indirect effects on the table, it can be concluded as follows:

H6: Price has a significant effect on Customer Satisfaction with Purchase Decisions as a mediating variable. The resulting t-statistic value is $2,951 > 1.960$ and p-value $0.003 < 0.05$, it can be concluded that H1 is accepted and H0 is rejected.

H7: Service Quality has a significant effect on Customer Satisfaction with Purchase Decisions as a mediating variable. The resulting t-statistic value is $2,580 > 1.960$ and p-value $0.010 < 0.05$, it can be concluded that H1 is accepted and H0 is rejected.

Discussion

Effect of Price on Customer Satisfaction

Hypothesis testing shows that price has a significant effect on customer satisfaction at PT Maybank Indonesia Finance during the Covid-19 pandemic. These results support research (Sulastri & Kumala, 2020, (Pardede & Haryadi, 2016), (Qosim & Sumaryanto, 2015).

Indicators of the Price variable that have a strong influence on Customer Satisfaction at PT Maybank Indonesia Finance during the Covid-19 pandemic are

- The interest rate offered by PT Maybank Indonesia Finance is very competitive, namely by providing more discounts on certain purchases.
- The interest rate offered by PT Maybank Indonesia Finance is very affordable compared to its competitors.
- The price offered by PT Maybank Indonesia Finance is in accordance with the quality of the product provided.
- The price level offered by PT Maybank Indonesia Finance is in accordance with the benefits of the product.

With an effective interest rate pricing strategy during the Covid-19 pandemic, PT Maybank Indonesia Finance customers are satisfied, this is evidenced by the results of research that the effective interest rate price is the highest cross loading value of 0.625 compared to other factors of 0.597; 0.576; 0.490.

Although the automotive economy experienced a global decline during the Covid-19 pandemic, the need for mobilization to support work, especially for productive employees aged 31-40 years, increased so that the management decision of PT Maybank Indonesia Finance in making an effective pricing strategy was correct and could significantly impact to customer satisfaction.

The Effect of Service Quality on Customer Satisfaction

Hypothesis testing shows that Service Quality has no significant effect on Customer Satisfaction at PT Maybank Indonesia Finance during the Covid-19 pandemic. The results of this study contradict (Rico et al, 2018), (Firatmadi,

2017), (Sigit & Soliha, 2017) but support research (Cahya & Shihab, 2018) where product quality has no significant effect on customer satisfaction. The quality of services carried out by Credit Marketing Officer (CMO) staff at PT Maybank Indonesia Finance is in the form of providing convenience to contact marketing staff (CMO), providing a sense of security to potential customers, reliable service levels, providing the right service for customers and the ability of marketing staff (CMO) to gain the trust and confidence of prospective customers did not have an impact on customer satisfaction, this was due to the economic level during the Covid-19 pandemic and the financial stability of prospective customers became an important role compared to service quality so that service quality did not affect on customer satisfaction at PT Maybank Indonesia Finance during the Covid-19 pandemic.

Influence of Price on Purchase Decision

Hypothesis testing shows that price has a significant effect on purchase decisions at PT Maybank Indonesia Finance during the Covid-19 pandemic. These results support research (Hutagalung, Yuliniar, & Nastiti, 2021), (Kumala & Anwar, 2020), (Cahya & Shihab, 2018) (Habibah & Sumiati, 2016) and research (Pardede & Haryadi, 2016)

The indicator of the Price variable that has the strongest influence on Purchase Decisions at PT Maybank Indonesia Finance during the Covid-19 pandemic is the variable Price of affordable interest rates offered by PT Maybank Indonesia Finance compared to its competitors. It is proven that the cross loading value is 0.648, followed by other indicators of 0.634; 0.610; 0.597. This shows that the influence of the price offered plays an important role, if the price is low, the demand for the product will be lower. Determination of affordable prices will get great attention for prospective customers at PT Maybank Indonesia Finance and if the price set by the company is right and in accordance with the purchasing power of prospective customers, then the purchase decision will be immediately made by prospective customers of PT Maybank Indonesia Finance even during the Covid pandemic.

The Influence of Service Quality on Purchase Decisions

Hypothesis testing shows that Service Quality has a significant effect on Purchase Decisions at PT Maybank Indonesia Finance during the Covid-19 pandemic. The results of this study support the results of research that has been carried out by previous researchers, namely (Hutagalung, Yuliniar, & Nastiti, 2021), (Cahya & Shihab, 2018), (Winoto Tj, 2020), (Kumala & Anwar, 2020), (Pardede & Haryadi, 2016), (Bilgies, 2016), (Habibah & Sumiati, 2016) and (Qosim & Sumaryanto, 2015). The order of indicators of the Service Quality variable that has an effect on Purchase Decisions is:

- Staff Credit Marketing Officer (CMO) provides a sense of security to potential customers in the service.
- Marketing Staff (CMO) provides the right service for customers.
- Marketing staff (CMO) has the ability to earn the trust and confidence of potential customers.

- Reliable level of service.
- Ease of contacting the marketing staff (CMO).

The quality of service carried out by the Credit Marketing Officer (CMO) of PT Maybank Indonesia Finance provides a sense of security to potential customers in service. This is evidenced in this study, namely the cross loading value of 0.661, followed by other indicators of 0.647; 0.608; 0.518 and 0.470. This shows that quality service is important and provides encouragement to potential customers towards purchase decisions by forging emotional and strong bonds with PT Maybank Indonesia Finance during the Covid-19 pandemic.

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The Effect of Service Quality on Customer Satisfaction mediated by Purchase Decisions

Hypothesis testing shows that Service Quality has a significant effect on Customer Satisfaction mediated by Purchase Decisions at PT Maybank Indonesia Finance during the Covid-19 pandemic. The results of this study support the results of research that has been carried out by previous researchers, namely (Worek & Sepang, 2021) that there is an influence of Service Quality carried out by Credit Marketing Officer (CMO) staff on Customer Satisfaction through Purchase Decisions at PT Maybank Indonesia Finance.

CMO staff of PT Maybank Indonesia Finance always strives to provide the best quality service for customers, this is done by providing complete information on financing products and contact numbers that are easy to contact, providing reliable service information and providing the right service for customers so that they are attractive. Trust and confidence of customers to make Purchase Decisions so that customers feel that the quality of service provided by PT Maybank Indonesia Finance is guaranteed, in accordance with customer expectations and does not disappoint. In this case, customers feel happy and satisfied in purchasing financing products from PT Maybank Indonesia Finance.

CONCLUSIONS

Conclusion

Based on the results of the management and analysis of research data, the conclusions of the research are as follows:

1. Price has a significant effect on Customer Satisfaction at PT Maybank Indonesia Finance during the Covid-19 pandemic.
2. Service quality has no significant effect on customer satisfaction at PT Maybank Indonesia Finance during the Covid-19 pandemic.
3. Price has a significant effect on Purchase Decisions at PT Maybank Indonesia Finance during the Covid-19 pandemic.
4. Service Quality has a significant effect on Purchase Decisions at PT Maybank Indonesia Finance during the Covid-19 pandemic.
5. Purchase decisions have a significant effect on customer satisfaction at PT Maybank Indonesia Finance during the Covid-19 pandemic.

6. Price has a significant effect on Customer Satisfaction mediated by Purchase Decisions at PT Maybank Indonesia Finance during the Covid-19 pandemic.
7. Service Quality has a significant effect on Customer Satisfaction mediated by Purchase Decisions at PT Maybank Indonesia Finance during the Covid-19 pandemic.

This study answers the problems that have been formulated in the research problem formulation that the customer with the criteria of male aged 31-40 years with a Strata 1 education background and work as ¹⁰ employee is the dominant customer of PT Maybank Indonesia Finance in this study. The influence of price and service quality has an effect on customer satisfaction which is mediated by purchase decisions.

During the Covid-19 pandemic, the state of the automotive industry experienced a decline. Although PT Maybank Indonesia Finance's 2020 sales decreased by around 43.2% (2019 sales were 45,765 units compared to 2020 sales of 24,283 units), PT Maybank Indonesia Finance has implemented an appropriate competitive pricing strategy and improved the quality of service of marketing staff so that encourage customers to make Purchase Decisions and have an impact on Customer Satisfaction.

Suggestion

Based on the conclusions that have been explained, the researchers intend to provide constructive suggestions and inputs so that they can contribute to the development of knowledge in the field of marketing and implementation in the business world, especially PT Maybank Indonesia Finance.

Theoretical Implications

Based on the results of the study, the theoretical implications that need to be considered from customer satisfaction are the price and service quality strategy that can encourage customers to make purchase decisions so as to create customer satisfaction.

1. For further researchers, it can add deeper theoretical implications and additional variables by adding theories of consumer behavior such as Customer Loyalty, Buyback Behavior.
2. For further researchers, it is possible to add an even distribution of samples throughout Indonesia because currently researchers are limited in conducting data samples in the Jabotabek area only.
- 3.

Practical Implications

Based on the research results, the practical implications in the business world that need to be considered are

1. PT Maybank Indonesia Finance or other companies need to continue to develop price strategy techniques that are responsive to economic changes. This opportunity is an opportunity for the company to increase

and maintain sales and company profits.

2. PT Maybank Indonesia Finance and other companies still need to improve Service Quality so as to create quality that is in accordance with customer needs.
3. PT Maybank Indonesia Finance and other companies need to consider good marketing techniques so that they can encourage the emotional side of customers and create customer satisfaction.

Research Limitations

The results of this study still contain limitations such as the limited number of samples, only 100 questionnaires, the limitation of the sample area which is only Jabotabek, as well as certain variables such as Price, Service Quality, Purchase Decision and Customer Satisfaction.

Future Research Agenda

For further researchers, it is hoped that researchers can add new indicators and variables such as Customer Loyalty, Buyback Behavior by expanding a more even area in Indonesia and increasing the number of samples so that the results of further research will be richer and more detailed.

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