

UDC 332

THE EFFECT OF PRODUCT QUALITY AND PRICE ON PURCHASE DECISIONS THROUGH CUSTOMER SATISFACTION ON BUMDES IN THE TABANAN DISTRICT, INDONESIA

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ABSTRACT

The study aimed to examine and explain the effect of product quality and price on purchasing decisions through consumer satisfaction at the Bumdes in Tabanan Regency. The research subjects are consumers who have made transactions with BUMDes in Tabanan Regency with a sample of 170 respondents who have the criteria that they have the last education level of SMA/SMK, are domiciled in Tabanan Regency, and have transacted at BUMDes within the last three months. Determination of the sample using a non-probability sampling method, namely purposive sampling. The data were analyzed using the Smart PLS version 3.0 application with the SEM-PLS technique. The results of this study indicate that product quality has a positive and significant effect on purchasing decisions, the price has a positive and significant effect on purchasing decisions, product quality has a positive and significant effect on satisfaction, the price has a positive and significant effect on satisfaction, and satisfaction can mediate the influence of product quality and price on purchasing decisions.

KEY WORDS

Product quality, price, consumer satisfaction, purchase decision.

Poverty is a problem faced by all countries in the world, and poverty alleviation has always been a significant part of government programs every year. Every country always tries to increase the income and welfare of the people to create an advanced economy. Therefore economic development is significant to achieve this goal. The purpose of economic development is to increase intelligence. People's welfare, improving living standards, and as a strong foundation for further development (Purba et al., 2021: 7). To achieve this goal, development planning must focus on any potential that can support the economy in terms of the resources of each region. One indicator to see the welfare of the community from the material aspect is the level of economic growth.

One way to achieve economic growth in rural areas is through the growth of village micro institutions, and one of the micro institutions in rural areas is Village Owned Enterprises (BUMDes). BUMDes is a village business institution managed by the community and village government to strengthen the village economy and build community social cohesion, which is formed based on the needs and potential of the village (Maryunani, 2015:45).

BUMDes can be referred to as an instrument of village autonomy, meaning to develop the potential of the village by being encouraged by the village government by village's capabilities and authorities, an instrument of welfare by involving the community in the management of BUMDes as well as a program designed by the government to improve the standard of living of the community better. BUMDes has a way of working by accommodating community activities in the economic field into an institutional form or business entity that is managed professional but still based on the original potential of the village through village capabilities and authority (Zulkarnaen, 2016). BUMDes, which can be the axis of village community life, can be said to be ideal because its purpose is to fulfil community needs, be able to absorb community production capacity and access is open to all village communities. The establishment of a BUMDes aims to be an agent of regional development and be a driving force for creating a corporate sector in rural areas but with low production and management costs.

The pillar of economic activity in the village is BUMDes which functions as a social and commercial institution. As a social institution, BUMDes sided with the interests of the community through its contribution to the provision of social services. In contrast, BUMDes as a commercial institution had the goal of seeking profit by offering local resources (goods and services) to the market. In carrying out its business, it must always emphasize the principles of efficiency and effectiveness. Since the issuance of the Regulation of the Minister of Villages, Development of Disadvantaged Regions and Transmigration Number 4 of 2015 concerning the Establishment, Management, and Management, and the dissolution of Village-Owned Enterprises, the development of BUMDes capital, the development of BUMDes in Indonesia during 2015 to 2020 is quite significant where as many as IDR 4.2 trillion in village funds has been allocated as BUMDes capital. As a result, BUMDes has now donated Village Original Income (PADes) of up to IDR 1.1 Trillion (Kemendesa, 2021).

The Tabanan Regency Government has facilitated the establishment of BUMDes in Tabanan Regency since 2015 through the Tabanan Regent Circular Number 414.2/890/BPMD dated 26 November 2015 regarding the Use of Special Financial Assistance Funds (BKK) for Village-Owned Enterprises (BUMDes) and Implementation of the Harmonious Golden Gate Program and strengthened by Tabanan Regent Regulation Number 44 of 2017 concerning the Establishment, Management and Management and Dissolution of Village-Owned Enterprises. Based on 133 villages in Tabanan Regency, 103 villages already have BUMDes.

Table 1 – Number of BUMDes Based on Fund Sources in 2021

No.	Source of funds	Number of BUMDes	Total Funds (in Rp.)
1.	Village government	39	6.907.257.230,00
2.	Bali Provincial Government	17	16.970.000.000,00
3.	Tabanan Regency Government	50	10.000.000.000,00
4.	Community Savings	1	152.639.895,00
5.	Third-Party Loans	1	25.000.000,00
6.	Tool Assistance Grant	2	114.500.000,00

Source: BUMDes Monitoring Report, 2021.

Based on Table 1, the Government has attempted to assist BUMDes in relation to improving the community's economy through transfer funds in the form of Special Financial Assistance. In terms of funding sources, several BUMDes receive funds from more than one source, both from the Village, the Bali Provincial Government, the Tabanan Regency Government and third parties.

Each BUMDes has realised the funds received for several types of businesses by the potential of village economic businesses by referring to the technical guidelines for the use of funds determined by the funders. In accordance by the Ministry of Villages (2021) regarding the types of BUMDes businesses, the types of BUMDes businesses in Tabanan Regency can be grouped into 5 (five) namely: Social Business (waste management, parking, Village PAM, other services); Business Finance (savings and loans, goods credit and business capital to groups); Rental Business (chair rental, tent rental, molen rental, stall and market stall rental, agricultural equipment rental, and building/field rental); Intermediary business (electricity, water and telephone payments); Goods and Services Sales Business (shops, sales of production inputs, sales of production and processing of local products).

In accordance with the BUMDes Monitoring Report conducted by the Tabanan Regency Inspectorate in 2021, out of 103 BUMDes in Tabanan Regency, 11 BUMDes are recorded as inactive while, 92 BUMDes are recorded as active, while out of 92 active BUMDes, they are categorized into two categories, namely healthy and unhealthy. The number of BUMDes in the healthy category is 72 BUMDes, while the BUMDes in the unhealthy category are 20 BUMDes.

Various problems still often arise related to the management of BUMDes both from sales to income resulting from the performance of the BUMDes. Obstacles in achieving

targets in BUMDes are classic problems due to price and product competition and the lack of promotion from BUMDes (Widayanti and Oktafia, 2021). Product and price are factors that influence the progress of BUMDes but are often underestimated, resulting in performance not reaching the target. Products in BUMDes should have advantages compared to products sold elsewhere. Unique products must also be combined with appropriate prices, especially the price of the products offered is also a distinct advantage. These two important points sometimes escape the calculations of the BUMDes management because they think that BUMDes that receives capital from village funds will be of interest to the local village community. In addition to products and prices, promotion is also one of the problems that do not receive special attention. Many village communities, even those who live in the village, do not know the existence of BUMDes or the businesses they run, this is due to the lack of promotion by BUMDes. In addition to these problems, there are also other problems that affect the income of BUMDes including unclear business strategies, lack of market, errors in product determination to competition between BUMDes and modern stores (Indah et al., 2019).

Many studies have been carried out that raise product quality and price, namely Kencana (2018), Ozdemir et al. (2017), Muliastari (2019), Saleem et al. (2015), Sari and Giantri (2020), Amron (2021), and Winardy et al. (2021) where product quality and price influence both purchasing decisions and customer satisfaction. Meanwhile, customer satisfaction was chosen as the mediating variable because satisfaction is a person's feeling of pleasure or disappointment resulting from comparing the perceived performance (or results) of a product or service with expectations, Kotler and Keller (2016: 153). If the performance or experience is less than expectations, the customer is dissatisfied, if it meets expectations, the customer is satisfied, if it exceeds expectations, the customer is very satisfied or happy. A customer's assessment of the performance of a product or service depends on many factors, including the type of loyalty relationship the customer has with the brand. Customers often form a better perception of a product with a brand they already feel positive about. Research also shows an asymmetric effect of product performance and expectations on satisfaction: the negative effect on customer satisfaction due to failing to meet expectations is disproportionately stronger than the positive effect of exceeding expectations. The author tries to focus on observing several factors that are important for BUMDes, namely product quality, price, customer satisfaction and purchasing decisions at BUMDes in Tabanan Regency.

The hypotheses in this study are H1: Product quality has a positive effect on purchasing decisions, H2: Price has a positive effect on purchasing decisions, H3: Product quality has a positive effect on customer satisfaction, H4: Price has a positive effect on customer satisfaction, H5: customer satisfaction has a positive effect on purchasing decisions, H6: customer satisfaction is able to significantly mediate the effect of product quality on purchasing decisions, H7: customer satisfaction is able to significantly mediate the effect of price on purchasing decisions.

METHODS OF RESEARCH

This study will examine the effect of product quality and price on purchasing decisions through customer satisfaction at BUMDes in Tabanan Regency. The research location is an active BUMDes with the type of business selling goods and services in Tabanan Regency with the research time from April to May 2022.

The population in this study are customers who have made transactions at BUMDes in Tabanan Regency within the last three months with an unknown population (infinite). The sampling method used in this study is non-probability sampling with a purposive sampling technique. The sample used in this study amounted to 170 people.

The endogenous variable in this study is the purchase decision (Y2), while the exogenous variable in this study is the product quality variable (X1), and price (X2), and the mediating variable is customer satisfaction (Y1). This study uses a questionnaire as a research instrument. This study uses a Structural Equation Model (SEM) with a variance-based or component-based SEM (VB-SEM) approach with Partial Least Square (PLS).

RESULTS AND DISCUSSION

Based on Table 2, it can be explained that all variables have an AVE value above 0.50, and the correlation value for each variable is higher than the correlation between variables. These results indicate that the latent variable indicator itself is better than the other latent variable indicators. Based on the results of this analysis, it can be said that the data has good discriminant validity.

Table 2 – Discriminant Validity Test Results

	Product quality (X1)	Price (X2)	Customer satisfaction (Y1)	Purchase decision (Y2)
Product Quality (X1)	1.000	0.886	0.885	0.880
Price (X2)	0.886	1.000	0.910	0.904
Customer Satisfaction (Y1)	0.885	0.910	1.000	0.920
Purchase Decision (Y2)	0.880	0.904	0.920	1.000

Source: Processed data, 2022.

Table 3 – Composite Reliability Test Results

No.	Variable	Cronbach's Alpha	Composite Reliability	Information
1	Product Quality (X1)	0,937	0,952	Reliable
2	Price (X2)	0,944	0,960	Reliable
3	Customer Satisfaction (Y1)	0,936	0,954	Reliable
4	Purchase Decision (Y2)	0,932	0,952	Reliable

Source: Processed data, 2022.

Based on Table 3 it can be seen that both the composite reliability value and Cronbach's Alpha value for all constructs have a value of more than 0.6. Thus, in the research model, each research construct has good reliability.

Table 4 – R-square

Construct	R-square
Customer satisfaction	0,857
Buying decision	0,878

Source: Processed data, 2022.

In Table 4 it can be seen that the R-square value of the customer satisfaction variable is 0.857. It can be interpreted that 85.7 percent of the variability of the customer satisfaction construct is explained by the product quality and price variables, while the remaining 14.3 percent of the customer satisfaction variables are explained by other variables outside the model. Likewise the purchase decision variable with an R-square value of 0.878. This means that 87.8 percent of the purchasing decision variables are influenced by product quality, price and customer satisfaction, while 12.2 percent are influenced by other variables outside the model.

The model has a value > 0 which is 0.434 or 43.4 percent. This shows that the model is good because it has a relevant predictive value, which is 43.4 percent. It can be concluded that the purchasing decision variables are explained by the variables of product quality, price, and customer satisfaction by 43.4 percent, while the remaining 56.6 percent is explained by other variables outside the model.

Product quality has a direct influence on the purchasing decision variable of 0.195, while the direct influence of the price variable on the purchasing decision variable is 0.298. Furthermore, for the direct effect of the product quality variable on the customer satisfaction variable, it has a value of 0.366 and the value for the influence of the price variable on the customer satisfaction variable is 0.586. Customer satisfaction affects the purchase decision variable with a value of 0.477.

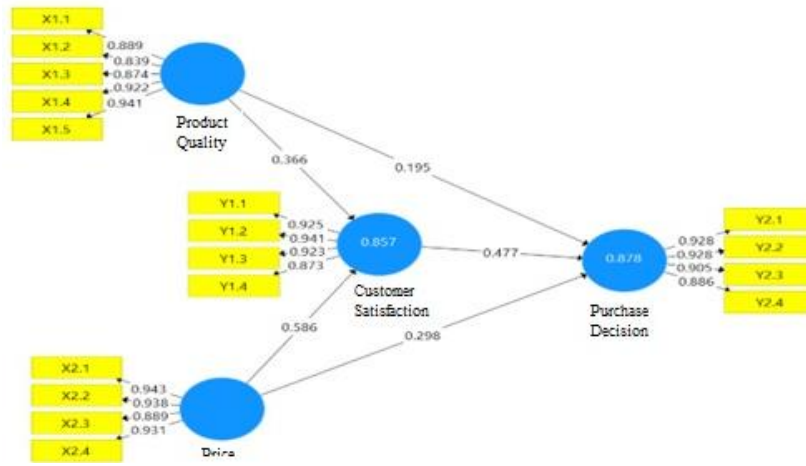


Figure 1 – Research Empirical Model

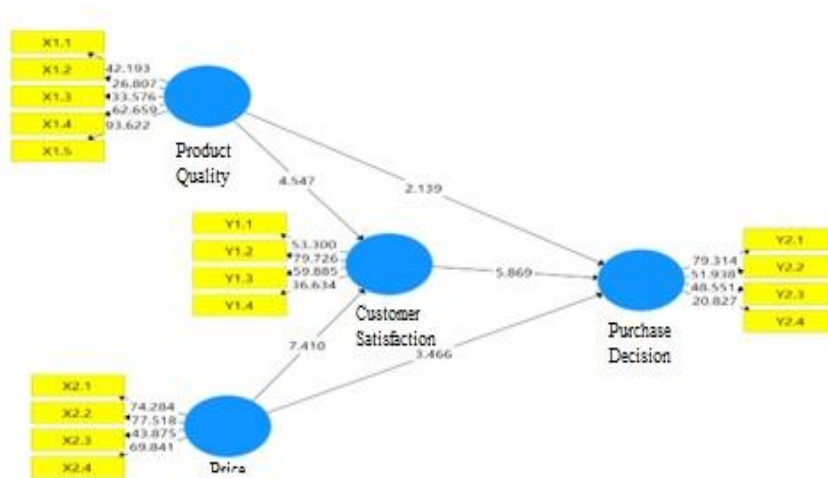


Figure 2 – Bootstrapping

Table 5 – Test Results of Direct Effects between Variables

Construct	Path coefficient	t-statistics	P values	Information
Product Quality → Purchase Decision	0,195	2,139	0,033	Accepted
Product Quality → Customer Satisfaction	0,366	4,547	0,000	Accepted
Price → Purchase Decision	0,298	3,466	0,001	Accepted
Price → Customer Satisfaction	0,586	7,410	0,000	Accepted
Customer Satisfaction → Purchase Decision	0,477	5,869	0,000	Accepted

Source: Processed data, 2022.

Hypothesis testing is done by using t-statistics and looking at the p-value. If the t-statistics value $t > t\text{-table value}$ (1.96) or $p\text{-value} < 0.05$, then H_0 is rejected and the research hypothesis is accepted. In Table 5 can be seen that the effect of product quality on purchasing decisions has a t-statistic value of 2.139 (> 1.96) and p-values of 0.033 (< 0.05), meaning that the hypothesis is accepted. This means that there is a positive and significant influence between product quality on purchasing decisions, which means that the better the quality of the products offered by BUMDes in Tabanan, the higher the purchasing decisions of customers at BUMDes in Tabanan. For the effect of product quality variable on customer satisfaction, it has a t-statistic value of 4.547 (> 1.96) and a p-value of 0.000 (< 0.005) which means that the hypothesis is accepted. This means that there is a positive and significant influence between product quality variables on customer satisfaction. These results are in line with research conducted by Nasith and Hidayat (2016) Afwan and Santosa (2019), as well as Pratama and Santoso (2018) which state that product quality has a positive and

significant effect on purchasing decisions. BUMDes that have products with good quality can improve purchasing decisions so that it has an impact on increasing the performance of BUMDes.

The variable of the effect of price on purchasing decisions has a t-statistic value of 3.466 (> 1.96) and a p-value of 0.001 (< 0.05) which means that the hypothesis is accepted, so the price has a positive and significant influence on purchasing decisions. The price variable on customer satisfaction has a t-statistic value of 7.410 (> 1.96) and p-values of 0.000 (< 0.05) which means that the hypothesis is accepted. So, the conclusion that the data is drawn is that there is an influence between price on customer satisfaction, which is positive and significant. Furthermore, the influence of the customer satisfaction variable on purchasing decisions has a t-statistic value of 5.869 (> 1.96) and a p-value of 0.000 (< 0.05). This means that the hypothesis is accepted, which means that there is a positive and significant influence of customer satisfaction on purchasing decisions, so it can be concluded, if the respondents are satisfied shopping at BUMDes in Tabanan, the higher the purchasing decisions at BUMDes in Tabanan. Previous research that is in line with this research is research conducted by Haryanto and Dewi (2016), Hidayat (2020) and Pratama and Santoso (2018) which states that there is a positive influence of price on purchasing decisions.

Table 6 shows that the coefficient of direct influence between product quality variables and purchasing decisions is 0.195. The addition of the customer satisfaction variable as a mediating variable has a different effect on the direct relationship between product quality and purchasing decisions. The explanation in Table 5.14 shows that the VAF value obtained from the distribution of the indirect effect coefficient with the total effect is 0.472. That is, the role of customer satisfaction as a mediating variable is 47.2 percent. The mediation value of 47.2 percent is in the range of 20 percent to 80 percent. It can be interpreted that these variables are classified as partial mediating variables. It can be concluded that the results in this study indicate that the variable customer satisfaction can partially mediate the relationship between product quality and purchasing decisions. This result is in line with research conducted by Saepuloh and Hisani (2020) which states that product quality affects customer satisfaction, this is also in line with Kencana (2018) and Wicaksono and Nurseto (2018) which state that product quality has a positive effect on customer satisfaction.

Table 6 – Direct Effect, Indirect Effect, Total Variable Effect, and VAF Calculation

Variable	Direct Effect	
	Correlation coefficient	t-Statistics
Product Quality (X_1) → Purchase Decision (Y_2)	0,195	2,139
Product Quality (X_1) → Customer Satisfaction (Y_1)	0,366	4,547
Price (X_2) → Purchase Decision (Y_2)	0,298	3,466
Price (X_2) → Customer Satisfaction (Y_1)	0,586	7,410
Customer Satisfaction (Y_1) → Purchase Decision (Y_2)	0,477	5,869
Product Quality (X_1) → Customer Satisfaction (Y_1) → Purchase Decision (Y_2)	0,174	3,637
Price (X_2) → Customer Satisfaction (Y_1) → Purchase Decision (Y_2)	0,279	4,454
Product Quality (X_1) → Purchase Decision (Y_2)	0,369	3,770
Price (X_2) → Purchase Decision (Y_2)	0,577	6,148
Product Quality (X_1) → Customer Satisfaction (Y_1)	0,298	3,466
Price (X_2) → Customer Satisfaction (Y_1)	0,586	7,410
Customer Satisfaction (Y_1) → Purchase Decision (Y_2)	0,195	2,139
VAF → Indirect effect / Total effect (0,174/0,369)	0,472	
VAF → Indirect effect / Total effect (0,279/0,577)	0,484	

Source: Processed data, 2022.

The value of the coefficient of direct influence between the price variable and purchasing decisions is 0.577. The addition of the customer satisfaction variable as a mediating variable has a different effect on the direct relationship between price and purchasing decisions. The VAF value obtained from the distribution of the indirect effect coefficient with the total effect is 0.484. That is, the role of customer satisfaction as a mediating variable is 48.4 percent. The mediation value of 48.4 percent is in the range of 20 percent to 80 percent. It can be interpreted that these variables are classified as partial

mediating variables. It can be concluded that the results in this study indicate that the variable customer satisfaction can partially mediate the relationship between price and purchasing decisions.

The results of this study are in line with research revealed by Wicaksono and Nurseto (2016) which states that product quality has an influence on customer satisfaction and customer satisfaction has a significant influence and is positively related to repurchase decisions, which means that the satisfaction provided by the product is able to increase purchasing decisions for the product. This study is in line with research conducted by Haryanto and Dewi (2016) which states that price is the most dominant variable of customer satisfaction in improving customer purchasing decisions.

CONCLUSION

Based on the results of the research above, the following conclusions can be drawn: Product quality has a positive and significant effect on purchasing decisions. The results of this study explain that the better the quality of the product perceived by the customer, the higher the purchasing decision at BUMDes in Tabanan. Price has a positive and significant effect on purchasing decisions. These results explain that if the price perceived by customers is good, then the purchase decision to shop at BUMDes in Tabanan is also higher. Product quality has a positive and significant effect on customer satisfaction. The results of this study explain that the better the quality of the product perceived by the customer, the higher the level of customer satisfaction for BUMDes in Tabanan. Price has a positive and significant effect on customer satisfaction. These results explain that the better the price perceived by the customer, the higher the customer satisfaction in shopping at BUMDes in Tabanan. Customer satisfaction has a positive and significant effect on purchasing decisions. This proves that the higher the customer satisfaction with BUMDes in Tabanan, the higher the customer's decision to make purchases at BUMDes in Tabanan. Customer satisfaction can partially mediate the effect of product quality on purchasing decisions. It can be interpreted that the higher the customer satisfaction, the higher the influence of product quality on purchasing decisions at BUMDes in Tabanan. Customer satisfaction can partially mediate the effect of price on purchasing decisions, which means that the higher the satisfaction felt by customers, the higher the influence of price on customer purchasing decisions at BUMDes in Tabanan. The advice that can be given is that BUMDes in Tabanan need to increase product variety and innovate both by using attractive packaging and increasing the goods sold. BUMDes should offer cheaper product prices so they can be more competitive with other similar stores. BUMDes should be able to create a conducive atmosphere by creating a comfortable atmosphere and offering more complete products so that customers feel happy and comfortable shopping at BUMDes in Tabanan.

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