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THE RELATIONSHIP BETWEEN THE FACTORS TO PURCHASING DECISION: EVIDENCE STUDY ON PROPERTY BUSINESS

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Abstract

The property business plays a significant role in economic growth and encourages developing countries with a large population. This study examines various factors that influence on purchasing decisions in property or real estate business in emerging countries. The theoretical basis of purchasing decision can mitigate and control by some factors like reliance, product quality, legal and brand image. To analysis the relationship within those variables used the Structural Equation Modelling technique with LISREL program. The primary data was employed which is analysis qualitatively as the main reference and collected by distributing questionnaires, then examining by quantitative method. The results are reliance, product quality, legality, and have a significant impact on purchasing decision. However, brand image has not a significant effect on purchasing, decision. The research is important for several sides include customers, companies, and policymakers who interested in addressing property business performance and preserving mitigation strategies. The study highlighted that purchasing decision is not the only related to specific factors namely reliance, quality of product, legality, and brand image, that's why, this study has limitations.

Keywords: Reliance, Product Quality, Legality, Brand Image, Purchasing Decision

JEL Classification: M10, M21, M31

1. INTRODUCTION

Recently, the property business sector has become essential fostering the nation's economic that had growth significantly in line with population growth, especially in urban areas. Many companies are interested in this business and continue to invent and expand their variety of product including marketing network, even though the availability of relate companies are finite and the prices are quite high.

When demand of a property becomes more increasing, there are some real estate brands are offering in different advantages. The variety of new products have motivated to create, compete and try to meet consumer needs and tastes regarding to the basic consumer expectation, especially ever since the economic activities are more concentrated in urban areas at most, hence migration of rural dwellers to urban areas is inevitable. People inhabitants are budge to the cities to gain the progress access economic activities. Yet, this condition creates new problems, especially those responsible in meeting the needs including housing issues (Noveria, 2010). In an emerging country including in big cities like around Jakarta, Indonesia, the promise opportunities for all citizens are available forward (Ardiansyah, 2009). That's why the government's policies in providing public housing is a must, because the people still don't have their own house as a place to live for a family, although they should be purchase by credit system. There are approximately of 50% residents still don't have their own house including appartement. The government has a responsibility to provide decent housing that can't be avoid. (CBI, 2022).

The companies also want to pay attention of the basic needs, identify and treat the best marketing strategy in organization of integrated marketing activities, customer reliance and satisfaction. To make a purchase decision, the customers are influenced by some factors, like legacy, finance technology, socio - culture, product quality, prices, location, and others physical evidence (Inge Monica, 2020). To adopt the relational situations in which those factors can be influence are particularly pronounced. For such transaction, customers agree in the notion that conducted successfully and personal interaction (Ideas, 2018).

The eagerness to invest in business property is fantastic in developing country include Indonesia. In fact, people prefer to have property for investment rather than as a place to live. As known, population of Indonesia in 2023 is more than 280 million, and it is predicted will be continued to increase every year with the percentage of the productive ages between 15-64 years (CBI. 2020). This is in line with the population growth, especially in around Jakarta as the centre of government and business. Regarding to this phenomenon, that condition is an opportunity for the companies to provide that consumer basic needs. To use the right marketing strategy in developing segmenting, targeting, pricing and positioning is a compulsion belonging to reliance, quality products, brand image, and legality.

Some preceding studies have been done. Regarding to several research, there are some factors are influencing purchasing decision, namely reliance, product quality, legacy, and brand image products. This research wants to analysis the effect those factors on purchasing decision. It is hoped can contribute to the development reliance, quality, legality, brand image, and purchasing decisions in marketing science in the housing and property sector. Also, as a reference to the management in decision making to find and anticipate some possibly problems in an integrated and comprehensive manner in housing or property business. In research by (Kumala & Anwar, 2020), reveals that partially the reliance, brand, and quality of products affected the purchasing decisions.

The higher quality the more people are interested in buying. Therefore, there is a quality and price effect on buying decision (Madyan et al., 2018). The results of a study indicates brand and product quality has a positive and significant effect on customer loyalty and customer trust, including the quality of product information to create loyalty (Shan Abitama Prabowo, 2021). There is a procedure in which consumers know a problem, seek information about a product, legality, price and brand.

The result study by Wulansari (2013) concludes that the brand trust and perceived quality give contribution of influence on purchase decisions. Brand is an important factor in influencing to reliance and buy housing. Brand trust has a significant effect on reliance of purchasing decision or using products (Kasus et al., 2021). The corporations or developers have to maintain every trust that exists from consumers, location and brand trust, so that more consumers will come to buy that can effect on decision purchasing (Senggetang et al., 2019).

This paper will outline the importance of considering the reliance, quality, brands and purchasing decision from a critical perspective; and offer a conceptually improved understanding of its business. It is, therefore, essential to examine those fundamental factors when it comes to assessing the specific performance and market prices of banking companies

This paper is organized as follows: the next section is present some kinds of literature that have been reviewed, highlights the research design-method, followed by analysis and the results lastly draws the conclusion.

2. LITERATURE REVIEW AND HYPOTHESES

The economic activities help create added value by determining the value of goods and services. Marketing creativity aims to create exchanges that allow companies to survive which is carried out to achieve goals in accordance with expectations as a process in which companies create value for customers and create relationships between sellers and buyers (Kotler & Keller 2016, in Qazzafi, 2020). Therefore, it is important to understand new real estate or housing market technologies as performative market devices: socio-technical actors that intervene in the social construction of markets (Shaw, 2020). In the first decade of the new millennium, property business has been a strong performer. In fact, the 20-year track record of this asset class shows that property companies have earned its way into a diversified portfolio of stocks, bonds, and private equity. (Hudson-Wilson et al., 2005). And how are the housing market and the macroeconomy intertwined? Is it important to include the housing market in analysis (Leung, 2004).

Product quality is one of the many important factors in business. It can be determined the level of consumer satisfaction and revenue. (Kadek, 2019 in Wijayanti et al., 2021). The higher quality, the business will grow up. If the company really want to notice the consumers must determine this basic needs of buyers. It able to identify and implement the best marketing strategy, marketing efficiency customer satisfaction and organization of integrated marketing activities. In Armstrong, Gary & Kotler (2002), there are several factors can influence the quality including variety, quality, design, features, brand, packaging, size, service, warranty, and returns. The concept is the ability to fulfil its purpose, which includes complete product age or durability, reliability, accuracy, affordability, and others valuable traits. The result study indicates that product quality has a positive and significant effect on customer loyalty and customer trust, including the quality of product information to create loyalty (Shan Abitama Prabowo, 2021). Although consumers know a problem, seeking of information of a particular product or brand. Indicators in purchasing decisions are according to the needs of customers who make purchases because the products offered are indeed needed and easy to find out. The brand image has a positive and significant influence on purchasing decisions (Astuti et al., 2021).

The loyalty of customer attitudes toward a brand is indicated by how much the intensity caused on customer’s satisfaction and repeated purchases (Wijaya & Nurcaya, 2017). Brand image has its own image in the eyes of consumers deliberately created by marketers to differentiate with competitors (Armstrong, Gary & Kotler, 2002). It can be considered as a type of association that created in mind of consumers when a certain brand comes. Some benefits include functional, symbolic, and experiential (Camilleri, 2018).

The purchasing decisions is a consumer’s decisions that are influenced by quality products or physical evidence, and, prices (Inge Monica, 2020). They are agree in the notion that for such transactions to be conducted successfully (Ideas, 2018). Some variables like reliance, product quality, brand image, and price can be influenced on purchasing decisions, and the variable product quality is a dominant variable (Madyan & Tiarawati, 2018). Price and product quality have a significant effect on purchase decision and give the satisfaction. (Setyawati et al., 2022)

A research proves that there is the influence of brand awareness and image on purchasing decisions (Pratamasari & Sulaeman, 2022). It can be explained that the better brand awareness and image, the higher the purchasing decisions. Brand image has positive effect on reliance and purchasing decision, even though marketing event variable has positive correlation to the decision (Katili et al., 2016)

The business that can make impossible to secure a product is a business legitimacy and proofing. It can make the added value to company the existence of business legitimacy makes consumers more confident about the products they buy and comfortable. In accordance to this study, there were no article found regarding the effect of legacy on purchasing decision, that’s why this variable is considered as new factor or novelty.

2.1. Hypotheses

Based on the previous description, it is suspected that there are various factors influencing on purchasing decision of real estate products:

H1: There is an effect of reliance on purchasing decision.
H2: There is an effect of product quality purchasing decision.
H3: There is an effect of brand image on reliance.
H4: There is an effect of legality on purchase decision.

3. RESEARCH METHODS

This study employs a qualitative approach to analysis and describe the explanatory survey as research method. Use the Structural Equation Modelling technique with LISREL computer program to analysis the relationship within variables by using the secondary data as the main reference for further research, and collected by distributing questionnaires. All respondents conducted a self-administered survey, that is, the respondents themselves filled out the questionnaires. The Structural Equation Modelling method is a statistical technique capable of analyzing the relationship between latent constructs and their indicators, analysis between several dependent and independent variables (Hair et al, 2006).

There are several independent factors that allegedly be influenced on dependent variable, namely reliance: reliability, product quality, legality, and brand image on purchasing decision. All data required were obtained directly from the respondents by face to face and google forms that was designed according to the elements researched. This study uses structured questions to answer the inquiries by using a scale response question form, namely a question whose answers consist of various alternative answers on a certain scale according to the perception (Istijanto, 2009). Using a Likert scale of 1-5 which is converted into: 1 = Strongly Disagree, 2 = Disagree, 3 = Disagree, 4 = Agree, 5 = Strongly Agree. The object of the research was conducted on 250 respondents who live in around Jakarta.

In this study, those variables will be examined the data validation and reliable to ensure data consistent and stable. To compare the r-number value with the r-table was carried out by the significance test. If the results show a significant value, it means each item indicator is valid, besides that the total person-r correlation test is used to determine validity. While the reliability conducted with the Cronbach Alpha at Alpha value > 0.60, so in this case the validation of measurements can be carried out with bivariate correlation between each indicator and construct total score.

4. RESULTS AND DISCUSSION

4.1. Demographics of Respondents

The first section contains the answer to research questions; demographic socio-analysis had been conducted as follows. The above table depicted some questionnaires distributed to 230 respondents.

The result shows that the respondents consisted of 51.2% male and 48.8% female, mostly respondents are married 62.4%. The age of 14% between 21 – 30 years, 31 - 40 years old of 47.2%, and 42.8% between 41 – 50 years. Then, 49.6% was got bachelor, 30.4% was graduated from senior high school, and 20% got post graduated. The information got from marketing officers at 32%, and payment methods on cash installments at 53.2% which dominated by 34% with 20 – 30 million income per-year.

The total person r-correlation test is used to determine validity. The results are compared with 0.361 when testing reliability with the Cronbach. After conducting validity and reliability tests, If the results show a significant value, then each item indicator is valid; besides the Alpha statistical test, a construct or variable is said to be reliable if it gives a Cronbach Alpha value > 0.60 (Nun Nali in Ghozali, 2013), this validation measurement can be carried out. with the bivariate correlation between each indicator and construct the total score.

Table 1. Demographics of Respondents

Characteristics	Research Area	Amount	%
Gender	Male Female	118 112	51.2% 48.8%
Marital Status	Married Single	146 84	62,4% 37.6%
Age	21-30 year 31-40 year 41-50 year	35 98 97	14.0% 47.2% 42.8%
Education	Senior high school Bachelor Post graduate	76 114 40	30.4% 49.6% 20.0%
Information resources	Individual Marketing officers Media Others	55 80 35 60	26.0% 32.0% 14.0% 28.0%
Payment methods	Cash Cash Installments Public Housing Loan	78 123 29	35.2% 53.2% 11.6%
Income per-year	>Rp 50 million Rp 40-50 million Rp 20 – 30 million Rp 10 – 20 million	62 45 75 48	28.8% 18.0% 34.0% 19.2%

All research instruments get person-r-correlation values greater than r-table 0.361, meaning the data is valid. Then, the data considered is reliable from the reliability examined, which by the Cronbach Alpha value is more than 0.6

4.2. Regression Model Analysis

According to the research paradigm, there is structural models that will be conducted in this study: statistical tests of the structural equations, and hypothesis tests. The structure equation model is as follows.

PD = 0.829*R +0.490*QP + 0.162*LG + 0397*BI

Where:
R: Reliance, QP: Quality Product, LG: Legality, BI: Brand Image, PD: Purchase Decision, R2: Coefficient of Determination

Regarding to the above equation, the coefficient of reliance, product quality, legality and brand image is positive. When those variables are increase, the purchasing decision accordingly. The reliance variable has a coefficient value of 0.892, it means if product quality increases by one unit, reliance increases 0.892 units and vice versa. The same ways can be conducted to the other variables. Afterwards, a model suitability test carried out by using the suitability index approach to find out whether the model since theory matches the empirical data collected. (Table. 2).

Table 2. The result of suitability test

GOF	Acceptable Match Level	Model Index	Explanation
Chi-square	chi-square ≤2df (good fit), 2df < chi-square ≤3df (marginal fit)	568.2<2df (460)	Good Fit
P-value	P ≥ 0.05	0.003	Bad Fit
GFI	GFI ≥ 0.9 (good fit), 0.8 ≤ GFI ≤ 0.9 (marginal fit)	0.683	Marginal Fit
RMR	RMR ≤ 0.5	0.509	Good Fit
RMSEA	0.05 < RMSEA ≤ 0.08 (good fit), 0.08 < RMSEA ≤1 (marginal fit)	0.078	Good Fit
NNFI	NNFI ≥ 0.9 (good fit), 0.8 ≤ NNFI≤0.9 (marginal fit)	0.784	Good Fit
NFI	NFI ≥ 0.9 (good fit), 0.8 ≤ NFI ≤ 0.9 (marginal fit)	0.975	Good Fit
AGFI	AGF I≥ 0.9 (good fit), 0.8 ≤ AGFI ≤ 0.9 (marginal fit)	0.910	Marginal Fit
RFI	RFI ≥ 0.9 (good fit), 0.8 ≥ RFI ≤ 0.9 (marginal fit)	0.904	Good Fit
CFI	CFI ≥ 0.9 (good fit), 0.8 ≤ CFI ≤0.9 (Marginal fit)	0.968	Good Fit

Table 2 indicates that among 10 indicators of goodness of fit, there is an indicator that has a good less category or can be said to be bad fit. While other indicators have marginal fit and good fit categories. So, the research model can be continued to conduct hypothesis test, because the initial model goodness of fit results show many indicators that indicating at good fit category.

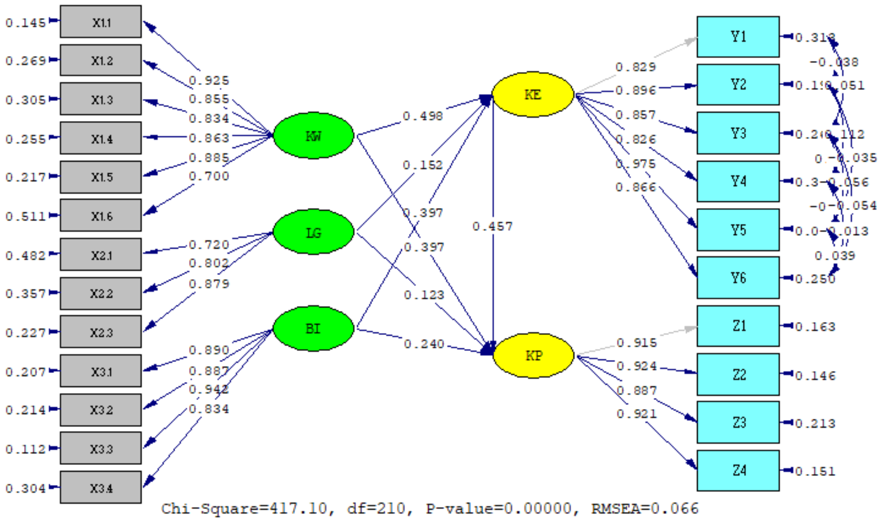

Figure 1. Diagram Model Struktural *Standard Solutions*

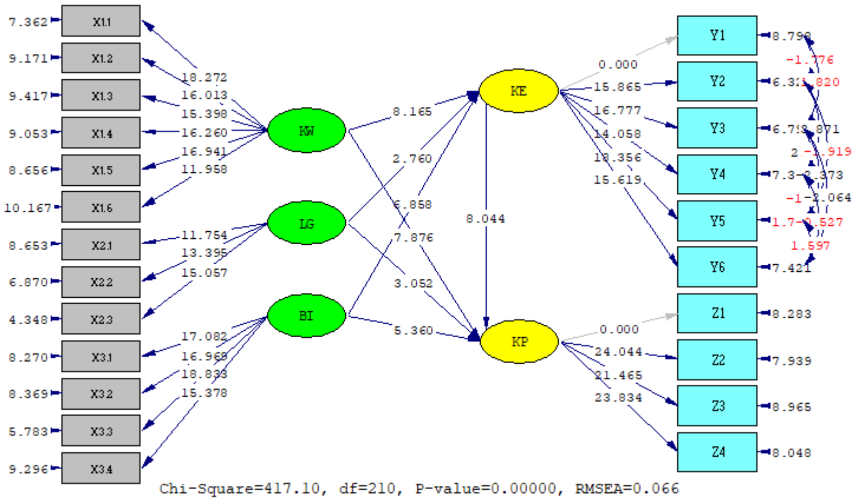

Figure 2. Diagram Hyphotesis Model T-Value

The result value of influence between latent variables revealed at the coefficient path achieved (Figure 1).

4.3. Hypothesis Tests Results

The above figure shows the value of each independent variables more than 1.96. Variable of brand image has a t-value of 6.85 greater than t-table at 1.96. It means, this variable has a positive and significant effect on purchasing decision. If product quality increases, reliance will increase too, and vice versa. Similarly, to legality with t-count of 2.76, and brand image at 2.76, it can conclude that each factor has a positive significant effect on purchase decision.

Further, by conducting the formula was achieved F-test at 61.7 more than 1.96. It reveals that all independent variables have a significant effect on reliance simultaneous.

$$F - count = \frac{(230 - 3 - 1)0{,}471}{3(1 - 0{,}471)} = 67{,}1$$

Then, for determinants on purchase decision, product quality achieves t-count at 7. 876, legality at 3.052, brand image is 5.360, and reliance of 8.044. These results indicate that each variable has a significant effect on purchase decision in accordance with the results of each t-count are more than 1.96. Further, the result of F-test of 192.6, those independent factors product quality, legality, brand image and reliance have a significant effect on purchase decision.

4.4. Discussion

According to the aforementioned findings, where conducted the results it is established that an assortment of variables has a substantial impact on purchasing decision. Some hypothesis tests were conducted and achieved the results if any independent factors influencing purchase decision. The executors of reliance or trust is oriented towards consumer purchasing decisions, but when it is associated with other variables like product quality, which is reflected as a dimension of coordination between functions, this factor will be carried out and run well if each product.

Customers also evaluate a company based on its performance in their business process and activities. When the product quality is managed optimally, it would be influenced on purchasing decision significantly. That's why, that quality is an important oriented to make consumer trust. Then, the result shows that product quality has a significant effect purchasing decision. This means that the higher the quality of the product, the greater the trust and affects the decision to make purchases.

Regarding to other factors, it is reflected in the coordination dimension among function, legality has a positive and significant effect on purchasing decision, indicating that in general the proper implementation of legacy is oriented to achieve consumer reliance. When it is managed and implemented properly, it will affect purchasing decision considerable. The proper implementation of legality must be focused on consumer needs. For example, the legality of land cab be greatly affected.

The clearer the legitimacy, the greater the consumer's confidence in making purchase decisions. Furthermore, brand image has a significant positive effect on purchasing decision. Generally, the right this brand should be referred to consumer. However, when linked to other variables, this factor reflects the dimension of some other purposes, and can implemented in property business. The right implementation can affect consumer to make the purchasing decision.

When it is related to other variables, that is reflected in the coordination dimension between functions. So, the brand image is reflected among variables with the dominant indicator being that information has been distributed. The appropriate brand is oriented towards consumer purchasing decisions.

5. CONCLUSION

Purchasing decision is closely related to some specific factors, include reliance, product quality, brand image and legacy on purchasing decision. Most of previous research reveals that all variables influence on purchasing decisions. Reliance, product quality legality and brand image are reflected of product dimensions. The higher quality the greater the customer to make the purchase. The right brand image should be referred to consumer that oriented toward purchasing decisions.

The existence of legality is the autonomy dimension and strong management legal capabilities that contributing and impress purchase decisions. These indicators should be paid attention to building the right customers' trust in encouraging them to make purchase decisions. As mentioned, the main focus is to increase as well as maintenance the reliance and other factors that can satisfy customers. However, in practice, the Managers are need to considerate these factors to get more gain in the long run. This study only examined the limited variables and respondents. It is suggested for further research, studies should enlarge respondents and research area include proactive mitigation, which also entails paying closer attention to property business to achieve the better results.

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