



Determinants of Product Purchasing Decisions (Case Study at PT Federal International Finance Branch of Cianjur, West Java)

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ABSTRACT

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This study has the objective to determine how much influence the determinants of the product The purchase decision by Federal Internastional Finance Branch of Cianjur. Known determinants are advertising and brand image. This study used survey method. By spreading the enclosed questionnaire at 74 respondents as consumers of PT Federal International Finance. The research proves there is a direct or indirect effect on advertising on purchasing decisions, and there is a direct or indirect effect on brand image to the purchasing decision. Results further said there are significant research on advertising and brand image together against keutusan the purchase of 92.8%.

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1. Introduction

The rapid economic development has resulted in a variety of types and variations of each type of goods or services that will be consumed. Goods and or services in general are goods or services similar or complementary to one another. The variation of the product as well as information and communication technology advances led to widespread scope of transactions of goods and services crossing the boundaries of a country. And finally confronted with the type of goods and services offered are varied, either from domestic and abroad.

For the company undertakes consumer needs requires more funds. To require these funds, today more and more people are establishing a financial institution engaged in the provision of funds or goods that will be used by others in developing their business. Both in the economic, social, cultural and political. Consumer finance is one model of financing committed by financial firms, as well as activities such as leasing, factoring, credit cards and so on. Target consumer finance market in the capital is already clear that the consumers.

Advertising to attract consumers into one right choice in marketing activities, as in marketing there is art and science of choosing target markets and to obtain, maintain and increase the number of customers through the creation, and to consume penyampain superior customer value. (Philip Kotler 2009). Advertising as a source of information in marketing, in addition to advertising is also seen as an effective communication medium. ad is a message offering a product directed to the public through a media (Rhenald Kasali: 2005)

On the other hand for 'understanding as well as to influence consumer buying interest the company should improve the overall brand image through the attributes they have minds of consumers. A memorable logo image is a top priority determination of the market, as do consumer choice in making a purchase. Brand image is a representation of the overall perception of the brand and is formed of information and past experience to the brand. (Setiadi: 2006)

PT Federal International Finance (FIF) focuses on the field of retail consumer financing since 1996.





The object of research is currently focusing on a case study in PT Federal Internasional Finance (FIF) Branch Cianjur. As for the purchase data for this company as follows:

Table 1
Decision of Purchase at Cianjur Branch FIF Company

Month	New Purchase	Repeat purchase
January	187	24
Februari	190	49
March	200	76
April	210	10
May	220	70
June	222	37
Juli	219	20
August	200	90

Sumber: Cianjur branch FIF, 2019

Based on the above table it is known that purchasing decisions on new purchases in August there is a decrease, but on repeat purchases in August has increased. Of course, if consumers already believe it will continue to use the company's products or services FIF, it is different if a poor brand image and if it does not hold advertising your product or service provided. Because the purchase decision is an act of consumers to want to buy or not the product (Philip Kotler 2009).

2. Research methods

This research was conducted using associative method which is the method used to determine the effect of the relationship between two or more variables (Sugiyono: 2011). The analytical tool used is path analysis by Maryuama in Riduwan and Engkos Achmad Kuncoro (2012: 1) an analysis that is used to see the pattern of the relationship between variables in order to determine the effect of directly or indirectly, a set of independent variables (exogenous) to the dependent variable (endogenous). In this study were analyzed associative relationship is the influence of Advertising and Brand Image on purchase decisions on Cianjur branch FIF.

In this study, the analysis unit and the population is individuals as well as consumer credit branch FIF Cianjur. The unit of analysis is the unit used to explain or describe the characteristics of a larger collection of objects again (Bambang: 2013) The sampling technique the researchers used simple random sampling method. Simple random sampling by Sugiyono (2011) is a type of probability sampling, where researchers in selecting the samples to provide equal opportunities to all members of the population to be designated as members of the sample.

The data used in this research is the primary data source, namely the collection of data that is used directly on the object under study to obtain answers from the respondents, while the methods used in gathering data using questionnaires with a closed system, meaning that every question has provided the answer.

3. Results and Discussion

3.1. Ad Impact on Purchase Decisions at. Federal International Finance directly and indirectly

The results of path analysis on variable rent on purchase decisions on PT. Federal International Finance output obtained by SPSS software version 20 as presented in the table below.





Table 2
Coefficients Beta Standardized value on variable rent Buying Decision Against

coefficients ^a						
Model	Coefficients unstandardized		standardized Coefficients	t	Sig.	
	B	Std. Error	beta			
1	(Constant)	3.907	1.056			
	ADVE	, 248	, 107	, 195	2,325	, 000
	RTISE					, 023
	MENT					

a. Dependent Variable: PURCHASE DECISION

Based on the above calculation shows that the effect of variable rent (X1) on the purchase decision variable (Y) can be seen on the following calculation:

$$\text{Influence Buying Decision Against Ads} = (Pyx1)^2 = 0.1952 = 0.038 = 3.8\%$$

Based on the calculation above are obtained that influence buying decision on the ad against PT. Federal International Finance amounted to 3.8%.

The calculation of the indirect effect, then the results are as follows:

$$= (Pyx1) \times r_{x1x2} \times (Pyx2)$$

$$= 0.195 \times 0.925 \times 0.780$$

$$= 0.141$$

$$= 14.1\%$$

Then the total effect of the variable rent to the purchase decision is as follows:

$$= 0.141 + 0.038 =$$

$$= 0.179$$

The above results indicate that the direct influence of the variable rent to the purchase decision is at 3.8% and the indirect influence gained 14.1% so as to obtain the total effect of the variable rent to the purchase decision is at 17.9%. The test results are known hypothesis fits the data as follows.

Table 3
Hypothesis Test Results Ads on Purchasing Decisions

hypothesis	T-count value	T-table	Decision
H1	2,325	1,993	Accept the alternative hypothesis (Ha)

Source: Data Processing, 2019

Based on the above table it is known that t-count value is greater than the value of the t-table so the decision should be accepted is "There is advertising variable influence on purchase decisions on PT. Federal International Finance Branch Cianjur "

3.2. Influence of Brand Image on Purchase Decision on PT. Federal International Finance directly and indirectly

The results of path analysis on variable Brand Image on Purchase Decision on PT. Federal International Finance obtained based on the output SPSS software version 20. The following are the results of the analysis of the influence of brand image to the buying decision.





Table 4

Coefficients Beta Standardized value in Variable Decision Against Brand Image Purchase

Coefficientsa

Model	Coefficients unstandardized		standardized	t	Sig.
	B	Std. Error	Coefficients beta		
1 (Constant)	3.907	1.056		3.7	,000
BRAND IMAGE	1,019	,110	,780	9.294	,000

a. Dependent Variable: PURCHASE DECISION

Based on the above calculation shows that the effect of variable Brand (X2) on the purchase decision variable (Y) can be seen on the following calculation:

$$\text{Influence Buying Decision Against Brand Image} = (P_{yx1})^2 = 0.7802 = 0.608 = 60.8\%$$

Based on the calculation above shows that the influence of Brand Image on Purchase Decision on PT. Federal International Finance amounted to 60.8%.

The calculation of the indirect effect, then the results are as follows:

$$\begin{aligned} &= (P_{yx1}) \times r_{x1x2} \times (P_{yx2}) \\ &= 0.195 \times 0.925 \times 0.780 \\ &= 0.141 \\ &= 14.1\% \end{aligned}$$

Then the total effect of the variable of brand image to Purchase Decision is:

$$= 0,608 + 0.141 = 0.749$$

The above results indicate that the direct influence of variables Brand Image on Purchase Decision amounted to 60.8% and then the indirect effect of 14.1% obtained in order to obtain the total effect on the brand image variable Purchase Decision was 74.9%. Furthermore, the results of hypothesis testing are known in accordance with the following data.

Table 5

Hypothesis Test Results Brand Image on Purchase Decision

hypothesis	T-count value	T-table	Decision
H2	9.294	1,993	Accept the alternative hypothesis (Ha)

Source: Data Processing, 2019

Based on the above table it is known that t-count value is greater than the value of the t-table so the decision should be accepted is the "brand image influences of the variables on purchase decisions on PT. Federal International Finance Branch Cianjur "

3.3. Influence of Advertising and Brand Image on Purchase Decision on PT. Federal International Finance

Subsequent analysis by the author on the effect of variables and variable rent Brand to variable purchase decision, while the total effect calculation results writers require output or outcome of the R-square (R²) was obtained as presented by output software SPSS version 20 as follows:

Table 6

Rated R square Influence of Advertising and Brand Variable Against Buying Decision

Model Summary

Model	R	R Square	Adjusted Square	Std. Error of the Estimate
1	,963a	,928	,925	,816

a. Predictors: (Constant), BRAND IMAGE, ADVERTISING





Based on the output obtained that R square value amounted to 0.928 means a 92.8% variable purchase decision on PT. Federal International Finance influenced by advertising variables and variable dipengaruhi Brand and the rest by other variables not examined by the researchers. Based on these data, it can be described the results of the path analysis are as follows:

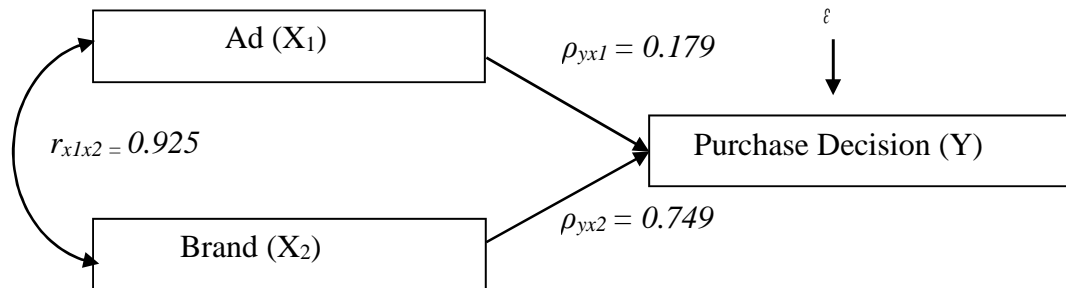


Figure 1. Results Path Analysis

Based on the analysis results can be obtained that the path that has the largest contribution to the purchase decision is variable Brand is 74.9%. Then only 17.9% only the effect of rent to the purchase decision. The test results of the simultaneous hypothesis is known based on the output table below.

Table 7
Hypothesis Test Results Variable Simultaneous Advertising and Brand Image on Purchase Decision

ANOVAa						
Model		Sum of Squares	df	mean Square	F	Sig.
1	Regression	605.191	2	302.595	454.253	,000b
	residual	47.296	71	,666		
	Total	652.486	73			

a. Dependent Variable: PURCHASE DECISION

b. Predictors: (Constant), BRAND IMAGE, ADVERTISING

Based on the above table it is known that the F-count obtained a value of 454.253 while the F-table for nk-1 is equal to 3.130. This means that the value of F count is greater than the value of the F-table, the decision results of the study received the alternative hypothesis that states are jointly influence variables influence of advertising and brand image to the purchasing decision.

4. Conclusion

Based on the above discussion it can be concluded: (1) there is the influence of advertising on purchasing decisions, which directly influences the variable rent to the purchase decision is at 3.8% and the indirect influence gained 14.1% so as to obtain the total effect of the variable rent The decision to purchase was 17.9%. The results of this study received at 17.9%. (2) there is the influence of brand image to the purchasing decision, whereby the direct influence between variable Brand Image on Purchase Decision amounted to 60.8% and then the indirect effect of 14.1% obtained in order to obtain the total effect on the brand image variable is equal to Purchasing Decisions 74.9%. The results of this study received at 74.9%. (3) there is the influence of advertising and brand image on purchasing decisions, which reached 92.8% variable purchase decision on PT. Federal International Finance influenced by advertising variables and variable dipengaruhi Brand and the rest by other variables not examined by the researchers.

The suggestions on this study are: (1) should the company more aggressively advertising through electronic media, as with the results of this study are the lowest indicator is less than optimal on the electronic media to provide information about the advantages of the company's services. (2) In general, the company should pay more attention to the brand image due to the influence of brand image (brand





Images) with respect to a major purchase decision than the influence of advertising. So when the company focused on variable meningkatkannya brand image, it will increase the purchasing decision. (3) For further research, is expected to continue to explore other variables that are not involved in this study to find out about the purchase decision,

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