CUSTOMER SATISFACTION AND TRUST AS MODERATES THE EFFECT OF PRICE AND SERVICE QUALITY ON PURCHASE DECISION SHOPPING IN THE MARKETPLACE

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ABSTRACT

Purchasing decisions for a product by consumers who shop through marketplaces are believed to increase if sellers can make prices that match the quality of goods and improve the quality of their services so that buyers will feel satisfied with the goods they have purchased. This study aims to examine, analyze, and find the direct effect of Price and Service Quality on Purchasing Decisions and the indirect effect of Price and Service Quality on Purchasing Decisions through Customer Satisfaction and Trust. This quantitative research uses hypothesis testing to test the nature of the relationship and influence between variables. The statistical analysis used was the AMOS Structural Equation Modeling (SEM). Data was collected using a series of survey research instruments at 4 Marketplaces: Tokopedia, Shopee, Lazada and Blibli, with a sample size of 400. The results showed: 1) Price has a positive and significant effect on purchasing decisions; 2) Service Quality has a positive and significant effect on Purchasing Decisions; 3) Price has a positive and significant effect on customer satisfaction; 4) Customer satisfaction has a positive and significant effect on purchasing decisions; 5) Service Quality has a positive and significant effect on Trust; 6) Trust has a positive and significant effect on purchasing decisions; 7) Price has a positive indirect effect on Purchasing Decisions through Customer Satisfaction and 8) Service Quality has a positive indirect effect on Purchase Decisions through Trust

Keywords: Purchase Decision, Price, Service Quality, Customer Satisfaction, Trust

1. INTRODUCTION

Buyer is a party that must be considered by the seller. Buyers play an important role in the company's business growth and revenue. Moreover, at this time, a lot of goods are offered both by competitors and by the company itself to diversify the products it sells. The law of the market also applies where sellers who place their consumers as an important part of their business process are the ones who will be able to grow and develop.

Consumer behaviour also influences how consumers buy a product. Shopping through the marketplace is currently an option that makes it easier for consumers to buy the items they need. Marketplaces provide various conveniences for shopping for consumers, and of course, producers must be able to make good use of this to increase their market share.

Marketplaces give consumers more ways to shop and more access to products and services than ever before. According to Statista data, the Gross Merchandise Value (GMV) of Indonesian e-commerce in 2022 was recorded at US$59 billion or the equivalent of IDR 896.8 trillion at the exchange rate (IDR 15,200 per US$). This number grew exponentially by 73.59 per year (CAGR) from the 2015 GMV, which was only US$2 billion (CNBC Indonesia March 9, 2023). GMV is an indicator used to show the business performance of digital companies.

Consumers have the freedom to shop whenever and wherever they are. Today more customers are loyal to several brands than loyal to one brand. Customer satisfaction alone does not guarantee customer loyalty. Price is the value that the buyer must pay to be able to have the goods he wants. In fact, what price is worth paying by the buyer is a question that continues to exist in every process that

occurs in the market. The quality of service sellers provide to buyers plays a vital role because so many producers produce similar goods. Not to mention that customers are currently spoiled with abundant and varied sources of information so if customers are dissatisfied with the services provided by sellers, it can have an impact on consumer decisions to buy or not buy the products offered by sellers. The growth of buyer confidence in a product a seller offers cannot be done in a nutshell. The process of gaining the trust of customers trust carried out continuously so that buyers can be sure that the goods they buy are in accordance with their expectations.

This research tests, analyses and finds the direct and indirect effects of price, service quality, customer satisfaction and trust on purchasing decisions.

2. LITERATURE REVIEW
Purchase Decision

Purchasing decisions are individual activities that are directly involved in making decisions to purchase a product offered by the seller (Hasan & Leon, 2023). Purchasing decisions, according to Kotler and Keller, are consumer decisions to decide to make purchases after going through a process of evaluating factors such as brand, location, amount to be purchased, time of purchase, and available payment methods (Cesariana et al., 2022). Furthermore, Kotler and Armstrong said that purchasing decisions are a process ofproblem-solving approaches consisting of problem recognition, information seeking, several alternative assessments, buying decisions, and post-purchase behaviour that consumers go through. Other factors influencing purchasing decisions include prices, promotions and products (Nisak & Astutiningsih, 2021). Meanwhile, according to Tjiptono, consumer purchasing decisions are an action consumers take to buy a product and in the decision-making process that determines these activities. (Arianty & Andira, 2021)

Kotler and Keller explained that the consumer buying decision process could be seen from the following characteristics: 1. Need Recognition, the buying process begins when the buyer recognizes a problem or need. The buyer feels the difference between his actual situation and the state he wants. 2. Search Information, someone who is moved by a stimulus will try to find more information involved in searching for needs; information search is a motivated activity from knowledge stored in memory and obtaining information from the environment. 3. Alternative Evaluation, Alternative Evaluation Is a process in which a choice is adjusted and selected to meet consumer needs. 4. Buying Decision, the decision to buy here is a process in an actual purchase, so after the previous steps have been carried out, the consumer must decide whether to buy. The consumer may also intend to buy and tend to buy the brand he likes. 5. Post-purchase behaviour, after product purchases occur, consumers will experience satisfaction or dissatisfaction. Buyer satisfaction or dissatisfaction with the product will affect subsequent behaviour. Satisfied consumers will show higher buying opportunities the next time (Solihin, 2020)

Price

Price is an essential factor for companies to gain profits and attract customers. Every company tries to set prices that consumers can reach so that they are superior to their competitors. Price is the amount of rupiah that can be paid by the market (Lukman Khakim, Azis Fathoni, 2015). According to Kotler and Keller, price is one of the elements of the marketing mix that generates income, the other 5 elements generate costs. Price is the easiest element in a marketing program to adjust product features, channels and even communication which takes time (D. O. R. K. Adi et al., 2018).

Meanwhile, according to Kotler and Armstrong (2008) price is the amount of money billed for a product or service or the amount of value exchanged by customers to obtain benefits from owning or using this strategy by: a. Price Affordability. b. The balance between price and quality c. Provision of price variations for consumers d. The price offered is comparable to the price of its competitors (Iriyanti et al., 2016)

Service Quality

According to Parasuraman, service quality is the difference between reality and customer expectations for the service they receive (RP P Adi, 2013). Service Quality is a consumer perspective

in the long term and is a cognitive evaluation of transfer services. So good service quality will positively impact the company because service quality will be the consumer's assessment of whether the service provided is satisfactory and fulfils desires. Poor service quality will lead consumers to switch to other companies that they think are better (Lukman Khakim, Azis Fathoni, 2015). Service quality is measured by five indicators that refer to the theory of Zeithaml and M. J. Bitner, namely, (1) Tangibles, (2) Reliability (3) Responsiveness (responsiveness), (4) Assurance (guarantee or certainty), (5) Empathy (empathy) (Susilo et al., 2018).

The company's success in providing quality service can be determined by the Service Quality approach developed by Parasuraman, Berry and Zenthaml. Service Quality is how far the difference between the expectations and reality of customers for the services they receive. Service Quality can be identified by comparing customer perceptions of the service they receive with the actual service they expect.

Customer Satisfaction

Customer satisfaction results from consumer evaluation of products or services consumed according to expectations. Customer expectations are estimates of what will be obtained when buying or consuming a product (Anggraini & Budiarti, 2020). Meanwhile, according to Zeithaml, satisfaction is comparing customer perceptions of the services received and their expectations before using the product (Susilo et al., 2018).

Customer satisfaction has been conceptualized in the literature as the result of a comparison between what the customers expect and what they get from the goods and services used (Oliver et al., 1997; Zeithaml et al., 2013) (Abu-Salim et al., 2017); Koenig-Lewis & Palmer, 2014). If the service performance outcome matches the customer's expectation, the customer will be satisfied. If the outcome is higher than expected, the customer will be delighted. A satisfied or delighted customer is most likely to repurchase the goods or service and to become a loyal customer (Abu-Salim et al., 2017). Just as customer satisfaction and delight can lead to customer repurchase, retention, and loyalty; customer dissatisfaction can also lead to customer complaints, service discontinuance, service switch, and higher customer loss rates (Rust & Oliver, 2000; Zeelenberg & Pieters, 2004; Ueltschy et al., 2007). Satisfied consumers may not only continue to use the services they are satisfied with but may also extend good word of mouth to others about their good experiences (Mosahab et al., 2010)

Trust

Trust is a belief that the actions of another person or a group are consistent with their beliefs (Susilo et al., 2018). The higher the degree of customer trust, the higher his satisfaction. This is in accordance with the statement of Mital et al., 1998 in Junusi (2009) that good experience and information will foster consumer confidence in a product or service, because experience in the form of consumer memory of a product or service can help build trust. Someone if the experience they experience is pleasant and satisfying for consumers (Susilo et al., 2018). According to Kotler & Keller, "Trust is the willingness of a firm to rely on a business partner. It depends on a number of interpersonal and interorganizational factors, such as the firm's perceived competence, integrity, honesty and benevolence".

Consumer trust according to Mowen (2012) is all knowledge possessed by consumers and all conclusions made by consumers about objects, attributes, and benefits (Solihin, 2020). In an online environment, trust is even more required as its complexity far exceeds the traditional one (Tran & Vu, 2019). Trust, as a causality, occurs in environments where there is not present any sign of direct and physical contact, interactions are only mediated through electronic devices. E-Trust is an intangible tool that is effective in reducing uncertainty and complexity of transactions and relationships in electronic markets (Tran & Vu, 2019). Trust is considered the foundation for a long-term relationship (Thaichon & Quach, 2015). In short, trust refers to customers' perception of company reputation, credibility and expectation fulfillment (Thaichon & Quach, 2015)
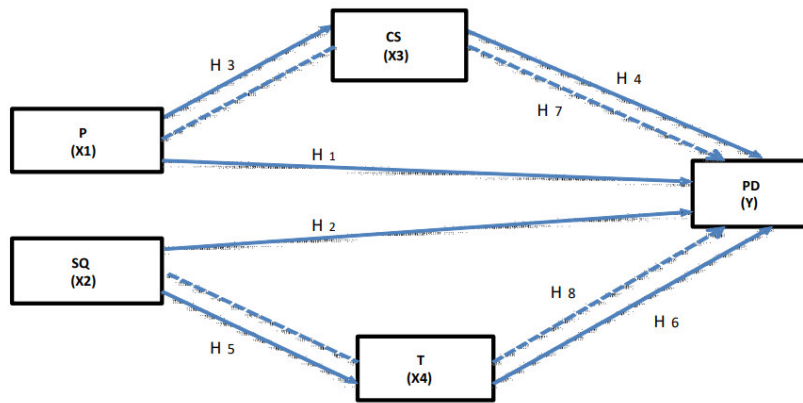
3. METHOD

Figure 1. Hypothesis

Hypothesis
a. Price has a positive direct effect on purchasing decisions
b. Service Quality has a positive direct effect on Purchasing Decisions
c. Price has a positive direct effect on customer satisfaction
d. Customer satisfaction has a direct positive effect on purchasing decisions
e. Service Quality has a positive direct effect on Trust
f. Trust has a direct positive effect on purchasing decisions
g. Price has a positive indirect effect on Purchase Decisions through Customer Satisfaction
h. Service Quality has a positive indirect effect on Purchase Decisions through Trust

Methodology
This study used a survey method by distributing questionnaires to consumers who shop online. The questionnaire contains a number of questions about consumer decisions about the goods they buy, the prices they consider, the quality of the services provided by producers, consumer satisfaction and trust in the products sold along with explanations so that respondents can fill in clearly and understand the intent and purpose of the questionnaire. The question instrument in this study was made based on previous research variable indicators. The statistical analysis used was the AMOS Structural Equation Modeling (SEM).

4. RESULTS AND DISCUSSION
Validity test
The construct or variable level validity was analyzed using the Average Variance Extracted (AVE) value. and shows that all variables have an AVE value > 0.5. Therefore, it can be concluded that all variables are valid.

Reliability Test
The construct or variable reliability test was analyzed based on the Composite Reliability (CR) value. The recommended CR value is >0.7 (Hair et al., 2011). The test results show that all variables have CR values ranging from 0.893 to 0.941 and more than 0.7. Therefore, it can be concluded that all variables are reliable.

Exploratory Factor Analysis (EFA) results
The results of the KMO and Barlett test values for the Price variable are shown in Table 1. Based on the table, it can be seen that the KMO value for the Price variable is 0.783 which is greater than 0.5

and the significance of Bartlett's Test of Sphericity is 0.000 <0.05. This value indicates that the indicators studied have a high and significant correlation and therefore the data can be factored.

Table 1. Results of the KMO and Barlett Test Prices

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0,783
Bartlett's Test of Sphericity	*Approx. Chi-Square*	2547,999
	df	36
	Sig.	0.000

The results of the KMO and Barlett test values for the Service Quality variable are shown in Table 2. Based on the table, it can be seen that the KMO value for the Service Quality variable is 0.685 greater than 0.5 and the significance of Bartlett's Test of Sphericity is 0.000 <0.05. This value indicates that the indicators studied have a high and significant correlation and therefore the Service Quality variable data can be factored.

Table 2. Results of KMO and Barlett Test Quality of Service

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0,685
Bartlett's Test of Sphericity	Approx. Chi-Square	1851,071
	df	28
	Sig.	0,000

The results of the KMO and Barlett test values for the Customer Satisfaction variable are shown in Table 3. Based on the table, it can be seen that the KMO value for the Customer Satisfaction variable is 0.657 greater than 0.5 and the significance of Bartlett's Test of Sphericity is 0.000 <0.05. This value indicates that between the indicators studied have a high and significant correlation and therefore the data variable Customer Satisfaction can be factored.

Table 3. Results of KMO and Barlett Test Customer Satisfaction

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0,657
Bartlett's Test of Sphericity	*Approx. Chi-Square*	2288,781
	df	28
	Sig.	0,000

The results of the KMO and Barlett test variable Trust values are shown in Table 4. Based on the table, it can be seen that the KMO value of the Trust variable is 0.771 greater than 0.5 and the significance of Bartlett's Test of Sphericity is 0.000 <0.05. This value indicates that the indicators studied have a high and significant correlation and therefore the data on the Trust variable can be factored.

Table 4. Results of KMO and Barlett Trust Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0,771
Bartlett's Test of Sphericity	*Approx. Chi-Square*	3412,146
	df	55
	Sig.	0,000

The results of the KMO and Barlett test values for the Purchase Decision variable are shown in Table 5. Based on the table, it can be seen that the KMO value for the Purchase Decision variable is 0.788 which is greater than 0.5 and the significance of Bartlett's Test of Sphericity is 0.000 <0.05. This

value indicates that the indicators studied have a high and significant correlation and therefore the purchasing decision variable data can be factored.

Table 5. Results of KMO and Barlett Test Purchasing Decisions

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0,788
Bartlett's Test of Sphericity	Approx, Chi-Square	4061,755
	df	78
	Sig,	0,000

Results of Structural Equation Modeling (SEM) Analysis

The results of the convergent validity test are shown in Table 6. These results indicate that all items have a factor loading value of more than 0.5, indicating good item validity. Then, all constructs/variables have an AVE value > 0.5 and a CR value > 0.7. Thus, all constructs have met the criteria of good convergent validity.

Table 6. Convergent Validity Test Results for the CFA Construct

Konstruk	Item	Factor Loading	AVE	CR
Price	P1	0,748		
	P2	0,997	0,68	0,927
	P3	0,610		
	P4	0,767		
Service Quality	SQ1	0,996		
	SQ2	0,64		
	SQ3	0,554	0,902	0,94
	SQ4	0,997		
	SQ5	0,818		
Customer Satis faction	CS1	0,850		
	CS2	0,998		
	CS3	0,997	0,964	0,80
	CS4	0,879		
	CS5	0,998		
Trust	T1	0,857		
	T2	0,920	0,958	0,75
	T3	0,805		
	T4	0,850		
Purchase Decision	PD1	0,93		
	PD2	0,96	0,972	0,80
	PD3	0,931		

The results of the discriminant validity test in Table 7 show that each construct has good discriminant validity. This can be seen from the magnitude of the AVE square root value of each construct is higher than the correlation value between constructs.

Table 7. Discriminant Validity Test Results

Variabel	P	SQ	CS	T	PD
P	**0,827**				
SQ	0,152	**0,787**			
CS	0,403	0,228	**0,906**		
T	0,152	0,225	0,189	**0,862**	
PD	0,355	0,295	0,404	0,235	**0,884**

Furthermore, the Structural Model Feasibility Test results are as follows:

Table 8. Structural Model Feasibility Test Results

Index	Cut-Off Value	Result	Information
Absolute Measures			
χ2 (*chi-square*)		811,532	
Df		567	
Probability	≥ 0,05	0,000	Not *Fit*
Chi-square/df	≤ 2	1,431	*Fit*
GFI	≥ 0,90	0,900	*Fit*
RMSEA	≤ 0,08	0,033	*Fit*
Incremental Fit Measures			
NFI	≥ 0,90	0,902	*Fit*
CFI	≥ 0,90	0,968	*Fit*
TLI	≥ 0,95	0,965	*Fit*
Parsimony Fit Measures			
AGFI	≥ 0,90	0,882	*Not Fit*

Hypothesis Test Results

Table 9. summarizes the results of standard parameter estimation for the six direct effect hypotheses. The decision to assess whether or not the hypothesis is supported is based on the results of the C.R and p-values. The direct effect hypothesis is said to be significant if it has a CR value > 1.96 and a p-value < 0.05.

Table 9. Results of the Direct Effect Hypothesis Test

Hipotesis	Direct Effect	C.R	P-Value	Information
H1 : Price → Purchase Decision	0,201	2,364	0,018	Supported
H2 :Service Quality → Purchase Decision	0,208	2,736	0,006	Supported
H3: Price → Customer Satisfaction	0,418	3,158	0,002	Supported
H4: Customer Satisfaction → Purchase Decision	0,278	2,182	0,029	Supported
H5: Service Quality → Trust	0,267	3,587	0,000	Supported
H6: Trust → Purchase Decision	0,144	2,077	0,038	Supported

To test the effect of the mediation hypothesis, this study used the bootstrapping method on the AMOS SEM which can be seen in Table 10

Table 10. Moderation Hypothesis Test Results

	Hipotesis	Direct Effect	Indirect Effect	Confidence Interval Low	High	P-Value	Ket.
H7	Price → Customer Satisfaction → Purchase Decision	(0,418) (0,278)	0,116	0,025	0,133	0,006	Didukung
H8	Service Quality → Trust → Purchase Decision	(0,267) (0,144)	0,038	0,011	0,155	0,034	Didukung

The results of testing the mediation hypothesis with the bootstrap method in Table 10 show that both moderation hypotheses are supported. The hypothesis regarding the indirect effect of price on purchasing decisions through customer satisfaction has an indirect effect of 0.116 and a confidence interval ranging from 0.025 to 0.133 which is greater than 0. Then the p-value is 0.006 <0.05, which means that the effect is significant. Therefore, this study supports the hypothesis which states that price has a positive indirect effect on purchasing decisions through customer decisions.

Furthermore, the hypothesis regarding the indirect effect of Service Quality on Purchase Decisions through Trust, has an indirect effect of 0.038 and a confidence interval ranging from 0.011 to 0.155 greater than 0. Then the p-value is 0.034 <0.05, which means that the effect is significant. Therefore, this study supports the hypothesis which states that Service Quality has a positive indirect effect on Purchase Decisions through Trust.

Based on the results of the analysis of the respondents' answers, it was found that several things related to price need to be evaluated and improved so that the effect of price on customer satisfaction and purchasing decisions is greater. Overall, the respondents felt that the seller had sufficiently provided the expected price.

Based on the analysis of the answers from the respondents, the researcher obtained several things related to Service Quality that needed to be evaluated and improved so that the effect of Service Quality on Trust and Purchasing Decisions was greater. Overall, the respondents felt that the seller had provided a fairly good service quality.

Based on the results of the analysis of respondents' answers, several things related to customer satisfaction need to be evaluated and improved so that the influence of customer satisfaction on purchasing decisions is greater. Overall, buyers have high customer satisfaction. Although there are still doubts from buyers about the satisfaction they receive. This is based on an analysis of the answers from the respondents which show that some statements have a low average value indicating that customer satisfaction still needs to be improved.

Sellers need to evaluate and improve their Customer Satisfaction Returns so that customers have an attachment to the seller.

Based on the results of the analysis of the answers from the respondents, several things related to trust need to be evaluated and improved so that the influence of buyer trust on purchasing decisions gets bigger. Overall, buyers have high Trust. However, there are some attitudes that get low scores so that the seller needs to pay attention.

5. CONCLUSION

Price has a positive and significant effect on purchasing decisions. This means that the price that is in accordance with the quality of the goods will increase the desire of the buyer to make a purchase decision. Service Quality has a positive and significant effect on Purchase Decisions by buyers. The better the quality of service provided by the seller, the higher the purchase decision made by the buyer. Price has a positive and significant effect on customer satisfaction. The better the price in accordance with the quality of the goods, the higher the customer satisfaction. Customer satisfaction has a positive and significant effect on purchasing decisions made by buyers. The higher the customer satisfaction, the higher the desire to make purchasing decisions made by the buyer.

Service quality has a positive and significant effect on buyer trust. The better the quality of service provided by the seller will increase the trust of buyers. Trust has a positive and significant effect on purchase decisions by buyers. The higher the buyer's trust, the higher the purchase decision by the buyer. Price has a positive indirect effect on Purchasing Decisions through Customer Satisfaction. The better the price in accordance with the quality of the goods, the more satisfied the customer will be and ultimately the desire to make a purchasing decision. Service Quality has a positive indirect effect on Purchasing Decisions through Buyer Trust. The better the quality of the services provided, the more trust will increase and in turn will increase the desire of consumers to make purchasing decisions.

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