



Role of Service Quality, Price Perception, Brand Image, and Information Technology Involvement in Banking Product Purchase Decisions

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Info Article

History Article:
Submitted 7 February 2021
Revised 23 February 2021
Accepted 4 August 2021

Keywords:

*Service Quality; Price Perception;
Brand Image; Information Tech-
nology; and Purchase Decisions.*

Abstract

The decision to buy savings products at BRI is interesting to be raised in the research because, on the one hand, BRI is a bank that has a network of work units in remote areas of Indonesia so that it can serve the wider community, on the one hand, there are still many customers who complain about its services to BRI. This paper address the role of service quality, price perception, brand image, and purchase decision to banking products moderated by Information Technology. Data is collected through a questionnaire survey. This study employs purposive sampling to obtain respondents ($n = 110$), with the criteria, customers of the Britama account holder. Data analysis using SEM (Structural Equation Modeling) to get research results. Based on the results of confirmatory analysis and hypothesis testing, there is a strong relationship between the independent variables tested on the Purchase Decision of Britama Savings Products at BRI. Meanwhile, Information Technology moderated service quality shows a strong relationship. Price Perception with Information Technology moderation shows a weak relationship. Information Technology moderated Brand Image has no relationship with the purchase decision.

Peran Kualitas Layanan, Persepsi Harga, Citra Merek, dan Keterlibatan Teknologi Informasi dalam Keputusan Pembelian Produk Perbankan

Abstrak

Keputusan membeli produk tabungan di BRI menarik untuk diangkat dalam penelitian ini karena di satu sisi BRI merupakan bank yang memiliki jaringan unit kerja di pelosok Indonesia sehingga dapat melayani masyarakat luas, di satu sisi, masih banyak nasabah yang mengeluhkan pelayanannya kepada BRI. Makalah ini membahas tentang peran kualitas layanan, persepsi harga, citra merek, dan keputusan pembelian terhadap produk perbankan yang dimoderatori oleh Teknologi Informasi. Data dikumpulkan melalui survei kuesioner. Penelitian ini menggunakan purposive sampling untuk mendapatkan responden ($n=110$), dengan kriteria nasabah pemilik rekening Britama. Analisis data menggunakan SEM (Structural Equation Modelling) untuk mendapatkan hasil penelitian. Berdasarkan hasil analisis konfirmatori dan pengujian hipotesis, terdapat hubungan yang kuat antara variabel bebas yang diuji terhadap Keputusan Pembelian Produk Tabungan Britama di BRI. Sedangkan kualitas layanan yang dimoderasi Teknologi Informasi menunjukkan hubungan yang kuat. Persepsi Harga dengan moderasi Teknologi Informasi menunjukkan hubungan yang lemah. Citra Merek yang dimoderasi Teknologi Informasi tidak memiliki hubungan dengan keputusan pembelian.

JEL Classification: M10, M31, M37

How to Cite: Prananta, W., Hapsoro, B. B., Permana, M. V. (2021). Role of Service Quality, Price Perception, Brand Image, and Information Technology Involvement in Banking Product Purchase Decisions. *Jurnal Dinamika Manajemen*, 12(2), 187-200.

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INTRODUCTION

Purchasing decisions are crucial factors for customers and prospective customers to decide which product to use. The purchase decision is a strategy or tactic that sellers use to influence or persuade consumers to purchase (Hartmann et al., 2020). Purchasing decision-making is a process to choose from a wide variety of products and services or a consumer action to select products and services from several alternatives (Cheung & Thadani, 2012). Purchasing decisions are a stage where consumers make purchases based on a combination of all their knowledge to become an assessment of the consideration between two or more alternative products available in determining an outcome. In meeting needs, consumers will take action to choose two or more choices. This is called a decision-making process in purchasing (Kotler et al., 2014). A consumer who wants to do options then has alternative options. If consumers already have decided which alternative to choose and possibly its successor if necessary, they will make a purchase. Purchases include decisions about what to buy, whether to buy or not when to buy, where to buy, and how to pay for it. The process of making purchasing decisions made by customers starts with the introduction of the problem or needs first, then continues with the search for information on the product or service to be purchased, the next step is to compare the various purchase alternatives, after that purchase a product or service, the last step what customers do is behavior after purchasing or evaluating the purchase of a product or service that has been purchased (Kotler & Keller, 2016).

In improving a country's economy, banks have an essential function in driving people's economic activities. Banking is the most crucial sector in facing global economic changes (Bravo et al., 2010) In recent years, the development of information technology has been so rapid that it has impacted bank business. The Indonesian banking industry is currently undergoing a period of significant technology-

driven transformation. A survey conducted by consultancy and research firm Pricewaterhouse Coopers (PwC) said the technology would be the primary driver of bank transformation in the next three to five years. A savings product that provides various facilities in conducting banking transactions supported by e-banking facilities and an online real-time system will enable customers to transact whenever and wherever. Therefore, every bank competes to improve services, products, and networks to support their operational activities. This will spur companies engaged in finance and banking to improve the products and services offered by banks to compete with other banks.

The public is now careful and wise in deciding investment purchases and business transactions in a banking institution. This will spur companies engaged in banking to improve the bank products and services they offer to compete with other banks (Tang et al., 2020). Good service quality will increase product purchasing decisions on financial services (Howcroft & Hamilton, 2007). The quality of service does not affect someone to make a purchase (Mambu, 2015). Providing excellent service quality will enable the company to win the market with intense competition (Karatepe et al., 2005). The public is now comprehensive and wise in deciding the purchase of their investment and business transactions in a banking institution, meaning that deciding on a purchase of a consumer is very concerned about the quality of service offered (Vera & Trujillo, 2013). Providing good quality service to customers in business today is very important in market competition. Banks must invest in excellent service quality, including through employee training programs, building a well-integrated system, and other aspects that will ensure that excellent service quality is maintained. By always implementing excellent service quality can help in predicting the market through the customer satisfaction index. (Aliata et al., 2016) Commercial banks in Kenya are yet to attain required customer satisfaction levels. This is evident in the low average custo-

mer satisfaction index (CSI).

Besides the role of the image or impression owned by a brand, it also has an important role in influencing consumers to decide the purchase. Consumers tend to make the brand image a reference before committing to the purchase of products/services. So, the company must create a brand image exciting and explain the advantages of the product following the wishes and consumer needs to have a positive image. The brand image offered by a company dramatically influences a person in determining his choice. Someone is more inclined to brands that are busy in the market even though the brand does not necessarily match the needs they want. Building an excellent public perception through excellent quality products and services will form a positive brand image (Teck Ming et al., 2012) which serves as a sub-dimension of perceived quality. A total of 602 self-administrated questionnaires were distributed via non-probability sampling. Findings suggested that the dimensions of service quality in the service shop were comprised of tangibles, responsiveness, empathy, assurance, recovery, and knowledge. The causal effects of service quality are significantly greater than product cues in formatting favorable consumer response towards the brand. The major contribution is that it provides imperative insight into the development of consumer-based brand equity in the service industry that is based on typology-specific. Future study should include simultaneous examination of the four service quadrants as classified by Schmenner's (1986).

Today the public is also cautious in terms of the price offered, including interest rates, administrative and provision fees, etc., with the facilities they get. That is, in deciding to buy, consumers, of course, also consider the price factor, with attractive and affordable prices that consumers are expected to be interested in buying (Hustić & Gregurec, 2015). Not only factors of service quality, price, and image of the brand, but in this industry 4.0 competition, Information Technology's role also contributes to influencing someone in deciding the

purchase (Zhu et al., 2016). Currently, information technology provides enormous benefits to human life. Information technology has become the main facilitator for business activities, contributing to fundamental changes in the organization's structure, operations, and management. The sophistication of information technology that is applied by a company is expected to facilitate consumers in conducting financial transactions.

Besides, purchasing decisions are strongly influenced by consumers' information (Agnihotri et al., 2016; Fang, 2016). The information that plays a vital role in customer purchasing decisions to choose or decide on a product, especially in choosing banking products, has a very close position in information technology. For example, in the sending money outside the region and even abroad, of course, customers want fast and precise delivery facilities. And also, on the blog of deposit and withdrawal machine facilities which are popular around the world, the role of information technology is very supportive of this. This information technology factor can determine decisions and backfire for banking companies if the technology cannot be appropriately utilized.

The gap from the research is shown from research on the quality of the service, according to Howcroft & Hamilton(2007), expecting good service will influence consumers to buy, but according to Mambu, the quality of service does not affect someone in making a purchase. The phenomena and research gaps from various sources can be used as a problem formulation regarding the Purchasing Decision factor. The decision to buy savings products at BRI is interesting to be appointed. The novelty in this research is that on the one hand, BRI is the largest bank in Indonesia which has a network of branch offices/work units in remote areas of Indonesia so that it can serve the Indonesian people, on the one hand, there are still many customers who complain about its services to BRI. Including the application of information technology. That is, network constraints often occur and congested queues are often found.

Hypothesis Development

Purchase Decision

Purchasing decisions are a series of strategies or tactics undertaken by marketers to persuade consumers to make a purchase (Hartmann et al., 2020). Decision-making by consumers or customers begins with the needs and desires. After consumers know their needs, then consumers will find information from various sources about the product to be purchased through a selection process or alternative products available (Kotler & Keller, 2016). It can be concluded that purchasing decisions are those made by individuals in selecting appropriate alternative behaviors from two or more alternative behaviors and are considered the most appropriate actions in buying by first going through the stages of the decision-making process. Decision-making by consumers to buy a product starts with an awareness of their needs and wants. Furthermore, if consumers realize it will look for information about the existence of the product they want. This information process will be carried out by collecting all the information obtained by selecting available alternatives. There are 5 indicators in measuring service quality is Introduction of Needs, Information Search, Alternative Evaluation, Purchase Decisions, Post Purchase Behavior (Kotler & Keller, 2016). Some consumers may make a five-step decision such as described above, some only through a few steps, and some may just make the purchase step.

Service Quality

Quality is a direct assessment of a product or service by comparing perceptions of standards (Szymanski & Henard, 2001; Mattila & O'Neill, 2003). Service quality is the customer's judgment, where it reaches hope with reality (Malhotra, 2002). So it can be abbreviated that quality a company means not far away it can fulfill its customers' expectations. Good service allows a company to strengthen customer loyalty and increase market share; therefore good service becomes important in the company's operations. Good

service supports a company with customer loyalty and increases market share, therefore good service is important in company operations. There are 5 indicators in measuring service quality is tangibles, reliability, responsiveness, assurance, and empathy (Aliata et al., 2016; Anand & Selvaraj, 2012; George et al., 2015; Jeremiah & Ojera, 2015; Karim, 2014)

H1a: Service quality affects Purchase Decision Banking Product.

H1b: Service Quality moderated by Information Technology will strengthen the relationship between Service Quality and Purchase Decision Banking Product.

Price Perception

Perception is a process used by individuals to choose, organizing, interpreting information input to create a picture that has meaning (Kotler, 2012b). The assessment that every consumer feels about the product or service they receive is certainly not the same; this is because consumers have different characteristics in evaluating a product or service. So that consumers' perceptions of a price can influence their decision to buy. Therefore, company management must pay attention to the perceptions that consumers have built on the products or services offered. Consumers can make comparisons between the price set with a price or price range that has formed in their minds for the product. The price in their minds used to make this comparison is called the internal reference price. Internal reference prices may be prices that consumers perceive as a fair price, a price that has so far been set for one product, or what consumers perceive as low market prices or high market prices. The internal price reference acts as a guide in evaluating consumer acceptance or not. Price is very influential in deciding a purchase, both purchasing a product or service (Hustić & Gregurec, 2015). According to Kotler & Keller (Kotler & Keller, 2016), there are 3 indicators in measuring prices, namely, price comparison, price suitability, price affordability.

H2a: Price Perception affects Purchase Decision Banking Product.

H2b: Price Perception moderated by Information Technology will strengthen the relationship between P/rice Perception and Purchase Decision Banking Product.

Brand Image

The brand includes names, terms, signs, and symbols of individuals or groups that are used to identify certain products or services, it is used to differentiate from competitors' products and services (Kotler et al., 2014). Brand image is a particular image, impression, and belief that a person has of an object (Kotler, 2012). To conclude, brand image is consumers' understanding of a particular brand and how consumers perceive or have individual perceptions of a brand. The better the brand image of a product built by the company, the more interested customers will be in buying products (Wang & Yang, 2010; Aghekyan-Simonian et al., 2012). A strong brand can attract consumers as a determining factor in the choice of decisions. The brand image is an interpretation of various information received by consumers. The interpreter is the consumer, and interpreted is information. Creating an impression is one of the basic characteristics of orientation. Modern marketing is through paying more attention and building a strong brand strong. The implication of this is that the brand of a product creates an image from the product itself in consumers' minds and makes the basic motivation for consumers in choosing a product. There are three indicators to measuring brand image: Recognition, Reputation, and Affinity (Shimp, 2004).

In this sophisticated era, we will never be separated from the role of information technology. Mobile is one of the types of information technology apart from TV, computers, and other electronic devices in households. Information technology is very helpful for humans in managing information obtained

from creating, storing information to disseminating information. The application of information technology is very important for management in making organizational decisions. This information technology includes the use of electronic technology for all levels of the organization. This electronic technology is based on computer and telecommunication technology (Dangolani, 2011). Based on this definition, information technology is the total related means used to capture data, then managed electronically in the form of information that is useful to users and is used by management for decision making. The role of information technology in human activity is enormous. Information technology has become the main facilitator for business activities, contributing to fundamental changes in organizations, operations, and management in organizations. Thus it can be understood that the reactions and perceptions of information technology users will shape a person's attitude in accepting the use of information technology. The factors that can affect information technology users' perceptions are the benefits and use of information technology. There are three indicators in measuring information technology: perceived usefulness, perceived ease of use, and user acceptance of information technology (Davis, 1989).

H3a: Brand Image affects Purchase Decision Banking Product.

H3b: Brand Image moderated by Information Technology will strengthen the relationship between Brand Image and Purchase Decision Banking Product.

METHOD

This article discusses the relationship between quality of service, price perception, brand image, and information technology system as a moderating variable for Purchasing Decisions on banking products. Based on literature reviews and similar research studies before, the following framework can be developed:

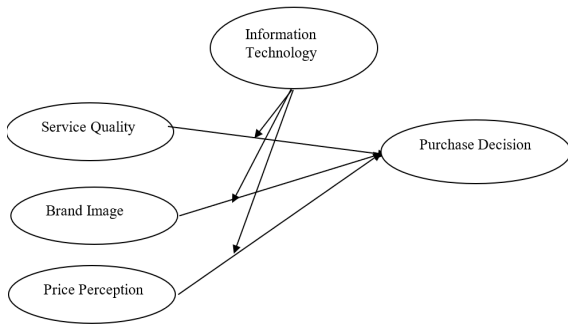


Figure 1. Conceptual Framework
 Source: Aliata et al., 2016; Hustić & Grgures 2015; Kotler, 2012b; Shimp, 2004; Davis, 1989

The population in this study were all BRI Britama Savings account holders. The sampling method was using a simple random sampling technique. The number of samples is 5-10 times the research indicators (Hair et al., 2010). This study comprises of 20 indicators; therefore 110 respondent was used. This research analyses the data with Structural Equation Modeling and analysis tools using the Amos application version 23. The following table presents variables and indicators in this study,

Table 1. Measurement Scale

Construct	Criteria Measurement
Service Quality (Aliata et al., 2016)	<ul style="list-style-type: none"> • Tangibles • Reliability
Commercial banks in Kenya are yet to attain required customer satisfaction levels. This is evident in the low average customer satisfaction index (CSI)	<ul style="list-style-type: none"> • Responsiveness • Assurance • Empathy
Price Perception (Hustić & Gregurec, 2015)	<ul style="list-style-type: none"> • Price Comparison, • Price Suitability, • Price Affordability
Brand Image (Shimp, 2004)	<ul style="list-style-type: none"> • Recognition, • Reputation, • Affinity

- | | |
|--------------------------------------|---|
| Information Technology (Davis, 1989) | <ul style="list-style-type: none"> • Perceived Usefulness • Perceived Ease of Use • User Acceptance |
| Purchase Decision (Kotler, 2012b) | <ul style="list-style-type: none"> • Introduction of Needs • Information Search • Alternative Evaluation • Purchase Decisions • Post Purchase Behavior |

RESULT AND DISCUSSION

Index Number

To get an overview of the degree of the respondent's perception of the variables to be studied, an index number was developed. The index numbers for the variables that influence purchasing decisions are presented in Table 2,

From the table above, the results are obtained from the analysis of the index numbers for the Variable Quality of Service, the results of the respondents are Very High. However, based on the submission of a questionnaire in an open sentence, customers still want to improve their service to customers by increasing the number of modern data tools such as CDM (Cash Deposit Machine), a cash deposit tool is not inferior to other banks. Based on the index numbers' analysis for the Price Perception Variable, the results were obtained from the respondents. However, based on the submission of the questionnaire in open sentences, some respondents still say that administrative costs are not affordable. The results are obtained from the index analysis for the Brand Image Variable from the table above, the results obtained from the respondents. However, based on the questionnaire submission in open sentences, many have not seen the benefits of the Britama account facility, the Retention Program offered, and its prizes.

Table 2. Index Number

No	Indicator	Respondents' Answers Frequency					Index umber	Criteria
		1	2	3	4	5		
1	Tangibles	0	0	10	41	59	4.44	Very High
2	Reliability	2	0	7	40	61	4.88	Very High
3.	Responsiveness	0	2	14	40	54	4.32	Very High
4.	Assurance	0	2	5	50	53	4.40	Very High
5.	Empathy	0	0	10	60	40	4.27	Very High
Average Service Quality Index Value							4.46	Very High
1.	Price Comparison	2	1	13	67	27	4.05	High
2.	Price Suitability	0	2	17	69	22	4.03	High
3.	Price Affordability	0	2	32	50	26	3.90	High
Average Price Perception Index Value							3.99	High
1.	Recognition	0	10	29	59	12	3.66	High
2.	Reputation	0	9	26	40	35	3.91	High
3.	Affinity	0	8	26	57	19	3.79	High
Average Brand Image Index Value							3.78	High
1.	Perceived Usefulness	0	0	8	53	49	4.37	Very High
2.	Perceived Ease of Use	0	0	12	69	29	4.15	High
3.	User Acceptance	0	0	14	57	39	4.22	High
Average Information Technology Index Value							4.20	High
1	Introduction of Needs	0	0	15	46	49	4.30	Very High
2	Information Search	0	5	17	46	42	4.13	High
3.	Alternative Evaluation	0	2	20	46	42	4.16	High
4.	Purchase Decisions	0	2	20	47	41	4.15	High
5.	Post Purchase Behavior	0	2	20	66	22	3.98	High
Average Purchase Decisions Index Value							4.14	High

From the table above, the results are obtained from the index numbers for Information Technology Variables, the results of the respondents' assessment are High. However, based on the questionnaire submission in the open sentence, the banking system used at BRI sometimes experiences network problems (offline), disrupting consumer business transactions. Based on the analysis of the index numbers for the Purchasing Decision Variable, the respondents' results are High. However, based on the questionnaire submission in an open sentence, customers are interested in the Britama account facility. Still, some cannot use the facility because they do not know how to use E-Banking, ATM and CDM.

Validity Test

After collecting the questionnaire from the respondent, then the validity test is returned to the data obtained. A Validity test is used to measure the accuracy of measuring instruments used. This validity test is used to see the relationship between each question item's value in the questionnaire and the total value obtained. The results of the data validity test can be presented in the following table,

Based on the validity test table, it shows that all statement items in the regression weight value of $p < 0.01$, so it can be concluded that of the five variables both the independent variables, moderation, and the dependent variable are all valid.

Table 3. Validity Test

			Estimate	S.E.	C.R.	P	Note
SQ1	<---	Service Quality	1.078	.123	8.750	***	Valid
SQ2	<---	Service Quality	1.381	.148	9.332	***	Valid
SQ3	<---	Service Quality	1.380	.147	9.375	***	Valid
SQ4	<---	Service Quality	1.145	.126	9.062	***	Valid
SQ5	<---	Service Quality	1.000				Valid
PP1	<---	Price Perception	.957	.085	11.217	***	Valid
PP2	<---	Price Perception	.812	.075	10.873	***	Valid
PP3	<---	Price Perception	1.000				Valid
BI1	<---	Brand Image	.965	.087	11.076	***	Valid
BI2	<---	Brand Image	1.203	.102	11.754	***	Valid
BI13	<---	Brand Image	1,000				Valid
IT1	<---	Information Technology	.779	.092	8.509	***	Valid
IT2	<---	Information Technology	.772	.088	8.808	***	Valid
IT3	<---	Information Technology	1.000				Valid
PD1	<---	Purchase Decision	1.000				Valid
PD2	<---	Purchase Decision	1.854	.273	6.794	***	Valid
PD3	<---	Purchase Decision	1.845	.307	6.018	***	Valid
PD4	<---	Purchase Decision	1.756	.297	5.906	***	Valid
PD5	<---	Purchase Decision	1.204	.229	5.252	***	Valid

Reliability Test

To measure whether the instruments used in the study can reveal actual information in the field and obtain reliable information, it is necessary to conduct a reliability test. Table 4 shows the results of the reliability test,

The reliability test results show that the variance for all variables p-value <0.01 (1%). It can be concluded that all items measuring research variables are reliable, which means that the

questions used in this study can reveal the field and obtain reliable information.

Normality Test

A normality test is a test that is carried out to assess the distribution of data in a group of data or variables, whether the distribution of the data is normally distributed or not. To test the distribution of data that has been collected from this study to have a normal population, it

Table 4. Reliability Test

	Estimate	S.E.	C.R.	P	Note
Service Quality	.185	.041	4.560	***	Reliable
Price Perception	.389	.074	5.288	***	Reliable
Brand Image	.425	.081	5.235	***	Reliable
Information Technology	.267	.054	4.984	***	Reliable
Service Quality X IT	6332.703	857.810	7.382	***	Reliable
Price Perception X IT	1965.027	266.177	7.382	***	Reliable
Brand image X IT	2391.585	323.957	7.382	***	Reliable

is necessary to test for normality. Based on the normality test through the multivariate test, the results of the kurtosis value <2.58, namely

-2.014, from the normality test results show that the distribution of data collected from this study has a normal population.

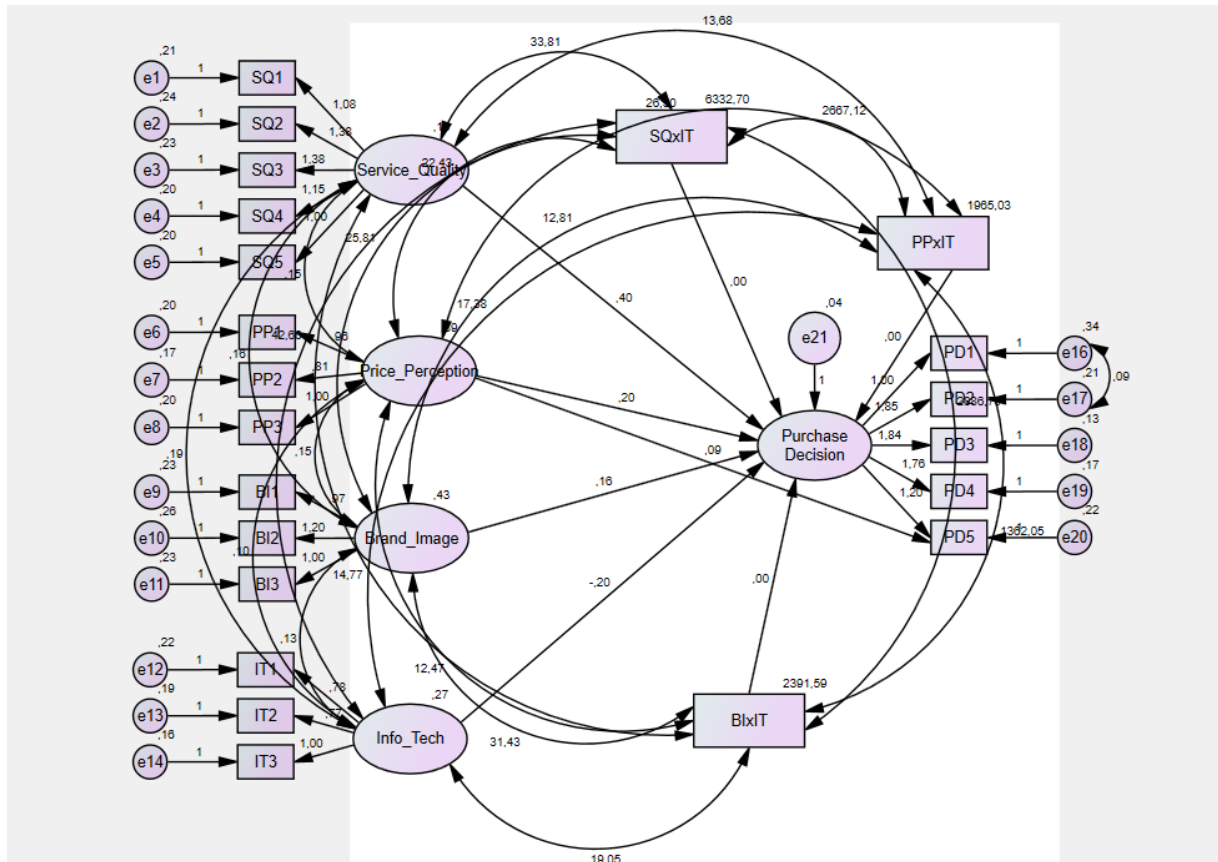


Figure 2. The Full Model

The following presents a table of the results of the Output Model as a whole after being merged between the Independent Variables and those Moderating with the Bound Variables.

Table 5. Goodness of fit

No.	Parameter	Cut off Value	Output Model	Note
1	Chi Square (CMin),p	P > 0,05 (5%)	0,000	Marginal Fit
2	GFI and	GFI > 0,90	0,763	Marginal Fit
3	AGFI	AGFI > 0,80	0,671	Marginal Fit
4	NFI	NFI > 0,90	0,875	Marginal Fit
5	RFI	RFI > 0,90	0,841	Model Fit
6	IFI	IFI > 0,90	0,928	Model Fit
7	TLI	TLI > 0,90	0,907	Model Fit
8	CFI	CFI > 0,90	0,926	Model Fit
9	RMSEA	RMSEA < Independence model	0,105 < 0,343	Model Fit
10	AIC	AIC < Independence model	541,407 < 3231,899	Model Fit
11	ECVI	ECVI < Independence model	4,967 < 29,650	Model Fit

Structural Equation Model Analysis

The following presents the results of data processing from the analysis using the complete SEM,

This cut-off table refers to research (Lee et al., 2001). Based on the table above, all outputs show that the cut-off value that is set indicates that the suitability index and the output value for use in testing a model are acceptable. This shows that the model is feasible or following the sample data that has been used.

Coefficient Determination

The coefficient of determination is used to express the magnitude of variation Y which can be explained by X according to the equation obtained and the multiple correlation coefficient (R) is used to express the magnitude of the degree of closeness of the relationship between variables. The following presents a table of the results of the coefficient of determination,

Table 6. Coefficient Determination

Variable	Estimate
Purchase Decision	.748

Based on table coefficient determination, the estimated value obtained from the Dependent Variable of Purchasing Decisions of 0.748 or 74.8%. Based on the coefficient of determination test, the independent variables have a contribution to purchasing decisions by 74.8%. This shows that these variables have a significant role

Table 7. Hypothesis Test

	Estimate	S.E.	C.R.	P	Note
Service Quality → Purchase Decision	.403	.123	3.285	.001	Significant
Price Perception → Purchase Decision	.203	.059	3.410	***	Significant
Brand Image → Purchase Decision	.164	.052	3.159	.002	Significant
Service Quality X Information Technology → Purchase Decision	.002	.001	2.001	.045	Significant
Price Perception X Information Technology → Purchase Decision	-.003	.001	-2.069	.039	Not Significant
Brand Image X Information Technology → Purchase Decision	.001	.001	1.166	.244	Not Significant

in a prospective customer decides to choose to open a Britama account at BRI.

Hypothesis Test

Hypothesis testing aims to see how the influence of the independent variable on the dependent variable. Regression Weight test results can be seen in the following table 7,

In testing the hypothesis of the relationship between Service Quality Variables and Purchasing Decisions, it shows that the P-value <0.05 (5%), with a P-value = 0.001 with an estimate of 0.403 shows that there is a positive and significant influence between Service Quality Variables and the dependent variable on Purchasing Decisions. The same results have also been carried out by previous research regarding service quality influencing purchasing decisions. (Aliata et al., 2016; Howcroft & Hamilton, 2007; Vera & Trujillo, 2013). Service quality is very closely related to purchasing decisions, and therefore to improve purchasing decisions of bank products, companies must think about the quality of their services to customers. Good service allows a company to strengthen customer loyalty and increase market share. This means, the more the company implements its services properly, the higher the decision of a prospective customer to choose a particular product in banking, in this case, is the Britama savings product at BRI.

In testing the hypothesis of the relationship between Price Perception Variables and

Purchasing Decisions, it shows that the P-value < 0.05 (5%), with a P-value = 0,000 with an estimate of 0.203 shows that there is a positive and significant influence between the Price Perception Variable and the dependent variable on Purchasing Decisions. The same results have also been carried out by previous research regarding price perception influencing purchasing decisions (Hustić & Gregurec, 2015). Prices in the banking sector include provision fees, administrative costs, and fees that customers must pay. Competitive prices will increase purchasing decisions for banking products. Price perception is the tendency of consumers to use price to assess the suitability of product benefits. The assessment that every consumer feels about the product or service they receive is certainly not the same, this is because consumers have different characteristics in evaluating a product or service. So that consumers' perceptions of a price can influence their decision to buy. Therefore, company management must pay attention to consumers' perceptions of the products or services offered. This means, if the company gives a good perception/view of prices, the higher the decision of a prospective customer to choose a particular product in banking, in this case, is the Britama savings

On the hypothesis examiner, the relationship between Brand Image Variables and Purchasing Decisions shows that the P-value < 0.05 (5%), with a P-value = 0.002 with an estimate of 0.164 this shows that there is a positive and significant influence between the Brand Image Variable and the Variable depending on the Purchase Decision. The same results have also been carried out by previous research regarding brand image influencing purchasing decisions (Teck Ming et al., 2012) which serves as a sub-dimension of perceived quality. The image or impression of a brand is closely related to the product purchase decision. Therefore companies need to maintain the image of a brand because it is very influential in purchasing decisions.

In testing the hypothesis of the relationship between Information Technology Mode-

rated Service Quality and Purchasing Decisions, it shows that the P-value < 0.05 (5%), with a P-value = 0.045 with an estimate of 0.002 shows that there is a positive and significant influence between the Service Quality Variables that are moderated by Information Technology and The dependent variable for the purchase decision. This means that the quality of service that is supported by the availability of adequate information technology capabilities will further strengthen the decision-making for a banking product. The quality of a bank's service must be supported by existing information technology because all systems used in the banking system mostly utilize Information Technology to support a banking institution's fast and accurate operations. This means that Information Technology can strengthen a bank's strength to serve its customers quickly and accurately and is supported by excellent customer service. This will have a major influence on Purchasing Decisions.

In testing the hypothesis of the relationship between the Price Perception Variable which is moderated by Information Technology and the Purchase Decision, it shows that the P value > 0.05 (5%), with a P-value = 0.039 with an estimate of -0.003, this shows a negative and insignificant effect between the Price Perception Variable which is moderated by Technology. Information with the dependent variable of purchasing decisions. The cost of managing expensive Information Technology will impact the costs paid by customers, therefore efficiency must be carried out to create competitive prices.

In testing the hypothesis of the relationship between Information Technology-moderated Brand Image Variables and Purchasing Decisions, it shows that the P value > 0.05 (5%), with a P-value = 0.244 with an estimate of 0.001 shows that there is a positive and insignificant influence between the brand image variable which is moderated by technology. Information with the dependent variable of purchasing decisions. With the strength of BRI, which is one of the Indonesian government-

owned banks and is one of the strongest banks in the field of funding in Indonesia, the factor of product brand image supported by information technology does not affect purchasing decisions.

Based on the output of the Coefficient of Determination model, it shows that the independent variable can be interpreted by the independent variable. This means that together with the variables of Service Quality, Price Perception, Brand Image and Information Technology have an influence or contribution to Purchasing Decisions of 74.8%, this shows that these variables have a large enough share in a prospective customer's decision to determine the choice of opening BRI account.

CONCLUSION AND RECOMMENDATION

Based on the coefficient of determination test, the independent variable has a major contribution to purchasing decisions. This shows that these variables significantly influence prospective customers to make choices or decisions to open a Britama account at BRI. Based on the Hypothesis Test the effect of Service Quality on Purchasing Decisions, service quality is the biggest influence of customers in choosing and using Britama savings products at BRI. The same results have also been carried out by previous research regarding service quality influencing purchasing decisions. (Aliata et al., 2016; Howcroft & Hamilton, 2007; Vera & Trujillo, 2013). Therefore BRI banks must further improve their services starting, Availability of Operational Supporting Equipment Completion in Account Opening. The Reliability of Bank Officers in handling banking services. Responsiveness to services in responding to requests and needs of customers opening a Britama account. Customer confidence in the security of transactions using a Britama account at BRI. Sense of Empathy in serving customers opening accounts. With the existence of information technology that is Perceived Usefulness, Perceived Ease of Use, User Acceptance on information technology will further

enhance the decision to purchase savings products at BRI banks.

Based on the results of hypothesis testing for the three variables, namely Service Quality, Price Perception and Brand Image after moderating with Information Technology Variables, the Estimate value for the three variables has decreased, this shows that Information Technology weakens Product Purchase Decisions. This is due to the strong Brand Image Factor as the largest and oldest state-owned bank in Indonesia. They have known and been familiar with BRI products for a long time, then BRI's target class is, on average lower-middle-class customers, they don't really attach much importance to information technology. The most important thing is that they can save safely, comfortably, close to their homes. In addition, BRI provides facilities with Work Units spread across all corners of Indonesia. This is the most effective means of promotion compared to promotions using Information Technology through other media such as media mass media, television, or the Internet.

Based on the hypothesis results between price perceptions as moderated by information technology, the role of information technology will weaken the relationship. Customers assume that the company will increase banking administration costs with this information technology because banking operations will increase. Therefore, the company must be able to manage its finances well to create competitively charged costs and convey banking costs charged by customers transparently to create increased product purchasing decisions. The research plan can then be modified into other research models through the mediating effect of the influence on purchasing decisions in different industries. Furthermore, other variables can be added that affect the purchase decision.

ACKNOWLEDGEMENT

This research was partly funded by research and community service funds from the Faculty of Economics, Universitas Negeri Semarang.

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