

THE INFLUENCE OF PERSONAL SELLING, WORD OF MOUTH, AND SERVICE QUALITY ON PURCHASE DECISIONS WITH CUSTOMER SATISFACTION AS AN INTERVENING VARIABLE AT PNM MEKAAR REGIONAL BANDUNG 2

ABSTRACT

This study aims to analyze the effect of personal selling, word of mouth, and service quality on purchase decisions with customer satisfaction as an intervening variable. A quantitative approach with Structural Equation Modeling (SEM) using SmartPLS 4 was applied to data from 115 respondents who are customers of PNM Mekaar Regional Bandung 2. The results show that personal selling, word of mouth, and service quality significantly affect customer satisfaction. Additionally, all independent variables and customer satisfaction significantly influence purchase decisions. Customer satisfaction also plays a mediating role. These findings suggest that firms should focus on enhancing personal selling effectiveness, improving service quality, and managing word of mouth to increase customer satisfaction and, consequently, purchase decisions.

Keywords: *Personal Selling, Word of Mouth, Service Quality, Customer Satisfaction, Purchase Decision.*

1. INTRODUCTION

Microfinance institutions play a crucial role in alleviating poverty and promoting financial inclusion, especially in developing countries. PT Permodalan Nasional Madani (PNM), a state-owned enterprise, launched the Membina Ekonomi Keluarga Sejahtera (PNM Mekaar) program in 2015, which specifically targets underprivileged women across Indonesia by providing ultra-micro financing and entrepreneurial support (PNM, 2021). In Bandung Regency an area with over 377,000 underprivileged households (P3KE, 2024) PNM Mekaar

serves as a key enabler of economic empowerment among women.

Despite increasing outreach and financing distribution in PNM Mekaar Regional Bandung 2, recent data show a steady rise in customer dropouts (DO), reaching 16.20% in 2023 compared to 7.36% in 2021 (PNM, 2023).

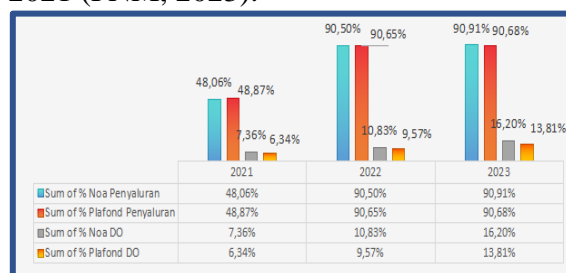


Figure Percentage of Financing
Disbursement and Customer Dropouts
(2021-2023)

Source: PNM 2021-2023

This raises critical concerns regarding customer satisfaction and the effectiveness of the marketing strategies in influencing purchase decisions. As highlighted by Kotler and Keller (2016), customer decision-making in financial services is often shaped by relational marketing tools such as personal selling and word of mouth, both of which can establish trust and emotional connection. Similarly, service quality measured through dimensions like responsiveness, reliability, and empathy plays a crucial role in shaping customer satisfaction and loyalty (Baihaky et al., 2022; Sundari, 2021).

Nonetheless, empirical findings on these variables remain inconsistent. While some studies affirm the positive influence of personal selling and word of mouth on purchase decisions (Mutmainnah et al., 2020; Khoiruddin, 2021), others report insignificant or even negative effects (Yoga et al., 2022; Chintya et al., 2022). The same research gap is found in the service quality literature, where the impact on customer satisfaction and behavior varies across contexts (Anisah et al., 2023; Amin et al., 2022).

Given these contradictions and the strategic importance of retaining and satisfying microfinance clients, this study aims to examine the direct and indirect effects of personal selling, word of mouth, and service quality on purchasing decisions, with customer satisfaction as an intervening variable. The context of this study PNM Mekaar Regional Bandung 2 offers a meaningful case for evaluating how marketing strategies and service delivery affect the behavior of low-income women entrepreneurs.

2. THEORETICAL FRAMEWORK & HYPOTHESES

The theoretical framework of this study is built upon the **Theory of Reasoned Action (TRA)** and the **Theory of Planned Behavior (TPB)**, which explain consumer decision-making as a function of behavioral intention influenced by attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991).

Personal selling refers to direct communication between a salesperson and potential customers aimed not only at promoting products but also at building long-term relationships. According to Imron et al. (2025), effective personal selling includes four main indicators: communication ability, product knowledge, creativity, and empathy. These components allow salespeople to adapt messages based on customer responses and to foster trust through personal interactions.

Word of mouth is defined as interpersonal communication regarding products or services between consumers, which significantly influences customer perceptions and behaviors. Weng (2023) categorizes WOM into five indicators under the 5T framework: talkers, topics, tools, taking part, and tracking. These indicators highlight the role of both senders and receivers in the communication process, where consumers actively disseminate brand messages within their networks.

Service quality reflects the company's ability to deliver consistent and reliable service that meets or exceeds customer expectations. Based on the RATER model, Sundari (2021) identifies five core dimensions: responsiveness, assurance, tangibility, empathy, and reliability. These indicators help assess service delivery from multiple perspectives, such as employee behavior, physical evidence, and perceived competence.

Customer satisfaction is a psychological state arising from the comparison between expected and actual service performance. Indrasari (2019) outlines three key

indicators to assess satisfaction: expectation match, intention to repurchase, and willingness to recommend. These reflect whether the service meets customer needs, the likelihood of continued patronage, and the tendency to recommend the service to others.

A **purchase decision** is the final stage in a consumer's decision-making process, encompassing the recognition of needs and the evaluation of alternatives. According to Kotler and Keller (2017), four primary indicators can be used to measure this construct: need recognition, information search, evaluation of alternatives, and purchase decision. These indicators map the cognitive journey of consumers from problem identification to actual transaction, which is particularly relevant in the context of financial services where trust and understanding are crucial.

HYPOTHESES

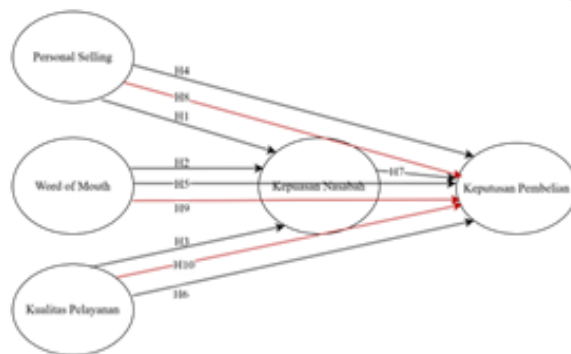


Figure Hypotheses

Based on the literature, the following hypotheses are proposed:

- H1: Personal selling positively influences customer satisfaction.
- H2: Word of mouth positively influences customer satisfaction.
- H3: Service quality positively influences customer satisfaction.
- H4: Personal selling positively influences purchase decisions.
- H5: Word of mouth positively influences purchase decisions.
- H6: Service quality positively influences purchase decisions.
- H7: Customer satisfaction positively influences purchase decisions.
- H8: Customer satisfaction mediates the effect of personal selling on purchase decisions.
- H9: Customer satisfaction mediates the effect of word of mouth on purchase decisions.
- H10: Customer satisfaction mediates the effect of service quality on purchase decisions.

H7: Customer satisfaction positively influences purchase decisions.

H8: Customer satisfaction mediates the effect of personal selling on purchase decisions.

H9: Customer satisfaction mediates the effect of word of mouth on purchase decisions.

H10: Customer satisfaction mediates the effect of service quality on purchase decisions.

3. METHODS

This study employs a quantitative research design using Structural Equation Modeling (SEM) with the SmartPLS 4 software. The population includes PNM Mekaar customers in Bandung Region 2, with a sample of 115 respondents selected through purposive sampling. Data were collected via structured questionnaires with Likert-scale items. Variables include personal selling, word of mouth, service quality, customer satisfaction, and purchase decision. Validity and reliability tests were conducted using AVE, composite reliability, and Cronbach's alpha. The structural model was tested through path coefficients, t-statistics, and R² values to determine the significance and strength of relationships among variables.

4. RESULTS AND DISCUSSION

Results from SEM-PLS analysis confirm that personal selling, word of mouth, and service quality significantly affect customer satisfaction. Additionally, each of these factors, along with customer satisfaction, significantly influences purchase decisions. Mediation analysis reveals that customer satisfaction plays a mediating role in the relationship between personal selling, word of mouth, service quality, and purchase decisions. These findings reinforce the importance of interpersonal communication and perceived service excellence in shaping customer behavior, particularly in

microfinance institutions like PNM Mekaar.

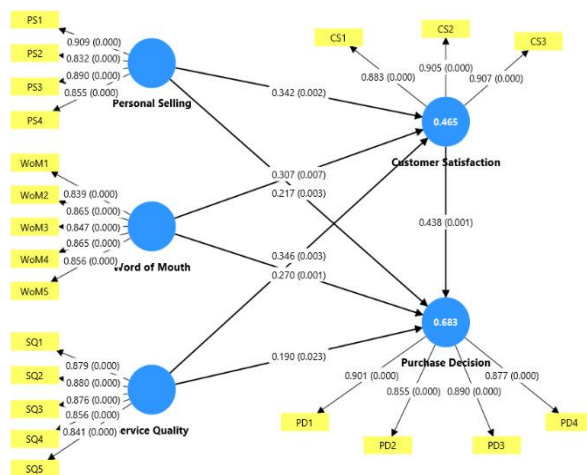


Figure Inner Model
Source: SmartPLS 4 (2025)

Table Direct Path Test

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O /STDEV)	P values
Customer Satisfaction -> Purchase Decision	0.438	0.421	0.131	3.333	0.001
Personal Selling -> Customer Satisfaction	0.342	0.336	0.110	3.095	0.002
Personal Selling -> Purchase Decision	0.217	0.217	0.073	2.992	0.003
Service Quality -> Customer Satisfaction	0.346	0.347	0.117	2.952	0.003
Service Quality -> Purchase Decision	0.190	0.192	0.083	2.273	0.023
Word of Mouth -> Customer Satisfaction	0.307	0.297	0.113	2.717	0.007
Word of Mouth -> Purchase Decision	0.270	0.272	0.083	3.263	0.001

Source: SmartPLS 4 (2025)

Table Indirect Path Test

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O /STDEV)	P values
Personal Selling -> Purchase Decision	0.150	0.143	0.067	2.233	0.026
Service Quality -> Purchase Decision	0.152	0.148	0.070	2.172	0.030
Word of Mouth -> Purchase Decision	0.135	0.129	0.067	2.016	0.044

Source: SmartPLS 4 (2025)

5. CONCLUSIONS AND SUGGESTIONS

Summary

This study concludes that personal selling, word of mouth, and service quality all have both direct and indirect effects on purchase decisions through customer satisfaction. These variables are critical in determining whether customers choose to continue using the services offered by PNM Mekaar. Customer satisfaction acts as a strong mediating variable, reinforcing the importance of high-quality interactions and services in encouraging purchase decisions.

Suggestions for practitioners include the need for continuous training of field officers to improve communication and persuasive skills in personal selling. Moreover, PNM Mekaar should actively manage and monitor customer experiences to foster positive word of mouth. Enhancing service quality through responsiveness and empathy can significantly improve satisfaction and retention. Future research may consider expanding the sample size, covering more regional offices, and adding other behavioral variables such as trust, perceived value, or brand image to enrich the research model.

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