

REVIEWER'S REPORT

Manuscript No.: IJAR-52879

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Title: 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

Recommendation:

Accept as it isYES.....

Accept after minor revision.....

Accept after major revision

Do not accept (*Reasons below*)

Rating	Excel.	Good	Fair	Poor
Originality			✓	
Techn. Quality		✓		
Clarity		✓		
Significance			✓	

Reviewer Name: Mr Bilal Mir

Reviewer's Comment for Publication.

Abstract Evaluation:

The abstract provides a concise and well-structured overview of the study. It clearly outlines the research objective, methodology, and key findings. The use of a quantitative approach with Structural Equation Modeling (SEM) via SmartPLS 4 is appropriate for the analysis of the relationships among multiple variables. The sample size of 115 respondents is mentioned, giving context to the scope of the study. The identification of customer satisfaction as both a direct outcome and a mediating variable is central to the analysis and is effectively presented. The concluding remark in the abstract highlights the practical implications for businesses in improving their marketing and customer experience strategies.

Keywords Evaluation:

The keywords—*Personal Selling, Word of Mouth, Service Quality, Customer Satisfaction, Purchase Decision*—accurately reflect the core constructs of the study. They enhance the discoverability of the paper and align well with both academic and practical domains.

Introduction Evaluation:

The introduction sets a strong contextual foundation for the study by emphasizing the role of microfinance institutions in promoting financial inclusion and poverty alleviation. The specific focus on PT Permodalan Nasional Madani (PNM) and its Mekaar program gives the research real-world relevance. The socioeconomic framing, especially the attention to underprivileged women in Bandung Regency, underscores the importance of the topic.

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The data on customer dropout rates provides a compelling rationale for the study, introducing a problem that warrants investigation—namely, understanding the factors influencing customer satisfaction and purchasing decisions within the microfinance context. This supports the need to explore marketing and service-related variables.

Scientific Content and Clarity:

The study is conceptually sound and methodologically rigorous. The variables—personal selling, word of mouth, service quality, customer satisfaction, and purchase decision—are interconnected through a logical and well-established theoretical framework. The application of SEM is appropriate for examining direct and indirect effects, and the use of SmartPLS 4 indicates methodological sophistication. The narrative is clearly written, with terminology suitable for an academic audience.

Overall Assessment:

This research provides a timely and well-founded analysis of consumer behavior in the microfinance sector. The integration of marketing and service quality variables within a model mediated by customer satisfaction offers valuable insights for both scholars and practitioners. The study contributes meaningfully to the literature on service marketing, customer relationship management, and financial inclusion. It is empirically grounded, practically relevant, and clearly communicated.