

REVIEWER'S REPORT

Manuscript No.: IJAR-52879

Date: 19/07/2025

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 after minor revision.

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

Reviewer Name: Dr. Bishwajit Rout

Date: 19/07/2025

Reviewer's Comment for Publication.

(To be published with the manuscript in the journal)

The reviewer is requested to provide a brief comment (3-4 lines) highlighting the significance, strengths, or key insights of the manuscript. This comment will be Displayed in the journal publication alongside with the reviewers name.

- Significance:** This study addresses a critical issue in microfinance by examining how personal selling, word of mouth, and service quality influence purchase decisions through customer satisfaction. It offers strategic insights for improving client retention among underserved women entrepreneurs at PNM Mekaar. The findings guide institutions aiming to reduce customer dropout by enhancing relational marketing and service delivery effectiveness.
- Strength:** The study's strength lies in its robust quantitative methodology using SEM-PLS and SmartPLS 4, offering strong statistical validation of hypothesized relationships. It integrates established theoretical frameworks (TRA and TPB) with real-world applications, providing actionable insights for marketing practitioners. Additionally, the use of customer satisfaction as a mediating variable enriches understanding of consumer decision behavior in microfinance settings.
- Key Insight:** Customer satisfaction plays a pivotal mediating role between marketing strategies and purchase decisions. While personal selling, service quality, and word of mouth directly affect satisfaction and decisions, their influence is significantly amplified when satisfaction is high. This finding highlights that emotional and experiential factors are crucial in customer retention, especially in trust-based financial services like microfinance.

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Reviewer's Comment / Report

The paper titled “*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.*” examines how emotional intelligence (EI) mediates the relationship between confidence and employee engagement. Using phenomenological methods, it analyzes interviews and journals from 23 employees across diverse sectors. Findings highlight EI's role in enhancing confidence-driven engagement, particularly through self-awareness and self-regulation, with supportive leadership amplifying these effects. The study underscores the need for integrated EI and confidence training to foster sustained engagement, offering practical insights for organizational development.

Suggestions for Improvement:

1. In introduction, avoid overly general claims (e.g., "critical concerns") quantify or reference them.
2. In introduction, provide more specific prior research that contrasts findings on the studied variables.
3. The visual model of hypotheses could be improved (figure quality or clarity).
4. The paper would benefit from a brief explanation of how the theoretical model was adapted for this specific context.
5. The justification for the sample size (115) could be stronger—reference SEM guidelines or a power analysis.
6. Explain the reasoning behind choosing purposive sampling over random or stratified sampling, given the dropout concern.
7. Tables and figures need improved formatting and clearer titles (some appear disjointed).
8. More participant-level interpretation (e.g., what do these findings imply about PNM's client base) would enrich the discussion.
9. Highlight the study's theoretical contribution, not just practical value.

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The study offers a well-structured, empirically supported analysis of marketing factors influencing purchase decisions in microfinance. Its use of SEM-PLS and integration of customer satisfaction as a mediating variable adds value. With minor revisions in clarity, theoretical integration, and methodological explanation, the paper holds strong practical and academic relevance. Recommended for publication after minor to moderate revisions. Addressing the identified weaknesses will make it suitable for publication in IJAR.

I recommend this paper for publication after minor revision.