
**An Analysis of Factors Influencing Reliance and Purchasing Decision
(Case Study on Real Estate Business in Indonesia)**

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Abstract

The property business in Indonesia has been very encouraging along with economic growth and a large population. This research is to examine the various factors that can be affected on reliance and purchasing decision in real estate or housing business in Indonesia. Theoretical basis of reliance and purchasing decision can mitigate and control by some factors like product quality, legal and brand image. To analyze the relationship or influence of variables uses the Structural Equation Modeling (SEM) technique with LISREL computer program. This study uses primary data which is analyzed qualitatively as the main reference for further research, and collected by distributing questionnaires, then analyzed by quantitative method. This research finds the product quality, legality, and brand image have a significant impact on reliance. Further, product quality, legality, brand image, and reliance have a significant effect on purchasing decision. The research's usefulness is terribly important for several sides include managers, companies, and policymakers interested in addressing real estate business performance and mitigation strategies. The study highlighted that reliance and purchasing decision is not only related to internal factors namely quality of product, legality, and brand image, that's why, this study has limitations.

Keywords: *Product Quality, Reliance, Legality, Brand Image, Purchasing Decision*

1. Introduction

Recently, real estates or housing business had growth rapidly in line with population growth, especially in urban areas. Therefore, many companies are engaged in this sector and continue to expand their product marketing network. The availability of relate companies are very limited, even if there are, the prices are quite high.

Currently, there are hundreds of real estate brands in Indonesia which offers in different advantages. The variety of new products and its improvements have motivated to create to compete and try to meet consumer wants and tastes regarding the basic consumer need including housing. Since economic activities and development programs in general are more concentrated

in urban areas, migration of rural dwellers to urban areas is inevitable. Rural inhabitants move to the cities in order to gain access to economic activities. However, urbanisation creates problems for urban governments, especially those responsible in meeting the needs including housing issues. (Noveria, 2010). In the big cities including around Jakarta, indeed promise opportunities and prosperity for all citizens to move forward (Ardiansyah, 2009). As a government's policies, providing public housing is a must. Ownership of own house as a place to live for a family is usually purchased in instalments or credit in greater Jakarta area. According data by (CBI, 2022), around 50% residents still don't have their own house including appartement. This problems is the main responsibility of the government to provide decent housing. (Yandri et al., 2017). In accordance with that, the companies also want to pay attention of the basic needs. Identify and implement the best marketing strategy, organization of integrated marketing activities and customer reliance or satisfaction. To make a housing purchase decision, the customers are influenced by some factors such as finance technology, legacy, politics, culture, products, prices, locations, offers, physical evidence, people, process (Inge Monica, 2020). Developers adopt the relational for sales situations in which all three influence factors are particularly pronounced. Customers agree in the notion that for such transactions to be conducted successfully, personal interaction will always be a prerequisite (Ideas, 2018).

In Indonesian, the eagerness to invest in business property is fantastic. In fact, people prefer to buy property for investment rather than as a place to live. In 2021, the population in Indonesia is more than 270 million, and it is predicted will be to continued to increase every year including the percentage of the productive between 15-64 years (CBI. 2020). This is in line with this country's population growth, especially in around Jakarta as the centre of government and business. Referring to this phenomenon, that condition is an opportunity for developers to provide that consumer basic needs. Hence, to use the right marketing strategy in developing segmenting, targeting, and positioning is a compulsion, involving the quality products, brand image, and legality.

Some previous study The results of indicate product quality has a positive and significant effect on customer loyalty and customer trust, including the quality of product information to create loyalty (Shan Abitama Prabowo, 2021). It is a process in which consumers know a problem, seek information about a particular product or brand. In research by (Nurul Kumala & Anwar, 2020), showed that partially the quality of products affected the purchasing decisions. The higher quality the more people are interested in buying. Therefore, there is a quality and price effect on buying decision reliance (Madyan et al., 2018). The result analysis by (Wulansari, 2013) reveals the brand trust and perceived quality give contribution of influence on purchase decisions. Brand is an important factor in influencing to reliance and buy housing. Brand trust has a significant effect on reliance of purchasing decision or using products (Kasus et al., 2021). The corporations or developers have to maintain every trust that exists from consumers, location and brand trust, so that more consumers will come to buy that products, because that factor is influence on decision purchasing (Senggetang et al., 2019).

Referring to several research, there are some factors are influencing on reliance and purchasing decision, namely product quality, legacy, and brand products. This research wants to analyze the

effect of product quality, legality, brands image on trust. Then, the influence of product quality, legality, brand image and belief decisions on purchasing decisions. It is hoped can contribute to the development of product literature, legality, brand image, trust and purchasing decisions in marketing science in the housing and property sector. Also, as a reference to the management in decision making to find and anticipate some possibly problems in an integrated and comprehensive manner in housing or property business. This paper will outline the importance of considering the quality, brands, reliance and purchasing decision from a critical perspective; and offer a conceptually improved understanding of its business. In addition, to the absence of research of legality on trust and purchasing decision making, made interested in conducting this study.

This paper is organized as follows: the following section presents literature review, prepare research method, examines the results and discussion, lastly draws the conclusion.

2. Literature Review

The economic activities help create added value by determining the value of goods and services. Marketing creativity aims to create exchanges that allow companies to survive which is carried out to achieve goals in accordance with expectations as a process in which companies create value for customers and create relationships between sellers and buyers (Kotler & Keller 2016, in Qazzafi, 2020). Therefore, it is important to understand new real estate or housing market technologies as performative market devices: socio-technical actors that intervene in the social construction of markets. (Shaw, 2020). In the first decade of the new millennium, real estate has been a strong performer. In fact, the 20-year track record of this asset class shows that real estate has earned its way into a diversified portfolio of stocks, bonds, and private equity. (Hudson-Wilson et al., 2005). And how are the housing market and the macroeconomy intertwined? Is it important to include the housing market in analysis (Leung, 2004).

Product quality is one of the many important factors in business. It determines the level of consumer satisfaction and income. (Kadek, 2019 in Wijayanti et al., 2021). The higher quality, the business will grow up. The company that really want to pay attention to consumers must determine this basic needs of buyers. Furthermore, able to identify and implement the best marketing strategy, organization of integrated marketing activities, customer satisfaction, marketing efficiency. In (Armstrong, Gary & Kotler, 2002), there are several factors in marketing, namely product including variety, quality, design, features, brand, packaging, size, service, warranty, and returns. The concept of product quality is the ability of a product to fulfil its purpose, which includes complete product durability, reliability, accuracy, ease of use, affordability, and others valuable characteristics. The result of a study indicates product quality has a positive and significant effect on customer loyalty and customer trust, including the quality of product information to create loyalty (Shan Abitama Prabowo, 2021). It is a process in which consumers know a problem, seek information about a particular product or brand. Indicators in purchasing decisions are according to the needs of customers who make purchases because the products offered are indeed needed and easy to find out. In (Astuti et al., 2021), reveals brand image has a positive and significant influence on purchasing decisions.

Customer satisfaction does not directly influence and unable to mediate the effect of product

price on brand loyalty. Loyal customer attitudes toward a brand is indicated by how much intensity caused repeated purchases on consumer satisfaction(Wijaya & Nurcaya, 2017). In marketing, brand image has its own image in the eyes of consumers deliberately created by marketers to differentiate it from competitors. (Armstrong, Gary & Kotler, 2002). It can be considered as a type of association that created in mind of consumers when a certain brand comes. Some traits of benefits include functional, symbolic, and experiential (Camilleri, 2018).

The research by (Pratamasari & Sulaeman, 2022), proved that there is the influence of brand awareness and brand image on purchasing decisions. It can be explained that the better brand awareness and brand image, the higher the purchasing decisions. Brand image has positive correlation on reliance and purchasing decision. Although marketing event variable has positive correlation to the decision (Katili et al., 2016)

As known, purchasing decisions is a consumer's decisions that are influenced by quality products or physical evidence, and, prices(Inge Monica, 2020). Customers agree in the notion that for such transactions to be conducted successfully (Ideas, 2018). Some variables influence product quality, brand image, and price on purchasing decisions. In this study the variable quality of the product is the dominant variable.(Madyan & Tiarawati, 2018). Price and product quality have a significant effect on purchase decision and give the satisfaction. (Setyawati et al., 2022)

Business legitimacy is a proofing of a business that make it impossible to secure a product. It makes added value to the company, because the existence of business legitimacy makes consumers more confident about the products they buy and comfortable. Until this research was written, there were no article found regarding the effect of legacy on reliance and purchasing decision, that's why this variable is considered as novelty.

Research Hypothesis

Based on the previous description, it is suspected that there are various factors influencing on purchasing decision of real estate products.

- H1 : There is an effect of product quality on reliance.
- H2 : There is an effect of legality on purchase reliance.
- H3 : There is an effect of brand image on reliance.
- H4 : There is an effect of product quality on purchase decision.
- H5 : There is an effect of legality on purchase decision.
- H6 : There is an effect of brand image on purchase decision.
- H7 : There is an effect of reliance on purchase decision.

3. Research Methods

This characteristic of study is descriptive and verifiable, and explanatory survey method were used as research method. To analyze the relationship or influence of variables uses the Structural Equation Modelling (SEM) technique with LISREL computer program. This study uses secondary data which is analyzed qualitatively as the main reference for further research, and collected by distributing questionnaires, the analysis by quantitative method. All respondents conducted a self-administered survey, that is, the respondents themselves filled out the questionnaires. As known, Structural Equation Modelling method is a statistical technique capable of analyzing the relationship between latent constructs and their indicators, allows direct analysis between several dependent and independent variables (Hair et al, 2006).

There are several independent factors that be fathomed on dependent variable, namely: **Product quality**: product performance, product features, product design, conformance, reliability, and durability. **Legality**: permits, title certificates, and guarantees/guarantee. **Brand image**: brand excellence, brand quality, brand association, brand loyalty, product trust, and religious belief. **Reliance**: reliability, honesty, caring, credibility, and trust, **Purchase Decision**: needs, home products, time of purchase, and purchase amount

All data was obtained directly from the respondents by google forms and face to face that was designed according to the elements studied. Researcher uses structured questions to answer the inquiries, faster, reduce biased responses by using a scale response question form, namely a question whose answers consist of various alternative answers on a certain scale according to the respondent's perception (Istijanto, 2009). Therefore, using a Likert scale of 1-5 which is converted into: 1 = Strongly Disagree, 2 = Disagree, 3 = Disagree, 4 = Agree, 5 = Strongly Agree. The object of the research was conducted on 230 respondents who live in around great Jakarta.

Those variables will be examined whether valid and reliable to ensure data consistent and stable. The significance test was carried out by comparing the r-number value with the r-table. If the results show a significant value, then each item indicator is valid, besides that the total person-r correlation test is used to determine validity and when the reliability conducted with the Cronbach Alpha at Alpha value > 0.60 , so in this case validation measurements can be carried out with bivariate correlation between each indicator score and construct total score.

4. Results.

1. Profile of Respondents

The first section contains the answer to research questions; demographic socio-analysis had been conducted as follows.

Table 1: Demographics of Respondents.

Characteristics	Research Area	Percentage
Area	Tangerang	66,6
	West Jakarta	16,6
	Central Jakarta	6
	South Jakarta	6
	Serang	2,8
	Cilegon	2
Gender	Male	18
	Female	82
Marital Status	Married	87,3
	Single	12,7
Age	21-30 year	18,6
	31-40 year	60,7
	41-50 year	20,7
Information resources	Individual	35
	Marketing officers	40
	Media	15
	Others	10
Payment methods	Cash	18
	Cash Installments	9,33
	Public Housing Loan	78,66
Income per-year	>Rp 50 million	75
	Rp 40-50 million	25

Sources: Research conducted

The above table depicted some questionnaires distributed to 230 respondents. The result shows that the respondents consisted of 82% male and 18% female, mostly respondents are in 31 - 40 years old of 60.7%. Then, 87.3% got married. The information got from marketing officers at 40%, and payment methods on Public Housing Loan at 78.66%., with income more than 50 million per-year.

After conducted validity and reliability tests, If the results show a significant value, then each item indicator is valid, besides that the total person-r correlation test is used to determine validity. the results are compared with 0.361 and when testing reliability with the Cronbach Alpha statistical test, a construct or variable is said to be reliable if it gives a Cronback Alpha value > 0.60 (Nun Nali in Ghozali, 2013), so in this case validation measurements can be carried out. with bivariate correlation between each indicator score and construct total score. All research instruments get person-r correlation value are greater than r-table 0.361, it means data valid. Then, from the reliability examined is obtained Cronbach Alpha value more than 0.6, the data considered is reliable.

2. Regression Model Analysis

Based on the research paradigm, there are two structural models that will be conducted in this study: statistical tests of the structural equations, and hypothesis tests.

The structure equation model is as follows.

$$R = 0,498*QP + 0,152*LG + 0,397*BI + 0,529, R^2 = 0,471 \dots \dots \dots (1)$$

$$PD = 0,457*R + 0,397*QP + 0,123*LG + 0,240*BI + 0,226, R^2 = 0,774 \dots (2)$$

Where:

- QP : Quality Product LG : Legality
- BI : Brand Image R : Reliance
- PD : Purchase Decision R² : Coefficient of Determination

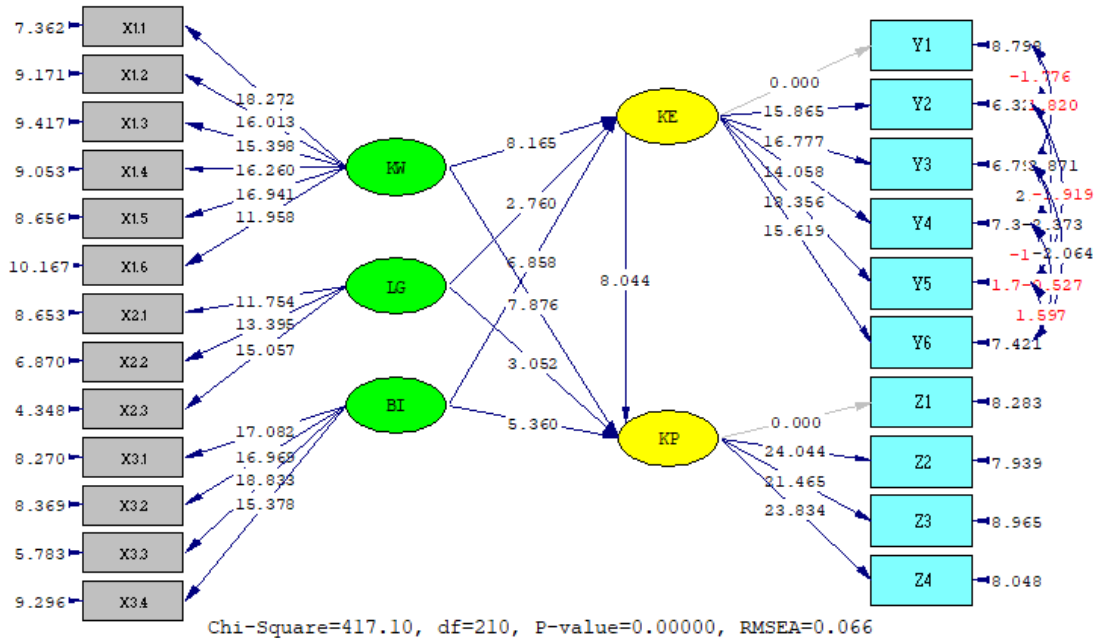
Regarding to the above equation, the direction of product quality, legality and brand image is positive. When those variables are increase, the reliance accordingly. The product quality has a coefficient value of 0.98, it means if product quality increases by one unit, reliance increases 0.98 units and vice versa. The same ways can be conducted to the other variables. Afterwards, a model suitability test carried out by using the suitability index approach to find out whether the model since theory matches the empirical data collected. (Table. 2).

Table 2: The result of suitability test.

GOF	Acceptable Match Level	Model Index	Explanation
Chi-square	chi-square ≤2df (good fit), 2df < chi-square ≤3df (marginal fit)	419.5<2df (420)	Good Fit
P-value	P ≥ 0.05	0.001	Bad Fit
GFI	GFI ≥ 0.9 (good fit), 0.8 ≤ GFI ≤ 0.9 (marginal fit)	0.863	Marginal Fit
RMR	RMR ≤ 0.5	0.106	Good Fit
RMSEA	0.05 < RMSEA ≤ 0.08 (good fit), 0.08 < RMSEA ≤ 1 (marginal fit)	0.066	Good Fit
NNFI	NNFI ≥ 0.9 (good fit), 0.8 ≤ NNFI ≤ 0.9 (marginal fit)	0.979	Good Fit
NFI	NFI ≥ 0.9 (good fit), 0.8 ≤ NFI ≤ 0.9 (marginal fit)	0.966	Good Fit
AGFI	AGFI ≥ 0.9 (good fit), 0.8 ≤ AGFI ≤ 0.9 (marginal fit)	0.820	Marginal Fit
RFI	RFI ≥ 0.9 (good fit), 0.8 ≤ RFI ≤ 0.9 (marginal fit)	0.959	Good Fit
CFI	CFI ≥ 0.9 (good fit), 0.8 ≤ CFI ≤ 0.9 (Marginal fit)	0.983	Good Fit

Table 2 indicates that among 10 indicators of goodness of fit, there is an indicator that has a good less category or can be said to be bad fit. While other indicators have marginal fit and good fit categories. So, the research model can be continued to conduct hypothesis test, because the initial model goodness of fit (GOF) results show many indicators that indicating at good fit category.

Figure 1: Hypothesis test results



The result value of influence between latent variables revealed at the coefficient path achieved (Figure 1)

3. Hypothesis Tests Results

Figure 1 shows the value of each independent variables more than 1.96. Variable product quality has a t-value of 8.165 greater than t-table at 1.96. It means, this variable has a positive and significant effect on reliance. If product quality increases, reliance will increase too, and vice versa. Similarly, to legality with t-count of 2.760, and brand image at 6.858, it can conclude that each factor has a positive significant effect on reliance or trust.

Further, by conducting the formula was achieved F-test at 67.1 more than 1.96. It reveals that all independent variables have a significant effect on reliance simultaneous.

$$F - count = \frac{(n - k - 1)R^2}{k(1 - R^2)}$$

$$F - count = \frac{(230 - 3 - 1)0,471}{3(1 - 0,471)} = 67,1$$

Then, for determinants on purchase decision, product quality achieves t-count at 7. 876, legality at 3.052, brand image is 5.360, and reliance of 8.044. These results indicate that each variable has a significant effect on purchase decision in accordance with the results of each t-count are more than 1.96. Further, the result of F-test of 192.6, those independent factors product quality, legality, brand image and reliance have a significant effect on purchase decision.

$$F - count = \frac{(230 - 4 - 1)0,774}{4(1 - 0,774)} = 192,6$$

5. Discussions

Some hypothesis tests were conducted and achieved the results if any independent factors influencing reliance and purchase decision. When the product quality is managed and implemented optimally, it would be influenced on reliance significantly. That's why, that quality is an important oriented to make consumer resilience or trust. The result shows that product quality has a significant effect on reliance and purchasing decision. This means that the higher the quality of the product, the greater the consumer's trust and affects the decision to make purchases. Related to the other factors, it is reflected in the coordination dimension among functions are dominant indicator of information shared. Legality has a positive and significant effect on trust, indicating that in general the proper implementation of legacy is oriented to achieve consumer trust. If legality is managed and implemented optimally, it will affect trust and purchasing decision significantly. The proper implementation of legality must be focused on consumer trust. Hence, the legality of land greatly affects that. This means that the clearer the legitimacy of the company, the greater the consumer's trust in making purchase decisions. Brand image has a positive and significant effect on trust. In general, the right brand Image should be referred to consumer trust. But, when linked to other variables, brand image reflects the dimension of some other functions, and can implemented in real estate business. The right implementation of image can affect consumer trust and purchasing decision. But, when it is related to other variables, the brand image is reflected in the coordination dimension between functions, with the dominant indicator being that information is shared between functions. The brand image is reflected among functions with the dominant indicator being that information has been distributed. Hence, the appropriate reliance is oriented towards consumer purchasing decisions.

The results of the study revealed that product quality, legitimacy and brand reputation have a positive effect on trust. Thus, product quality and brand image are achieved and run well and can coordinate and share information. Further, the descriptive analysis shows that the dimension with the highest average value of product quality of 77. %, it concludes the best descriptive dimension in the results of data analysis through product quality. In general, the executors of product quality, legality, brand image, true trust are oriented towards consumer purchasing decisions, but when it is associated with other variables, product quality, which is reflected as a dimension of

coordination between functions is dominant. indicators Thus, product quality will be carried out and run well if each product.

6. Conclusions

This study examines the effect of product quality, legacy, and brand image on reliance, likewise these four factors on purchasing decision. Overall analysis reveals that all variables influence reliance and purchase decisions. Product quality and trust as reflected of product dimensions. The higher quality the greater the consumer's trust and effect to make decision purchase. The right brand Image should be referred to consumer reliance and is oriented toward consumer purchasing decisions. Then, the existence of legality is the autonomy dimension and strong management legal capabilities that contributing on reliance and impress purchase decisions. In this case, these indicators should be paid attention to building the right customers' trust to encourage them to make more purchase decisions. As explained, the prime focus is to increase as well as maintenance the reliance or satisfaction of customers. However, in practice, the Managers are need to considerate these factors to get more trust in the long run. This study only examined the limited variables and respondents. It is suggested for further research to augment other variables such as information technology, product innovation, and number of respondents that might have a dominant influence on reliance and purchasing decisions to achieve the better results.

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