The Influence of Service Quality, Product Quality and Personal Branding on Asset Purchase Decisions at PT Boll Putra Mario Parepare City

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ARTICLE INFO ABSTRACT

This study examines the influence of service quality, product quality, and personal branding on asset purchase decisions at PT Boll Putra Mario, Parepare City. The research employs observation and questionnaires as data collection methods, involving a sample of 109 respondents, all of whom have occupied homes provided by PT Boll Putra Mario. Data analysis includes multiple linear regression, hypothesis testing, determination tests, and t-tests, with data processed using SPSS version 20.0 software. The findings reveal that service quality, product quality, and personal branding significantly and positively impact asset purchase decisions. This indicates that higher service standards, superior product offerings, and a strong personal branding strategy can enhance consumer interest in purchasing assets from the company. Service quality plays a crucial role in ensuring customer satisfaction and trust, while product quality addresses consumer needs and expectations. Personal branding, meanwhile, strengthens the company's image and appeal, directly influencing customer decisions. These results highlight the importance of maintaining and improving service quality, offering competitive and reliable products, and fostering a strong, trustworthy brand image. By focusing on these factors, PT Boll Putra Mario can further optimize its market position and attract more potential buyers in the Parepare City area.

1. Introduction

1.1 Background

The development of housing and residential areas is a basic human need that has a strategic function as a family education center, cultural nursery, and improvement of the quality of future generations, and is the embodiment of identity. quality of future generations, as well as an embodiment of identity. One of the manifestations of the achievement of people's welfare is marked by improving the quality of life that is decent and dignified through the fulfillment of housing needs as one of the basic human needs [1].

The three basic human needs are clothing, food, and shelter, and among them, a residence or house is an example of the need for shelter. We can see from more recent changes and there is no denying the prestige component that everyone wants to be seen by others, especially those judged by their ownership, where the house becomes a measure of degree for people who own a house. Fulfilling the needs of the community in the field of housing or housing is one of the key components in the welfare of the community in development. One of the basic human needs is shelter [2].

On the other hand, if customers feel that the quality of service they receive is substandard, they will believe that the business lacks professionalism in its approach to customer service. the measurement of how closely service standards are met should match client expectations. To develop loyal participants or customers, businesses must at least achieve five service quality standards, or raters, sometimes referred to as tangible, reliable, responsive, empathetic, and assurance. Meeting or exceeding customer service quality expectations is the key to offering better service quality. The resulting relationship of expectations contrasted with performance is what is referred to as service quality [3].

Product quality, which consists of attributes such as strength, durability, advancement, dependability, simplicity of packing, and product repairability, represents the product's capacity to function. Customers also buy the advantages and value of goods, so this needs to be taken into account when designing products. One of the elements that determine a company's competitive advantage when competing with other businesses is its service quality [3].

The rapid expansion of globalization, according to [4] in his journal, has forced all sectors to offer their best. The inevitable result is increased competition in all areas of life, including economics, politics, social interaction, and culture. Institutions and societies need to use superior techniques to win the competition, and using branding is one of them. Branding is a kind of possible image. Because of its tremendous power to influence a company's ability to succeed, branding is often always associated with efforts to develop an image [4].

1.2 Problem Statement

PT Boll Putra Mario is housing that is in great demand by consumers and through the presence of PT Boll Putra Mario, people can have their own dream home. The housing at PT Boll Putra Mario is not like housing in general, besides that this housing seems modern and minimalist. After observing or observing the problems that exist at PT Boll Putra Mario, where there are several users who complain about the quality of service provided by each different staff, the quality of products that often occurs, especially for production factories where sometimes the product does not arrive according to the order ordered, the same product but different coloring and the same product but the thickness is not the same and the scarcity of building materials needed. So that when there are users who want to buy a house with the quality of the product that was originally used, it will be different from the quality of the product used at this time, because each product production period per period will be different. This causes a decrease in sales and high sales returns that occur in the company related to defective products, products that do not match in color and thickness.

1.3 Objectives and Scope

Through this research, researchers want to know the quality of service, product quality and how to build personal branding at PT Boll Putra Mario so that it can influence consumers to buy assets in Mario city housing.

2. Methodology
2.1 Data Collection

This research uses primary data. Primary data taken through distributing questionnaires containing statements to determine the effect of service quality, product quality and personal branding

on asset purchase decisions at PT Boll Putra Mario, Parepare City. Respondents in this study were consumers who had a credit contract at PT Boll Putra Mario.

The location of this research was conducted at PT Boll Putra Mario Parepare City, Kec. Bacukiki, Kel.Galung Maloang Riase. The research time used was about 2 months which was carried out from February 15 - April 01, 2023.

Data collection techniques can be done by observation (Observation), questionnaires (Questionnaires), and a combination of all [5]. The data collection technique used in this study is a questionnaire / questionnaire. The questionnaire method is a list containing a series of questions about a problem or field to be studied. To obtain data, questionnaires are distributed to respondents (people who answer the questions asked for research purposes), especially in survey research.

2.2 Analysis Techniques

The data analysis techniques used in this study include descriptive analysis, validity test, reliability test, simple linear regression analysis, R squere determinant test, simultaneous test, and partial test (T test).

2.3 Validation

The method used to validate the results is descriptive analysis, validity test, reliability test, simple linear regression analysis, R squere determinant test, simultaneous test, and partial test (T test).

3. Results and Discussion

3.1 Characteristics of respondents based on gender

The results showed that the average gender of PT Boll Putra Mario consumers in Parepare city was female.

For more details can be seen in table 3.1

Table 3.1 Characteristics of respondents based on gender

Gender	Total number of respondents	Percentage (%)
Male	51 Persons	46,8%
Female	58 Persons	53,2%
Total	109 Persons	100%

Source : Primary Data (Processed) 2023

Table 3.1 shows that most of PT Boll Puta Mario's consumers are female, namely 58 people (53.2%) and 51 male consumers (46.8%), this is seen from the results of the questionnaire.

3.2 Characteristics of respondents by age.

Table 3. 2 Characteristics of respondents by age

No	Age	Frequency	Percentage(%)
1	≤17 year	6	5,5%
2	21-30 year	60	55%
3	31-44 year	40	36,7%
4	≥45 year	3	2,8%
	Total	109	100%

Source: Primary Data (Processed) 2023

Based on table 3.2, the characteristics of respondents based on age can be seen that respondents aged ≤17 years were 6 people or (5.5%), respondents aged 21-30 years were 60 people or (55%), respondents aged 31-44 years were 40 people or (36.7%), respondents aged ≥45 years were 3 people or (2.8%). This is seen from the results of the questionnaire.

3.3 Characteristics of respondents based on occupation

Table 3. 3 Characteristics of respondents based on occupation

No	Job	Frequency	Percentage(%)
1	Students	23	21,1%
2	Private Employees	32	29,4%
3	Civil Servants	17	15,6%
4	Self-Employed	39	33,9%
	Total	109	100%

Source: Primary Data (Processed), 2023

Based on table 5.3, the characteristics of respondents based on occupation can be seen that student respondents were 23 people or (21.1%), private employee respondents were 32 people or (29.4%), civil servant respondents were 17 people or (15.6%), self-employed respondents were 39 people or (33.9%). This is seen from the results of the questionnaire.

3.4 Data quality test

Validity test

The statements in the questionnaire used in the research process must be able to meet the predetermined validity elements, because whether or not a statement is valid greatly affects the research process. The technique used to measure the validity of the questionnaire statement is correlation. The basis for the conclusion is to compare the significant value with the level if significant (5%) is as follows:

If significant <0.05 then the statement item is valid.

If significant> 0.05 then the statement item is dropped.

Then testing the validity of the questionnaire statements on each variable can be seen from the following table:

Table 3. 4 Results of validity test of service quality variables (X1)

No.	Statement	Corelation Coefficient	*Significant*	Conclusion
1.	Item 1	0,676	0,001	*Valid*
2.	Item 2	0,702	0,001	*Valid*
3	Item 3	0,647	0,001	*Valid*
4	Item 4	0,528	0,001	*Valid*
5	Item 5	0,316	0,001	*Valid*
6	Item 6	0,678	0,001	*Valid*
7	Item 7	0,702	0,001	*Valid*
8	Item 8	0,647	0,001	*Valid*
9	Item 9	0,528	0,001	*Valid*
10	Item 10	0,635	0,001	*Valid*

Source: primary data processed using spss 2023

Based on Table 3.4, the results of the selection variable validity test above, it is known that each statement item used in the questionnaire to measure the service quality variable has a significant value <0.05. This means that each of these statement items is valid. In other words, these statement items can represent or form service quality variables.

Table 5. 5 The results of the validity test of the production quality variable (X2)

No.	Statement	Corelation Coefficient	Significant	Conclusion
1.	Item 1	0,746	0,001	Valid
2.	Item 2	0,694	0,001	Valid
3	Item 3	0,735	0,001	Valid
4	Item 4	0,694	0,001	Valid
5	Item 5	0,735	0,001	Valid
6	Item 6	0,723	0,001	Valid
7	Item 7	0,746	0,001	Valid
8	Item 8	0,694	0,001	Valid
9	Item 9	0,735	0,001	Valid
10	Item 10	0,746	0,001	Valid
11	Item 11	0,694	0,001	Valid
12	Item 12	0,735	0,001	Valid
13	Item 13	0,746	0,001	Valid
14	Item 14	0,694	0,001	Valid
15	Item 15	0,735	0,001	Valid

Source: primary data processed using spss 2023

Based on Table 3.5, the results of the validity test of the employee placement variable above, it is known that each statement item used in the questionnaire to measure product quality. Has a significant

value <0.05. This means that each of these statement items is valid. In other words, these statement items can represent or form product quality variables.

Table 3. 6 The results of the validity test of the personal branding variable (X3)

No.	Statement	Corelation Coeficcient	Significant	Conclusion
1.	Item 1	0,877	0,001	Valid
2.	Item 2	0,482	0,001	Valid
3	Item 3	0,621	0,001	Valid
4	Item 4	0,877	0,001	Valid
5	Item 5	0,323	0,001	Valid
6	Item 6	0,868	0,001	Valid

Source: primary data processed using spss 2023

Based on Table 3.6 The results of the validity test of the employee placement variable above, it is known that each statement item used in the questionnaire to measure personal branding variables. Has a significant value <0.05. This can be interpreted that each of these statement items is valid. In other words, these statement items can represent or form personal branding variables.

Table 3. 7 The results of the validity test of the asset purchase decision variable (Y)

No.	Statement	Corelation Coeficcient	Significant	Conclusion
1.	Item 1	0,669	0,001	Valid
2.	Item 2	0,795	0,001	Valid
3	Item 3	0,407	0,001	Valid
4	Item 4	0,795	0,001	Valid
5	Item 5	0,540	0,001	Valid

Source: primary data processed using spss 2023

Based on Table 5.7, the results of the validity test of the asset purchase decision variable above, it is known that each statement item used in the questionnaire to measure the employee performance variable has a significant value <0.05. This means that each of these statement items is valid. In other words, these statement items can represent or form asset purchase decision variables.

Reliability Test

Reliability shows the consistency and stability of a score from a measuring instrument. Reliability is different from validity because reliability addresses consistency issues, while validity addresses accuracy. A questionnaire can be said to be reliable or reliable if someone's answer to a statement is reliable, it will show an instrument that has been trusted and can produce reliable data as well.

If Cronbach's Alpha> 0.6 then the statement item is reliable.

If Cronbach's Alpha <0.6 then the statement item is not reliable

Then the reliability test on each variable can be seen from the table:

Table 3. 8 Variable Reliability Test Results

Variabel	Number of Statement items	Cronbach's alpha	Conclusion
Service Quality	10	0,810	Reliable
Product Quality	15	0,935	Reliable
Personal branding	6	0,745	Reliable
Asset Purchase Decisions	5	0,621	Reliable

Source: primary data processed using spss 2023

Based on table 5.8 above, it can be concluded that the construct reliability of the answers to the statements and the consistency of the answers to the statement items in each research variable are good. This can be proven by looking at the Cronbach's Alpha value which ranges from 0.621 to 0.935, which means that the value is > 0.6.

Based on the results of the validity and reliability tests on all research variables, it can be concluded that the research variables consisting of service quality, product quality, personal branding and asset purchase decisions have been declared valid while testing the reliability of service quality, product quality, personal branding and asset purchase decisions is reliable.

3.5 Hypothesis Test

Multiple Regression Analysis

The statistical analysis used in this study is multiple linear regression. This analysis is used to determine the influence of independent variables, namely service quality, product quality, personal branding on the dependent variable, namely asset purchase decisions. The magnitude of the influence of the independent variable (service quality, product quality and personal branding) with the dependent variable (asset purchase decision) can be calculated through a multiple regression equation. Based on calculations using the SPSS program, the regression results are obtained in the table as follows:

Tabel 3. 9 Hasil coefficient regresi linier berganda

		Coefficient				
		Unstandardized Coefficients		Standardized Coefficients		
	Model	B	Std. Error	Beta	t	Sig.
1	(Constant)	2,339	,230		1,475	,143
	X1	,096	,008	,197	11,749	<,001
	X2	,057	,007	,190	7,978	<,001
	X3	,519	,024	,655	22,076	<,001
a. Dependent Variable: Y						

Source: primary data processed using spss 2023

Based on table 5.9 above, the regression equation formed is :

Y : 2,339 + 0,096 X₁ + 0,57 X₂ +0,519+e

Keterangan :

X_1 = Service Quality

X_2 = Product Quality

X_3 = Personal branding

e = Residual error

From the equation we can see that all independent variables are positive. This means that all independent variables have a positive effect. The value (constant) is 2.339. This means that if the variables are service quality, product quality, and personal branding, the asset purchase decision is 2.339.

The service quality regression coefficient of 0.096 indicates that the effect of service quality on asset purchase decisions is positive. Based on the regression coefficient value, it can be concluded that if there is an increase of 1%, the performance will also increase by 0.096.

The product quality regression coefficient of 0.057 indicates that the effect of product quality on asset purchase decisions is positive. Based on the regression coefficient value, it can be concluded that if there is an increase of 1%, the performance will also increase by 0.057.

The personal branding regression coefficient of 0.519 indicates that the effect of personal branding on asset purchase decisions is positive. Based on the regression coefficient value, it can be concluded that if there is an increase of 1%, the performance will also increase by 0.519.

Determination test (R square)

This test is used to determine how much variation in the independent variable can explain the dependent variable. The coefficient of multiple determination (R square) shows the percentage of the effect of the independent variables simultaneously on the dependent variable. The R square value is between zero and one. The results of the calculation of the coefficient of determination (R square) can be seen in the following table:

Table 3. 10 Results of calculating the cosficiency of determination value

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,995ᵃ	,990	,990	1,173
a. Predictors: (Constant), X3, X1, X2				

Source: primary data processed using spss 2023

(R) is 0.995, meaning that this figure shows that the relationship between the dependent variable and the independent variable is close and positive because it is close to the number one 1 (one).

Based on the results of table 3.10 above, it can be seen that the adjusted R Square value is 0.990, which means that the ability of the independent variables, namely service quality, product quality and personal branding to explain the dependent variable, namely asset purchase decisions at PT Boll Putra Mario Parepare city, is 99% While the remaining 1% is explained by other variables not included in the study.

F test

This F test is used to determine whether there is a significant influence between the variables of service quality, product quality and personal branding together on the variable asset purchase decision (Y).

Table 3. 11 F Test Results (Simultaneous)

ANOVAa					
Model	**Sum of Squares**	**Df**	**Mean Square**	**F**	**Sig.**
Regression	324,890	3	108,297	36,525	<,001b
1 Residual	3,147	105	,030		
Total	328,037	108			
a. Dependent Variable: Y					
b. Predictors: (Constant), X3, X1, X2					

Source: SPSS Output Data 2023

Previously, the following hypothesis was determined:

H0: There is no significant influence between service quality, product quality and personal branding together on asset purchase decisions.

Ha: There is a significant influence between service quality, product quality and personal branding together on asset purchase decisions.

Based on the table above, the Fhitung table is 36.525, Ftabel is seen in the Ftabel statistical attachment, using a significance level of 0.05 with df 1 (number of variables - 1) or 4 - 1 = 3 and df2 (n-k-1) or 109 - 3 - 1 = 105. The result for Ftabel is 2.69.

Ha : Accepted if $F_{Count} > F_{table}$

Ha : Rejected if $F_{count} < F_{table}$

From the results of data processing, it is known that the calculated F value is 36.525, because $F_{hitung} > F_{tabel}$ (36.525> 2.69) then Ha is accepted. It can be concluded that the variables of service quality, product quality and personal branding together or simultaneously affect the decision to buy assets.

T Test

This test aims to determine the effect of the independent variables (service quality, product quality and personal branding) on the dependent variable (asset purchase decision). The reasons for the t-test decision are as follows:

Table 3. 12 partial test results (t-test)

ModeI	B	T	Sig.	Keputusan
(constant)	2,339	1,475	,143	
Service Quality (X1)	0,096	11,749	,001	H1 accepted
Product Quality (X2)	0,057	7,978	,001	H2 accepted
Personal branding (X30	0,519	22,076	,001	H3 accepted

Source: primary data, 2023

4. Discussion

4.1 The Effect of Service Quality on Asset Purchase Decisions at PT Boll Puta Mario Parepare City.

Based on the results of the calculation individually or the count test, the product quality variable has a positive and significant effect on the asset purchase decision variable indicated by a significant value of 0.001 less than 0.05 with a t test value showing a simultaneous positive 11.749. This means that the service quality variable has a significant effect on asset purchase decisions at PT Boll Putra Mario, Parepare City.

Service quality is an action that is carried out and can provide satisfaction to other people or consumers at PT Boll Putra Mario Parepare city.

Service quality is a form of effort in meeting the needs and desires of consumers and the accuracy of their delivery in balancing consumer expectations. [6] concluded that service quality is a series of special forms of a production or service that can provide the ability to satisfy the needs and desires of the community. In this case, companies that provide services require direct interaction between customers and business actors, factors from employee behavior such as attitude and expertise in conveying information are the most important things that make a difference in how to serve well [7].

Based on the results of this study which are in accordance with the results of previous research, namely [8], with the research title Service Quality to Customer Satisfaction The method used in this study is a quantitative method with the results of research on service quality on customer satisfaction. Through interviews, observations, and distributing questionnaires to customers, it can be concluded that the quality of service at PT Primajasa Perdana raya utama Bandung according to respondents, the majority of respondents gave an assessment that the quality of service carried out by PT Prima services Perdana raya utama is good. And stated that service quality has a significant effect on customer satisfaction [8].

4.2 The Effect of Product Quality on Asset Purchase Decisions at PT Boll Puta Mario Parepare City.

Product quality is something that needs the main attention of the company / producer, considering that the quality of a product is closely related to the issue of consumer decisions, which is the goal of the marketing activities carried out by the company. Every company / producer must choose a level of quality that will help or support efforts to improve or maintain the product's position in its target market.

Based on the results of data processing using multiple linear regression tests, it can be seen that the product quality regression coefficient has a positive effect on purchasing decisions at PT Boll Putra Mario in Parepare city. In the coefficients table, the sig value is also obtained. Smaller than the significance level. Because the sig value $<\alpha$, it is concluded to accept, which means that the product quality regression coefficient is significantly tested on asset purchase decisions at PT Boll Putra Mario, Parepare City.

From the results of the t-test by comparing between t count and t table, namely t count> t table, it is concluded to accept, meaning that the product quality regression coefficient is significantly tested on asset purchase decisions at PT Boll Putra Mario Parepare City. These results indicate a positive relationship between product quality and asset purchase decisions. This means that the greater the product quality, the decision to buy assets at PT Boll Putra Mario Parepare City will also increase.

Based on the results of data processing using the t test, product quality has a positive effect on asset purchase decisions at PT Boll Putra Mario Parepare city. Where the calculation of the hypothesis test individually obtained t count is greater than t table and the significance value is smaller than α. From the results of the t-test by comparing t count with t table, namely t count> t table, it is concluded to be accepted, meaning that product quality is significantly tested on the decision to buy assets at Pt.Boll Putra Mario Parepare City.

The results of this study are in accordance with previous research, namely [9] with the research title, The Effect of Product Quality and Service Quality on Indihome Customer Satisfaction. The method used in this study is a quantitative method with the results of the study stating that Indihome product quality has a significant effect on customer satisfaction.

4.3 The Effect of Personal Branding on Asset Purchase Decisions at PT Boll Puta Mario Parepare City.

From the results of research that has been conducted to determine whether personal branding has a persial effect on purchasing decisions at pt.boll putra mario parepare city, it is known from the results of the analysis using the SPSS application that the personal branding variable on asset purchase decisions shows the t value = 11.749 significant value of 0.001. By using the t table value = 1.982, the value of t count> t table (11.749> 1.982) so that H0 is rejected and H1 is accepted (hypothesis accepted). Thus personal branding has a persial effect on asset purchase decisions at pt.boll putra mario parepare city.

A buyer will definitely make a decision to buy assets with various considerations. In this case, personal branding in the community is classified as positive so that it is more dominant in choosing assets at PT Boll Putra Mario Parepare city. Many people also consider assets at PT Boll Putra Mario Parepare city to have a sufficient selling price and according to the community's

ability, even so the satisfaction possessed by the buyer is channeled so that many consumers choose assets at PT Boll Putra Mario Parepare city.

The community chooses assets at PT Boll Putra Mario Parepare City due to various considerations such as, good quality, a more affordable and flood-free place, so that consumers are satisfied to be in Pt. Boll Putra Mario housing in Parepare City. With the existence of good asset personal branding, it will increase the company's sales at PT Boll Putra Mario Parepare city.

According to Timothy P. O'Brien, an author of the book The Personal Branding who says that personal brand is a personal identity that is able to create an emotional response to others about the quality and value of that person. In other words, personal branding is the process of shaping people's perceptions of the aspects that a person has, including personality, abilities or values and how all of that creates a positive perception of the existing community and can ultimately be used as a marketing tool at PT Boll Putra Mario which is very influential in increasing asset purchase decisions.

From the results of research that has been carried out in accordance with previous research conducted by [10], with the research title The Effect of Price, Brand Image and Personal Branding on Buying Decisions Online at Medan Top Gallery Store. Based on the method used in this study is a quantitative method, although the variables of Price, Brand Image and Personal Branding together have a significant influence on purchasing decisions, it is recommended that Medan Top Gallery Stores can pay special attention to personal branding [10].

4.4 The Effect of Service Quality, Product Quality and Personal Branding on Asset Purchase Decisions at Pt.Boll Putra Mario Parepare City

The test results using the F test of the Service Quality, Product Quality and Personal Branding variables on the Asset Purchase Decision at Pt.Boll Putra Mario Parepare City show that service quality, product quality and personal branding simultaneously influence the decision to buy assets at PT Boll Putra Mario Parepare City. Simultaneous test results are obtained based on SPSS output Multiple Linear Regression Test in the anova table.

ANOVA[a]		Sum of Squares	df	Mean Square	F	Sig.
Model						
1	Regression	324.890	3	108.297	3613.525	.000[b]
	Residual	3.147	105	.030		
	Total	328.037	108			
a. Dependent Variable: Y						
b. Predictors: (Constant), X3, X1, X2						

6. Conclusion

From the results of research and discussion regarding the effect of service quality, product quality and *personal branding* on asset purchase decisions at PT Boll Putra Mario Parepare city, it can be concluded that service quality, product quality and personal branding have a significant effect on asset purchase decisions at PT Boll Putra Mario Parepare city, this is because PT Boll Putra Mario Parepare city has good service quality, product quality and personal branding.

7. Recommendation

Based on the results of this study, there are still some things that are still not optimal in this study, so that researchers can provide the following suggestions:

1. For PT Boll Mario Parepare city to be able to maintain or improve trust such as service quality, product quality and *personal branding* in the company so that it can further increase its sales.

2. For further researchers, it is used as reference material in conducting research on service quality, product quality and *personal branding*, developing theories that do not yet exist, developing other variables and different and broader research objects and can improve the limitations that exist in this study and increase the number of samples and how to collect data to get comprehensive results.

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