# LIST OF APPENDICES

# CHAPTER I

# INTRODUCTION

## 1.1    Background of Study

Consumer behavior in the purchasing process can be said to be unique and diverse depending on the individual consumer, with various considerations and evaluations, because consumers come from different segments. Therefore, what each consumer wants and needs varies from one to another. Consequently, every company needs to understand the consumers regarding the products or services offered.

The unlimited nature of consumer satisfaction compels every company to be more innovative and creative in determining various concepts and strategies for marketing their products and services. With good marketing concepts and strategies, companies can attract consumers to purchase the products they produce. Purchasing decisions are a decision-making process that begins with problem recognition, then evaluation, and finally deciding on the product that best suits their needs (Hartini, 2021). Purchasing decisions are a concept in purchasing behavior where consumers decide to act or do something and in this case make a purchase or utilize a particular product or service. Consumer decision making is basically a problem solving process (Lotte, et al. 2023). Researchers use this purchasing decision variable because the study of purchasing decisions is still worthy of research considering that the increasing number of products in

circulation results in the need for various considerations for the public in making purchasing decisions.

Every buyer experiences multiple phases in the product purchasing decision process, beginning with the recognition of a need and continuing through to actions taken after the purchase. This decision-making process is not merely a solitary choice by the consumer. Comprehending the full sequence is vital since marketers can impact each stage with different marketing tactics and anticipate consumer reactions. Furthermore, businesses can effectively compete in the marketplace if their concepts and strategies align with consumer desires and requirements. By meeting these needs and wants, consumers will be drawn to and interested in purchasing the company's products (Firmansyah, 2023).

PT. Selamat Sukses Abadi is a marketing office that operates independently and is the sixth Panin Dai-ichi Life marketing point in the North Sumatra region whose address is Jalan Mayjend. Sutoyo Siswomiharjo No. 101-A Medan. With the current tight competition in the insurance sector and the number of agents who are increasingly skilled when making offers to consumers, the company's sales level is less than its target or expectations. The following is a description of the company's sales data:

**Table 1.1. Company Sales Data Period 2021 – 2023**

| Year | Sales Target | Sales Realization |
|------|-------------|-------------------|
| 2021 | Rp. 60.000.000.000,- | Rp. 57.161.382.000 |
| 2022 | Rp. 62.000.000.000,- | Rp. 55.372.179.000 |
| 2023 | Rp. 65.000.000.000,- | Rp. 54.588.403.000 |

Sources: PT. Selamat Sukses Abadi, 2024

Based on the table above, it can be seen that in 2021, the total sales as much as Rp. 57.161.382.000 with total target as much as Rp. 60.000.000.000

while ini 2022 the total sales as much as Rp. 55.372.179.000 with total target as much as Rp. 62.000.000.000 and in 2023 the total sales as much as Rp. 54.588.403.000 with total consumer as much as Rp. 65.000.000.000. This phenomenon is known due to the decreasing number of consumers making purchases and the increasingly tight competition in the insurance sector. Apart from that, not all people have the desire to purchase insurance products because for some people, insurance is only a tertiary need, where many people assume that they can fulfill other needs first rather than spending their money on uncertain needs. Some customers who like to compare insurance products also feel that the products offered by the company are still less than other insurance companies, which makes them no less interested. Apart from that, there are also potential customers who are used to purchasing other companies' insurance products so they don't want to switch to the company's insurance products. Based on initial observations, the decrease in consumer purchasing decisions for the company's products and services is attributed to several factors such as personal selling, trust, and brand equity.

Personal selling entails direct interaction between salespeople and potential customers to highlight the advantages of the company's products. Compared to other promotional mix elements, personal selling is the most effective communication method because it targets prospective customers directly (Sawlani, 2021). Trust is the willingness to rely on the abilities, integrity, and motivation of others to act in order to satisfy someone's needs and interests as agreed upon implicitly or explicitly (Rizal, 2020). Brand equity refers to the value

a brand holds, both tangible and intangible, derived from consumers' awareness, perceptions, and experiences with the brand (Tjiptono, 2022).

The phenomenon of personal selling occurring within a company where some agent are known to lack the skills to attract consumers to make purchases, thus every prospect result provided by agent to the company is considered below the company's expectations. Additionally, personal selling activities also fail to maintain or foster relationships between agent and consumers, making consumers less interested in making purchases.

Regarding the trust phenomenon, some consumers may lack trust in the products offered by the company because consumer feel that company is not professional in offering products and fail to enhance their trust and confidence in the company, leading consumers to decide to buy from companies they trust. Company also known to respond very quickly at the start of their product offers, however, when they want to submit a claim, company is slow in working and often ignores the customer's calls, which makes the customer disappointed and starts to trust the others company.

In terms of relationship marketing, the company struggles to foster long-term, meaningful connections with its clients. The company's marketing efforts often focus on acquiring new customers rather than nurturing existing ones. This results in a lack of personalized communication and follow-up, leaving clients feeling undervalued and disconnected. Additionally, there is insufficient use of data analytics to understand customer needs and preferences, which hinders the development of targeted marketing campaigns. The company's marketing fails to

shift its focus from purely transactional interactions, neglecting the development of lasting relationships. It lacks efforts to enhance customer service, does not leverage data insights for personalized outreach, and does not implement loyalty programs to reward and recognize long-term clients.

In the insurance industry, brand equity plays an important role because insurance services often involve long-term relationships. Strong brand equity can increase customer preference, enable premium pricing, and facilitate market expansion. In this case, although the company has a number of advantages, it also faces various disadvantages that can affect its brand equity. One of them is that Panin Dai-ichi Life brand awareness is still less than other large insurance brands in Indonesia such as Allianz, Sequish or Manulife. Compared to some of its larger competitors, Panin Dai-ichi Life may be less aggressive in launching innovative insurance products and adapting to evolving market needs. The Panin Dai-ichi Life brand association does not highlight its competitors, which may be better known for certain values or associations such as innovation, safety or quality of service. Moreover, negative customer perceptions which possibly due to poor service or unfavorable publicity, can significantly damage brand equity. Thus the lack of emotional connection with customers means that Panin Dai Ichi might not be fostering strong, loyal relationships. Ineffective brand positioning also plays a role, as unclear or unconvincing messaging fails to distinguish the brand in the marketplace.

Based on the background study, the writer conduct research: **"The Effect of Personal Selling, Trust, Relationship Marketing, and Brand Equity toward**

**Consumer Purchase Decision at PT. Selamat Sukses Abadi CBD Polonia Medan."**

## 1.2 Problem Limitation

For the problem limitation, writer will focus on four variable which are personal selling, trust, relationship marketing, and brand equity as independent variable and purchase decision as dependent variable. This thesis aims to investigate on how personal selling, trust, relationship marketing, and brand equity can affect purchase decision. This research will focus on PT. Selamat Sukses Abadi CBD Polonia Medan.

## 1.3 Problem Formulation

Based on the description of the background of the problem above, there are identification problem in this study can be identified:

1. Does Personal Selling have partial effect toward consumer Purchase Decision at PT. Selamat Sukses Abadi CBD Polonia Medan?

2. Does Trust have partial effect toward consumer Purchase Decision at PT. Selamat Sukses Abadi CBD Polonia Medan?

3. Does Relationship Marketing have partial effect toward consumer Purchase Decision at PT. Selamat Sukses Abadi CBD Polonia Medan?

4. Does Brand Equity have partial effect toward consumer Purchase Decision at PT. Selamat Sukses Abadi CBD Polonia Medan?

5. Do Personal Selling, Trust, Relationship Marketing, and Brand Equity have simultanoues effect toward consumer Purchase Decision at PT. Selamat Sukses Abadi CBD Polonia Medan?

## 1.4 Objective of the Research

The objective of the research as follow:

1. To analyze whether the Personal Selling has influence toward consumer Purchase Decision at PT. Selamat Sukses Abadi CBD Polonia Medan.

2. To analyze whether the Trust has influence toward consumer Purchase Decision at PT. Selamat Sukses Abadi CBD Polonia Medan.

3. To analyze whether the Relationship Marketing has influence toward consumer Purchase Decision at PT. Selamat Sukses Abadi CBD Polonia Medan.

4. To analyze whether the Brand Equity has influence toward consumer Purchase Decision at PT. Selamat Sukses Abadi CBD Polonia Medan.

5. To analyze whether the Personal Selling, Trust, Relationship Marketing, and Brand Equity has influence toward consumer Purchase Decision at PT. Selamat Sukses Abadi CBD Polonia Medan.

## 1.5 Benefit of the Research

The benefit of the researches as follow:

1. Theoretical Benefit

The result from this study can be proof for readers to know that Personal Selling, Trust, Relationship Marketing, and Brand Equity having effect

towards purchase decision in PT. Selamat Sukses Abadi CBD Polonia Medan. From this study provide insight and experience as well as observations in a real life situation which is very useful for the writer in the future. This study can be used for reference for studying the same problem in the future.

2. Practical Benefit

   a. For PT. Selamat Sukses Abadi CBD Polonia Medan

   The researcher expects the result from this study could benefit the business to evaluate, and take the result as suggestion to know the effect of Personal Selling, Trust, Relationship Marketing, and Brand Equity towards purchase decision at company.

   b. For Writer

   The result from this study make the writer gain new experience and more knowledge about the importance of Personal Selling, Trust, Relationship Marketing, and Brand Equity towards purchase decision.

   c. For Future Research

   The researcher expects the result from this study could become a comparison for the future researchers who are interested of studying the same topic which is the influence Personal Selling, Trust, Relationship Marketing, and Brand Equity towards purchase decision.

# CHAPTER II

# THEORETICAL BACKGROUND AND HYPOTHESIS DEVELOPMENT

## 2.1    Theoretical Background

## 2.1.1   Entrepreneurship

### 2.1.1.1 Definition of Entrepreneurship

Entrepreneurship refers to the process of organizing, planning, and managing the resources, operations, and activities necessary to start and grow a business or entrepreneurial venture. It combines aspects of entrepreneurship, which is about innovating, taking risks, and creating new opportunities, with management practices that focus on efficient resource use, planning, and strategic decision-making (Suherman, 2024). Entrepreneurship is the strategic process of identifying opportunities, taking risks, and innovating to create and grow a business. It combines the dynamic nature of entrepreneurship focusing on innovation, vision, and opportunity recognition with the structured practices of management, such as planning, resource allocation, and operational efficiency. The goal is to transform innovative ideas into viable business ventures by effectively managing resources, people, and processes, ensuring both growth and sustainability (Heryanto, et al. 2021). Based on the opinion above, it can be concluded that entrepreneurship integrates the entrepreneurial spirit whithc involves not only the creative aspects of launching new products but also the day-to-day management of operations, financials, and teams. By balancing risk-taking with careful planning and leadership, entrepreneurship ensures that innovative ideas are executed effectively, ultimately driving business success and expansion.

**2.1.1.2 Key Aspects of Entrepreneurship**

According to Suherman (2024), the key aspects of entrepreneurship can be explained in below:

1. Entrepreneurship:

    a. Innovation and Creativity: At the heart of entrepreneurship is innovation, the process of developing new ideas, products, services, or methods that add value. Entrepreneurs identify gaps in the market and offer novel solutions.

    b. Risk-taking: Entrepreneurs often face uncertainty, and entrepreneurship involves making bold decisions that come with financial, market, or operational risks.

    c. Opportunity Recognition: Entrepreneurs need to spot business opportunities, even in challenging environments, and evaluate their potential.

    d. Vision and Leadership: Successful entrepreneurs are visionaries who motivate others, set clear goals, and lead teams to execute their ideas.

2. Management:

    a. Planning and Strategy Development: Entrepreneurs must create a solid business plan that outlines the mission, objectives, market analysis, financial projections, and strategies for growth and sustainability.

    b. Organizing Resources: Effective management involves organizing resources—capital, human talent, technology, and infrastructure—efficiently to run the business.

    c.   Operations Management: Day-to-day management of operations includes overseeing production, logistics, customer service, and other activities essential to delivering the product or service.

    d.   Financial Management: This aspect ensures that the business has adequate funding, cash flow management, and budgeting to sustain operations. Entrepreneurs must also plan for profitability and manage risks related to investment and debt.

    e.   Human Resource Management: Recruiting, hiring, training, and motivating employees is a critical part of management in entrepreneurship. Entrepreneurs need to build teams and create an organizational culture conducive to growth.

    f.   Marketing and Sales: Entrepreneurs must understand their target market, create value for customers, and devise strategies to market and sell their products or services.

**2.1.1.3 Key Components of Entrepreneurship**

According to Suherman (2024), key components of entrepreneurship can be explained as follow:

1.   Business Idea Development: Finding, refining, and evaluating a unique business idea or concept that can address a specific need or gap in the market.

2.   Business Planning: Developing a comprehensive business plan that serves as a roadmap for the venture, including market analysis, funding needs, risk management strategies, and growth objectives.

3. Resource Mobilization: Entrepreneurs must secure the necessary financial resources (through investors, loans, or personal funds), human resources (talent and skills), and other assets (technology, materials) to get the business off the ground.

4. Building the Business Model: Creating a viable business model that defines how the company will generate revenue, deliver value to customers, and sustain profitability.

5. Market Strategy and Customer Focus: Identifying the target market, understanding customer needs, and crafting a compelling value proposition. Marketing and sales strategies need to align with customer expectations to build a loyal customer base.

6. Leadership and Team Building: Entrepreneurs must foster leadership skills and build a strong, capable team. Effective leadership drives motivation, productivity, and long-term growth.

7. Sustaining Growth and Innovation: After the business is established, entrepreneurs need to focus on scaling operations, introducing new innovations, and continuously adapting to market changes.

### 2.1.2 Personal Selling Theory

### 2.1.2.1 Definition of Personal Selling

In marketing communication practices, companies use personal selling to make it easy to carry out face-to-face communication with consumers. Using personal selling can create dialogic conditions between sales as communicators and consumers as face to face communicants (Zulaikha, 2020). Personal selling is the

process of introducing and building an understanding of a product to prospective buyers through direct or face-to-face communication (Sholihin, 2022). Personal selling is the most effective tool at later stages of the buying process, especially for building preference, confidence, and encouraging consumer action (Firmansyah. 2020). Based on the explanations from the experts above, it can be concluded that personal selling involves engaging in a verbal exchange with one or more customers to meet company objectives, primarily to boost sales volume. This approach is crucial for fostering strong relationships between businesses and their clients.

**2.1.2.2 Disadvantages and Weaknesses of Personal Selling**

Personal selling is a sales technique where a salesperson directly interacts with potential customers to promote and sell a product or service. This method involves face-to-face or direct communication to understand customer needs, provide tailored information, and persuade them to make a purchase, ultimately aiming to build strong customer relationships and achieve sales targets. The disadvantages of personal selling are (Firmansyah, 2020):

1. Inconsistent messages delivered to consumers can be a bad image for the company. This is because the salespeople have different knowledge and abilities so they do different ways and styles in conveying messages.

2. The emergence of conflicts between salespeople and management, basically salespeople have a free and flexible tendency to cause conflict.

3. High costs, each salesperson requires a sizable cost to close the sale. Not all salespeople are able to close sales properly and on time so that the overall costs incurred are high.

4. Low results, because the time to realize sales is relatively longer, the results targeted for salespeople are lower.

5. It has the potential to cause ethical problems, among salespeople there are those that can cause damage to relationships with consumers so that it is detrimental to the company. The ethical problem that is most often carried out by salespeople can be in the form of lying to consumers, committing acts that are detrimental to other salespeople.

The use of personal selling as a means of realizing company targets cannot be separated from some of the weaknesses it has. These weaknesses include (Prasetyo, et al. 2020):

1. More expensive because sales representatives usually only interact with one customer at a time.

2. In terms of efficiency, usually when calculating the ratio of costs to results, allocations that are larger than other means of promotion are less efficient.

**2.1.2.3 Opportunities and Benefits of Personal Selling**

Personal selling can be a good promotion method for the following two reasons (Firmansyah, 2022):

1. Personal communication and salesmen can increase consumer involvement with products and decision-making processes.

2. Interactive communication situations that allow the salesman to adapt what he presents to suit the information needs of each potential buyer.

Even though the company will try to provide opportunities, salespeople need to develop the opportunities themselves. Opportunities can be developed in several ways, namely as follows (Prasetyo, et al. 2020):

1.  Check data sources (newspapers, telephone books) for names.

2.  Build a booth at a trade show to invite visitors.

3.  Ask existing customers about the names of candidates.

4.  Contact other referral sources. Examples include:suppliers, dealers, non-competitive sales representatives, bankers, and trade association executives.

5.  Contact the organizations and associations the candidate has joined or joined organizations the prospect is a member of, for example the Lions Club.

6.  Conduct talks and research activities that will attract attention.

7.  Use telephone and mail to get directions.

8.  Stop by various offices without notice.

**2.1.2.4 Personal Selling Purpose and Indicator**

The purpose of personal selling includes the following (Handini, et al. 2022):

1.  Prospecting.

2.  Provide prospect information.

3.  Persuading prospects to buy the product.

4.  Maintaining customer satisfaction through after-sales service.

For this goal to be accomplished, a salesperson must master sales techniques and have complete product knowledge.

Personal selling indicators have certain characteristics, namely as follows (Firmansyah, 2022):

1.   Convertation

That is, selling someone includes a direct and reciprocal living relationship between two or more people.

2.   Cultivation

That is, personal selling allows the emergence of various kinds of close relationships. An effective salesperson usually keeps in mind the interest of his customers, if they want a lasting relationship.

3.   Response

That is personal selling in which the buyer feels obligated to hear what a salesperson has to say. With this, it is hoped that consumers will respond.

**2.1.3   Trust Theory**

**2.1.3.1 Definition of Consumer Trust**

In the business world, trust is a strong source of capital in establishing relationships in a business. Companies must do their best to provide the best to potential consumers both in terms of products and honesty in terms of doing business so that consumer loyalty can also be maintained. Without consumer trust, it is likely that the company will not survive and it will be difficult to achieve its goals (Sawlani, 2021). Trust is the willingness to rely on the ability, integrity and motivation of another party to act in order to satisfy one's needs and interests as mutually agreed upon implicitly or explicitly (Rizal, 2020). Consumer Trust is

consumer knowledge about an object, its attributes and benefits (Sumarwan, et al. 2020). Consumer trust is very important so they are encouraged to provide real information to consumers. Consumer Trust is a basic principle in business because if consumers feel cheated, of course it will spread, causing consumers to switch to other products (Dewi, et al. 2020). Based on expert opinions, researchers conclude that Trust is the willingness to rely on the ability, integrity and motivation of another party to act in order to satisfy one's needs and interests as mutually agreed upon implicitly or explicitly.

**2.1.3.2 Implementation and Conditions for Changing Trust Attitudes**

The five most critical implementations in trust marketing are as follows (Banjarnahor, et al. 2021):

1. Identify missing relational mechanisms to explain the significant direct effects of relationship marketing activities on objective performance that are not captured by trust and commitment.

2. Develop a more dynamic theory of relationship marketing that explicitly recognizes the cyclical life and time-varying nature of relationships.

3. Adapt existing relationship marketing theory to explain the differences between corporate and interpersonal relationships.

4. Integrate and synthesize many existing relationship marketing theories as well as several other new theoretical frameworks such as the resource-based view, social network theory and so on.

5. Take into account how multilevel relationships such as customer to salesperson or company work together to drive exchange performance.

The number of conditions that need to be considered in connection with efforts to change them are (Setiadi, 2020),:

1. Beliefs are easier to change than changing desired benefits.

2. Brand trust is easier to change than brand attitude. Beliefs are easier to change than attitudes.

3. Attitudes are easier to change when the product is low involvement.

**2.1.3.3 Consumer Trust Indicators**

Efforts to build consumer trust consist of 3 indicators, namely as follows (Rizal, 2020):

1. Harmony

There is a harmonious relationship with mutual understanding of the roles of both companies and consumers.

2. Acceptance

There is a relationship of mutual acceptance based on clarity of the intentions and actions taken by each party.

3. Participation Simplicity

Ease of connecting with each other by eliminating bureaucratic and administrative boundaries.

**2.1.4 Relationship Marketing Theory**

**2.1.4.1 Definition of Relationship Marketing**

Customer Relationship Management (CRM) plays a crucial role in retaining customers and preventing them from turning to competitors. CRM focuses not just

on building connections between sellers and buyers, but also on fostering deeper partnerships with customers. Rizal (2020) defines Relationship Marketing as the process of identifying, establishing, maintaining, enhancing, and, when necessary, ending relationships with consumers and other stakeholders interested in the company to achieve mutual profitability and help meet the objectives of all involved parties.

Suwanto (2023) describes Relationship Marketing as a strategy that emphasizes the importance of relationships or networks in the exchange of goods or services, with the primary goal of enhancing marketing efficiency and generating mutual value. This approach enables a business to serve as a supplier to other businesses. Similarly, Saleh & Said (2019) emphasize that Relationship Marketing focuses on customer retention by cultivating long-term relationships. Based on the opinions of the experts above, it can be concluded that Relationship Marketing is a marketing strategy that focuses on developing and maintaining long-term relationships with customers and other stakeholders. Instead of concentrating solely on individual transactions, Relationship Marketing aims to build ongoing connections that foster customer loyalty, enhance customer satisfaction, and create mutual value.

**2.1.4.2 Relationship Marketing Element**

According to Saleh & Said (2019), the elements of relationship marketing are as follows:

1.    Company commitment

Commitment takes the form of customer management orientation and investment, including human resources and information technology. Without the support and authority given by top management, the implementation of relationship marketing will not be realized.

2.    Database

The success of relationship marketing relies heavily on collecting and analyzing customer data, where data completeness is important for companies.

3.    Relational Marketing Program

Relational is an important element for implementing relationship marketing. Relationship marketing programs can be packaged into 3 categories, namely social, structural and financial.

**2.1.4.3 Relationship Marketing Implementations**

According to Banjarnahor, et al. (2021), the five most critical implementations in relationship marketing are as follows:

1.    Identify missing relational mechanisms to explain the significant direct effects of relationship marketing activities on objective performance that are not captured by trust and commitment.

2.    Develop a more dynamic theory of relationship marketing that explicitly recognizes the cyclical life and time-varying nature of relationships.

3. Adapt existing relationship marketing theory to explain the differences between corporate and interpersonal relationships.

4. Integrate and synthesize many existing relationship marketing theories as well as several other new theoretical frameworks such as the resource-based view, social network theory and so on.

5. Take into account how multilevel relationships such as customer to salesperson or company work together to drive exchange performance.

**2.1.4.4 Relationship Marketing Considerations**

By understanding customer needs and wants, companies can ensure that customers remain loyal and do not switch to competitors. This is a critical approach in maintaining competitiveness in an increasingly tight global marketplace. CRM (Customer Relationship Management) plays an important role in modern business, especially in managing interactions with customers. According to Nurjaya (2022), there are several appropriateness that need to be considered for CRM to be successful:

1. Conformity

Assessing the suitability of CRM to understand the customer's point of view. If a relationship between the company and the customer does not yet exist, then make sure that the customer will see the formation of the relationship as beneficial.

2. Type of industry

In some cases the service sector, CRM is successful, for example in financial services, marketers build relationships as a form of service offered that can

be of high interest to customers. The success of CRM in the financial services business is not necessarily guaranteed in all service businesses or for all customers.

3.  Customer costs

    Developing relationships with some customer segments may not be profitable in the long run. Perhaps the study results from a small segment where revenue streams are not expected to be sufficient to allocate costs to building and maintaining relationships.

**2.1.4.5 Relationship Marketing Indicators**

Maintaining good relationships with customers is an obligation in a business. Because customers are an important asset for a business. Business will grow thanks to customers. Therefore, it is very important for companies as business people or business owners to know about customer relationships. According to Rizal (2020), to be able to build good relationships, a company pays attention to 3 main things, namely as follows:

1.  Acceptance

    Efforts to build consumer trust consisting of the attributes of harmony, mutual acceptance and ease of contact.

2.  Familiarity

    Namely building a situation where a consumer feels comfortable in the relationship that is built which consists of the attributes of personal understanding and personal awareness.

3.      Professional Awareness

Namely by paying more attention to direct complaints received by consumers.

### 2.1.5   Brand Equity

### 2.1.5.1 Definition of Brand Equity

Brand equity is one of the most popular concepts in marketing. By definition, brand equity is the collection of all assets (and liabilities) connected to a brand to increase (or reduce) the value of a product or service, both to the company and consumers. There are several concepts regarding brand equity. The first concept is the understanding that brand equity is a marketing asset. A resource used to contribute to market position, such as market share and other brand performance. Brand equity adds to the competitiveness of products or services (Wirdamulia, 2020). Brand Equity is the value of a brand, both tangible and intangible, as a result of consumers' knowledge, perception and experience with the brand (Sari, 2020). Brand Equity is a company's wealth that is large enough to be a valuable source of income. Brand Equity is how consumers view, assess and evaluate a brand as a whole (Yuswanto, 2020). Based on the opinions of the experts above, it can be concluded that brand equity is the value of a brand, both tangible and intangible, as a result of consumers' knowledge, perception and experience with the brand.

### 2.1.5.2 Types and Elements of Brands

Brand equity refers to the value a brand adds to a product or service, beyond the functional benefits it provides. This value is derived from consumers'

perceptions, attitudes, and experiences with the brand, which can lead to customer loyalty, premium pricing, and competitive advantages. High brand equity typically results in increased market share and profitability for the company. Brands have several types, namely (Firmansyah, 2023):

1.  Product brand

    Product branding is the most common thing in branding. A successful brand or product is a product that is able to encourage consumers to choose its product over other competing products.

2.  Personal brand

    It is the most popular marketing tool among public figures such as politicians, musicians, celebrities and others so that they have their own views in the eyes of the public.

3.  Corporate brands

    A corporate brand is important for developing a company's reputation in the market, covering all aspects of the company, from the products/services offered to the contribution of their employees to society.

4.  Geographic brands

    Geographic or regional branding aims to create an image of a product or service when the name of the location is mentioned by someone.

5.  Cultural brands

    Cultural brands develop a reputation regarding the environment and people of a particular location or nationality.

The most important element of a brand is the trade name or brand. However, a brand is not enough if it is only supported by a symbol or visual identity symbol that is consistently and systematically applied in various media supporting a brand's marketing communications. The brand elements are as follows (Firmansyah, 2023):

1. Brand name.

2. Logo: logo, logotype, monogram, flag.

3. Visual appearance: packaging design, product design, uniform design, building design, vehicle design.

4. Spokesperson: celebrity, founding figure, company figure, creation figure.

5. Words: acronyms, nicknames, slogans, tag lines, jingles.

6. Sound: songs, sound or tone icons, thematic songs.

**2.1.5.3 Brand Equity Indicators**

Brand equity is the value and strength of a brand that influences consumer preferences and purchasing decisions. It encompasses the brand's reputation, customer loyalty, and perceived quality, resulting in a competitive advantage and the ability to command higher prices. Indicators of brand equity are (Sari, 2020):

1. Brand awareness

Consumers are aware of a brand.

2. Brand recognition

Consumers recognize the brand and know what it offers and how it compares to competitors' offerings.

3. Brand trial

Consumers have tried the brand.

4. Brand preference

Consumers like the brand and make repeat purchases and begin to develop an emotional connection with the brand.

5. Brand loyalty

Consumers demand brands and will look everywhere to get them.

### 2.1.6 Purchasing Decision Theory

### 2.1.6.1 Definition of Purchase Decision

Purchasing Decisions are real actions of consumers that determine the products or services used. Purchasing Decisions are one of the stages of the whole mental process and other physical activities that occur in the buying process at a certain period and time and fulfillment of certain needs, in other words, a series of steps taken by a buyer (Nurdelila, et al. 2022). Purchasing decision is a person's decision in which he chooses one of several alternative choices that exist (Qomariyah & Febriyah, 2021). Purchasing decisions are individual activities that are directly involved in making decisions to purchase products offered by sellers. A buyer's decision is also influenced by his or her personality characteristics including age, occupation, economic situation. Consumer behavior will determine the decision-making process in making purchases (Gunawan, 2022). The researchers conclude that purchasing decisions are influenced by a range of consumer decision-making processes. These processes involve using knowledge to choose between multiple alternatives, where individuals assess various options and ultimately select a product from several available choices.

**2.1.6.2 Factors and Considerations of Purchase Decision**

Purchasing decisions are taken after going through several alternative calculations and considerations. Before the choice is made, there are several factors that the decision maker may go through. There are four factors that influence customer purchasing decisions, namely (Purboyo, et al. 2021):

1.  Culture

    Is a fundamental determinant of a person's desires and behavior.

2.  Social

    Social factors include such as reference groups, family, status, and social roles.

3.  Age

    The age factor greatly influences customer behavior. Adults will have different behavior from children or even teenagers, because the needs they need are different.

4.  Psychology

    The last factor that is no less important is psychology. Buying choices are also influenced by 4 main psychological factors such as motivation, perception, learning, and belief.

The more important and risky an item to buy, the more buyers consider various brands and look for various information needed, namely (Firmansyah, 2022):

1. Complex Decision Making

   Complex decision making can occur when a buyer purchases goods that require various considerations regarding the importance of the item and the high risk for the individual buyer.

2. Limited Decision Making

   Limited decision making occurs when a buyer makes a decision to buy an item that requires consideration of brands and information, which is continuously attractive to the buyer or the buyer frequently consumes or uses the item.

3. Brand Loyalty

   Brand loyalty shows a loyal attitude towards a particular brand and has an impact on purchases consistently over time. Buyers who are loyal to a particular brand will buy that brand in the long run, and require relatively little information, because it is their habit to buy goods with that brand.

4. Inertia

   When buyers use a low involvement hierarchy, they passively form beliefs about goods and make decisions by processing only minimal information and then evaluating the brand after purchase.

5. Impulse Purchasing

   This type of decision is known as a sudden purchase decision, said so because the buyer does not need much consideration to make a purchase.

### 2.1.6.3 Purchasing Decision Indicators

A purchase decision is the process by which a consumer evaluates and selects a product or service from among various alternatives, based on factors such as need, preference, price, quality, and personal criteria. This decision results from a series of steps, including recognizing a need, gathering information, evaluating options, and making the final choice. Indicators of Purchase Decisions (Budidharmato, et al. 2021):

1. The stability of a product

   The customer is really confident and determined to buy the product he wants

2. Habits in buying products

   Consumer buying behavior for a product or consumer habits to buy the same product, because the product is in accordance with their wishes

3. Provide recommendations

   The form of consumer satisfaction with the product that has been purchased, with this satisfaction the customer is willing and willing to recommend the product that has been purchased to those closest to them such as family, relatives and friends

4. Interest in visiting again

   The willingness of consumers to repurchase the product because consumers are satisfied with what they have got and what they want.

### 2.2    Previous Research

Based on the research conducted by Putra. et. al. (2024) entitled "*Pengaruh Personal Selling Dan Digital Marketing Terhadap Keputusan Pembelian Polis*

*Asuransi PT BNI Life Insurance Cabang Denpasar.*" This research aims to analyze the influence of Personal Selling and Digital Marketing on Purchasing Decisions. Data was collected using a questionnaire. The population in this study were customers of PT BNI Life Denpasar Branch. The sample in this research consisted of 100 samples. This research uses a purposive sampling technique. The analysis technique used is multiple linear regression and previously instrument testing and classical assumption testing were carried out to ensure the accuracy of the regression analysis results with the SPSS program. The research results show that Personal Selling has a significant positive effect on decisions, Digital Marketing has a significant positive effect on Purchasing Decisions, and Personal Selling and Digital Marketing simultaneously have an effect on Policy Purchase Decisions.

Another research conducted by Tommy & Sinaga (2022) entitled: Analysis of Customer's Trust and Motivation on Insurance Service Purchase Decisions In PT. Panin Dai-Ichi Life Medan. This study aims to determine the effect of trust and motivation on purchase decision of PT. Panin Dai-Ichi Life. This type of research is explanatory research. The population in this study were all customers of PT. Panin Dai-Ichi Life Palang Merah during the 2020 period, totaling 244 customers. The technique of determining the sample is by using the Slovin formula with a standard error of 5% so that 152 samples are obtained. In the study which will be distributed with questionnaires measured by a Likert scale. The data analysis used multiple linear regression analysis and the coefficient of determination as well as simultaneous test and partial test. The results showed that trust and motivation partially or simultaneously have a positive and significant effect on purchase

decision of PT. Panin Dai-Ichi Life. Based on the results of this study, the implications for management are to further improve trust and motivation.

Research conducted by Hendrawan, et al (2021) entitled: The Effect of Brand Equity on Purchasing Decision towards Insurance Product (Study Case at Surabaya Public). The study investigating the effect of brand equity on purchasing decisions for insurance products among the Surabaya public reveals significant insights. The findings indicate that brand equity plays a crucial role in shaping consumer purchasing decisions. Key components of brand equity such as brand awareness, brand association, perceived quality, and brand loyalty were found to have a positive and substantial influence on the decision-making process. Consumers are more likely to choose insurance products from brands they recognize, trust, and associate with high-quality services. Brand loyalty emerged as the strongest factor, highlighting that customers who have positive past experiences with a brand are more inclined to continue purchasing its products. Furthermore, the research underscores the importance of perceived quality in gaining consumer trust, as individuals prioritize insurance products that they perceive to deliver reliable and comprehensive coverage. Overall, the study demonstrates that improving brand equity components can significantly enhance consumer confidence and drive higher purchase rates in the insurance sector.

## 2.3    Hypothesis Development

Hypothesis is a statement about the population whose truth will be tested based on the data obtained and the research sample. The statement is the result of a theoretical study, both using deductive reasoning and using inductive reasoning (Setyawan, 2021).

$H_1$ : There is a partial effect of personal selling toward consumer Purchase

Decision at PT. Selamat Sukses Abadi CBD Polonia Medan.

$H_2$ : There is a partial effect of trust toward consumer Purchase Decision at PT.

Selamat Sukses Abadi CBD Polonia Medan.

$H_3$ : There is a effect of relationship marketing toward consumer Purchase

Decision at PT. Selamat Sukses Abadi CBD Polonia Medan.

$H_4$ : There is a partial effect of brand equity toward consumer Purchase Decision

at PT. Selamat Sukses Abadi CBD Polonia Medan.

$H_5$ : There is a simultaneous effect of personal selling, trust, relationship

marketing and brand equity toward consumer Purchase Decision at PT.

Selamat Sukses Abadi CBD Polonia Medan.

## 2.4    Research Model

Thinking framework is a set of thoughts designed based on the research work carried out. The thinking framework is a synthesis of the relationships between variables compiled from the various theories explained. After that, we will critically and fundamentally analyze systematically to create a comprehensive formulation of the research variables. A good thinking shell will streamline the relationships between the variables under investigation. Mood is a temporary description of the symptoms covered by the research method. Such a framework is structured in the form of a set of logical thoughts according to key criteria (Priyono & Hasyim, 2023). For several concepts and research plans, a framework for thinking is usually made in the form of diagrams or schemes (Firdaus, et al. 2021).

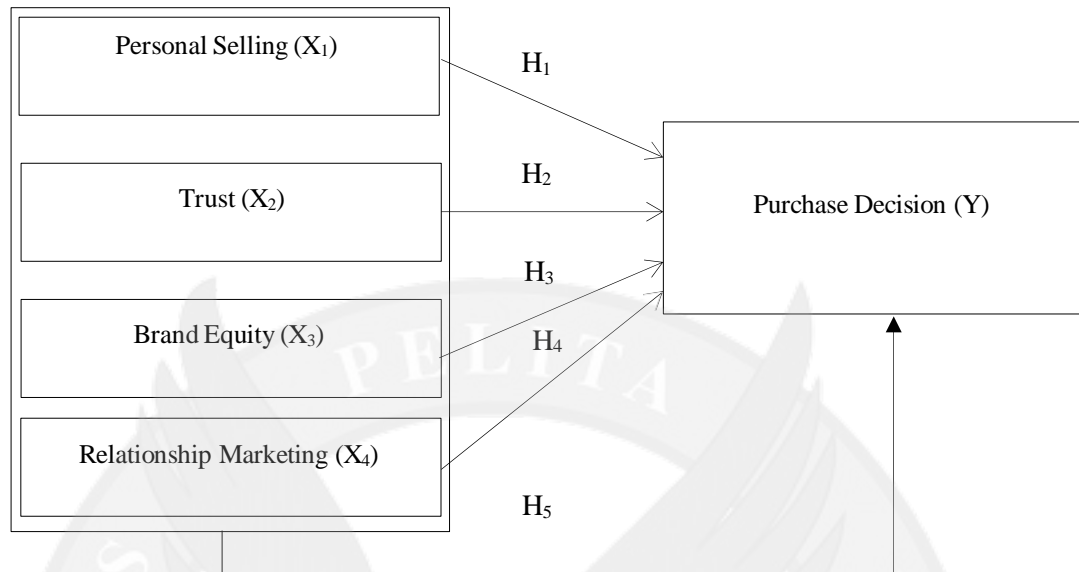The theoretical framework will be used in this research is:



**Figure 2.1. Research Model**
Sources: Prepared by the writer (2024)
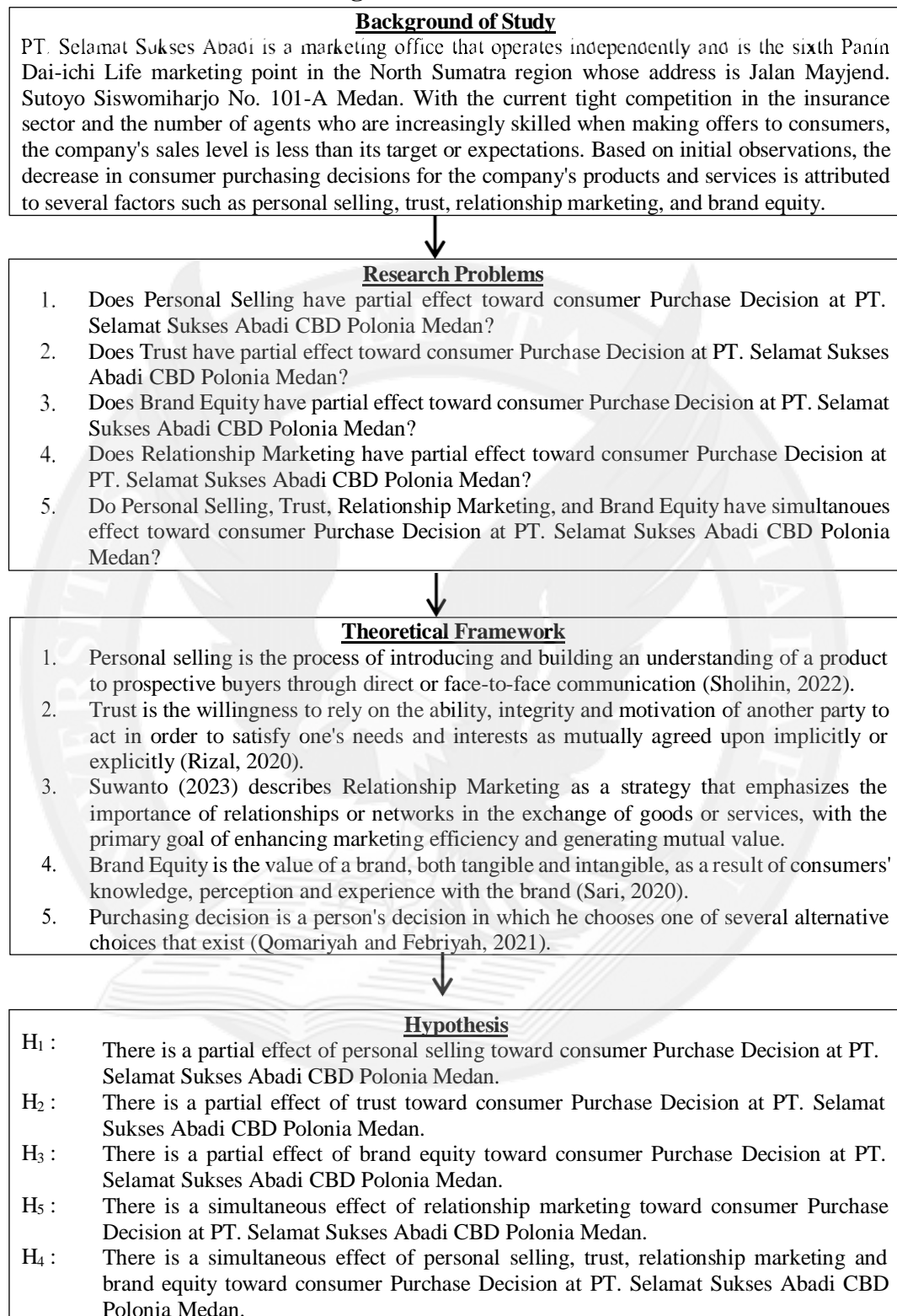
## 2.5    Framework of Thinking

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**Background of Study**

PT. Selamat Sukses Abadi is a marketing office that operates independently and is the sixth Panin Dai-ichi Life marketing point in the North Sumatra region whose address is Jalan Mayjend. Sutoyo Siswomiharjo No. 101-A Medan. With the current tight competition in the insurance sector and the number of agents who are increasingly skilled when making offers to consumers, the company's sales level is less than its target or expectations. Based on initial observations, the decrease in consumer purchasing decisions for the company's products and services is attributed to several factors such as personal selling, trust, relationship marketing, and brand equity.

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**Research Problems**

1. Does Personal Selling have partial effect toward consumer Purchase Decision at PT. Selamat Sukses Abadi CBD Polonia Medan?
2. Does Trust have partial effect toward consumer Purchase Decision at PT. Selamat Sukses Abadi CBD Polonia Medan?
3. Does Brand Equity have partial effect toward consumer Purchase Decision at PT. Selamat Sukses Abadi CBD Polonia Medan?
4. Does Relationship Marketing have partial effect toward consumer Purchase Decision at PT. Selamat Sukses Abadi CBD Polonia Medan?
5. Do Personal Selling, Trust, Relationship Marketing, and Brand Equity have simultanoues effect toward consumer Purchase Decision at PT. Selamat Sukses Abadi CBD Polonia Medan?

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**Theoretical Framework**

1. Personal selling is the process of introducing and building an understanding of a product to prospective buyers through direct or face-to-face communication (Sholihin, 2022).
2. Trust is the willingness to rely on the ability, integrity and motivation of another party to act in order to satisfy one's needs and interests as mutually agreed upon implicitly or explicitly (Rizal, 2020).
3. Suwanto (2023) describes Relationship Marketing as a strategy that emphasizes the importance of relationships or networks in the exchange of goods or services, with the primary goal of enhancing marketing efficiency and generating mutual value.
4. Brand Equity is the value of a brand, both tangible and intangible, as a result of consumers' knowledge, perception and experience with the brand (Sari, 2020).
5. Purchasing decision is a person's decision in which he chooses one of several alternative choices that exist (Qomariyah and Febriyah, 2021).

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**Hypothesis**

$H_1$ :    There is a partial effect of personal selling toward consumer Purchase Decision at PT. Selamat Sukses Abadi CBD Polonia Medan.

$H_2$ :    There is a partial effect of trust toward consumer Purchase Decision at PT. Selamat Sukses Abadi CBD Polonia Medan.

$H_3$ :    There is a partial effect of brand equity toward consumer Purchase Decision at PT. Selamat Sukses Abadi CBD Polonia Medan.

$H_5$ :    There is a simultaneous effect of relationship marketing toward consumer Purchase Decision at PT. Selamat Sukses Abadi CBD Polonia Medan.

$H_4$ :    There is a simultaneous effect of personal selling, trust, relationship marketing and brand equity toward consumer Purchase Decision at PT. Selamat Sukses Abadi CBD Polonia Medan.

**Figure 2.2 Framework of Thinking**

Source:Prepared by Writer (2024)

# CHAPTER III
# RESEARCH METHODOLOGY

## 3.1    Research Design

This research approach is based on a quantitative approach because this research has a clear and orderly flow. This type of research is a type of quantitative research. The nature of this research is causal research which is also known as explanatory research where this type of research examines whether there is a causal relationship between two separate events. This will happen when there is a change in one of the independent variables, which causes a change in the dependent variable (Sugiyono, 2020).

The location of the research object that will be used is PT. Selamat Sukses Abadi which is located at Jalan Mayjend. Sutoyo Siswomiharjo No. 101-A Medan. The research period is predicted starts from May 2024 to July 2024.

## 3.2    Population and Sample

According to Riyanto and Hatmawan (2020), the population is the entire subject and object that will be the target of research. The population is not just the amount that exists in the object or subject being studied, but includes all the characteristics or properties possessed by the subject or object. While the research sample is the part that gives a general description of the population. The research sample has the same or almost the same characteristics as the population characteristics so that the sample used can represent the population being

observed. The research population that will be used in this research is all consumers who purchased company product during the 2023 period, totaling 2.184 consumers. Because the total population used is 2.184 consumers, the population will be reduced using the slovin sampling technique with a 90%

confidence level and a 10% error rate: $n = \dfrac{N}{1+N\,(e^2)}$

Information:
n = Sample Size
N = Population Size
e = Error Tolerance (10%)

$$n = \frac{2.184}{1+2.184\,(10\%^2)} = \frac{2.184}{1+2.184\,(0,01)} = \frac{2.184}{1+21.84} = \frac{2.184}{22.84} = 96$$

Based on the calculation above, it can be seen that the number of samples to be used in this study is 96 respondents. The sampling method that will be used is probability sampling which is the simple random sampling method where the sample will be the respondents who are met by chance or random met as first respondent.

**3.3     Data Collection Method**

According to Tantawi (2020), a questionnaire or questionnaire is a way to collect data from respondents by making a list of questions according to the data needed by researchers from the object to be studied. Distribution of questionnaires in this study will be carried out using Google Forms which will be distributed directly to respondents. Literature study is research that uses books as research objects. According to Sugiarti, et al (2020), library study is a study carried out using documents as the main data source such as manuscripts, books, newspapers,

magazines, and others. According to Syawaludin (2020), documentation study is a data collection technique that is not directly addressed to research subjects and is needed as a separate stage, namely a preliminary study to understand various theories and better capture new symptomsthat are currently developing in the field or in society.

## 3.4 Operational Variable Definition and Variable Measurement

### 3.4.1. Operational Variable Definition

According to Ismail & Triyanto (2020), definitions of terms or operational definitions are needed if it is expected that there will be differences in understanding or a lack of clarity in meaning if the definition of terms is not given. Terms that need to be emphasized are terms related to the concepts contained in the thesis. The definition of terms can be in the form of operational definitions of the variables to be studied. Operational definition is a definition based on observable defined properties.

1. Independent Variable (X)

   Based on this research the independent variables are personal selling ($X_1$), trust ($X_2$), relationship marketing ($X_3$) and brand equity ($X_4$).

2. Dependent Variable (Y)

   Based on this research the dependent variable is purchase decision (Y).

   The following are some operational variable definitions of research variables that will be used in this study:

**Table 3.1. Operational Variable Definition**

| Variable | Indicator | Author | Measurement |
|---|---|---|---|
| Personal Selling ($X_1$) | Convertation | Firmansyah (2022) | Likert Scale |
| | Cultivation | | |
| | Response | | |
| Trust ($X_2$) | Harmony | Rizal (2020) | Likert Scale |
| | Acceptance | | |
| | Participation Simplicity | | |
| Relationship Marketing ($X_3$) | Acceptance | Rizal (2020) | Likert Scale |
| | Familiarity | | |
| | Professional Awareness | | |
| Brand Equity ($X_4$) | Brand Awareness | Sari (2020) | Likert Scale |
| | Brand Recognition | | |
| | Brand Trial | | |
| | Brand Preference | | |
| | Brand Loyalty | | |
| Purchase Decision (Y) | The stability of a product | Budidharmanto, et al. (2021) | Likert Scale |
| | Habits in buying products | | |
| | Provide recommendations | | |
| | Interest in visiting again | | |

Source: Prepared by the writer (2024)

### 3.4.2 Variable Measurement

According to Yuliawati, et al (2020), the Likert scale is a psychometric scale that is commonly used in questionnaires and is the most widely used scale in research in the form of surveys. The Likert scale puts responses on a continuum. The following is an example of a Likert scale with 5 choices:

1. Strongly Disagree

2. Disagree

3. Neutral

4. Agree

5. Strongly Agree

**3.5    Data Analysis Method**

**3.5.1    Research Instrument Test**

According to Mialani and Hartanti (2020), the research instrument is a tool used to obtain research data. Without instruments, you will not be able to collect the data needed in research. If the data is not available, the research will not be carried out. The research instrument is also a measuring tool used to obtain quantitative information that contains objective and character variables.

**3.5.1.1. Validity Test**

According to Santi and Sudiasmo (2020), the validity test is used to test research instruments in questionnaires on variables with the aim of making the statement items suitable for use in research. The validity test is carried out by comparing rcount with rtable. Meanwhile, the value of rcount can be seen in the Pearson Correlation in the output with SPSS. Then, to make a decision, if rcount > rtable then the discussion variable can be said to be valid.

**3.5.1.2. Reliability Test**

According to Marzuki, et al (2020), generally reliability tests are used to measure the reliability of questionnaires or interview results which are aimed at ensuring whether the questionnaire or list of interview questions can be relied upon to explain the research being conducted. To find out the results of the reliability test, it is usually done by interpreting the Cronbach's Alpha value, where if the Cronbach's Alpha value is < 0.7, it can be concluded that the data in the research cannot be relied on to explain the research results.

### 3.5.2 Descriptive Statistics

According to Sugiyono (2020), descriptive statistics provide a description or description of data seen from the average value (mean), standard deviation, variance, maximum, minimum, sum, range, kurtosis and skewness (skew of distribution). This analysis is a descriptive technique that provides information about the data held.

1. Mean

    The mean is the average value of a data. The average value is the quotient between the total value and the amount of data processed.

2. Median

    The median is a value that divides the area of the frequency histogram into equal parts. The median is used to find the middle value of the total score of all the answers given by the respondents, which are arranged in the distribution of the data. How to determine the median on a single data is quite easy. We can sort it from smallest to largest data.

3. Mode

    To determine the mode, usually for single data, a single data frequency table is made to make it easier to determine the frequency of each data, then find the data with the largest frequency.

4. Variance

    The variance is the average of the squared differences, also known as the standard deviation, of the mean. Simply put, variance is a statistical measure of how scattered the data points are in a sample or data set. In

addition to the mean and standard deviation, the variance of a sample set allows statisticians to understand, organize, and evaluate the data they collect for research purposes.

5.    Standard Deviation

Standard deviation or standard deviation is usually taught in statistics to measure the degree of similarity or closeness in a group. Standard deviation is a statistical value that is often used in determining the closeness of the distribution of data in the sample and how close the individual data points are to the mean or average value of the sample itself. The standard deviation is generally used by statisticians or people involvedin statistics to find out whether the sample data taken is representative of the entire population.

### 3.5.3    Classical Assumption Test

According to Purnomo (2020), the classical assumption test is used to determine whether there is residual normality, multicollinearity and heteroscedasticity in the regression model. A linear regression model can be called a good model if the model meets several classic assumptions, namely normally distributed residual data, the absence of multicollinearity, autocorrelation and heteroscedasticity. Classical assumptions must be met in order to obtain a regression model with unbiased estimates and reliable testing.

**3.5.3.1 Normality Test**

According to Marsam (2020), the normality test can be done in 2 ways, namely with a histogram graph and normal probability plot of regression. The following is the basis for the decision:

1.      If the data spreads around the diagonal line and follows the direction of the diagonal line, the histogram graph and the normal probability plot of regression show a normal distribution pattern, so the regression model meets the assumption of normality.

2.      If the data spreads far along the diagonal line and/or does not follow the direction of the diagonal line, the histogram graph of the normal probability plot of regression does not show a normal distribution pattern, so the regression model does not meet the assumption of normality.

According to Supriadi (2020), the purpose of the normality test is to test whether in a regression model, the dependent variable and independent variable or both have a normal distribution or not. A good regression model is the residual value having a normal or close to normal data distribution. One of the methods used to test normality is to use the Kolmogorov Smirnov test with a residual value of $> 0.05$, then the assumption of normality is met.

**3.5.3.2 Multicollinearity Test**

According to Supriadi (2020), the multicollinearity test aims to test whether the regression model finds a high or perfect correlation between the independent variables. If there is perfect multicollinearity between the

independent variables, then the regression coefficients of the independent variables cannot be determined and the standard error values become infinite. If the multicollinearity between variables is imperfect but high, then the regression coefficient of the independent variable can be determined, but it has a high standard error value, which means that the regression coefficient value cannot be estimated with precision. The cutoff value that is generally used to indicate the existence of multicollinearity is a tolerance $<0.1$ or the same as the Variance Inflation Factor (VIF) value $> 10$.

### 3.5.3.3 Heteroscedasticity Test

According to Riyanto and Hatmawan (2020), the heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another. The measurement method uses a Scatterplot where if there is a certain pattern, such as dots that form a certain regular pattern, then identifying heteroscedasticity has occurred and vice versa if there is no clear pattern, and the dots spread above and below the number 0 on the Y axis , then there is no heteroscedasticity.

### 3.5.3.4 Linearity Test

According to Marzuki, et al. (2020), the linearity test is used to see whether the model built has a linear relationship or not. This test is rarely used in various studies because usually the model is formed based on theoretical studies that the relationship between the independent variable and the dependent variable

is linear. The decision-making technique for the linearity test is to see the significance where if the Deviation from Linearity Sig> 0.05, then there is a significant linear relationship between the independent variable and the dependent variable and vice versa if the Deviation from Linearity Sig <0.05, then there is no significant linear relationship between the independent variable and the dependent variable.

### 3.5.4 Multiple Linear Regression Analysis

According to Riyanto and Hatmawan (2020), based on the number of independent variables, the regression is divided into 2, namely simple linear regression and multiple linear regression. For simple linear regression it only consists of one independent variable and one dependent variable, while for multiple linear regression it consists of 2 or more independent variables and one dependent variable. Regression analysis formula:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

Information:

Y $\quad$ = $\quad$ Purchase Decision

a $\quad$ = $\quad$ Constant

$X_1$ $\quad$ = $\quad$ Personal Selling

$X_2$ $\quad$ = $\quad$ Trust

$X_3$ $\quad$ = $\quad$ Relationship Marketing

$X_4$ $\quad$ = $\quad$ Brand Equity

### 3.5.5 Hypothesis Test

### 3.5.5.1 T-test

According to Mulyono (2020), the t test is used to find out whether the independent variables partially have a real effect on the dependent variable or not. The degree of significance used is 0.05. If the significance value is smaller than the degree of confidence, the alternative hypothesis is accepted, which states that a variable partially influences the dependent variable. The t statistical test basically shows how far an independent variable partially influences the dependent variable. In this study, the calculated t value will be compared with the t table value, at a significance level ($\alpha$) = 5%.The criteria for evaluating the hypothesis in this t test are:

Ho Accepted if: t count < t table, Ha Accepted if: t count > t table

### 3.5.5.2 F-test

According to Priyatno (2020), the F test or regression coefficient test is used to determine whether simultaneously the independent variables have a significant effect on the dependent variable. In this case, to find out whether simultaneously the independent variables have a significant effect or not on the dependent variable. The test uses a significance level of 0.05. In this study, the Fcount value will be compared with the Ftable value, at a significant level ($\alpha$) = 5%. The criteria for evaluating the hypothesis on the F test are:

Ho is accepted if: Fcount < Ftable

Ha Accepted if: Fcount > Ftable

### 3.5.5.3 Coefficient of Determination Test

According to Riyanto and Hatmawan (2020), analysis of the coefficient of determination measures how far the model's ability is to explain variations in the dependent variable. The coefficient of determination value ranges from $0 - 1$. A small coefficient of determination value indicates that the ability of the independent variables to explain the dependent variable is very limited. On the other hand, the value of the coefficient of determination which is large and close to 1 indicates that almost all the information needed to predict the variable is the dependent variable. The fundamental weakness of using the coefficient of determination is that it biases the number of independent variables included in the model. For every additional independent variable, the coefficient of determination value will definitely increase, no matter whether the variable has a significant effect on the dependent variable. Therefore, it is recommended to use the adjusted $R2$ value when evaluating which regression model is best. Unlike the coefficient of determination, the adjusted $R2$ value can increase or decrease if one independent variable is added to the model.

# CHAPTER IV

# RESEARCH RESULT AND DISCUSSION

## 4.1 General View of Research Object

## 4.1.1 Brief Overview of Organization

Panin Dai-Ichi Life has a rich and long history that began with the synergy between two financial industry giants, Panin Group from Indonesia and Dai-Ichi Life from Japan. Panin Group itself is one of Indonesia's leading financial conglomerates, with extensive experience in banking, insurance, and financial services. Meanwhile, Dai-Ichi Life, founded in 1902 in Japan, is one of the world's oldest and largest life insurance companies, with a global reputation for innovation in providing reliable and trusted life protection. In 2013, these two companies officially formed a partnership to establish Panin Dai-Ichi Life, with the primary goal of combining local and global strengths to offer superior life insurance services to the Indonesian public.

The decision to collaborate was driven by the growing need for life insurance in Indonesia, in line with economic growth and increasing public awareness of the importance of long-term financial planning. With Panin Group's vast experience and network in the domestic market, along with Dai-Ichi Life's global expertise in technology, risk management, and life insurance, Panin Dai-Ichi Life quickly emerged as one of the key players in Indonesia's life insurance industry. The company not only focuses on traditional life insurance products but also offers various innovative insurance solutions, such as unit-linked insurance,

health, education, and retirement plans designed to meet the needs of various segments of society.

Over time, Panin Dai-Ichi Life has continued to expand the scope and reach of its services, not only through branches and agents in various cities across Indonesia but also through digital strategies that allow customers to access information and purchase insurance products more easily and quickly. The company is committed to providing customer-focused services, with high ethical standards and transparency in every business interaction. Moreover, Panin Dai-Ichi Life is also active in educating the public about the importance of life insurance protection, especially in today's dynamic and challenging economic environment.

With a long-term commitment to grow alongside Indonesian society, Panin Dai-Ichi Life continues to innovate and strengthen its position in the insurance industry. Combining more than a century of Dai-Ichi Life's international experience and Panin Group's strength as a leading financial institution in Indonesia, Panin Dai-Ichi Life remains focused on providing optimal and value-added protection solutions for each of its clients. Through various strategic initiatives and investments in product development, services, and technology, Panin Dai-Ichi Life has become one of the top choices for Indonesians seeking comprehensive and trustworthy life insurance protection.

PT. Selamat Sukses Abadi, based in CBD Polonia Medan, has a long history as one of Panin Dai-Ichi Life's key partners in Indonesia. This company plays an important role in expanding the network and life insurance services in the

Medan area and its surroundings. It began as part of the expansion of business in the financial and insurance sectors, founded to meet the growing need for financial protection in the region, in line with the area's economic growth. As one of the strategic partners and agents of Panin Dai-Ichi Life, PT. Selamat Sukses Abadi helps market various innovative life insurance, health, and investment products. With proven experience in dealing with various market dynamics and challenges in the financial industry, PT. Selamat Sukses Abadi remains committed to providing high-quality insurance services and contributing to increasing awareness among the people of Medan about the importance of insurance protection.

**4.1.2   Vision and Mission of PT. Selamat Sukses Abadi CBD Polonia Medan**

Vision of PT. Selamat Sukses Abadi CBD Polonia Medan: To become a trusted and leading life insurance provider in Indonesia, offering innovative financial protection solutions that enhance the quality of life for individuals and families. While the mission can be described as:

1.   Provide exceptional insurance and financial products that meet the evolving needs of customers, ensuring financial security and peace of mind.

2.   Strive for sustainable business growth through innovation, excellent service, and the efficient management of resources.

3.   Build lasting relationships with customers, partners, and stakeholders based on transparency, integrity, and mutual trust.

4.   Foster a work environment that encourages professional development, collaboration, and the pursuit of excellence in serving customers.

5.   Contribute to the development of Indonesia's economy and improve societal welfare through financial education and community engagement.

### 4.1.3   Organization Structure of PT. Selamat Sukses Abadi CBD Polonia

The organizational structure of PT. Selamat Sukses Abadi is designed to enhance efficiency, promote collaboration, and ensure that each department operates effectively toward common goals. Here's a the organizational structure in PT. Selamat Sukses Abadi :
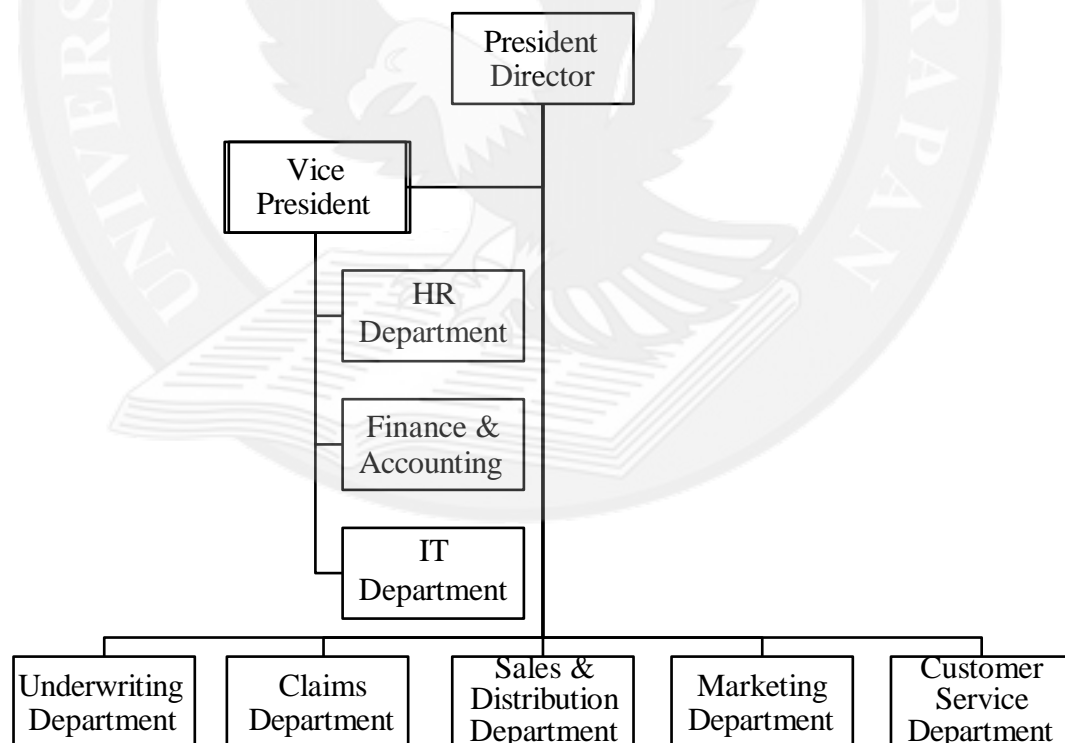


**Figure 4.1. Organization Structure**
Sources: PT. Selamat Sukses Abadi CBD Polonia Medan, 2024

The following is job description from the organizational structure above can be described as:

1. President Director

   Oversees the overall strategic direction and performance of the company, making high-level decisions to drive growth and profitability.

2. Vice President

   Assists the President Director in executing strategies and managing daily operations, providing support across various departments.

3. Underwriting Department

   a. Evaluate insurance applications and assess risks to determine coverage eligibility.

   b. Develop and implement underwriting policies and procedures.

   c. Collaborate with sales and marketing to create competitive insurance products.

4. Claims Department

   a. Review and process insurance claims from policyholders.

   b. Investigate claims for accuracy and compliance with company policies.

   c. Provide support and communication to clients throughout the claims process.

5. Sales and Distribution Department

   a. Develop and implement sales strategies to achieve revenue targets.

   b. Recruit, train, and manage a team of sales agents.

   c. Build and maintain relationships with key clients and partners.

6. Marketing Department

    a. Conduct market research to identify trends and customer needs.

    b. Develop marketing campaigns and promotional materials.

    c. Enhance brand awareness through digital marketing and social media.

7. Customer Service Department

    a. Provide assistance to clients regarding inquiries about policies and coverage.

    b. Handle complaints and feedback to improve customer satisfaction.

    c. Maintain customer records and ensure accurate data management.

8. Human Resources Department:

    a. Manage recruitment, onboarding, and talent development programs.

    b. Oversee employee relations and workplace culture initiatives.

    c. Administer compensation, benefits, and compliance with labor regulations.

9. Finance and Accounting Department:

    a. Prepare financial statements and reports to inform strategic decisions.

    b. Manage budgeting, forecasting, and financial planning activities.

    c. Ensure compliance with financial regulations and auditing processes.

10. Information Technology Department:

    a. Maintain and develop IT infrastructure to support business operations.

    b. Implement security measures to protect sensitive customer data.

    c. Provide technical support to all departments to optimize efficiency.

## 4.2    Research Result

## 4.2.1    Test of Research Instrument

## 4.2.1.1 Validity Test

Validity testing evaluates how effectively a measurement instrument meets its intended objectives. This assessment frequently employs bivariate Pearson correlation, which analyzes relationships bidirectionally at a significance level of 0.05. Achieving robust validity is critical to reducing bias in research outcomes. The Bivariate Pearson correlation (Pearson Product-Moment) is a widely utilized analytical method that correlates each individual item with the overall score based on a predetermined criterion. An item is deemed valid if it shows a statistically significant correlation with the total score. Specifically, if the calculated correlation coefficient (rcount) exceeds the critical value (rtable) of 0.361 where the degrees of freedom (df) are calculated as N-2 and the significance level is set at 5% the item is classified as valid. The results of the validity tests for the study variables are detailed in the table below.

Table 4.1. Result of Personal Selling Variable Validity Testing

| No | Statement | $r_{count}$ | $r_{table}$ | Information |
|----|-----------|-------------|-------------|-------------|
| 1 | I found it easy to convert my inquiries into an actual insurance policy with PT. Selamat Sukses Abadi CBD Polonia. | 0.740 | 0.361 | Valid |
| 2 | The process of purchasing insurance from PT. Selamat Sukses Abadi CBD Polonia was straightforwardand hassle-free. | 0.557 | 0.361 | Valid |
| 3 | PT. Selamat Sukses Abadi CBD Polonia consistently updates me on new products and services that meetmy needs. | 0.755 | 0.361 | Valid |
| 4 | I feel that PT. Selamat Sukses Abadi CBD Polonia invests in building long-term relationships with its customers. | 0.688 | 0.361 | Valid |
| 5 | The customer service representatives at PT. Selamat Sukses Abadi CBD Polonia respond to my inquiries promptly. | 0.628 | 0.361 | Valid |
| 6 | I am satisfied with the response time of PT. Selamat Sukses Abadi CBD Polonia when I request assistance. | 0.805 | 0.361 | Valid |

Source: Research Results, 2024 (Processed Data)

Build upon the table shows that the results of the validity test for the personal selling variable show that all $r_{count}$ values are greater than $r_{table}$ (0.361) so that all statements in the questionnaire are valid.

**Table 4.2. Result of Trust Variable Validity Testing**

| No | Statement | rcount | rtable | Information |
|---|---|---|---|---|
| 1 | My interactions with PT. Selamat Sukses Abadi CBD Polonia create a sense of trust and harmony. | 0.626 | 0.361 | Valid |
| 2 | I believe that PT. Selamat Sukses Abadi CBD Polonia aligns well with my personal values and needs. | 0.539 | 0.361 | Valid |
| 3 | I feel comfortable accepting the terms and conditions offered by PT. Selamat Sukses Abadi CBD Polonia. | 0.764 | 0.361 | Valid |
| 4 | PT. Selamat Sukses Abadi CBD Polonia policies arecceptable and reasonable for my situation. | 0.769 | 0.361 | Valid |
| 5 | I actively participate in promotional events organized by PT. Selamat Sukses Abadi CBD Polonia. | 0.603 | 0.361 | Valid |
| 6 | I am inclined to join any community activities or programs sponsored by PT. Selamat Sukses Abadi CBD Polonia. | 0.657 | 0.361 | Valid |

Source: Research Results, 2024 (Processed Data)

Build upon the table shows that the results of the validity test for the trust variable show that all $r_{count}$ values are greater than $r_{table}$ (0.361) so that all statements in the questionnaire are valid.

**Table 4.3. Result of Relationship Marketing Variable Validity Testing**

| No | Statement | $r_{count}$ | $r_{table}$ | Information |
|---|---|---|---|---|
| 1 | The information provided by PT. Selamat Sukses Abadi CBD Polonia is easy to understand. | 0.688 | 0.361 | Valid |
| 2 | I appreciate the simplicity of the insurance products offered by PT. Selamat Sukses Abadi CBD Polonia. | 0.454 | 0.361 | Valid |
| 3 | I am familiar with the different types of insurance products offered by PT. Selamat Sukses Abadi CBD Polonia. | 0.704 | 0.361 | Valid |
| 4 | I frequently discuss PT. Selamat Sukses Abadi CBD Polonia with friends and family. | 0.634 | 0.361 | Valid |
| 5 | I trust the professionalism of the staff at PT. Selamat Sukses Abadi CBD Polonia. | 0.495 | 0.361 | Valid |
| 6 | PT. Selamat Sukses Abadi CBD Polonia demonstrates high levels of expertise in the insurance industry. | 0.770 | 0.361 | Valid |

Source: Research Results, 2024 (Processed Data)

Build upon the table shows that the results of the validity test for the relationship marketing variable show that all $r_{count}$ values are greater than $r_{table}$ (0.361) so that all statements in the questionnaire are valid.

**Table 4.4. Result of Brand Equity Variable Validity Testing**

| No | Statement | rcount | rtable | Information |
|----|-----------|--------|--------|-------------|
| 1 | I am aware of the various insurance services offered by PT. Selamat Sukses Abadi CBD Polonia. | 0.622 | 0.361 | Valid |
| 2 | I frequently see advertisements for PT. Selamat Sukses Abadi CBD Polonia across different platforms. | 0.678 | 0.361 | Valid |
| 3 | I can easily recognize the PT. Selamat Sukses Abadi CBD Polonia brand and its logo. | 0.486 | 0.361 | Valid |
| 4 | The PT. Selamat Sukses Abadi CBD Polonia brand stands out among other insurance providers in the market. | 0.569 | 0.361 | Valid |
| 5 | I have tried different insurance products from PT. Selamat Sukses Abadi CBD Polonia. | 0.605 | 0.361 | Valid |
| 6 | I am willing to test new products offered by PT. Selamat Sukses Abadi CBD Polonia in the future. | 0.708 | 0.361 | Valid |
| 7 | I prefer PT. Selamat Sukses Abadi CBD Polonia over otherinsurance companies. | 0.574 | 0.361 | Valid |
| 8 | I would choose PT. Selamat Sukses Abadi CBD Polonia if Iwere to purchase insurance again. | 0.818 | 0.361 | Valid |
| 9 | I am loyal to PT. Selamat Sukses Abadi CBD Polonia andwill continue to use their services in the future. | 0.605 | 0.361 | Valid |
| 10 | I would recommend PT. Selamat Sukses Abadi CBD Polonia to others based on my positive experiences. | 0.511 | 0.361 | Valid |

Source: Research Results, 2024 (Processed Data)

Build upon the table shows that the results of the validity test for the brand equity variable show that all $r_{count}$ values are greater than $r_{table}$ (0.361) so that all statements in the questionnaire are valid.

**Table 4.5. Result of Purchase Decision Variable Validity Testing**

| No | Statement | rcount | rtable | Information |
|----|-----------|--------|--------|-------------|
| 1 | I believe that the insurance products offered by PT. Selamat Sukses Abadi CBD Polonia are stable andreliable. | 0.672 | 0.361 | Valid |
| 2 | PT. Selamat Sukses Abadi CBD Polonia policies give meconfidence in their long-term stability. | 0.600 | 0.361 | Valid |
| 3 | I have a habit of regularly reviewing myinsurance needs and purchasing from PT. Selamat Sukses Abadi CBD Polonia. | 0.640 | 0.361 | Valid |
| 4 | My experience with PT. Selamat Sukses Abadi CBD Polonia influences my buying decisions for insurance products. | 0.746 | 0.361 | Valid |
| 5 | I am likely to recommend PT. Selamat Sukses Abadi CBD Polonia to friends and family. | 0.678 | 0.361 | Valid |
| 6 | I believe that PT. Selamat Sukses Abadi CBD Polonia provides services worth recommending. | 0.732 | 0.361 | Valid |
| 7 | I am interested in visiting PT. Selamat Sukses Abadi CBD Polonia office again for future insurance needs. | 0.607 | 0.361 | Valid |
| 8 | I look forward to engaging with PT. Selamat Sukses Abadi CBD Polonia in future insurance consultations. | 0.715 | 0.361 | Valid |

Source: Research Results, 2024 (Processed Data)

Build upon the table shows that the results of the validity test for the purchase decision variable show that all $r_{count}$ values are greater than $r_{table}$ (0.361) so that all statements in the questionnaire are valid.

**4.2.1.2 Reliability Test**

Reliability testing evaluates the consistency and stability of a measurement instrument, often utilizing questionnaires. This assessment determines whether the instrument yields consistent results across repeated measurements. The outcomes of reliability tests are typically analyzed using Cronbach's alpha values. An alpha value below 0.6 suggests that the data collected may be insufficient for robust interpretation of the results. Cronbach's alpha is a widely recognized metric in research for assessing the reliability of scales. The findings from the reliability test are presented below:

**Table 4.6. Result of Variable Reliability Testing**

| Variable | Cronbach's Alpha | N of Items |
|---|---|---|
| Personal Selling | 0.784 | 6 |
| Trust | 0.733 | 6 |
| Relationship Marketing | 0.794 | 6 |
| Brand Equity | 0.816 | 10 |
| Purchase Decision | 0.824 | 8 |

Source: Research Results, 2024 (Processed Data)

Build upon the table, the items for the personal selling, trust, relationship marketing, brand equity and purchase decision have a Cronbach's Alpha value 0.7 so that it can be declared reliable.

**4.2.2 Descriptive Statistic**

The respondent description provides an overview of the unit of analysis or observation relevant to the study, encompassing the characteristics and profiles of

the respondents derived from the processed questionnaire data. This data collection focused on customers of PT. Selamat Sukses Abadi CBD Polonia Medan, who served as the respondents in this study. The subsequent table below presents a detailed explanation of the respondents' characteristics, which include:

**Table 4.7. Respondent Identity Build upon Gender**

| Gender | Total Respondent | Percentage (%) |
|---|---|---|
| Male | 39 | 41% |
| Female | 57 | 59% |
| **Total** | **96** | **100%** |

Source: Research Results, 2024 (Processed Data)

Build upon the table about respondent gender, male respondent who bought company product were as much as 39 people or 41% of the total respondents while female respondents were 57 people or 59% of the total respondents. The dominant respondents who make purchases at company product are female.

**Table 4.8. Respondent Identity Build upon Age**

| Age | Total Respondent | Percentage (%) |
|---|---|---|
| Below 25 Years Old | 13 | 14% |
| 25 Years Old – 45 Years Old | 49 | 51% |
| Above 45 Years Old | 34 | 35% |
| **Total** | **96** | **100%** |

Source: Research Results, 2024 (Processed Data)

Build upon the table about age, respondents aged under 25 years numbered 13 individuals, representing 14% of the total respondents. In contrast, respondents aged between 25 and 45 years totaled 49 individuals, accounting for 51% of the total respondents, while those over 45 years comprised 34 individuals, or 35% of the total respondents. Thus, it can be concluded that the majority of respondents are between the ages of 25 and 45 years.

**Table 4.9. Respondent Identity Build upon Income Per Month**

| Income Per Month | Total Respondent | Percentage (%) |
|---|---|---|
| Below Rp. 5.000.000 | 16 | 17% |
| Rp. 5.000.000 – Rp. 10.000.000 | 54 | 56% |
| More Than Rp. 10.000.000 | 26 | 27% |
| **Total** | **96** | **100%** |

Source: Research Results, 2024 (Processed Data)

Build upon the table, respondents with income per month below Rp. 5.000.000 as much as 16 people or 17% of the total respondents, while respondents with income per month Rp. 5.000.000 – Rp. 10.000.000 were 54 people or 56% and respondents with income per month more than Rp. 10.000.000 as many as 26 people or 27% of the total respondents. The dominant respondents are respondents with income per month between Rp. 5.000.000 – Rp. 10.000.000.

**Table 4.10. Respondent Identity Build upon Company Information**

| Company Information | Total Respondent | Percentage (%) |
|---|---|---|
| Recommendation | 15 | 16% |
| Agent Offers | 34 | 35% |
| Self Find Information | 47 | 49% |
| **Total** | **96** | **100%** |

Source: Research Results, 2024 (Processed Data)

According to the table, 15 respondents, representing 16% of the total, received information about PT. Selamat Sukses Abadi CBD Polonia Medan through recommendations. 34 respondents accounting for 35%, obtained product information from agent offers. Meanwhile, 47 respondents, or 49%, discovered PT. Selamat Sukses Abadi CBD Polonia Medan on their own. The majority of PT. Selamat Sukses Abadi CBD Polonia Medan purchases are made by respondents who independently found the product information.

Descriptive statistics were employed as a methodological approach for presenting and compiling data or test results, thereby yielding valuable insights for this study. These statistics offer a comprehensive overview of the data through

tables, charts, and graphs, presented in a clear and concise format, typically

utilizing measures such as mean, median, and mode. The subsequent table below

displays the values for the mean, median, and mode:

**Table 4.11. Mean, Median and Mode**
**Statistics**

| | | Personal Selling | Trust | Relationship Marketing | Brand Equity | Purchase Decision |
|---|---|---|---|---|---|---|
| N | Valid | 96 | 96 | 96 | 96 | 96 |
| | Missing | 0 | 0 | 0 | 0 | 0 |
| Mean | | 20.80 | 21.22 | 22.69 | 38.06 | 30.01 |
| Median | | 22.00 | 22.00 | 23.00 | 38.00 | 31.00 |
| Mode | | 23 | 23[a] | 24 | 40 | 33 |
| Std. Deviation | | 3.632 | 4.211 | 3.187 | 3.415 | 4.337 |
| Variance | | 13.192 | 17.731 | 10.154 | 11.659 | 18.810 |

a. Multiple modes exist. The smallest value is shown
Source: Research Results, 2024 (Processed Data)

Build upon the table it can explained as below:

1. Personal selling variable has a mean value of 20.80 with a median value of 22 and a mode value of 23 while std. deviation value is 3.632 and variance value is 13.192.

2. Trust variable has a mean value of 21.22 with a median value of 22 and a mode value of 23 while std. deviation value is 4.211 and variance value is 17.731.

3. Relationship marketing variable has a mean value of 22.69 with a median value of 23 and a mode value of 24 while std. deviation value is 3.187 and variance value is 10.154.

4. Brand equity variable has a mean value of 38.06 with a median value of 38 and a mode value of 40 while std. deviation value is 3.415 and variance value is 11.659.

5.  Purchase decision has a mean value of 30.01 with a median value of 31 and a mode value of 33 while std. deviation value is 4.337 and variance value is 18.810.

### 4.2.3 Classical Assumption Test

### 4.2.3.1 Normality Test

The residual normality test assesses whether the residual values obtained from the regression analysis are normally distributed. A well-fitting regression model should exhibit normally distributed residuals. Several methods can be employed to test for normality, including examining the distribution of data on the diagonal line of the histogram, the Normal Probability Plot of Regression, or utilizing the One-Sample Kolmogorov-Smirnov test. The outcomes of the normality test, conducted using a histogram, are illustrated in the following figure:
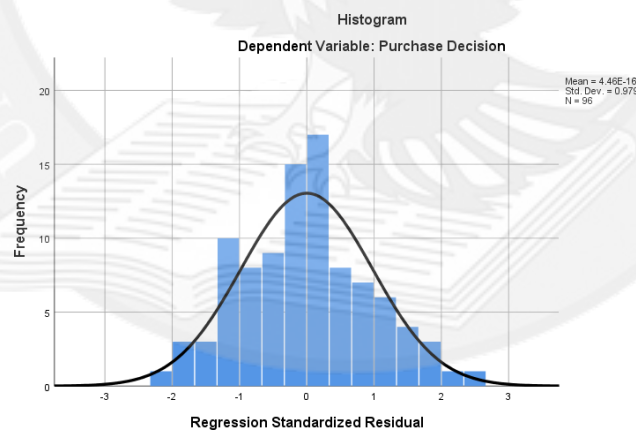


**Figure 4.2. Histogram Graph**
Source: Research Results, 2024 (Processed Data)

From the figure, we believe that the regression satisfies the normality assumption because the data are distributed around the diagonal and along the direction of the diagonal, or the histogram shows a normal distribution pattern.

The results of normality testing using a normal probability plot of regression can be seen in the following figure:
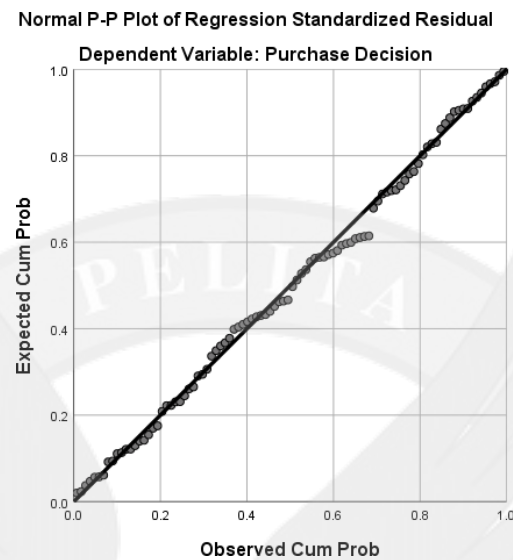


**Figure 4.3. Normal Probability Plot of Regression**
Source: Research Results, 2024 (Processed Data)

Build upon figure, the points are approaching the diagonal line. This shows that the data is normally distributed and meets the assumptions of normality testing.

The results of normality testing using the One Sample Kolmogorov-Smirnov statistics can be seen in the table below:

**Table 4.12. One-Sample Kolmogorov-Smirnov Test**

|  |  | Unstandardized Residual |
|---|---|---|
| N |  | 96 |
| Normal Parameters[a,b] | Mean | .0000000 |
|  | Std. Deviation | 2.67103402 |
| Most Extreme Differences | Absolute | .071 |
|  | Positive | .071 |
|  | Negative | -.032 |
| Test Statistic |  | .071 |
| Asymp. Sig. (2-tailed) |  | .200[c,d] |

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.
Source: Research Results, 2024 (Processed Data)

Build upon the table, the results of the Kolmogorov-Smirnov normality test prove that the resulting significant level value is greater than 0.05, namely 0.200, it can be concluded that the normality statistical test is classified as normally distributed.

### 4.2.3.2 Heteroscedasticity Test

The results of the scatterplot graph method test can be seen in the image below as follows:
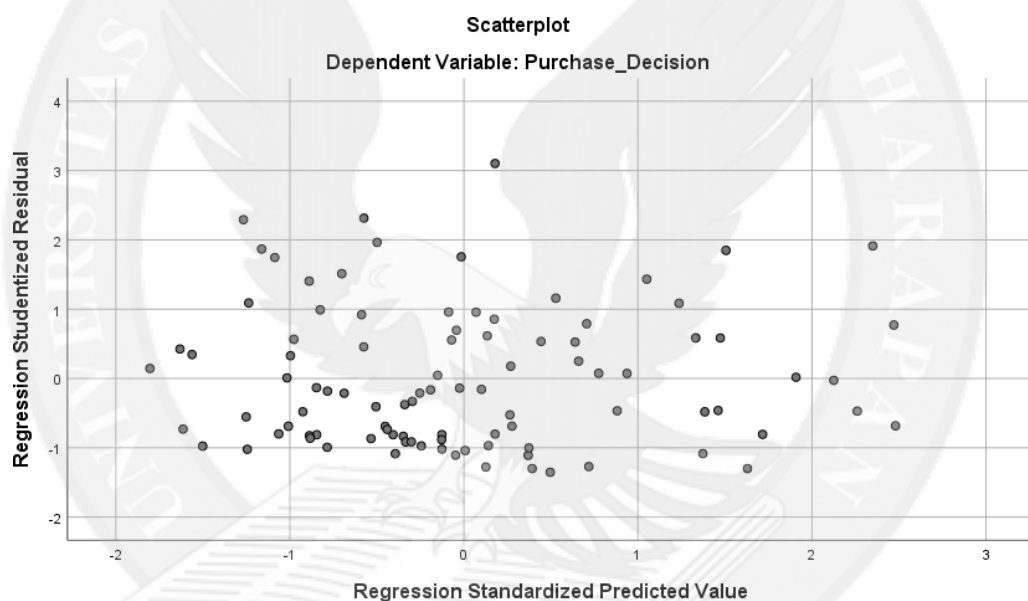


**Figure 4.4.** *Scatterplot Graph*
Source: Research Results, 2024 (Processed Data)

In the scatterplot graphic, the points spread randomly and are spread and below the number 0 on the Y axis. It can be concluded that there is no heteroscedasticity.

The results of the research for the Glejser test can be seen in Table below as follow:

**Table 4.13. Glejser Test**
**Coefficients[a]**

| | | Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|---|---|
| Model | | B | Std. Error | Beta | t | Sig. |
| 1 | (Constant) | 2.789 | 2.132 | | 1.308 | .194 |
| | Personal Selling | -.018 | .067 | -.041 | -.270 | .788 |
| | Trust | -.091 | .059 | -.237 | -1.528 | .130 |
| | Relationship Marketing | .075 | .056 | .147 | 1.321 | .190 |
| | Brand Equity | -.002 | .049 | -.003 | -.032 | .975 |

a. Dependent Variable: Purchase_Decision
Source: 2024 Research Results (Data processed)

From Table above, it can be seen that the significance level for the personal selling variable is $0.788 > 0.05$ and $0.130 > 0.05$ for the trust variable and relationship marketing variable is $0.190 > 0.05$ while for brand equity is $0.975 > 0.05$. From the calculation results and the significant level above, it is not found that there is heteroscedasticity.

## 4.2.3.3 Multicollinerity Test

The results of the multicollinearity test can be seen in the table below:

**Table 4.14. Multicollinearity Test**
**Coefficients[a]**

| | | Unstandardized Coefficients | | Standardized Coefficients | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|
| Model | | B | Std. Error | Beta | t | Sig. | Tolerance | VIF |
| 1 | (Constant) | 1.702 | 3.643 | | .467 | .641 | | |
| | Personal Selling | .279 | .114 | .234 | 2.446 | .016 | .455 | 2.197 |
| | Trust | .523 | .102 | .508 | 5.146 | .000 | .428 | 2.336 |
| | Relationship Marketing | .212 | .096 | .156 | 2.196 | .031 | .830 | 1.204 |
| | Brand Equity | .173 | .084 | .136 | 2.067 | .042 | .957 | 1.045 |

a. Dependent Variable: Purchase Decision
Source: Research Results, 2024 (Processed Data)

Build upon the table, the correlation value for the personal selling, trust, relationship marketing, and brand equity variables has a tolerance value $> 0.10$

and a vif value < 10 so it can be concluded that all variables do not have

symptoms of multicollinearity.

### 4.2.3.4 Linearity Test

The results of the linearity test can be seen in the table below:

**Table 4.15. Personal Selling Linearity Test**
**ANOVA Table**

| | | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|---|
| Purchase Decision * Personal Selling | Between Groups | (Combined) | 980.483 | 16 | 61.280 | 6.003 | .000 |
| | | Linearity | 763.518 | 1 | 763.518 | 74.789 | .000 |
| | | Deviation from Linearity | 216.965 | 15 | 14.464 | 1.417 | .160 |
| | Within Groups | | 806.507 | 79 | 10.209 | | |
| | Total | | 1786.990 | 95 | | | |

Source: Research Results, 2024 (Processed Data)

Based on the table above, the linearity significance value for personal

selling is 0.000 or below 0.05 so it can be concluded that there is a linear

relationship between the personal selling variable and the purchase decision

variable.

**Table 4.16. Trust Linearity Test**
**ANOVA Table**

| | | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|---|
| Purchase Decision * Trust | Between Groups | (Combined) | 1132.100 | 16 | 70.756 | 8.535 | .000 |
| | | Linearity | 978.442 | 1 | 978.442 | 118.031 | .000 |
| | | Deviation from Linearity | 153.658 | 15 | 10.244 | 1.236 | .264 |
| | Within Groups | | 654.889 | 79 | 8.290 | | |
| | Total | | 1786.990 | 95 | | | |

Source: Research Results, 2024 (Processed Data)

Based on the table above, the linearity significance value for trust is 0.000

or below 0.05 so it can be concluded that there is a linear relationship between the

trust variable and the purchase decision variable.

**Table 4.17. Relationship Marketing Linearity Test**
**ANOVA Table**

| | | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|---|
| Purchase Decision * Relationship Marketing | Between Groups | (Combined) | 541.019 | 15 | 36.068 | 2.316 | .009 |
| | | Linearity | 334.823 | 1 | 334.823 | 21.498 | .000 |
| | | Deviation from Linearity | 206.195 | 14 | 14.728 | .946 | .515 |
| | Within Groups | | 1245.971 | 80 | 15.575 | | |
| | Total | | 1786.990 | 95 | | | |

Source: Research Results, 2024 (Processed Data)

Based on the table above, the linearity significance value for relationship marketing is 0.000 or below 0.05 so it can be concluded that there is a linear relationship between the relationship marketing variable and the purchase decision variable.

**Table 4.18. Brand Equity Linearity Test**
**ANOVA Table**

| | | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|---|
| Purchase Decision * Brand Equity | Between Groups | (Combined) | 365.738 | 16 | 22.859 | 1.271 | .237 |
| | | Linearity | 58.678 | 1 | 58.678 | 3.262 | .045 |
| | | Deviation from Linearity | 307.060 | 15 | 20.471 | 1.138 | .338 |
| | Within Groups | | 1421.252 | 79 | 17.991 | | |
| | Total | | 1786.990 | 95 | | | |

Source: Research Results, 2024 (Processed Data)

Based on the table above, the linearity significance value for brand eequity is 0.045 or below 0.05 so it can be concluded that there is a linear relationship between the brand equity variable and the purchase decision variable.

### 4.2.4 Multiple Linear Regression Analysis

Regression analysis is categorized based on the number of independent variables into two types: simple linear regression and multiple linear regression. Simple linear regression involves a single independent variable and one dependent

variable, whereas multiple linear regression includes two or more independent variables alongside one dependent variable. The results of the multiple linear regression analysis are presented in the table below:

**Table 4.19. Multiple Linear Regression Analysis**

Coefficients[a]

| Model | Unstandardized Coefficients B | Unstandardized Coefficients Std. Error | Standardized Coefficients Beta | t | Sig. | Collinearity Statistics Tolerance | Collinearity Statistics VIF |
|---|---|---|---|---|---|---|---|
| 1 (Constant) | 1.702 | 3.643 | | .467 | .641 | | |
| Personal Selling | .279 | .114 | .234 | 2.446 | .016 | .455 | 2.197 |
| Trust | .523 | .102 | .508 | 5.146 | .000 | .428 | 2.336 |
| Relationship Marketing | .212 | .096 | .156 | 2.196 | .031 | .830 | 1.204 |
| Brand Equity | .173 | .084 | .136 | 2.067 | .042 | .957 | 1.045 |

a. Dependent Variable: Purchase Decision

Source: Research Results, 2024 (Processed Data)

Build upon the table, Unstandardized Coefficeints section B, a multiple linear regression equation is obtained, namely the following formula:

**Purchase Decision = 1.702 + 0.279 Personal Selling + 0.523 Trust + 0.212 Relationship Marketing + 0.173 Brand Equity**

Build upon the equation, it can be described as follows:

1. Constant ($\alpha$) = 1.702 indicates a constant value, if the value of the personal selling, trust, relationship marketing, and brand equity variable is 0, then purchase decision is still at 1.702.

2. The coefficient $X_1$ ($b_1X_1$) = 0.279 shows that the personal selling variable has a positive effect on purchase decision by 0.279. this means that for every increase in personal selling by 1 unit, purchase decision will increase by 27.9%.

3.    The coefficient $X_2$ ($b_2X_2$) = 0.523 shows that the trust variable has a positive effect on purchase decision by 0.523. this means that for every increase in trust by 1 unit, purchase decision increase by 52.3%.

4.    The coefficient $X_3$ ($b_3X_3$) = 0.212 shows that the relationship marketing variable has a positive effect on purchase decision by 0.212. this means that for every increase in relationship marketing by 1 unit, purchase decision increase by 21.2%.

5.    The coefficient $X_4$ ($b_4X_4$) = 0.173 shows that the relationship marketing variable has a positive effect on purchase decision by 0.173. this means that for every increase in relationship marketing by 1 unit, purchase decision increase by 17.3%.

### 4.2.5    Determination Coefficient

The coefficient of determination assesses the extent to which the model can explain the variation in the dependent variable. This coefficient has a value that ranges from 0 to 1. A value close to 1 suggests that the model accounts for nearly all the information necessary to predict the dependent variable. The results of the coefficient of determination test are presented in the table below:

**Table 4.20. Determination Coefficient Test**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .788ᵃ | .621 | .604 | 2.729 |

a. Predictors: (Constant), Brand Equity, Personal Selling, Relationship Marketing, Trust
b. Dependent Variable: Purchase Decision
Source: Research Results, 2024 (Processed Data)

Build upon the table, the value of Adjusted R Square ($R^2$) or the coefficient of determination obtained is 0.604, meaning that the purchase decision

variable can be explained by the personal selling, trust, relationship marketing, and brand equity variable by 60,4% while the remaining 39,6% is influenced by other factors originating build upon outside this research model such as satisfaction, company image, word of mouth, service quality and other variables.

### 4.2.6 Hypothesis Testing

### 4.2.6.1 Hypothesis t-Test (Partial)

The partial test, often referred to as the t-test in the context of regression analysis, plays a crucial role in evaluating the significance of individual independent variables within a multiple regression model. This allows researchers to determine which variables are statistically significant and to what extent they influence the outcome. The findings from the partial test inform decisions about which factors to prioritize in analysis and can guide further research or policy implications. The results of hypothesis testing in this study can be seen in the table below as follow:

**Table 4.21. Partial Hypothesis t-Test Coefficients[a]**

| Model | Unstandardized Coefficients | | Standardized Coefficients | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|
| | B | Std. Error | Beta | t | Sig. | Tolerance | VIF |
| 1 (Constant) | 1.702 | 3.643 | | .467 | .641 | | |
| Personal Selling | .279 | .114 | .234 | 2.446 | .016 | .455 | 2.197 |
| Trust | .523 | .102 | .508 | 5.146 | .000 | .428 | 2.336 |
| Relationship Marketing | .212 | .096 | .156 | 2.196 | .031 | .830 | 1.204 |
| Brand Equity | .173 | .084 | .136 | 2.067 | .042 | .957 | 1.045 |

a. Dependent Variable: Purchase Decision
Source: Research Results, 2024 (Processed Data)

Build upon the table results of the hypothesis t-testing:

1. Personal selling variable has a value of $t_{count}$ (2.446) which is greater than $t_{table}$ (1.985) with a significance value of 0.016 which is less than 0.05, so it can be concluded that personal selling has a positive and significant effect on purchase decision at PT. Selamat Sukses Abadi CBD Polonia Medan.

2. Trust variable has a value of $t_{count}$ (5.146) which is greater than $t_{table}$ (1.985) with a significance value of 0.000 which is less than 0.05 so it can be concluded that trust has a positive and significant effect on purchase decision at PT. Selamat Sukses Abadi CBD Polonia Medan.

3. Relationship marketing variable has a value of $t_{count}$ (2.196) which is greater than $t_{table}$ (1.985) with a significance value of 0.031 which is less than 0.05 so it can be concluded that relationship marketing has a positive and significant effect on purchase decision at PT. Selamat Sukses Abadi CBD Polonia Medan.

4. Brand equity variable has a value of $t_{count}$ (2.067) which is greater than $t_{table}$ (1.985) with a significance value of 0.031 which is less than 0.05 so it can be concluded that relationship marketing has a positive and significant effect on purchase decision at PT. Selamat Sukses Abadi CBD Polonia Medan.

### 4.2.6.2 Hypothesis F-Test (Simultaneously)

The results of hypothesis testing in this study can be seen in the table below as follows:

**Table 4.22. Simultaneously Hypothesis F-Test**
**ANOVAª**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 1109.219 | 4 | 277.305 | 37.232 | .000ᵇ |
| | Residual | 677.770 | 91 | 7.448 | | |
| | Total | 1786.990 | 95 | | | |

a. Dependent Variable: Purchase Decision
b. Predictors: (Constant), Brand Equity, Personal Selling, Relationship Marketing, Trust
Source: Research Results, 2024 (Processed Data)

Build upon the table, Personal selling, trust, relationship marketing, and brand equity variable has a value of $F_{count}$ (37.232) which is greater than $F_{table}$ (2.70) with a significance value of 0.000 which is less than 0.05, so it can be concluded that personal selling, trust, relationship marketing, and brand equity has a significant effect on purchase decision at PT. Selamat Sukses Abadi CBD Polonia Medan.

## 4.3 Discussion

### 4.3.1 The Effect of Personal Selling toward Purchase Decision

Personal selling variable has a value of $t_{count}$ (2.446) which is greater than $t_{table}$ (1.985) with a significance value of 0.016 which is less than 0.05, so it can be concluded that personal selling has a positive and significant effect on purchase decision at PT. Selamat Sukses Abadi CBD Polonia Medan. The coefficient $X_1$ ($b_1X_1$) = 0.279 shows that the personal selling variable has a positive effect on purchase decision by 0.279. this means that for every increase in personal selling by 1 unit, purchase decision will increase by 27.9%.

Based on the research conducted by Putra. et. al. (2024) entitled "*Pengaruh Personal Selling Dan Digital Marketing Terhadap Keputusan Pembelian Polis Asuransi PT BNI Life Insurance Cabang Denpasar.*" This

research aims to analyze the influence of Personal Selling and Digital Marketing on Purchasing Decisions. Data was collected using a questionnaire. The population in this study were customers of PT BNI Life Denpasar Branch. The sample in this research consisted of 100 samples. This research uses a purposive sampling technique. The analysis technique used is multiple linear regression and previously instrument testing and classical assumption testing were carried out to ensure the accuracy of the regression analysis results with the SPSS program. The research results show that Personal Selling has a significant positive effect on decisions, Digital Marketing has a significant positive effect on Purchasing Decisions, and Personal Selling and Digital Marketing simultaneously have an effect on Policy Purchase Decisions.

### 4.3.2 The Effect of Trust toward Purchase Decision

Trust variable has a value of $t_{count}$ (5.146) which is greater than $t_{table}$ (1.985) with a significance value of 0.000 which is less than 0.05 so it can be concluded that trust has a positive and significant effect on purchase decision at PT. Selamat Sukses Abadi CBD Polonia Medan. The coefficient $X_2$ ($b_2 X_2$) = 0.523 shows that the trust variable has a positive effect on purchase decision by 0.523. this means that for every increase in trust by 1 unit, purchase decision increase by 52.3%.

Based on research conducted by Tommy and Sinaga (2022) entitled: Analysis of Customer's Trust and Motivation on Insurance Service Purchase Decisions In PT. Panin Dai-Ichi Life Medan. This study aims to determine the effect of trust and motivation on purchase decision of PT. Panin Dai-Ichi Life.

This type of research is explanatory research. The population in this study were all customers of PT. Panin Dai-Ichi Life Palang Merah during the 2020 period, totaling 244 customers. The technique of determining the sample is by using the Slovin formula with a standard error of 5% so that 152 samples are obtained. In the study which will be distributed with questionnaires measured by a Likert scale. The data analysis used multiple linear regression analysis and the coefficient of determination as well as simultaneous test and partial test. The results showed that trust and motivation partially or simultaneously have a positive and significant effect on purchase decision of PT. Panin Dai-Ichi Life. Based on the results of this study, the implications for management are to further improve trust and motivation.

### 4.3.3   The Effect of Relationship Marketing toward Purchase Decision

Relationship marketing variable has a value of $t_{count}$ (2.196) which is greater than $t_{table}$ (1.985) with a significance value of 0.031 which is less than 0.05 so it can be concluded that relationship marketing has a positive and significant effect on purchase decision at PT. Selamat Sukses Abadi CBD Polonia Medan. The coefficient $X_3$ ($b_3 X_3$) = 0.212 shows that the relationship marketing variable has a positive effect on purchase decision by 0.212. this means that for every increase in relationship marketing by 1 unit, purchase decision increase by 21.2%.

Based on conducted by Maduwinarti (2023) entitled: Opinion Leaders Moderated Financial Literacy and Relationship Marketing Influence on Decisions as Life Insurance Customers. Insurance companies are experiencing rapid growth

amidst intense competition, necessitating enhanced abilities among insurance marketers to influence prospective clients' decisions. In this context, the presence of opinion leaders serves as crucial reference providers. This study aims to examine the impact of financial literacy and relationship marketing, mediated by opinion leaders, on consumer decision-making. Data were gathered through a Thurstone scale questionnaire administered to 117 active insurance customers in Surabaya, employing a non-probability sampling method, specifically targeting PT.IAI insurance customers. Path analysis reveals that both financial literacy and relationship marketing exert simultaneous influence on customer decisions. Financial literacy directly affects customer decisions, while relationship marketing also has a direct impact. Moreover, when considering moderating variables such as opinion leaders, the analysis demonstrates that financial literacy and relationship marketing collectively influence customers' decisions to opt for life insurance. Financial literacy, when moderated by opinion leaders, significantly affects the decision to purchase insurance, while relationship marketing facilitated by opinion leaders positively influences the decision to choose life insurance. Furthermore, opinion leaders exhibit a dominant role in influencing customer decisions, showcasing their substantial contribution to customers' choices regarding insurance products.

### 4.3.4 The Effect of Brand Equity toward Purchase Decision

Brand equity variable has a value of $t_{count}$ (2.067) which is greater than $t_{table}$ (1.985) with a significance value of 0.031 which is less than 0.05 so it can be

concluded that relationship marketing has a positive and significant effect on purchase decision at PT. Selamat Sukses Abadi CBD Polonia Medan. The coefficient $X_4$ $(b_4X_4)$ = 0.173 shows that the relationship marketing variable has a positive effect on purchase decision by 0.173. this means that for every increase in relationship marketing by 1 unit, purchase decision increase by 17.3%.

Based on conducted by Hendrawan, et al (2021) entitled: The Effect of Brand Equity on Purchasing Decision towards Insurance Product (Study Case at Surabaya Public). The study investigating the effect of brand equity on purchasing decisions for insurance products among the Surabaya public reveals significant insights. The findings indicate that brand equity plays a crucial role in shaping consumer purchasing decisions. Key components of brand equity such as brand awareness, brand association, perceived quality, and brand loyalty were found to have a positive and substantial influence on the decision-making process. Consumers are more likely to choose insurance products from brands they recognize, trust, and associate with high-quality services. Brand loyalty emerged as the strongest factor, highlighting that customers who have positive past experiences with a brand are more inclined to continue purchasing its products. Furthermore, the research underscores the importance of perceived quality in gaining consumer trust, as individuals prioritize insurance products that they perceive to deliver reliable and comprehensive coverage. Overall, the study demonstrates that improving brand equity components can significantly enhance consumer confidence and drive higher purchase rates in the insurance sector.

### 4.3.5 The Effect of Personal Selling, Trust, Relationship Marketing, And Brand Equity toward Purchase Decision

Personal selling, trust, relationship marketing, and brand equity variable has a value of $F_{count}$ (37.232) which is greater than $F_{table}$ (2.70) with a significance value of 0.000 which is less than 0.05, so it can be concluded that personal selling, trust, relationship marketing, and brand equity has a significant effect on purchase decision at PT. Selamat Sukses Abadi CBD Polonia Medan. The value of Adjusted R Square ($R^2$) or the coefficient of determination obtained is 0.604, meaning that the purchase decision variable can be explained by the personal selling, trust, relationship marketing, and brand equity variable by 60,4% while the remaining 39,6% is influenced by other factors originating build upon outside this research model such as satisfaction, company image, word of mouth, service quality and other variables.

**CHAPTER V**

**CONCLUSION**

**5.1      Conclusion**

After discussing The Effect of Personal Selling, Trust, Relationship Marketing and Brand Equity toward Purchase Decision at PT. Selamat Sukses Abadi CBD Polonia Medan, it can be concluded in the explanation as follow:

**5.1.1      The Effect of Personal Selling toward Purchase Decision**

Personal selling variable has a value of $t_{count}$ (2.446) which is greater than $t_{table}$ (1.985) with a significance value of 0.016 which is less than 0.05, so it can be concluded that personal selling has a positive and significant effect on purchase decision at PT. Selamat Sukses Abadi CBD Polonia Medan. The coefficient $X_1$ $(b_1X_1) = 0.279$ shows that the personal selling variable has a positive effect on purchase decision by 0.279. this means that for every increase in personal selling by 1 unit, purchase decision will increase by 27.9%.

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sampling technique. The analysis technique used is multiple linear regression and previously instrument testing and classical assumption testing were carried out to ensure the accuracy of the regression analysis results with the SPSS program. The research results show that Personal Selling has a significant positive effect on decisions, Digital Marketing has a significant positive effect on Purchasing Decisions, and Personal Selling and Digital Marketing simultaneously have an effect on Policy Purchase Decisions.

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Trust variable has a value of $t_{count}$ (5.146) which is greater than $t_{table}$ (1.985) with a significance value of 0.000 which is less than 0.05 so it can be concluded that trust has a positive and significant effect on purchase decision at PT. Selamat Sukses Abadi CBD Polonia Medan. The coefficient $X_2$ ($b_2X_2$) = 0.523 shows that the trust variable has a positive effect on purchase decision by 0.523. this means that for every increase in trust by 1 unit, purchase decision increase by 52.3%.

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the study which will be distributed with questionnaires measured by a Likert scale. The data analysis used multiple linear regression analysis and the coefficient of determination as well as simultaneous test and partial test. The results showed that trust and motivation partially or simultaneously have a positive and significant effect on purchase decision of PT. Panin Dai-Ichi Life. Based on the results of this study, the implications for management are to further improve trust and motivation.

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opinion leaders, on consumer decision-making. Data were gathered through a Thurstone scale questionnaire administered to 117 active insurance customers in Surabaya, employing a non-probability sampling method, specifically targeting PT.IAI insurance customers. Path analysis reveals that both financial literacy and relationship marketing exert simultaneous influence on customer decisions. Financial literacy directly affects customer decisions, while relationship marketing also has a direct impact. Moreover, when considering moderating variables such as opinion leaders, the analysis demonstrates that financial literacy and relationship marketing collectively influence customers' decisions to opt for life insurance. Financial literacy, when moderated by opinion leaders, significantly affects the decision to purchase insurance, while relationship marketing facilitated by opinion leaders positively influences the decision to choose life insurance. Furthermore, opinion leaders exhibit a dominant role in influencing customer decisions, showcasing their substantial contribution to customers' choices regarding insurance products.

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positive effect on purchase decision by 0.173. this means that for every increase in relationship marketing by 1 unit, purchase decision increase by 17.3%.

Based on conducted by Mawadari, et al (2023) entitled: Analysis of the Effect of Brand Equity on Purchasing Decision towards Organic Rice in Special Region of Yogyakarta. The community's need for organic rice increases every year along with changes in people's lifestyles towards a healthy lifestyle. This has made many organic rice brands appear on the market. Each of these brands needs to implement the right marketing strategy to increase its competitive advantage. The study aims to analyze the influence of brand equity elements (brand awareness, brand association, perceived quality, and brand loyalty) on purchasing decisions for organic rice. Respondents in this study were 105 consumers of organic rice "Lingkar Organik". The "Lingkar Organik" brand was chosen because it is the market leader in the branded organic rice market in Special Region of Yogyakarta. Based on the results of the study, it was found that the perceived quality and brand loyalty variables have a significant effect on the purchase decision towards organic rice. Brand association and brand awareness variables have no significant effect on purchasing decisions.

## 5.1.5 The Effect of Personal Selling, Trust, Relationship Marketing, And Brand Equity toward Purchase Decision

Personal selling, trust, relationship marketing, and brand equity variable has a value of $F_{count}$ (37.232) which is greater than $F_{table}$ (2.70) with a significance value of 0.000 which is less than 0.05, so it can be concluded that personal selling,

trust, relationship marketing, and brand equity has a significant effect on purchase decision at PT. Selamat Sukses Abadi CBD Polonia Medan. The value of Adjusted R Square ($R^2$) or the coefficient of determination obtained is 0.604, meaning that the purchase decision variable can be explained by the personal selling, trust, relationship marketing, and brand equity variable by 60,4% while the remaining 39,6% is influenced by other factors originating build upon outside this research model such as satisfaction, company image, word of mouth, service quality and other variables.

**5.2     Managerial Implication**

The managerial implication can be described as follow:

1.     Personal Selling

To enhance personal selling at PT. Selamat Sukses Abadi CBD Polonia Medan, several strategic recommendations can be implemented. Firstly, investing in comprehensive training programs for sales personnel is essential to equip them with in-depth knowledge of insurance products, effective communication skills, and advanced selling techniques. This can help build confidence and enable sales agents to address customer inquiries more effectively. Secondly, incorporating technology, such as customer relationship management (CRM) systems, can streamline the sales process, allowing agents to track leads, manage customer interactions, and tailor their approach based on individual client needs. Additionally, fostering a customer-centric culture by prioritizing relationship-building

and post-sale follow-up can enhance client satisfaction and loyalty. Finally, regularly collecting and analyzing customer feedback will provide valuable insights for refining sales strategies and adapting to market demands, ultimately leading to increased sales performance and customer retention.

2. Trust

To enhance customer trust at PT. Selamat Sukses Abadi CBD Polonia Medan Insurance, several strategic recommendations can be implemented. First, increasing transparency in communication regarding policy terms, coverage options, and claims processes will help customers feel more informed and empowered. Regular training sessions for customer service representatives should focus on building rapport and addressing client concerns promptly and effectively. Additionally, implementing a robust feedback system can allow customers to voice their experiences and suggestions, demonstrating that their opinions are valued. Establishing a strong online presence with customer testimonials and success stories can also foster trust by showcasing positive experiences. Finally, enhancing digital security measures to protect customer data will reassure clients that their personal information is safe, further strengthening their confidence in the company. By prioritizing these initiatives, PT. Selamat Sukses Abadi can cultivate a more trustworthy relationship with its clients, ultimately leading to increased customer loyalty and satisfaction.

3. Relationship Marketing

To enhance relationship marketing at PT. Selamat Sukses Abadi CBD Polonia Medan Insurance, it is recommended to implement a multi-faceted approach that focuses on personalized customer engagement, data-driven insights, and proactive communication. First, investing in a robust customer relationship management (CRM) system will allow for better tracking of customer interactions and preferences, enabling tailored marketing strategies that resonate with individual clients. Additionally, regular feedback mechanisms, such as surveys and focus groups, can be utilized to understand customer needs and expectations, fostering a culture of continuous improvement. Training staff in relationship-building skills will further empower them to create meaningful connections with clients. Moreover, leveraging digital platforms for communication, such as social media and email campaigns, can facilitate timely updates and personalized offers, reinforcing the brand's commitment to customer satisfaction. By focusing on these strategies, PT. Selamat Sukses Abadi can strengthen its relationships with clients, ultimately driving loyalty and long-term business growth.

4. Brand Equity

To enhance brand equity at PT. Selamat Sukses Abadi CBD Polonia Medan, several strategic recommendations can be implemented. First, investing in comprehensive customer education programs can significantly boost brand awareness and understanding of the insurance products

offered. This can be achieved through workshops, webinars, and informative content shared via social media platforms. Second, enhancing customer service by providing personalized experiences can foster stronger relationships and increase customer loyalty. Implementing a robust feedback mechanism will allow the company to continuously improve its offerings based on customer input. Third, leveraging digital marketing strategies, including targeted advertising and engaging social media campaigns, can reach a wider audience and strengthen the brand's online presence. Collaborating with local businesses and community organizations for sponsorships or events can further solidify the brand's reputation and visibility within the community. Lastly, maintaining consistent brand messaging across all channels will reinforce the brand identity and build trust with consumers.

5. Purchase Decision

To enhance purchase decisions at PT. Selamat Sukses Abadi CBD Polonia Medan, it is essential to focus on several key strategies related to personal selling, trust, relationship marketing, and brand equity. Firstly, investing in comprehensive training programs for sales personnel can significantly improve personal selling efforts, equipping them with the skills to effectively communicate product benefits and address customer concerns. Building trust is crucial; thus, the company should prioritize transparency in communication and foster a reliable claims process to reinforce customer confidence. Additionally, implementing relationship marketing

strategies, such as personalized follow-ups and customer engagement initiatives, can strengthen connections with clients and encourage repeat business. Finally, enhancing brand equity through consistent branding, quality service delivery, and positive customer experiences will cultivate a strong reputation in the market, ultimately influencing customer loyalty and purchase decisions. By integrating these approaches, PT. Selamat Sukses Abadi can create a more compelling value proposition that resonates with customers and drives sales growth.

## 5.3    Recommendation

For future researchers who wish to research or continue this research, it is suggested to be able to continue this research by looking for other variables that can influence purchase decision at PT. Selamat Sukses Abadi CBD Polonia Medan apart from personal selling, trust, relationship marketing, and brand equity such as other variables. Subsequent researchers can also expand geographical coverage where one of the limitations in this study is that the respondents are less diverse because the distribution of questionnaires is only taken from PT. Selamat Sukses Abadi CBD Polonia Medan. Furthermore, it is hoped that the following research will be able to expand the scope of the area, for example same kind company as PT. Selamat Sukses Abadi CBD Polonia Medan in Medan. Future researchers are also expected to be able to increase the number of respondents due to time, effort and cost limitations, this study only took a few respondents as a sample. Thus, for further research it is expected to increase the number of respondents so that they can better represent the actual situation.

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# THE EFFECT OF PERSONAL SELLING, TRUST, RELATIONSHIP MARKETING AND BRAND EQUITY TOWARD CONSUMER PURCHASE DECISION AT PT. SELAMAT SUKSES ABADI CBD POLONIA MEDAN

## RESPONDENT IDENTITY

1. Gender : ☐ Male ☐ Female

2. Age : ☐ Below 25 Years Old

   ☐ 25 Years Old – 45 Years Old

   ☐ Above 45 Years Old

3. Income Per Month : ☐ Below Rp. 5.000.000

   ☐ Rp. 5.000.000 – Rp. 10.000.000

   ☐ More Than Rp. 10.000.000

4. Company Information : ☐ Recommendation

   ☐ Agent Offers

   ☐ Self Find Information

Instructions in filling out the questionnaire
In answering this statement, Mr/Mrs, you only choose one of the most correct and desired answers by putting a cross mark (X) on one of the answers. For all the assistance provided for this filling, the researchers would like to thank you.

Description of the value of each questionnaire items:
SA = Strongly Agree
A = Agree
N = Neutral
D = Disagree
SD = Strongly Disagree

**Variable $X_1$ (Personal Selling)**

| No. | Statement | SA | A | N | D | SD |
|---|---|---|---|---|---|---|
| 1 | I found it easy to convert my inquiries into an actual insurance policy with PT. Selamat Sukses Abadi CBD Polonia. | | | | | |
| 2 | The process of purchasing insurance from PT. Selamat Sukses Abadi CBD Polonia was straightforwardand hassle-free. | | | | | |
| 3 | PT. Selamat Sukses Abadi CBD Polonia consistently updates me on new products and services that meetmy needs. | | | | | |
| 4 | I feel that PT. Selamat Sukses Abadi CBD Polonia invests in building long-term relationships with its customers. | | | | | |
| 5 | The customer service representatives at PT. Selamat Sukses Abadi CBD Polonia respond to my inquiries promptly. | | | | | |
| 6 | I am satisfied with the response time of PT. Selamat Sukses Abadi CBD Polonia when I request assistance. | | | | | |

**Variable $X_2$ (Trust)**

| No. | Statement | SA | A | N | D | SD |
|---|---|---|---|---|---|---|
| 1 | My interactions with PT. Selamat Sukses Abadi CBD Polonia create a sense of trust and harmony. | | | | | |
| 2 | I believe that PT. Selamat Sukses Abadi CBD Polonia aligns well with my personal values and needs. | | | | | |
| 3 | I feel comfortable accepting the terms and conditions offered by PT. Selamat Sukses Abadi CBD Polonia. | | | | | |
| 4 | PT. Selamat Sukses Abadi CBD Polonia policies are cceptable and reasonable for my situation. | | | | | |
| 5 | I actively participate in promotional events organized by PT. Selamat Sukses Abadi CBD Polonia. | | | | | |
| 6 | I am inclined to join any community activities or programs sponsored by PT. Selamat Sukses Abadi CBD Polonia. | | | | | |

**Variable $X_3$ (Relationship Marketing)**

| No. | Statement | SA | A | N | D | SD |
|---|---|---|---|---|---|---|
| 1 | The information provided by PT. Selamat Sukses Abadi CBD Polonia is easy to understand. | | | | | |
| 2 | I appreciate the simplicity of the insurance products offered by PT. Selamat Sukses Abadi CBD Polonia. | | | | | |
| 3 | I am familiar with the different types of insurance products offered by PT. Selamat Sukses Abadi CBD Polonia. | | | | | |

| No. | Statement | SA | A | N | D | SD |
|---|---|---|---|---|---|---|
| 4 | I frequently discuss PT. Selamat Sukses Abadi CBD Polonia with friends and family. | | | | | |
| 5 | I trust the professionalism of the staff at PT. Selamat Sukses Abadi CBD Polonia. | | | | | |
| 6 | PT. Selamat Sukses Abadi CBD Polonia demonstrates high levels of expertise in the insurance industry. | | | | | |

**Variable X$_4$ (Brand Equity)**

| No. | Statement | SA | A | N | D | SD |
|---|---|---|---|---|---|---|
| 1 | I am aware of the various insurance services offered by PT. Selamat Sukses Abadi CBD Polonia. | | | | | |
| 2 | I frequently see advertisements for PT. Selamat Sukses Abadi CBD Polonia across different platforms. | | | | | |
| 3 | I can easily recognize the PT. Selamat Sukses Abadi CBD Polonia brand and its logo. | | | | | |
| 4 | The PT. Selamat Sukses Abadi CBD Polonia brand stands out among other insurance providers in the market. | | | | | |
| 5 | I have tried different insurance products from PT. Selamat Sukses Abadi CBD Polonia. | | | | | |
| 6 | I am willing to test new products offered by PT. Selamat Sukses Abadi CBD Polonia in the future. | | | | | |
| 7 | I prefer PT. Selamat Sukses Abadi CBD Polonia over other insurance companies. | | | | | |
| 8 | I would choose PT. Selamat Sukses Abadi CBD Polonia if Iwere to purchase insurance again. | | | | | |
| 9 | I am loyal to PT. Selamat Sukses Abadi CBD Polonia and will continue to use their services in the future. | | | | | |
| 10 | I would recommend PT. Selamat Sukses Abadi CBD Polonia to others based on my positive experiences. | | | | | |

**Variable Y (Purchase Decision)**

| No. | Statement | SA | A | N | D | SD |
|---|---|---|---|---|---|---|
| 1 | I believe that the insurance products offered by PT. Selamat Sukses Abadi CBD Polonia are stable andreliable. | | | | | |
| 2 | PT. Selamat Sukses Abadi CBD Polonia policies give meconfidence in their long-term stability. | | | | | |
| 3 | I have a habit of regularly reviewing my insurance needs and purchasing from PT. Selamat Sukses Abadi CBD Polonia. | | | | | |
| 4 | My experience with PT. Selamat Sukses Abadi CBD Polonia influences my buying decisions for insurance products. | | | | | |
| 5 | I am likely to recommend PT. Selamat Sukses Abadi CBD Polonia to friends and family. | | | | | |
| 6 | I believe that PT. Selamat Sukses Abadi CBD Polonia provides services worth recommending. | | | | | |
| 7 | I am interested in visiting PT. Selamat Sukses Abadi CBD Polonia office again for future insuranceneeds. | | | | | |
| 8 | I look forward to engaging with PT. Selamat Sukses Abadi CBD Polonia in future insurance consultations. | | | | | |

# PENGARUH PERSONAL SELLING, TRUST, RELATIONSHIP MARKETING DAN BRAND EQUITY TERHADAP KEPUTUSAN PEMBELIAN KONSUMEN DI PT. SELAMAT SUKSES ABADI CBD POLONIA MEDAN

## IDENTITAS RESPONDEN

1. Jenis Kelamin : ☐ Pria ☐ Wanita

2. Umur : ☐ Di Bawah 25 Tahun

    ☐ 25 Tahun – 45 Tahun

    ☐ Di Atas 45 Tahun

3. Pendapatan Perbulan : ☐ Di Bawah Rp. 5.000.000

    ☐ Rp. 5.000.000 – Rp. 10.000.000

    ☐ Di Atas Rp. 10.000.000

4. Informasi Perusahaan : ☐ Rekomendasi

    ☐ Penawaran Agen

    ☐ Pencarian Sendiri

Petunjuk pengisian kuesioner
Dalam menjawab pernyataan ini, Bapak/Ibu hanya memilih salah satu jawaban yang paling benar dan diinginkan dengan cara memberi tanda silang (X) pada salah satu jawaban. Atas segala bantuan yang diberikan dalam pengisian kuesioner ini, peneliti mengucapkan terima kasih.
Uraian nilai setiap butir kuesioner:
SA = Sangat Setuju
A = Setuju
N = Netral
D = Tidak Setuju
SD = Sangat Tidak Setuju

**Variabel X₁ (Personal Selling)**

| No. | Statement | SA | A | N | D | SD |
|---|---|---|---|---|---|---|
| 1 | Saya merasa mudah untuk mengubah pertanyaan saya menjadi polis asuransi yang sebenarnya dengan PT. Selamat Sukses Abadi CBD Polonia. | | | | | |
| 2 | Proses pembelian asuransi dari PT. Selamat Sukses Abadi CBD Polonia mudah dan bebas hambatan. | | | | | |
| 3 | PT. Selamat Sukses Abadi CBD Polonia secara konsisten memberi saya informasi terbaru tentang produk dan layanan yang memenuhi kebutuhan saya. | | | | | |
| 4 | Saya merasa bahwa PT. Selamat Sukses Abadi CBD Polonia berinvestasi dalam membangun hubungan jangka panjang dengan para pelanggannya. | | | | | |
| 5 | Perwakilan layanan pelanggan di PT. Selamat Sukses Abadi CBD Polonia menanggapi pertanyaan saya dengan cepat. | | | | | |
| 6 | Saya puas dengan waktu respons PT. Selamat Sukses Abadi CBD Polonia saat saya meminta bantuan. | | | | | |

**Variabel X₂ (Trust)**

| No. | Statement | SA | A | N | D | SD |
|---|---|---|---|---|---|---|
| 1 | Interaksi saya dengan PT. Selamat Sukses Abadi CBD Polonia menciptakan rasa percaya dan harmoni. | | | | | |
| 2 | Saya yakin bahwa PT. Selamat Sukses Abadi CBD Polonia selaras dengan nilai dan kebutuhan pribadi saya. | | | | | |
| 3 | Saya merasa nyaman menerima syarat dan ketentuan yang ditawarkan oleh PT. Selamat Sukses Abadi CBD Polonia. | | | | | |
| 4 | Polis PT. Selamat Sukses Abadi CBD Polonia dapat diterima dan masuk akal untuk situasi saya. | | | | | |
| 5 | Saya berpartisipasi aktif dalam acara promosi yang diselenggarakan oleh PT. Selamat Sukses Abadi CBD Polonia. | | | | | |
| 6 | Saya cenderung mengikuti kegiatan atau program komunitas apa pun yang disponsori oleh PT. Selamat Sukses Abadi CBD Polonia. | | | | | |

**Variabel X₃ (Relationship Marketing)**

| No. | Statement | SA | A | N | D | SD |
|---|---|---|---|---|---|---|
| 1 | Informasi yang diberikan oleh PT. Selamat Sukses Abadi CBD Polonia mudah dipahami. | | | | | |
| 2 | Saya menghargai kesederhanaan produk asuransi yang ditawarkan oleh PT. Selamat Sukses Abadi CBD Polonia. | | | | | |

| No. | Statement | SA | A | N | D | SD |
|---|---|---|---|---|---|---|
| 3 | Saya familier dengan berbagai jenis produk asuransi yang ditawarkan oleh PT. Selamat Sukses Abadi CBD Polonia. | | | | | |
| 4 | Saya sering membahas PT. Selamat Sukses Abadi CBD Polonia dengan teman dan keluarga. | | | | | |
| 5 | Saya percaya pada profesionalisme staf di PT. Selamat Sukses Abadi CBD Polonia. | | | | | |
| 6 | PT. Selamat Sukses Abadi CBD Polonia menunjukkan keahlian tingkat tinggi dalam industri asuransi. | | | | | |

**Variabel $X_4$ (Brand Equity)**

| No. | Statement | SA | A | N | D | SD |
|---|---|---|---|---|---|---|
| 1 | Saya mengetahui berbagai layanan asuransi yang ditawarkan oleh PT. Selamat Sukses Abadi CBD Polonia. | | | | | |
| 2 | Saya sering melihat iklan PT. Selamat Sukses Abadi CBD Polonia di berbagai platform. | | | | | |
| 3 | Saya dapat dengan mudah mengenali merek PT. Selamat Sukses Abadi CBD Polonia dan logonya. | | | | | |
| 4 | Merek PT. Selamat Sukses Abadi CBD Polonia menonjol di antara penyedia asuransi lain di pasar. | | | | | |
| 5 | Saya telah mencoba berbagai produk asuransi dari PT. Selamat Sukses Abadi CBD Polonia. | | | | | |
| 6 | Saya bersedia menguji produk baru yang ditawarkan oleh PT. Selamat Sukses Abadi CBD Polonia dimasa mendatang. | | | | | |
| 7 | Saya lebih memilih PT. Selamat Sukses Abadi CBD Polonia daripada perusahaan asuransi lainnya. | | | | | |
| 8 | Saya akan memilih PT. Selamat Sukses Abadi CBD Polonia jika saya membeli asuransi lagi. | | | | | |
| 9 | Saya setia kepada PT. Selamat Sukses Abadi CBD Polonia dan akan terus menggunakan layanan merekadi masa mendatang. | | | | | |
| 10 | Saya akan merekomendasikan PT. Selamat Sukses Abadi CBD Polonia kepada orang lain berdasarkan pengalaman positif saya. | | | | | |

**Variabel Y (Purchase Decision)**

| No. | Statement | SA | A | N | D | SD |
|---|---|---|---|---|---|---|
| 1 | Saya yakin bahwa produk asuransi yang ditawarkan oleh PT. Selamat Sukses Abadi CBD Polonia stabil dan dapat diandalkan. | | | | | |
| 2 | Polis PT. Selamat Sukses Abadi CBD Polonia memberi saya keyakinan akan stabilitas jangka panjangnya. | | | | | |

| No. | Statement | SA | A | N | D | SD |
|---|---|---|---|---|---|---|
| 3 | Saya memiliki kebiasaan untuk meninjau kebutuhan asuransi saya secara berkala dan membeli dari PT. Selamat Sukses Abadi CBD Polonia. | | | | | |
| 4 | Pengalaman saya dengan PT. Selamat Sukses Abadi CBD Polonia memengaruhi keputusan pembelian saya untuk produk asuransi. | | | | | |
| 5 | Saya cenderung merekomendasikan PT. Selamat Sukses Abadi CBD Polonia kepada teman dan keluarga. | | | | | |
| 6 | Saya yakin bahwa PT. Selamat Sukses Abadi CBD Polonia menyediakan layanan yang layakdirekomendasikan. | | | | | |
| 7 | Saya tertarik untuk mengunjungi kantor PT. Selamat Sukses Abadi CBD Polonia lagi untuk kebutuhan asuransi di masa mendatang. | | | | | |
| 8 | Saya berharap dapat bekerja sama dengan PT. Selamat Sukses Abadi CBD Polonia dalam konsultasi asuransi di masa mendatang. | | | | | |

**APPENDIX C: PRE TEST DATA TABULATION**

| No | Personal Selling | | | | | | TOTAL |
|---|---|---|---|---|---|---|---|
| | P1 | P2 | P3 | P4 | P5 | P6 | |
| 1 | 5 | 3 | 2 | 5 | 4 | 5 | 24 |
| 2 | 4 | 2 | 3 | 4 | 4 | 4 | 21 |
| 3 | 3 | 5 | 2 | 3 | 4 | 4 | 21 |
| 4 | 2 | 3 | 2 | 4 | 4 | 3 | 18 |
| 5 | 2 | 3 | 2 | 4 | 4 | 4 | 19 |
| 6 | 2 | 4 | 3 | 5 | 5 | 2 | 21 |
| 7 | 3 | 3 | 4 | 5 | 4 | 4 | 23 |
| 8 | 2 | 3 | 4 | 5 | 5 | 4 | 23 |
| 9 | 4 | 3 | 3 | 5 | 3 | 3 | 21 |
| 10 | 1 | 2 | 1 | 1 | 2 | 1 | 8 |
| 11 | 3 | 3 | 3 | 5 | 4 | 2 | 20 |
| 12 | 4 | 3 | 5 | 5 | 2 | 4 | 23 |
| 13 | 5 | 3 | 3 | 5 | 3 | 3 | 22 |
| 14 | 4 | 5 | 3 | 5 | 5 | 5 | 27 |
| 15 | 4 | 5 | 5 | 5 | 4 | 5 | 28 |
| 16 | 3 | 4 | 3 | 5 | 4 | 5 | 24 |
| 17 | 4 | 2 | 3 | 5 | 4 | 5 | 23 |
| 18 | 4 | 5 | 2 | 2 | 5 | 2 | 20 |
| 19 | 4 | 3 | 3 | 3 | 3 | 4 | 20 |
| 20 | 4 | 5 | 5 | 3 | 3 | 4 | 24 |
| 21 | 4 | 5 | 4 | 3 | 4 | 4 | 24 |
| 22 | 3 | 3 | 5 | 4 | 5 | 4 | 24 |
| 23 | 1 | 2 | 1 | 1 | 2 | 1 | 8 |
| 24 | 4 | 5 | 3 | 4 | 4 | 4 | 24 |
| 25 | 4 | 5 | 4 | 2 | 4 | 3 | 22 |
| 26 | 4 | 4 | 4 | 4 | 5 | 4 | 25 |
| 27 | 4 | 5 | 3 | 2 | 4 | 5 | 23 |
| 28 | 5 | 3 | 3 | 4 | 3 | 4 | 22 |
| 29 | 3 | 5 | 3 | 2 | 4 | 3 | 20 |
| 30 | 1 | 2 | 1 | 1 | 2 | 2 | 9 |

| No | Trust | | | | | | TOTAL |
|----|----|----|----|----|----|----|-------|
|    | P1 | P2 | P3 | P4 | P5 | P6 |       |
| 1  | 5 | 4 | 3 | 2 | 2 | 5 | 21 |
| 2  | 4 | 5 | 5 | 4 | 4 | 5 | 27 |
| 3  | 4 | 3 | 3 | 3 | 4 | 3 | 20 |
| 4  | 4 | 4 | 5 | 4 | 2 | 3 | 22 |
| 5  | 5 | 5 | 4 | 4 | 5 | 4 | 27 |
| 6  | 1 | 2 | 1 | 1 | 2 | 1 | 8 |
| 7  | 5 | 5 | 5 | 4 | 4 | 2 | 25 |
| 8  | 3 | 3 | 4 | 4 | 4 | 4 | 22 |
| 9  | 4 | 2 | 5 | 4 | 4 | 4 | 23 |
| 10 | 2 | 4 | 4 | 2 | 4 | 5 | 21 |
| 11 | 5 | 2 | 4 | 3 | 3 | 4 | 21 |
| 12 | 5 | 2 | 5 | 4 | 4 | 4 | 24 |
| 13 | 4 | 4 | 3 | 3 | 2 | 4 | 20 |
| 14 | 5 | 4 | 4 | 5 | 4 | 2 | 24 |
| 15 | 4 | 4 | 4 | 3 | 4 | 4 | 23 |
| 16 | 5 | 3 | 5 | 3 | 4 | 4 | 24 |
| 17 | 1 | 2 | 2 | 1 | 2 | 1 | 9 |
| 18 | 3 | 4 | 3 | 5 | 3 | 5 | 23 |
| 19 | 2 | 5 | 4 | 4 | 4 | 4 | 23 |
| 20 | 4 | 3 | 3 | 3 | 2 | 4 | 19 |
| 21 | 5 | 5 | 4 | 4 | 4 | 4 | 26 |
| 22 | 3 | 3 | 4 | 4 | 4 | 4 | 22 |
| 23 | 4 | 3 | 4 | 2 | 4 | 2 | 19 |
| 24 | 4 | 3 | 5 | 4 | 2 | 4 | 22 |
| 25 | 4 | 4 | 4 | 3 | 4 | 5 | 24 |
| 26 | 4 | 5 | 4 | 4 | 3 | 5 | 25 |
| 27 | 3 | 4 | 3 | 2 | 4 | 5 | 21 |
| 28 | 4 | 5 | 4 | 4 | 4 | 5 | 26 |
| 29 | 4 | 5 | 3 | 1 | 3 | 1 | 17 |
| 30 | 5 | 4 | 4 | 3 | 1 | 1 | 18 |

| No | Relationship Marketing | | | | | | TOTAL |
|----|----|----|----|----|----|----|-------|
|    | P1 | P2 | P3 | P4 | P5 | P6 |       |
| 1  | 2 | 4 | 4 | 4 | 2 | 1 | 17 |
| 2  | 4 | 3 | 3 | 2 | 4 | 2 | 18 |
| 3  | 1 | 2 | 1 | 1 | 2 | 1 | 8  |
| 4  | 3 | 4 | 4 | 4 | 4 | 2 | 21 |
| 5  | 3 | 4 | 3 | 3 | 4 | 3 | 20 |
| 6  | 2 | 5 | 3 | 3 | 4 | 2 | 19 |
| 7  | 3 | 5 | 5 | 2 | 4 | 2 | 21 |
| 8  | 4 | 5 | 2 | 4 | 2 | 2 | 19 |
| 9  | 4 | 5 | 2 | 2 | 3 | 2 | 18 |
| 10 | 2 | 5 | 2 | 4 | 2 | 4 | 19 |
| 11 | 4 | 5 | 4 | 3 | 3 | 3 | 22 |
| 12 | 3 | 5 | 4 | 4 | 4 | 3 | 23 |
| 13 | 4 | 5 | 5 | 4 | 2 | 5 | 25 |
| 14 | 5 | 5 | 4 | 3 | 2 | 3 | 22 |
| 15 | 3 | 4 | 5 | 4 | 2 | 5 | 23 |
| 16 | 2 | 3 | 4 | 3 | 3 | 3 | 18 |
| 17 | 4 | 4 | 4 | 4 | 3 | 4 | 23 |
| 18 | 5 | 2 | 4 | 4 | 4 | 4 | 23 |
| 19 | 4 | 3 | 3 | 4 | 4 | 5 | 23 |
| 20 | 4 | 4 | 2 | 3 | 4 | 4 | 21 |
| 21 | 1 | 2 | 1 | 1 | 2 | 1 | 8  |
| 22 | 4 | 5 | 4 | 2 | 4 | 3 | 22 |
| 23 | 2 | 4 | 5 | 4 | 4 | 3 | 22 |
| 24 | 4 | 4 | 4 | 5 | 5 | 5 | 27 |
| 25 | 3 | 2 | 4 | 4 | 5 | 3 | 21 |
| 26 | 4 | 5 | 4 | 3 | 4 | 5 | 25 |
| 27 | 5 | 4 | 3 | 2 | 5 | 5 | 24 |
| 28 | 4 | 4 | 4 | 4 | 5 | 4 | 25 |
| 29 | 2 | 4 | 4 | 4 | 4 | 3 | 21 |
| 30 | 4 | 4 | 4 | 2 | 5 | 2 | 21 |

| No | Brand Equity | | | | | | | | | | TOTAL |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 | P10 | |
| 1 | 5 | 4 | 5 | 4 | 2 | 3 | 4 | 3 | 2 | 4 | 36 |
| 2 | 3 | 5 | 3 | 4 | 5 | 4 | 4 | 5 | 5 | 3 | 41 |
| 3 | 3 | 5 | 3 | 4 | 4 | 4 | 3 | 5 | 5 | 3 | 39 |
| 4 | 3 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 41 |
| 5 | 4 | 5 | 3 | 4 | 4 | 5 | 3 | 5 | 4 | 5 | 42 |
| 6 | 1 | 2 | 1 | 2 | 2 | 2 | 1 | 1 | 2 | 1 | 15 |
| 7 | 4 | 5 | 3 | 1 | 3 | 3 | 4 | 5 | 3 | 5 | 36 |
| 8 | 5 | 4 | 3 | 4 | 5 | 5 | 2 | 5 | 4 | 4 | 41 |
| 9 | 3 | 4 | 4 | 4 | 5 | 5 | 3 | 4 | 4 | 2 | 38 |
| 10 | 5 | 5 | 4 | 5 | 3 | 5 | 3 | 4 | 3 | 1 | 38 |
| 11 | 3 | 5 | 3 | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 39 |
| 12 | 3 | 3 | 3 | 4 | 3 | 4 | 3 | 3 | 4 | 3 | 33 |
| 13 | 4 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 40 |
| 14 | 3 | 5 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 5 | 39 |
| 15 | 4 | 5 | 2 | 4 | 5 | 5 | 5 | 5 | 2 | 5 | 42 |
| 16 | 3 | 5 | 3 | 4 | 5 | 5 | 5 | 5 | 3 | 1 | 39 |
| 17 | 1 | 4 | 2 | 5 | 5 | 5 | 5 | 5 | 2 | 4 | 38 |
| 18 | 3 | 3 | 5 | 4 | 3 | 4 | 4 | 4 | 3 | 3 | 36 |
| 19 | 4 | 3 | 4 | 4 | 5 | 5 | 3 | 4 | 5 | 4 | 41 |
| 20 | 5 | 5 | 4 | 4 | 3 | 4 | 3 | 3 | 5 | 4 | 40 |
| 21 | 4 | 5 | 3 | 5 | 4 | 4 | 5 | 5 | 4 | 2 | 41 |
| 22 | 3 | 3 | 5 | 3 | 4 | 1 | 4 | 3 | 3 | 5 | 34 |
| 23 | 4 | 3 | 5 | 2 | 4 | 3 | 4 | 4 | 4 | 5 | 38 |
| 24 | 2 | 4 | 5 | 3 | 5 | 3 | 5 | 3 | 4 | 3 | 37 |
| 25 | 1 | 2 | 1 | 1 | 2 | 1 | 2 | 1 | 1 | 1 | 13 |
| 26 | 4 | 4 | 5 | 2 | 5 | 4 | 5 | 4 | 4 | 4 | 41 |
| 27 | 4 | 3 | 4 | 5 | 3 | 4 | 5 | 4 | 5 | 4 | 41 |
| 28 | 3 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 3 | 39 |
| 29 | 3 | 4 | 4 | 3 | 5 | 3 | 5 | 3 | 4 | 3 | 37 |
| 30 | 4 | 4 | 4 | 2 | 5 | 4 | 4 | 3 | 4 | 3 | 37 |

| No | Purchase Decision | | | | | | | | TOTAL |
|----|----|----|----|----|----|----|----|----|----|
| | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | |
| 1 | 5 | 5 | 3 | 3 | 3 | 3 | 2 | 2 | 26 |
| 2 | 4 | 5 | 3 | 5 | 4 | 4 | 4 | 4 | 33 |
| 3 | 4 | 5 | 3 | 3 | 4 | 2 | 5 | 3 | 29 |
| 4 | 4 | 4 | 2 | 4 | 4 | 5 | 5 | 4 | 32 |
| 5 | 4 | 5 | 4 | 4 | 4 | 3 | 5 | 5 | 34 |
| 6 | 5 | 4 | 3 | 4 | 4 | 3 | 5 | 4 | 32 |
| 7 | 1 | 2 | 1 | 1 | 2 | 1 | 1 | 2 | 11 |
| 8 | 4 | 5 | 3 | 4 | 4 | 3 | 4 | 4 | 31 |
| 9 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 35 |
| 10 | 5 | 5 | 4 | 5 | 4 | 4 | 2 | 4 | 33 |
| 11 | 4 | 4 | 4 | 3 | 5 | 3 | 4 | 4 | 31 |
| 12 | 4 | 4 | 4 | 3 | 4 | 5 | 4 | 4 | 32 |
| 13 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 2 | 32 |
| 14 | 2 | 5 | 4 | 3 | 4 | 3 | 5 | 4 | 30 |
| 15 | 3 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 16 | 4 | 4 | 5 | 2 | 3 | 4 | 3 | 4 | 29 |
| 17 | 4 | 2 | 5 | 5 | 4 | 4 | 4 | 5 | 33 |
| 18 | 5 | 3 | 4 | 4 | 3 | 3 | 2 | 4 | 28 |
| 19 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 31 |
| 20 | 4 | 5 | 3 | 4 | 3 | 3 | 5 | 3 | 30 |
| 21 | 3 | 5 | 3 | 3 | 3 | 3 | 4 | 3 | 27 |
| 22 | 3 | 4 | 5 | 5 | 2 | 3 | 4 | 4 | 30 |
| 23 | 5 | 4 | 5 | 4 | 2 | 3 | 2 | 3 | 28 |
| 24 | 1 | 2 | 1 | 1 | 2 | 1 | 2 | 1 | 11 |
| 25 | 4 | 3 | 4 | 3 | 3 | 5 | 3 | 4 | 29 |
| 26 | 4 | 4 | 4 | 3 | 4 | 3 | 2 | 3 | 27 |
| 27 | 5 | 4 | 5 | 2 | 4 | 3 | 5 | 3 | 31 |
| 28 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 3 | 32 |
| 29 | 3 | 5 | 5 | 3 | 4 | 3 | 3 | 5 | 31 |
| 30 | 3 | 4 | 4 | 2 | 3 | 3 | 4 | 3 | 26 |

# APPENDIX D: VALIDITY AND RELIABILITY TEST RESULT

**Personal Selling (X1)**

**Correlations**

| | | P1 | P2 | P3 | P4 | P5 | P6 | TOTAL |
|---|---|---|---|---|---|---|---|---|
| **P1** | Pearson Correlation | 1 | .369[*] | .479[**] | .407[*] | .202 | .598[**] | .740[**] |
| | Sig. (2-tailed) | | .045 | .007 | .026 | .284 | .000 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| **P2** | Pearson Correlation | .369[*] | 1 | .368[*] | -.057 | .462[*] | .308 | .557[**] |
| | Sig. (2-tailed) | .045 | | .046 | .766 | .010 | .097 | .001 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| **P3** | Pearson Correlation | .479[**] | .368[*] | 1 | .468[**] | .305 | .515[**] | .755[**] |
| | Sig. (2-tailed) | .007 | .046 | | .009 | .101 | .004 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| **P4** | Pearson Correlation | .407[*] | -.057 | .468[**] | 1 | .394[*] | .533[**] | .688[**] |
| | Sig. (2-tailed) | .026 | .766 | .009 | | .031 | .002 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| **P5** | Pearson Correlation | .202 | .462[*] | .305 | .394[*] | 1 | .379[*] | .628[**] |
| | Sig. (2-tailed) | .284 | .010 | .101 | .031 | | .039 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| **P6** | Pearson Correlation | .598[**] | .308 | .515[**] | .533[**] | .379[*] | 1 | .805[**] |
| | Sig. (2-tailed) | .000 | .097 | .004 | .002 | .039 | | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| **TOTAL** | Pearson Correlation | .740[**] | .557[**] | .755[**] | .688[**] | .628[**] | .805[**] | 1 |
| | Sig. (2-tailed) | .000 | .001 | .000 | .000 | .000 | .000 | |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .784 | 6 |

**Trust (X2)**

**Correlations**

| | | P1 | P2 | P3 | P4 | P5 | P6 | TOTAL |
|---|---|---|---|---|---|---|---|---|
| P1 | Pearson Correlation | 1 | .242 | .575** | .413* | .141 | .133 | .626** |
| | Sig. (2-tailed) | | .197 | .001 | .023 | .457 | .483 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P2 | Pearson Correlation | .242 | 1 | .189 | .269 | .230 | .227 | .539** |
| | Sig. (2-tailed) | .197 | | .317 | .150 | .221 | .228 | .002 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P3 | Pearson Correlation | .575** | .189 | 1 | .630** | .389* | .322 | .764** |
| | Sig. (2-tailed) | .001 | .317 | | .000 | .033 | .083 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P4 | Pearson Correlation | .413* | .269 | .630** | 1 | .335 | .410* | .769** |
| | Sig. (2-tailed) | .023 | .150 | .000 | | .070 | .024 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P5 | Pearson Correlation | .141 | .230 | .389* | .335 | 1 | .358 | .603** |
| | Sig. (2-tailed) | .457 | .221 | .033 | .070 | | .052 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P6 | Pearson Correlation | .133 | .227 | .322 | .410* | .358 | 1 | .657** |
| | Sig. (2-tailed) | .483 | .228 | .083 | .024 | .052 | | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| TOTAL | Pearson Correlation | .626** | .539** | .764** | .769** | .603** | .657** | 1 |
| | Sig. (2-tailed) | .000 | .002 | .000 | .000 | .000 | .000 | |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .733 | 6 |

## Relationship Marketing (X3)

**Correlations**

| | | P1 | P2 | P3 | P4 | P5 | P6 | TOTAL |
|---|---|---|---|---|---|---|---|---|
| P1 | Pearson Correlation | 1 | .273 | .265 | .156 | .330 | .525** | .688** |
| | Sig. (2-tailed) | | .145 | .158 | .412 | .075 | .003 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P2 | Pearson Correlation | .273 | 1 | .276 | .164 | -.095 | .159 | .454* |
| | Sig. (2-tailed) | .145 | | .140 | .385 | .619 | .401 | .012 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P3 | Pearson Correlation | .265 | .276 | 1 | .484** | .275 | .365* | .704** |
| | Sig. (2-tailed) | .158 | .140 | | .007 | .141 | .047 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P4 | Pearson Correlation | .156 | .164 | .484** | 1 | .093 | .502** | .634** |
| | Sig. (2-tailed) | .412 | .385 | .007 | | .624 | .005 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P5 | Pearson Correlation | .330 | -.095 | .275 | .093 | 1 | .251 | .495** |
| | Sig. (2-tailed) | .075 | .619 | .141 | .624 | | .181 | .005 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P6 | Pearson Correlation | .525** | .159 | .365* | .502** | .251 | 1 | .770** |
| | Sig. (2-tailed) | .003 | .401 | .047 | .005 | .181 | | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| TOTAL | Pearson Correlation | .688** | .454* | .704** | .634** | .495** | .770** | 1 |
| | Sig. (2-tailed) | .000 | .012 | .000 | .000 | .005 | .000 | |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .794 | 6 |

## Brand Equity (X4)

**Correlations**

| | | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 | P10 | TOTAL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| P1 | Pearson Correlation | 1 | .408* | .468** | .233 | .043 | .394* | .098 | .376* | .416* | .359 | .622** |
| | Sig. (2-tailed) | | .025 | .009 | .215 | .822 | .031 | .608 | .041 | .022 | .051 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P2 | Pearson Correlation | .408* | 1 | .033 | .380* | .368* | .558** | .368* | .708** | .241 | .206 | .678** |
| | Sig. (2-tailed) | .025 | | .863 | .038 | .046 | .001 | .045 | .000 | .199 | .275 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P3 | Pearson Correlation | .468** | .033 | 1 | .083 | .172 | -.014 | .393* | .100 | .435* | .293 | .486** |
| | Sig. (2-tailed) | .009 | .863 | | .665 | .365 | .942 | .032 | .600 | .016 | .116 | .007 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P4 | Pearson Correlation | .233 | .380* | .083 | 1 | .171 | .644** | .225 | .495** | .287 | -.005 | .569** |
| | Sig. (2-tailed) | .215 | .038 | .665 | | .367 | .000 | .233 | .005 | .124 | .980 | .001 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P5 | Pearson Correlation | .043 | .368* | .172 | .171 | 1 | .488** | .462* | .533** | .384* | .200 | .605** |
| | Sig. (2-tailed) | .822 | .046 | .365 | .367 | | .006 | .010 | .002 | .036 | .289 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P6 | Pearson Correlation | .394* | .558** | -.014 | .644** | .488** | 1 | .190 | .692** | .345 | .101 | .708** |
| | Sig. (2-tailed) | .031 | .001 | .942 | .000 | .006 | | .314 | .000 | .062 | .596 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P7 | Pearson Correlation | .098 | .368* | .393* | .225 | .462* | .190 | 1 | .440* | .109 | .299 | .574** |
| | Sig. (2-tailed) | .608 | .045 | .032 | .233 | .010 | .314 | | .015 | .565 | .108 | .001 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P8 | Pearson Correlation | .376* | .708** | .100 | .495** | .533** | .692** | .440* | 1 | .355 | .376* | .818** |
| | Sig. (2-tailed) | .041 | .000 | .600 | .005 | .002 | .000 | .015 | | .054 | .041 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P9 | Pearson Correlation | .416* | .241 | .435* | .287 | .384* | .345 | .109 | .355 | 1 | .187 | .605** |
| | Sig. (2-tailed) | .022 | .199 | .016 | .124 | .036 | .062 | .565 | .054 | | .322 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P10 | Pearson Correlation | .359 | .206 | .293 | -.005 | .200 | .101 | .299 | .376* | .187 | 1 | .511** |
| | Sig. (2-tailed) | .051 | .275 | .116 | .980 | .289 | .596 | .108 | .041 | .322 | | .004 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| TOTAL | Pearson Correlation | .622** | .678** | .486** | .569** | .605** | .708** | .574** | .818** | .605** | .511** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .007 | .001 | .000 | .000 | .001 | .000 | .000 | .004 | |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

## Reliability Statistics

| Cronbach's Alpha | N of Items |
|---|---|
| .816 | 10 |

## Purchase Decision (Y)

**Correlations**

| | | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | TOTAL |
|---|---|---|---|---|---|---|---|---|---|---|
| P1 | Pearson Correlation | 1 | .320 | .468** | .510** | .364* | .478** | .155 | .309 | .672** |
| | Sig. (2-tailed) | | .085 | .009 | .004 | .048 | .008 | .412 | .097 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P2 | Pearson Correlation | .320 | 1 | .224 | .367* | .452* | .268 | .433* | .207 | .600** |
| | Sig. (2-tailed) | .085 | | .235 | .046 | .012 | .153 | .017 | .273 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P3 | Pearson Correlation | .468** | .224 | 1 | .359 | .244 | .427* | .161 | .551** | .640** |
| | Sig. (2-tailed) | .009 | .235 | | .051 | .194 | .019 | .396 | .002 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P4 | Pearson Correlation | .510** | .367* | .359 | 1 | .353 | .549** | .301 | .518** | .746** |
| | Sig. (2-tailed) | .004 | .046 | .051 | | .056 | .002 | .106 | .003 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P5 | Pearson Correlation | .364* | .452* | .244 | .353 | 1 | .439* | .518** | .402* | .678** |
| | Sig. (2-tailed) | .048 | .012 | .194 | .056 | | .015 | .003 | .028 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P6 | Pearson Correlation | .478** | .268 | .427* | .549** | .439* | 1 | .289 | .506** | .732** |
| | Sig. (2-tailed) | .008 | .153 | .019 | .002 | .015 | | .121 | .004 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P7 | Pearson Correlation | .155 | .433* | .161 | .301 | .518** | .289 | 1 | .377* | .607** |
| | Sig. (2-tailed) | .412 | .017 | .396 | .106 | .003 | .121 | | .040 | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P8 | Pearson Correlation | .309 | .207 | .551** | .518** | .402* | .506** | .377* | 1 | .715** |
| | Sig. (2-tailed) | .097 | .273 | .002 | .003 | .028 | .004 | .040 | | .000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| TOTAL | Pearson Correlation | .672** | .600** | .640** | .746** | .678** | .732** | .607** | .715** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

### Reliability Statistics

| Cronbach's Alpha | N of Items |
|---|---|
| .824 | 8 |

**APPENDIX E: MAIN TEST DATA TABULATION**

| No | Personal Selling | | | | | | TOTAL |
|----|----|----|----|----|----|----|----|
| | P1 | P2 | P3 | P4 | P5 | P6 | |
| 1 | 4 | 4 | 3 | 3 | 5 | 4 | 23 |
| 2 | 4 | 3 | 3 | 3 | 4 | 5 | 22 |
| 3 | 3 | 4 | 4 | 4 | 3 | 5 | 23 |
| 4 | 3 | 4 | 4 | 4 | 5 | 3 | 23 |
| 5 | 4 | 4 | 4 | 5 | 4 | 3 | 24 |
| 6 | 4 | 4 | 3 | 4 | 4 | 4 | 23 |
| 7 | 4 | 4 | 5 | 3 | 5 | 4 | 25 |
| 8 | 4 | 2 | 5 | 3 | 5 | 4 | 23 |
| 9 | 4 | 4 | 4 | 3 | 4 | 3 | 22 |
| 10 | 3 | 3 | 2 | 4 | 3 | 4 | 19 |
| 11 | 3 | 5 | 5 | 5 | 4 | 4 | 26 |
| 12 | 4 | 5 | 4 | 5 | 5 | 5 | 28 |
| 13 | 3 | 5 | 4 | 3 | 3 | 4 | 22 |
| 14 | 3 | 5 | 3 | 4 | 3 | 4 | 22 |
| 15 | 3 | 4 | 4 | 3 | 4 | 5 | 23 |
| 16 | 4 | 5 | 4 | 4 | 4 | 3 | 24 |
| 17 | 5 | 3 | 5 | 5 | 3 | 4 | 25 |
| 18 | 3 | 3 | 4 | 3 | 2 | 4 | 19 |
| 19 | 4 | 4 | 4 | 4 | 5 | 4 | 25 |
| 20 | 3 | 5 | 4 | 5 | 3 | 3 | 23 |
| 21 | 5 | 3 | 4 | 4 | 2 | 3 | 21 |
| 22 | 3 | 3 | 3 | 3 | 3 | 4 | 19 |
| 23 | 3 | 4 | 5 | 3 | 3 | 3 | 21 |
| 24 | 4 | 5 | 3 | 5 | 4 | 3 | 24 |
| 25 | 5 | 3 | 5 | 3 | 4 | 3 | 23 |
| 26 | 4 | 3 | 4 | 3 | 3 | 4 | 21 |
| 27 | 3 | 5 | 3 | 4 | 4 | 5 | 24 |
| 28 | 3 | 3 | 4 | 4 | 5 | 4 | 23 |
| 29 | 3 | 3 | 3 | 3 | 4 | 5 | 21 |
| 30 | 3 | 2 | 2 | 3 | 5 | 4 | 19 |
| 31 | 3 | 4 | 4 | 3 | 3 | 4 | 21 |
| 32 | 4 | 2 | 5 | 3 | 5 | 4 | 23 |
| 33 | 4 | 5 | 3 | 4 | 2 | 3 | 21 |
| 34 | 4 | 3 | 4 | 3 | 5 | 5 | 24 |
| 35 | 2 | 3 | 5 | 3 | 4 | 4 | 21 |
| 36 | 3 | 4 | 5 | 3 | 4 | 4 | 23 |

| 37 | 2 | 4 | 5 | 2 | 2 | 2 | 17 |
|----|---|---|---|---|---|---|----|
| 38 | 4 | 4 | 3 | 3 | 3 | 3 | 20 |
| 39 | 3 | 3 | 4 | 3 | 3 | 4 | 20 |
| 40 | 2 | 3 | 4 | 3 | 3 | 4 | 19 |
| 41 | 4 | 4 | 3 | 4 | 4 | 3 | 22 |
| 42 | 4 | 4 | 4 | 3 | 2 | 2 | 19 |
| 43 | 3 | 3 | 4 | 5 | 4 | 4 | 23 |
| 44 | 4 | 3 | 2 | 3 | 4 | 3 | 19 |
| 45 | 3 | 3 | 3 | 4 | 3 | 3 | 19 |
| 46 | 3 | 1 | 4 | 4 | 3 | 4 | 19 |
| 47 | 3 | 5 | 4 | 5 | 4 | 4 | 25 |
| 48 | 3 | 3 | 5 | 3 | 4 | 4 | 22 |
| 49 | 4 | 5 | 5 | 3 | 4 | 4 | 25 |
| 50 | 3 | 4 | 4 | 2 | 3 | 2 | 18 |
| 51 | 4 | 4 | 4 | 3 | 4 | 3 | 22 |
| 52 | 3 | 4 | 3 | 5 | 2 | 4 | 21 |
| 53 | 5 | 5 | 3 | 5 | 3 | 4 | 25 |
| 54 | 4 | 5 | 3 | 4 | 5 | 3 | 24 |
| 55 | 4 | 3 | 4 | 4 | 3 | 5 | 23 |
| 56 | 5 | 4 | 4 | 3 | 4 | 4 | 24 |
| 57 | 5 | 4 | 4 | 5 | 3 | 3 | 24 |
| 58 | 4 | 5 | 4 | 3 | 4 | 5 | 25 |
| 59 | 4 | 4 | 4 | 4 | 4 | 3 | 23 |
| 60 | 4 | 5 | 4 | 5 | 5 | 4 | 27 |
| 61 | 4 | 4 | 5 | 5 | 5 | 2 | 25 |
| 62 | 3 | 3 | 2 | 4 | 3 | 1 | 16 |
| 63 | 3 | 3 | 2 | 3 | 2 | 1 | 14 |
| 64 | 2 | 3 | 2 | 4 | 3 | 2 | 16 |
| 65 | 2 | 3 | 2 | 2 | 2 | 4 | 15 |
| 66 | 2 | 3 | 3 | 2 | 3 | 2 | 15 |
| 67 | 2 | 3 | 2 | 2 | 2 | 3 | 14 |
| 68 | 2 | 3 | 3 | 2 | 3 | 2 | 15 |
| 69 | 2 | 3 | 2 | 2 | 2 | 2 | 13 |
| 70 | 4 | 3 | 2 | 5 | 4 | 2 | 20 |
| 71 | 1 | 2 | 3 | 4 | 3 | 2 | 15 |
| 72 | 2 | 3 | 2 | 2 | 2 | 2 | 13 |
| 73 | 3 | 2 | 2 | 1 | 2 | 2 | 12 |
| 74 | 4 | 2 | 2 | 3 | 2 | 2 | 15 |
| 75 | 1 | 2 | 3 | 2 | 3 | 2 | 13 |

| 76 | 5 | 3 | 2 | 4 | 2 | 2 | 18 |
|----|---|---|---|---|---|---|----|
| 77 | 2 | 2 | 2 | 3 | 2 | 3 | 14 |
| 78 | 2 | 3 | 2 | 3 | 2 | 2 | 14 |
| 79 | 2 | 3 | 2 | 4 | 2 | 4 | 17 |
| 80 | 3 | 2 | 4 | 3 | 4 | 1 | 17 |
| 81 | 3 | 2 | 4 | 3 | 4 | 4 | 20 |
| 82 | 3 | 3 | 4 | 4 | 4 | 2 | 20 |
| 83 | 5 | 3 | 4 | 3 | 4 | 3 | 22 |
| 84 | 3 | 2 | 4 | 2 | 4 | 2 | 17 |
| 85 | 5 | 3 | 3 | 5 | 4 | 3 | 23 |
| 86 | 5 | 3 | 2 | 5 | 2 | 2 | 19 |
| 87 | 5 | 3 | 2 | 5 | 2 | 4 | 21 |
| 88 | 4 | 3 | 4 | 4 | 4 | 4 | 23 |
| 89 | 3 | 4 | 3 | 4 | 3 | 3 | 20 |
| 90 | 4 | 3 | 5 | 3 | 5 | 2 | 22 |
| 91 | 3 | 3 | 5 | 5 | 2 | 4 | 22 |
| 92 | 3 | 3 | 5 | 3 | 5 | 4 | 23 |
| 93 | 3 | 3 | 5 | 4 | 5 | 4 | 24 |
| 94 | 5 | 3 | 5 | 5 | 3 | 4 | 25 |
| 95 | 4 | 4 | 3 | 4 | 3 | 4 | 22 |
| 96 | 3 | 3 | 5 | 5 | 5 | 4 | 25 |

| No | Trust | | | | | | TOTAL |
|----|-----|-----|-----|-----|-----|-----|-------|
| | P1 | P2 | P3 | P4 | P5 | P6 | |
| 1 | 4 | 5 | 3 | 4 | 5 | 3 | 24 |
| 2 | 3 | 3 | 5 | 3 | 4 | 2 | 20 |
| 3 | 4 | 4 | 3 | 5 | 4 | 5 | 25 |
| 4 | 3 | 3 | 4 | 3 | 4 | 4 | 21 |
| 5 | 4 | 3 | 3 | 4 | 4 | 4 | 22 |
| 6 | 4 | 4 | 2 | 4 | 5 | 4 | 23 |
| 7 | 4 | 4 | 5 | 5 | 4 | 4 | 26 |
| 8 | 3 | 4 | 2 | 4 | 5 | 3 | 21 |
| 9 | 3 | 3 | 4 | 3 | 4 | 5 | 22 |
| 10 | 3 | 3 | 4 | 4 | 3 | 4 | 21 |
| 11 | 3 | 5 | 2 | 5 | 4 | 4 | 23 |
| 12 | 4 | 3 | 2 | 5 | 4 | 4 | 22 |
| 13 | 4 | 3 | 4 | 4 | 5 | 4 | 24 |
| 14 | 4 | 3 | 5 | 4 | 4 | 4 | 24 |
| 15 | 3 | 4 | 4 | 5 | 3 | 4 | 23 |
| 16 | 3 | 3 | 4 | 3 | 4 | 4 | 21 |
| 17 | 5 | 3 | 3 | 5 | 4 | 5 | 25 |
| 18 | 3 | 4 | 3 | 3 | 2 | 2 | 17 |
| 19 | 4 | 4 | 4 | 2 | 4 | 4 | 22 |
| 20 | 3 | 3 | 3 | 4 | 4 | 5 | 22 |
| 21 | 4 | 4 | 5 | 2 | 4 | 4 | 23 |
| 22 | 3 | 5 | 4 | 4 | 4 | 2 | 22 |
| 23 | 2 | 4 | 3 | 5 | 2 | 5 | 21 |
| 24 | 4 | 3 | 3 | 3 | 5 | 3 | 21 |
| 25 | 5 | 3 | 3 | 4 | 4 | 4 | 23 |
| 26 | 3 | 4 | 2 | 3 | 5 | 5 | 22 |
| 27 | 4 | 3 | 4 | 5 | 5 | 2 | 23 |
| 28 | 5 | 3 | 3 | 3 | 3 | 2 | 19 |
| 29 | 3 | 5 | 3 | 5 | 5 | 4 | 25 |
| 30 | 5 | 4 | 3 | 5 | 3 | 3 | 23 |
| 31 | 5 | 4 | 4 | 4 | 2 | 5 | 24 |
| 32 | 2 | 3 | 4 | 4 | 5 | 2 | 20 |
| 33 | 4 | 4 | 5 | 3 | 4 | 5 | 25 |
| 34 | 3 | 5 | 4 | 3 | 4 | 5 | 24 |
| 35 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 36 | 3 | 4 | 4 | 4 | 4 | 5 | 24 |
| 37 | 2 | 5 | 2 | 5 | 5 | 5 | 24 |

| 38 | 3 | 3 | 5 | 5 | 4 | 4 | 24 |
|----|---|---|---|---|---|---|----|
| 39 | 4 | 4 | 3 | 4 | 2 | 3 | 20 |
| 40 | 3 | 4 | 3 | 5 | 4 | 4 | 23 |
| 41 | 4 | 3 | 3 | 4 | 5 | 5 | 24 |
| 42 | 2 | 4 | 4 | 4 | 4 | 4 | 22 |
| 43 | 3 | 3 | 5 | 4 | 2 | 2 | 19 |
| 44 | 3 | 4 | 3 | 5 | 4 | 2 | 21 |
| 45 | 4 | 4 | 3 | 4 | 5 | 5 | 25 |
| 46 | 4 | 4 | 4 | 3 | 5 | 2 | 22 |
| 47 | 3 | 5 | 3 | 3 | 5 | 4 | 23 |
| 48 | 3 | 5 | 4 | 5 | 4 | 3 | 24 |
| 49 | 5 | 3 | 3 | 3 | 4 | 4 | 22 |
| 50 | 2 | 4 | 2 | 3 | 5 | 4 | 20 |
| 51 | 4 | 4 | 3 | 3 | 4 | 4 | 22 |
| 52 | 5 | 3 | 3 | 3 | 4 | 5 | 23 |
| 53 | 3 | 5 | 4 | 3 | 4 | 5 | 24 |
| 54 | 5 | 3 | 5 | 4 | 5 | 4 | 26 |
| 55 | 4 | 4 | 2 | 5 | 5 | 5 | 25 |
| 56 | 2 | 5 | 4 | 3 | 4 | 4 | 22 |
| 57 | 4 | 4 | 3 | 4 | 5 | 4 | 24 |
| 58 | 4 | 4 | 4 | 5 | 5 | 4 | 26 |
| 59 | 3 | 4 | 4 | 3 | 4 | 3 | 21 |
| 60 | 5 | 4 | 3 | 4 | 4 | 4 | 24 |
| 61 | 5 | 5 | 2 | 5 | 2 | 4 | 23 |
| 62 | 2 | 2 | 1 | 2 | 3 | 2 | 12 |
| 63 | 2 | 2 | 1 | 2 | 2 | 2 | 11 |
| 64 | 2 | 2 | 2 | 2 | 1 | 2 | 11 |
| 65 | 2 | 2 | 4 | 2 | 2 | 2 | 14 |
| 66 | 2 | 3 | 2 | 3 | 2 | 3 | 15 |
| 67 | 2 | 2 | 3 | 2 | 2 | 2 | 13 |
| 68 | 2 | 3 | 2 | 3 | 3 | 3 | 16 |
| 69 | 2 | 2 | 2 | 2 | 3 | 2 | 13 |
| 70 | 2 | 2 | 2 | 2 | 3 | 2 | 13 |
| 71 | 3 | 3 | 2 | 3 | 2 | 3 | 16 |
| 72 | 2 | 2 | 2 | 2 | 2 | 2 | 12 |
| 73 | 2 | 2 | 2 | 2 | 2 | 2 | 12 |
| 74 | 3 | 2 | 2 | 2 | 2 | 2 | 13 |
| 75 | 3 | 3 | 2 | 3 | 2 | 3 | 16 |
| 76 | 2 | 2 | 2 | 2 | 3 | 2 | 13 |

| 77 | 3 | 2 | 3 | 2 | 4 | 2 | 16 |
|----|---|---|---|---|---|---|----|
| 78 | 2 | 2 | 2 | 2 | 4 | 2 | 14 |
| 79 | 2 | 2 | 4 | 2 | 3 | 2 | 15 |
| 80 | 3 | 4 | 1 | 4 | 3 | 4 | 19 |
| 81 | 3 | 4 | 3 | 3 | 5 | 4 | 22 |
| 82 | 3 | 5 | 5 | 3 | 3 | 4 | 23 |
| 83 | 3 | 3 | 5 | 3 | 3 | 4 | 21 |
| 84 | 3 | 3 | 5 | 4 | 4 | 4 | 23 |
| 85 | 5 | 3 | 5 | 4 | 3 | 4 | 24 |
| 86 | 5 | 4 | 5 | 3 | 4 | 4 | 25 |
| 87 | 5 | 4 | 5 | 4 | 3 | 5 | 26 |
| 88 | 4 | 3 | 5 | 4 | 4 | 3 | 23 |
| 89 | 4 | 5 | 5 | 5 | 5 | 5 | 29 |
| 90 | 5 | 3 | 5 | 3 | 2 | 3 | 21 |
| 91 | 5 | 4 | 5 | 3 | 3 | 3 | 23 |
| 92 | 5 | 4 | 5 | 4 | 4 | 4 | 26 |
| 93 | 5 | 5 | 4 | 5 | 2 | 4 | 25 |
| 94 | 5 | 5 | 4 | 5 | 5 | 4 | 28 |
| 95 | 4 | 3 | 4 | 3 | 4 | 4 | 22 |
| 96 | 5 | 5 | 4 | 5 | 4 | 5 | 28 |

| No | Relationship Marketing | | | | | | TOTAL |
|----|----|----|----|----|----|----|----|
| | P1 | P2 | P3 | P4 | P5 | P6 | |
| 1 | 4 | 3 | 5 | 3 | 3 | 3 | 21 |
| 2 | 2 | 1 | 2 | 2 | 3 | 3 | 13 |
| 3 | 3 | 3 | 5 | 5 | 4 | 4 | 24 |
| 4 | 2 | 4 | 5 | 4 | 4 | 5 | 24 |
| 5 | 4 | 4 | 3 | 3 | 4 | 4 | 22 |
| 6 | 4 | 5 | 5 | 5 | 4 | 4 | 27 |
| 7 | 3 | 4 | 2 | 5 | 3 | 4 | 21 |
| 8 | 3 | 4 | 3 | 4 | 3 | 5 | 22 |
| 9 | 5 | 5 | 4 | 3 | 4 | 4 | 25 |
| 10 | 5 | 4 | 4 | 4 | 3 | 4 | 24 |
| 11 | 4 | 3 | 3 | 4 | 5 | 5 | 24 |
| 12 | 4 | 5 | 4 | 5 | 4 | 4 | 26 |
| 13 | 5 | 4 | 4 | 4 | 5 | 4 | 26 |
| 14 | 5 | 2 | 4 | 4 | 4 | 2 | 21 |
| 15 | 3 | 4 | 3 | 5 | 4 | 5 | 24 |
| 16 | 5 | 4 | 4 | 3 | 3 | 4 | 23 |
| 17 | 4 | 4 | 4 | 4 | 4 | 5 | 25 |
| 18 | 2 | 4 | 5 | 3 | 4 | 3 | 21 |
| 19 | 4 | 2 | 4 | 4 | 4 | 5 | 23 |
| 20 | 4 | 5 | 5 | 5 | 5 | 4 | 28 |
| 21 | 4 | 3 | 4 | 2 | 2 | 3 | 18 |
| 22 | 2 | 4 | 3 | 4 | 3 | 4 | 20 |
| 23 | 4 | 4 | 5 | 5 | 4 | 4 | 26 |
| 24 | 4 | 4 | 2 | 4 | 4 | 3 | 21 |
| 25 | 3 | 5 | 5 | 5 | 5 | 4 | 27 |
| 26 | 2 | 2 | 4 | 3 | 4 | 4 | 19 |
| 27 | 5 | 4 | 4 | 3 | 5 | 5 | 26 |
| 28 | 3 | 2 | 5 | 4 | 5 | 4 | 23 |
| 29 | 5 | 5 | 5 | 4 | 5 | 4 | 28 |
| 30 | 3 | 5 | 4 | 3 | 4 | 4 | 23 |
| 31 | 4 | 3 | 2 | 4 | 4 | 4 | 21 |
| 32 | 3 | 3 | 4 | 4 | 2 | 2 | 18 |
| 33 | 5 | 5 | 4 | 4 | 4 | 3 | 25 |
| 34 | 5 | 4 | 4 | 3 | 3 | 3 | 22 |
| 35 | 5 | 4 | 4 | 5 | 4 | 4 | 26 |
| 36 | 5 | 4 | 5 | 3 | 4 | 5 | 26 |
| 37 | 4 | 5 | 5 | 3 | 3 | 2 | 22 |

| 38 | 3 | 4 | 4 | 4 | 3 | 3 | 21 |
|----|---|---|---|---|---|---|----|
| 39 | 2 | 3 | 3 | 4 | 3 | 4 | 19 |
| 40 | 4 | 5 | 4 | 4 | 4 | 4 | 25 |
| 41 | 2 | 3 | 3 | 3 | 4 | 5 | 20 |
| 42 | 5 | 5 | 5 | 4 | 5 | 5 | 29 |
| 43 | 3 | 1 | 2 | 2 | 5 | 3 | 16 |
| 44 | 5 | 5 | 3 | 4 | 3 | 4 | 24 |
| 45 | 4 | 5 | 3 | 4 | 4 | 4 | 24 |
| 46 | 5 | 4 | 3 | 4 | 4 | 4 | 24 |
| 47 | 5 | 4 | 4 | 4 | 5 | 4 | 26 |
| 48 | 5 | 4 | 5 | 5 | 5 | 5 | 29 |
| 49 | 5 | 3 | 3 | 4 | 5 | 4 | 24 |
| 50 | 4 | 4 | 4 | 4 | 2 | 4 | 22 |
| 51 | 3 | 4 | 4 | 2 | 2 | 2 | 17 |
| 52 | 4 | 4 | 2 | 5 | 4 | 4 | 23 |
| 53 | 5 | 5 | 4 | 4 | 5 | 4 | 27 |
| 54 | 5 | 5 | 4 | 5 | 4 | 2 | 25 |
| 55 | 4 | 4 | 5 | 4 | 4 | 4 | 25 |
| 56 | 2 | 2 | 4 | 5 | 4 | 2 | 19 |
| 57 | 4 | 4 | 3 | 5 | 5 | 5 | 26 |
| 58 | 3 | 3 | 5 | 4 | 5 | 5 | 25 |
| 59 | 4 | 3 | 4 | 2 | 2 | 2 | 17 |
| 60 | 5 | 4 | 4 | 5 | 4 | 4 | 26 |
| 61 | 3 | 2 | 5 | 5 | 5 | 4 | 24 |
| 62 | 2 | 3 | 2 | 3 | 4 | 4 | 18 |
| 63 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 64 | 3 | 3 | 4 | 4 | 4 | 4 | 22 |
| 65 | 3 | 4 | 1 | 3 | 2 | 3 | 16 |
| 66 | 4 | 4 | 4 | 4 | 2 | 3 | 21 |
| 67 | 3 | 4 | 5 | 3 | 2 | 3 | 20 |
| 68 | 4 | 4 | 3 | 3 | 2 | 4 | 20 |
| 69 | 3 | 4 | 2 | 2 | 2 | 2 | 15 |
| 70 | 5 | 4 | 1 | 1 | 5 | 4 | 20 |
| 71 | 4 | 5 | 3 | 3 | 3 | 5 | 23 |
| 72 | 5 | 4 | 3 | 2 | 5 | 3 | 22 |
| 73 | 5 | 4 | 4 | 3 | 3 | 4 | 23 |
| 74 | 4 | 5 | 4 | 3 | 5 | 4 | 25 |
| 75 | 5 | 5 | 4 | 4 | 3 | 4 | 25 |
| 76 | 3 | 4 | 4 | 3 | 3 | 3 | 20 |

| 77 | 3 | 5 | 4 | 4 | 4 | 3 | 23 |
|----|---|---|---|---|---|---|----|
| 78 | 5 | 4 | 5 | 3 | 3 | 4 | 24 |
| 79 | 2 | 4 | 4 | 4 | 4 | 3 | 21 |
| 80 | 3 | 5 | 5 | 4 | 3 | 4 | 24 |
| 81 | 4 | 5 | 4 | 4 | 3 | 3 | 23 |
| 82 | 4 | 5 | 4 | 4 | 3 | 4 | 24 |
| 83 | 3 | 4 | 5 | 4 | 5 | 4 | 25 |
| 84 | 4 | 4 | 3 | 3 | 3 | 2 | 19 |
| 85 | 3 | 4 | 2 | 4 | 4 | 5 | 22 |
| 86 | 3 | 4 | 4 | 2 | 3 | 4 | 20 |
| 87 | 4 | 3 | 4 | 3 | 5 | 4 | 23 |
| 88 | 4 | 5 | 5 | 3 | 3 | 5 | 25 |
| 89 | 4 | 4 | 4 | 4 | 4 | 3 | 23 |
| 90 | 4 | 3 | 3 | 3 | 3 | 4 | 20 |
| 91 | 5 | 5 | 5 | 5 | 4 | 4 | 28 |
| 92 | 3 | 3 | 3 | 4 | 3 | 4 | 20 |
| 93 | 5 | 4 | 2 | 4 | 3 | 3 | 21 |
| 94 | 2 | 2 | 5 | 4 | 5 | 4 | 22 |
| 95 | 4 | 4 | 5 | 4 | 5 | 3 | 25 |
| 96 | 5 | 5 | 4 | 4 | 4 | 4 | 26 |

| No | Brand Equity | | | | | | | | | | TOTAL |
|----|----|----|----|----|----|----|----|----|----|-----|-------|
| | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 | P10 | |
| 1 | 3 | 5 | 5 | 5 | 5 | 4 | 2 | 3 | 2 | 4 | 38 |
| 2 | 3 | 2 | 4 | 2 | 5 | 2 | 2 | 2 | 3 | 3 | 28 |
| 3 | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 40 |
| 4 | 3 | 3 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 42 |
| 5 | 5 | 3 | 4 | 5 | 3 | 5 | 4 | 3 | 5 | 5 | 42 |
| 6 | 3 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 42 |
| 7 | 5 | 3 | 4 | 4 | 4 | 4 | 5 | 3 | 5 | 5 | 42 |
| 8 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 3 | 5 | 5 | 43 |
| 9 | 3 | 4 | 4 | 5 | 5 | 5 | 4 | 3 | 4 | 5 | 42 |
| 10 | 3 | 3 | 2 | 4 | 3 | 3 | 5 | 5 | 5 | 4 | 37 |
| 11 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 3 | 5 | 44 |
| 12 | 5 | 3 | 3 | 5 | 4 | 4 | 2 | 1 | 1 | 4 | 32 |
| 13 | 3 | 3 | 4 | 4 | 2 | 2 | 2 | 4 | 5 | 4 | 33 |
| 14 | 4 | 2 | 3 | 5 | 4 | 4 | 3 | 4 | 5 | 5 | 39 |
| 15 | 4 | 3 | 5 | 5 | 3 | 4 | 3 | 4 | 2 | 3 | 36 |
| 16 | 3 | 3 | 4 | 3 | 4 | 4 | 4 | 5 | 5 | 5 | 40 |
| 17 | 4 | 3 | 4 | 3 | 3 | 4 | 3 | 3 | 2 | 2 | 31 |
| 18 | 3 | 4 | 2 | 4 | 3 | 3 | 3 | 4 | 4 | 5 | 35 |
| 19 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 2 | 5 | 37 |
| 20 | 5 | 3 | 5 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 35 |
| 21 | 5 | 4 | 1 | 3 | 3 | 3 | 4 | 3 | 4 | 4 | 34 |
| 22 | 4 | 3 | 5 | 5 | 5 | 4 | 3 | 4 | 3 | 4 | 40 |
| 23 | 3 | 4 | 3 | 4 | 3 | 2 | 4 | 4 | 2 | 4 | 33 |
| 24 | 1 | 4 | 3 | 5 | 3 | 5 | 4 | 5 | 3 | 4 | 37 |
| 25 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 3 | 5 | 44 |
| 26 | 5 | 3 | 3 | 3 | 4 | 3 | 5 | 4 | 2 | 5 | 37 |
| 27 | 2 | 5 | 4 | 5 | 5 | 3 | 3 | 4 | 3 | 3 | 37 |
| 28 | 4 | 4 | 4 | 4 | 4 | 2 | 5 | 5 | 3 | 5 | 40 |
| 29 | 3 | 5 | 4 | 4 | 4 | 2 | 4 | 2 | 4 | 4 | 36 |
| 30 | 4 | 3 | 3 | 2 | 4 | 3 | 5 | 5 | 5 | 3 | 37 |
| 31 | 4 | 5 | 4 | 5 | 3 | 4 | 1 | 5 | 2 | 4 | 37 |
| 32 | 4 | 5 | 5 | 4 | 3 | 3 | 3 | 4 | 5 | 5 | 41 |
| 33 | 4 | 5 | 5 | 5 | 4 | 4 | 3 | 5 | 4 | 3 | 42 |
| 34 | 5 | 3 | 4 | 4 | 4 | 5 | 4 | 3 | 4 | 4 | 40 |
| 35 | 3 | 5 | 5 | 3 | 2 | 2 | 2 | 4 | 5 | 5 | 36 |
| 36 | 3 | 4 | 3 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 42 |
| 37 | 4 | 1 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 39 |

| 38 | 5 | 3 | 4 | 4 | 4 | 5 | 2 | 3 | 5 | 4 | 39 |
|----|---|---|---|---|---|---|---|---|---|---|----|
| 39 | 4 | 4 | 2 | 4 | 3 | 4 | 5 | 2 | 3 | 3 | 34 |
| 40 | 3 | 3 | 2 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 39 |
| 41 | 3 | 3 | 3 | 5 | 3 | 4 | 5 | 5 | 4 | 5 | 40 |
| 42 | 3 | 3 | 5 | 5 | 3 | 4 | 5 | 3 | 3 | 4 | 38 |
| 43 | 3 | 2 | 3 | 3 | 5 | 3 | 2 | 3 | 2 | 3 | 29 |
| 44 | 5 | 2 | 3 | 4 | 4 | 3 | 5 | 3 | 3 | 4 | 36 |
| 45 | 5 | 3 | 5 | 5 | 3 | 5 | 4 | 4 | 5 | 3 | 42 |
| 46 | 4 | 4 | 3 | 5 | 3 | 2 | 5 | 5 | 4 | 4 | 39 |
| 47 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 42 |
| 48 | 4 | 2 | 4 | 3 | 3 | 2 | 3 | 5 | 3 | 4 | 33 |
| 49 | 3 | 5 | 4 | 5 | 5 | 4 | 4 | 2 | 5 | 3 | 40 |
| 50 | 5 | 5 | 4 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 39 |
| 51 | 4 | 1 | 5 | 3 | 2 | 3 | 4 | 5 | 4 | 4 | 35 |
| 52 | 3 | 4 | 4 | 4 | 2 | 2 | 2 | 5 | 5 | 4 | 35 |
| 53 | 3 | 3 | 4 | 5 | 5 | 4 | 2 | 5 | 4 | 5 | 40 |
| 54 | 3 | 5 | 4 | 3 | 4 | 4 | 5 | 5 | 4 | 3 | 40 |
| 55 | 5 | 3 | 5 | 3 | 4 | 3 | 4 | 3 | 2 | 4 | 36 |
| 56 | 5 | 3 | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 3 | 42 |
| 57 | 5 | 5 | 3 | 4 | 2 | 3 | 2 | 4 | 5 | 4 | 37 |
| 58 | 4 | 4 | 4 | 3 | 3 | 3 | 5 | 4 | 4 | 5 | 39 |
| 59 | 5 | 2 | 4 | 4 | 5 | 5 | 4 | 3 | 5 | 3 | 40 |
| 60 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 3 | 4 | 4 | 42 |
| 61 | 3 | 3 | 3 | 5 | 3 | 4 | 5 | 5 | 3 | 4 | 38 |
| 62 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 45 |
| 63 | 3 | 4 | 3 | 5 | 3 | 2 | 3 | 4 | 5 | 4 | 36 |
| 64 | 5 | 4 | 3 | 3 | 3 | 5 | 2 | 5 | 4 | 3 | 37 |
| 65 | 3 | 4 | 4 | 4 | 4 | 5 | 3 | 3 | 5 | 3 | 38 |
| 66 | 3 | 5 | 3 | 2 | 4 | 3 | 3 | 4 | 4 | 5 | 36 |
| 67 | 5 | 3 | 4 | 4 | 4 | 5 | 1 | 3 | 4 | 5 | 38 |
| 68 | 2 | 3 | 2 | 4 | 3 | 3 | 5 | 4 | 3 | 5 | 34 |
| 69 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 36 |
| 70 | 3 | 4 | 3 | 3 | 2 | 2 | 2 | 5 | 5 | 4 | 33 |
| 71 | 5 | 4 | 4 | 5 | 2 | 2 | 2 | 5 | 4 | 3 | 36 |
| 72 | 4 | 4 | 4 | 5 | 3 | 3 | 4 | 3 | 5 | 2 | 37 |
| 73 | 4 | 3 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 41 |
| 74 | 5 | 3 | 5 | 4 | 3 | 4 | 4 | 4 | 4 | 5 | 41 |
| 75 | 4 | 4 | 4 | 4 | 4 | 3 | 5 | 5 | 4 | 3 | 40 |
| 76 | 3 | 3 | 5 | 3 | 3 | 2 | 3 | 5 | 5 | 4 | 36 |

| 77 | 4 | 3 | 3 | 4 | 4 | 3 | 4 | 4 | 5 | 5 | 39 |
| 78 | 4 | 4 | 3 | 4 | 3 | 4 | 5 | 4 | 4 | 5 | 40 |
| 79 | 2 | 3 | 4 | 5 | 4 | 4 | 5 | 5 | 3 | 3 | 38 |
| 80 | 5 | 3 | 4 | 5 | 4 | 3 | 5 | 3 | 5 | 5 | 42 |
| 81 | 4 | 5 | 5 | 5 | 3 | 3 | 4 | 3 | 4 | 4 | 40 |
| 82 | 5 | 4 | 4 | 4 | 4 | 5 | 3 | 3 | 3 | 5 | 40 |
| 83 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 3 | 4 | 3 | 44 |
| 84 | 5 | 5 | 4 | 4 | 2 | 2 | 2 | 4 | 3 | 4 | 35 |
| 85 | 3 | 4 | 3 | 4 | 3 | 5 | 5 | 5 | 4 | 5 | 41 |
| 86 | 4 | 4 | 3 | 4 | 4 | 2 | 5 | 5 | 4 | 5 | 40 |
| 87 | 2 | 3 | 4 | 5 | 4 | 3 | 5 | 4 | 4 | 4 | 38 |
| 88 | 3 | 4 | 4 | 5 | 3 | 3 | 4 | 4 | 4 | 4 | 38 |
| 89 | 5 | 3 | 5 | 5 | 3 | 3 | 5 | 3 | 5 | 2 | 39 |
| 90 | 5 | 1 | 5 | 5 | 5 | 3 | 3 | 5 | 4 | 4 | 40 |
| 91 | 3 | 3 | 3 | 2 | 3 | 5 | 4 | 4 | 5 | 3 | 35 |
| 92 | 4 | 2 | 5 | 3 | 2 | 3 | 5 | 2 | 2 | 3 | 31 |
| 93 | 3 | 3 | 4 | 2 | 4 | 5 | 3 | 3 | 4 | 3 | 34 |
| 94 | 4 | 3 | 5 | 4 | 4 | 4 | 2 | 4 | 3 | 4 | 37 |
| 95 | 4 | 5 | 4 | 4 | 5 | 5 | 3 | 4 | 5 | 3 | 42 |
| 96 | 5 | 2 | 2 | 4 | 4 | 4 | 4 | 2 | 3 | 3 | 33 |

| No | Purchase Decision | | | | | | | | TOTAL |
|---|---|---|---|---|---|---|---|---|---|
| | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | |
| 1 | 3 | 4 | 4 | 3 | 5 | 3 | 4 | 4 | 30 |
| 2 | 3 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 26 |
| 3 | 5 | 5 | 5 | 3 | 3 | 3 | 3 | 2 | 29 |
| 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 35 |
| 5 | 4 | 5 | 3 | 5 | 3 | 3 | 3 | 5 | 31 |
| 6 | 3 | 3 | 4 | 5 | 4 | 4 | 4 | 5 | 32 |
| 7 | 4 | 3 | 5 | 4 | 5 | 4 | 2 | 5 | 32 |
| 8 | 4 | 5 | 3 | 5 | 3 | 5 | 3 | 5 | 33 |
| 9 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 39 |
| 10 | 4 | 3 | 5 | 3 | 5 | 4 | 2 | 4 | 30 |
| 11 | 5 | 5 | 3 | 4 | 5 | 4 | 4 | 3 | 33 |
| 12 | 4 | 5 | 2 | 4 | 3 | 4 | 5 | 2 | 29 |
| 13 | 5 | 4 | 5 | 4 | 2 | 4 | 4 | 4 | 32 |
| 14 | 2 | 4 | 4 | 3 | 3 | 5 | 5 | 3 | 29 |
| 15 | 5 | 5 | 4 | 4 | 3 | 4 | 2 | 4 | 31 |
| 16 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 3 | 28 |
| 17 | 4 | 3 | 4 | 3 | 3 | 4 | 3 | 3 | 27 |
| 18 | 3 | 4 | 2 | 4 | 3 | 3 | 3 | 4 | 26 |
| 19 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 30 |
| 20 | 5 | 3 | 5 | 3 | 3 | 3 | 3 | 3 | 28 |
| 21 | 5 | 4 | 1 | 3 | 3 | 3 | 4 | 3 | 26 |
| 22 | 4 | 3 | 5 | 5 | 5 | 4 | 3 | 4 | 33 |
| 23 | 3 | 4 | 3 | 4 | 3 | 2 | 4 | 4 | 27 |
| 24 | 1 | 4 | 3 | 5 | 3 | 5 | 4 | 5 | 30 |
| 25 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 36 |
| 26 | 5 | 3 | 3 | 3 | 4 | 3 | 5 | 4 | 30 |
| 27 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 36 |
| 28 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 3 | 33 |
| 29 | 5 | 5 | 4 | 5 | 3 | 3 | 5 | 3 | 33 |
| 30 | 3 | 5 | 4 | 4 | 5 | 5 | 2 | 4 | 32 |
| 31 | 3 | 5 | 3 | 3 | 4 | 3 | 4 | 5 | 30 |
| 32 | 3 | 5 | 3 | 5 | 3 | 2 | 3 | 4 | 28 |
| 33 | 5 | 5 | 5 | 3 | 5 | 5 | 3 | 3 | 34 |
| 34 | 5 | 4 | 5 | 4 | 3 | 4 | 5 | 3 | 33 |
| 35 | 3 | 4 | 4 | 2 | 3 | 3 | 3 | 5 | 27 |
| 36 | 5 | 4 | 4 | 4 | 4 | 3 | 5 | 4 | 33 |
| 37 | 3 | 5 | 5 | 5 | 5 | 1 | 5 | 4 | 33 |

| 38 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 35 |
|----|---|---|---|---|---|---|---|---|----|
| 39 | 4 | 4 | 4 | 5 | 1 | 3 | 2 | 4 | 27 |
| 40 | 5 | 4 | 4 | 5 | 4 | 2 | 5 | 4 | 33 |
| 41 | 5 | 3 | 2 | 3 | 3 | 3 | 5 | 3 | 27 |
| 42 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 36 |
| 43 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 3 | 28 |
| 44 | 2 | 3 | 4 | 5 | 3 | 5 | 3 | 5 | 30 |
| 45 | 5 | 4 | 3 | 5 | 3 | 5 | 3 | 5 | 33 |
| 46 | 5 | 3 | 4 | 4 | 3 | 4 | 5 | 3 | 31 |
| 47 | 3 | 5 | 5 | 2 | 5 | 5 | 5 | 3 | 33 |
| 48 | 5 | 5 | 4 | 3 | 3 | 4 | 4 | 4 | 32 |
| 49 | 5 | 4 | 4 | 5 | 3 | 4 | 5 | 3 | 33 |
| 50 | 4 | 5 | 4 | 4 | 3 | 2 | 3 | 5 | 30 |
| 51 | 4 | 5 | 1 | 3 | 5 | 3 | 5 | 3 | 29 |
| 52 | 4 | 3 | 4 | 3 | 5 | 4 | 4 | 3 | 30 |
| 53 | 5 | 4 | 4 | 4 | 3 | 5 | 3 | 4 | 32 |
| 54 | 4 | 5 | 5 | 4 | 4 | 3 | 5 | 4 | 34 |
| 55 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 34 |
| 56 | 3 | 4 | 5 | 4 | 3 | 4 | 3 | 3 | 29 |
| 57 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 35 |
| 58 | 4 | 5 | 4 | 3 | 4 | 3 | 3 | 5 | 31 |
| 59 | 4 | 5 | 3 | 4 | 5 | 5 | 5 | 3 | 34 |
| 60 | 5 | 5 | 5 | 4 | 4 | 3 | 3 | 5 | 34 |
| 61 | 3 | 2 | 5 | 5 | 5 | 4 | 2 | 5 | 31 |
| 62 | 2 | 3 | 2 | 3 | 4 | 4 | 3 | 2 | 23 |
| 63 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 2 | 23 |
| 64 | 3 | 3 | 4 | 4 | 4 | 4 | 5 | 2 | 29 |
| 65 | 3 | 4 | 1 | 3 | 2 | 3 | 2 | 2 | 20 |
| 66 | 4 | 4 | 4 | 4 | 2 | 3 | 4 | 3 | 28 |
| 67 | 3 | 4 | 5 | 3 | 2 | 3 | 2 | 2 | 24 |
| 68 | 4 | 4 | 3 | 3 | 2 | 4 | 4 | 3 | 27 |
| 69 | 3 | 4 | 2 | 2 | 2 | 2 | 2 | 2 | 19 |
| 70 | 5 | 4 | 1 | 1 | 5 | 4 | 4 | 2 | 26 |
| 71 | 3 | 3 | 3 | 3 | 4 | 5 | 5 | 3 | 29 |
| 72 | 4 | 3 | 4 | 3 | 2 | 3 | 4 | 2 | 25 |
| 73 | 3 | 3 | 2 | 2 | 1 | 3 | 3 | 2 | 19 |
| 74 | 2 | 4 | 3 | 3 | 3 | 4 | 2 | 2 | 23 |
| 75 | 4 | 3 | 3 | 2 | 2 | 3 | 3 | 3 | 23 |
| 76 | 5 | 3 | 2 | 2 | 4 | 2 | 2 | 2 | 22 |

| 77 | 3 | 1 | 3 | 3 | 3 | 3 | 2 | 2 | 20 |
|----|---|---|---|---|---|---|---|---|----|
| 78 | 5 | 4 | 2 | 2 | 3 | 2 | 2 | 2 | 22 |
| 79 | 3 | 4 | 2 | 2 | 4 | 2 | 2 | 2 | 21 |
| 80 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 27 |
| 81 | 2 | 5 | 3 | 3 | 3 | 3 | 4 | 4 | 27 |
| 82 | 3 | 4 | 5 | 5 | 4 | 3 | 4 | 4 | 32 |
| 83 | 5 | 3 | 5 | 5 | 3 | 3 | 4 | 4 | 32 |
| 84 | 4 | 2 | 5 | 5 | 2 | 3 | 4 | 4 | 29 |
| 85 | 4 | 2 | 5 | 5 | 5 | 5 | 3 | 5 | 34 |
| 86 | 3 | 2 | 5 | 5 | 5 | 5 | 2 | 5 | 32 |
| 87 | 3 | 3 | 5 | 5 | 5 | 5 | 2 | 4 | 32 |
| 88 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 35 |
| 89 | 4 | 3 | 5 | 5 | 4 | 4 | 3 | 4 | 32 |
| 90 | 4 | 3 | 5 | 5 | 3 | 5 | 5 | 5 | 35 |
| 91 | 3 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 36 |
| 92 | 3 | 2 | 5 | 5 | 3 | 5 | 5 | 3 | 31 |
| 93 | 3 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 37 |
| 94 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 3 | 36 |
| 95 | 3 | 2 | 5 | 5 | 4 | 4 | 3 | 5 | 31 |
| 96 | 3 | 3 | 5 | 5 | 5 | 5 | 5 | 4 | 35 |

## APPENDIX F: MAIN TEST OUTPUT

**Statistics**

| | | Personal Selling | Trust | Relationship Marketing | Brand Equity | Purchase Decision |
|---|---|---|---|---|---|---|
| N | Valid | 96 | 96 | 96 | 96 | 96 |
| | Missing | 0 | 0 | 0 | 0 | 0 |
| Mean | | 20.80 | 21.22 | 22.69 | 38.06 | 30.01 |
| Median | | 22.00 | 22.00 | 23.00 | 38.00 | 31.00 |
| Mode | | 23 | 23[a] | 24 | 40 | 33 |
| Std. Deviation | | 3.632 | 4.211 | 3.187 | 3.415 | 4.337 |
| Variance | | 13.192 | 17.731 | 10.154 | 11.659 | 18.810 |

a. Multiple modes exist. The smallest value is shown

**Model Summary[b]**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .788[a] | .621 | .604 | 2.729 |

a. Predictors: (Constant), Brand Equity, Personal Selling, Relationship Marketing, Trust
b. Dependent Variable: Purchase Decision

**ANOVA[a]**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 1109.219 | 4 | 277.305 | 37.232 | .000[b] |
| | Residual | 677.770 | 91 | 7.448 | | |
| | Total | 1786.990 | 95 | | | |

a. Dependent Variable: Purchase Decision
b. Predictors: (Constant), Brand Equity, Personal Selling, Relationship Marketing, Trust

**Coefficients[a]**

| Model | | Unstandardized Coefficients B | Unstandardized Coefficients Std. Error | Standardized Coefficients Beta | t | Sig. | Collinearity Statistics Tolerance | Collinearity Statistics VIF |
|---|---|---|---|---|---|---|---|---|
| 1 | (Constant) | 1.702 | 3.643 | | .467 | .641 | | |
| | Personal Selling | .279 | .114 | .234 | 2.446 | .016 | .455 | 2.197 |
| | Trust | .523 | .102 | .508 | 5.146 | .000 | .428 | 2.336 |
| | Relationship Marketing | .212 | .096 | .156 | 2.196 | .031 | .830 | 1.204 |
| | Brand Equity | .173 | .084 | .136 | 2.067 | .042 | .957 | 1.045 |

a. Dependent Variable: Purchase Decision

**Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.789 | 2.132 | | 1.308 | .194 |
| | Personal Selling | -.018 | .067 | -.041 | -.270 | .788 |
| | Trust | -.091 | .059 | -.237 | -1.528 | .130 |
| | Relationship Marketing | .075 | .056 | .147 | 1.321 | .190 |
| | Brand Equity | -.002 | .049 | -.003 | -.032 | .975 |

a. Dependent Variable: Purchase_Decision

**ANOVA Table**

| | | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|---|
| Purchase Decision * Personal Selling | Between Groups | (Combined) | 980.483 | 16 | 61.280 | 6.003 | .000 |
| | | Linearity | 763.518 | 1 | 763.518 | 74.789 | .000 |
| | | Deviation from Linearity | 216.965 | 15 | 14.464 | 1.417 | .160 |
| | Within Groups | | 806.507 | 79 | 10.209 | | |
| | Total | | 1786.990 | 95 | | | |

**ANOVA Table**

| | | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|---|
| Purchase Decision * Trust | Between Groups | (Combined) | 1132.100 | 16 | 70.756 | 8.535 | .000 |
| | | Linearity | 978.442 | 1 | 978.442 | 118.031 | .000 |
| | | Deviation from Linearity | 153.658 | 15 | 10.244 | 1.236 | .264 |
| | Within Groups | | 654.889 | 79 | 8.290 | | |
| | Total | | 1786.990 | 95 | | | |

**ANOVA Table**

| | | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|---|
| Purchase Decision * Relationship Marketing | Between Groups | (Combined) | 541.019 | 15 | 36.068 | 2.316 | .009 |
| | | Linearity | 334.823 | 1 | 334.823 | 21.498 | .000 |
| | | Deviation from Linearity | 206.195 | 14 | 14.728 | .946 | .515 |
| | Within Groups | | 1245.971 | 80 | 15.575 | | |
| | Total | | 1786.990 | 95 | | | |

**ANOVA Table**

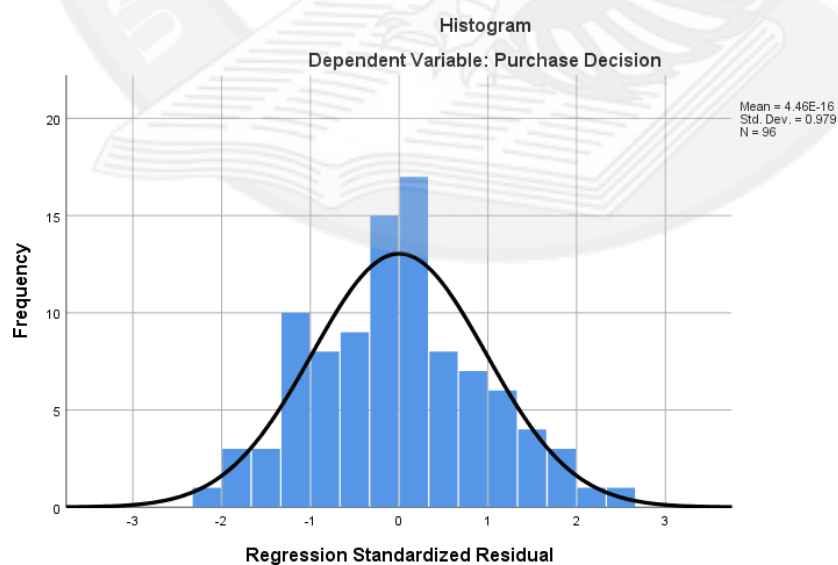| | | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|---|
| Purchase Decision * Brand Equity | Between Groups | (Combined) | 365.738 | 16 | 22.859 | 1.271 | .237 |
| | | Linearity | 58.678 | 1 | 58.678 | 3.262 | .045 |
| | | Deviation from Linearity | 307.060 | 15 | 20.471 | 1.138 | .338 |
| | Within Groups | | 1421.252 | 79 | 17.991 | | |
| | Total | | 1786.990 | 95 | | | |

**One-Sample Kolmogorov-Smirnov Test**

| | | Unstandardized Residual |
|---|---|---|
| N | | 96 |
| Normal Parameters[a,b] | Mean | .0000000 |
| | Std. Deviation | 2.67103402 |
| Most Extreme Differences | Absolute | .071 |
| | Positive | .071 |
| | Negative | -.032 |
| Test Statistic | | .071 |
| Asymp. Sig. (2-tailed) | | .200[c,d] |

a. Test distribution is Normal.
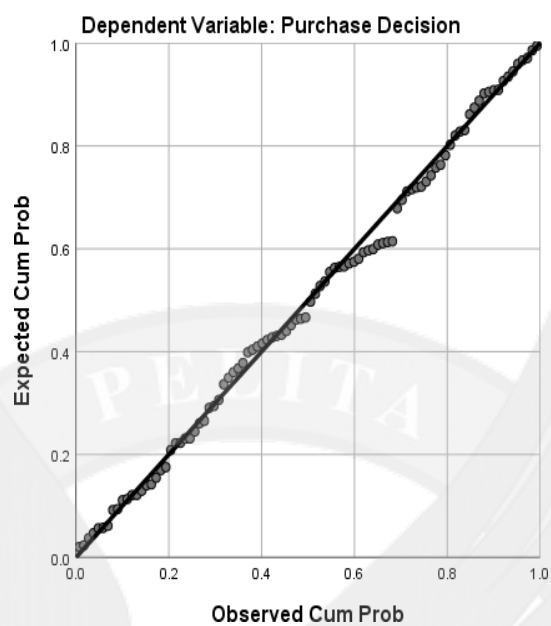b. Calculated from data.
c. Lilliefors Significance Correction.
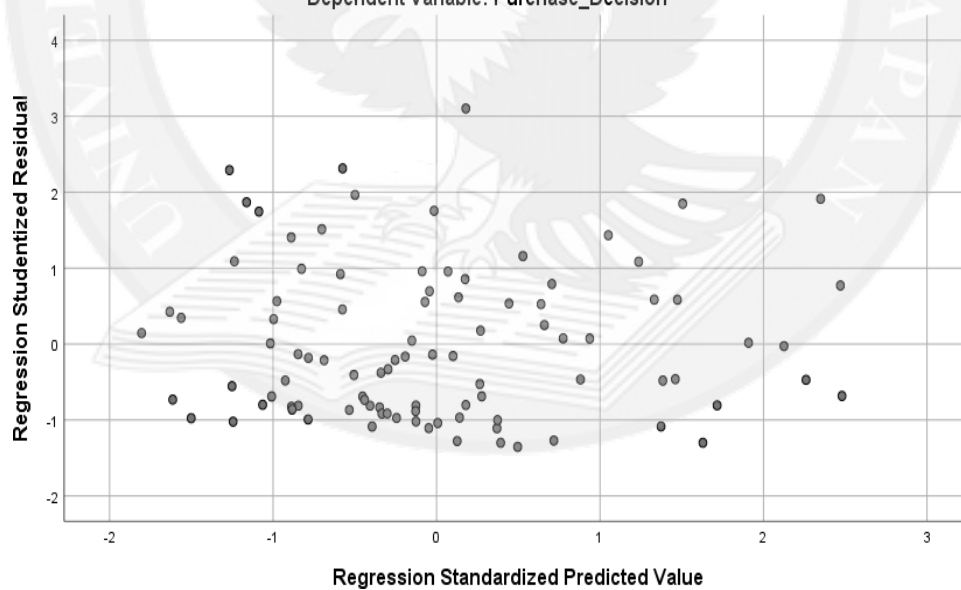d. This is a lower bound of the true significance.



Histogram

Dependent Variable: Purchase Decision

Mean = 4.46E-16
Std. Dev. = 0.979
N = 96

**Normal P-P Plot of Regression Standardized Residual**

Dependent Variable: Purchase Decision



**Scatterplot**

Dependent Variable: Purchase_Decision

## APPENDIX G: R TABLE

| df = (N-2) | Tingkat signifikansi untuk uji satu arah | | | | |
| | 0.05 | 0.025 | 0.01 | 0.005 | 0.0005 |
| | Tingkat signifikansi untuk uji dua arah | | | | |
| | 0.1 | 0.05 | 0.02 | 0.01 | 0.001 |
|---|---|---|---|---|---|
| 1 | 0.9877 | 0.9969 | 0.9995 | 0.9999 | 1.0000 |
| 2 | 0.9000 | 0.9500 | 0.9800 | 0.9900 | 0.9990 |
| 3 | 0.8054 | 0.8783 | 0.9343 | 0.9587 | 0.9911 |
| 4 | 0.7293 | 0.8114 | 0.8822 | 0.9172 | 0.9741 |
| 5 | 0.6694 | 0.7545 | 0.8329 | 0.8745 | 0.9509 |
| 6 | 0.6215 | 0.7067 | 0.7887 | 0.8343 | 0.9249 |
| 7 | 0.5822 | 0.6664 | 0.7498 | 0.7977 | 0.8983 |
| 8 | 0.5494 | 0.6319 | 0.7155 | 0.7646 | 0.8721 |
| 9 | 0.5214 | 0.6021 | 0.6851 | 0.7348 | 0.8470 |
| 10 | 0.4973 | 0.5760 | 0.6581 | 0.7079 | 0.8233 |
| 11 | 0.4762 | 0.5529 | 0.6339 | 0.6835 | 0.8010 |
| 12 | 0.4575 | 0.5324 | 0.6120 | 0.6614 | 0.7800 |
| 13 | 0.4409 | 0.5140 | 0.5923 | 0.6411 | 0.7604 |
| 14 | 0.4259 | 0.4973 | 0.5742 | 0.6226 | 0.7419 |
| 15 | 0.4124 | 0.4821 | 0.5577 | 0.6055 | 0.7247 |
| 16 | 0.4000 | 0.4683 | 0.5425 | 0.5897 | 0.7084 |
| 17 | 0.3887 | 0.4555 | 0.5285 | 0.5751 | 0.6932 |
| 18 | 0.3783 | 0.4438 | 0.5155 | 0.5614 | 0.6788 |
| 19 | 0.3687 | 0.4329 | 0.5034 | 0.5487 | 0.6652 |
| 20 | 0.3598 | 0.4227 | 0.4921 | 0.5368 | 0.6524 |
| 21 | 0.3515 | 0.4132 | 0.4815 | 0.5256 | 0.6402 |
| 22 | 0.3438 | 0.4044 | 0.4716 | 0.5151 | 0.6287 |
| 23 | 0.3365 | 0.3961 | 0.4622 | 0.5052 | 0.6178 |
| 24 | 0.3297 | 0.3882 | 0.4534 | 0.4958 | 0.6074 |
| 25 | 0.3233 | 0.3809 | 0.4451 | 0.4869 | 0.5974 |
| 26 | 0.3172 | 0.3739 | 0.4372 | 0.4785 | 0.5880 |
| 27 | 0.3115 | 0.3673 | 0.4297 | 0.4705 | 0.5790 |
| 28 | 0.3061 | 0.3610 | 0.4226 | 0.4629 | 0.5703 |
| 29 | 0.3009 | 0.3550 | 0.4158 | 0.4556 | 0.5620 |
| 30 | 0.2960 | 0.3494 | 0.4093 | 0.4487 | 0.5541 |
| 31 | 0.2913 | 0.3440 | 0.4032 | 0.4421 | 0.5465 |
| 32 | 0.2869 | 0.3388 | 0.3972 | 0.4357 | 0.5392 |
| 33 | 0.2826 | 0.3338 | 0.3916 | 0.4296 | 0.5322 |
| 34 | 0.2785 | 0.3291 | 0.3862 | 0.4238 | 0.5254 |
| 35 | 0.2746 | 0.3246 | 0.3810 | 0.4182 | 0.5189 |
| 36 | 0.2709 | 0.3202 | 0.3760 | 0.4128 | 0.5126 |
| 37 | 0.2673 | 0.3160 | 0.3712 | 0.4076 | 0.5066 |
| 38 | 0.2638 | 0.3120 | 0.3665 | 0.4026 | 0.5007 |
| 39 | 0.2605 | 0.3081 | 0.3621 | 0.3978 | 0.4950 |
| 40 | 0.2573 | 0.3044 | 0.3578 | 0.3932 | 0.4896 |
| 41 | 0.2542 | 0.3008 | 0.3536 | 0.3887 | 0.4843 |
| 42 | 0.2512 | 0.2973 | 0.3496 | 0.3843 | 0.4791 |
| 43 | 0.2483 | 0.2940 | 0.3457 | 0.3801 | 0.4742 |
| 44 | 0.2455 | 0.2907 | 0.3420 | 0.3761 | 0.4694 |
| 45 | 0.2429 | 0.2876 | 0.3384 | 0.3721 | 0.4647 |
| 46 | 0.2403 | 0.2845 | 0.3348 | 0.3683 | 0.4601 |
| 47 | 0.2377 | 0.2816 | 0.3314 | 0.3646 | 0.4557 |
| 48 | 0.2353 | 0.2787 | 0.3281 | 0.3610 | 0.4514 |
| 49 | 0.2329 | 0.2759 | 0.3249 | 0.3575 | 0.4473 |
| 50 | 0.2306 | 0.2732 | 0.3218 | 0.3542 | 0.4432 |

# APPENDIX H: T TABLE

**Titik Persentase Distribusi t (df = 81 –120)**

| Pr / df | 0.25 0.50 | 0.10 0.20 | 0.05 0.10 | 0.025 0.050 | 0.01 0.02 | 0.005 0.010 | 0.001 0.002 |
|---|---|---|---|---|---|---|---|
| 81 | 0.67753 | 1.29209 | 1.66388 | 1.98969 | 2.37327 | 2.63790 | 3.19392 |
| 82 | 0.67749 | 1.29196 | 1.66365 | 1.98932 | 2.37269 | 2.63712 | 3.19262 |
| 83 | 0.67746 | 1.29183 | 1.66342 | 1.98896 | 2.37212 | 2.63637 | 3.19135 |
| 84 | 0.67742 | 1.29171 | 1.66320 | 1.98861 | 2.37156 | 2.63563 | 3.19011 |
| 85 | 0.67739 | 1.29159 | 1.66298 | 1.98827 | 2.37102 | 2.63491 | 3.18890 |
| 86 | 0.67735 | 1.29147 | 1.66277 | 1.98793 | 2.37049 | 2.63421 | 3.18772 |
| 87 | 0.67732 | 1.29136 | 1.66256 | 1.98761 | 2.36998 | 2.63353 | 3.18657 |
| 88 | 0.67729 | 1.29125 | 1.66235 | 1.98729 | 2.36947 | 2.63286 | 3.18544 |
| 89 | 0.67726 | 1.29114 | 1.66216 | 1.98698 | 2.36898 | 2.63220 | 3.18434 |
| 90 | 0.67723 | 1.29103 | 1.66196 | 1.98667 | 2.36850 | 2.63157 | 3.18327 |
| 91 | 0.67720 | 1.29092 | 1.66177 | 1.98638 | 2.36803 | 2.63094 | 3.18222 |
| 92 | 0.67717 | 1.29082 | 1.66159 | 1.98609 | 2.36757 | 2.63033 | 3.18119 |
| 93 | 0.67714 | 1.29072 | 1.66140 | 1.98580 | 2.36712 | 2.62973 | 3.18019 |
| 94 | 0.67711 | 1.29062 | 1.66123 | 1.98552 | 2.36667 | 2.62915 | 3.17921 |
| 95 | 0.67708 | 1.29053 | 1.66105 | 1.98525 | 2.36624 | 2.62858 | 3.17825 |
| 96 | 0.67705 | 1.29043 | 1.66088 | 1.98498 | 2.36582 | 2.62802 | 3.17731 |
| 97 | 0.67703 | 1.29034 | 1.66071 | 1.98472 | 2.36541 | 2.62747 | 3.17639 |
| 98 | 0.67700 | 1.29025 | 1.66055 | 1.98447 | 2.36500 | 2.62693 | 3.17549 |
| 99 | 0.67698 | 1.29016 | 1.66039 | 1.98422 | 2.36461 | 2.62641 | 3.17460 |
| 100 | 0.67695 | 1.29007 | 1.66023 | 1.98397 | 2.36422 | 2.62589 | 3.17374 |
| 101 | 0.67693 | 1.28999 | 1.66008 | 1.98373 | 2.36384 | 2.62539 | 3.17289 |
| 102 | 0.67690 | 1.28991 | 1.65993 | 1.98350 | 2.36346 | 2.62489 | 3.17206 |
| 103 | 0.67688 | 1.28982 | 1.65978 | 1.98326 | 2.36310 | 2.62441 | 3.17125 |
| 104 | 0.67686 | 1.28974 | 1.65964 | 1.98304 | 2.36274 | 2.62393 | 3.17045 |
| 105 | 0.67683 | 1.28967 | 1.65950 | 1.98282 | 2.36239 | 2.62347 | 3.16967 |
| 106 | 0.67681 | 1.28959 | 1.65936 | 1.98260 | 2.36204 | 2.62301 | 3.16890 |
| 107 | 0.67679 | 1.28951 | 1.65922 | 1.98238 | 2.36170 | 2.62256 | 3.16815 |
| 108 | 0.67677 | 1.28944 | 1.65909 | 1.98217 | 2.36137 | 2.62212 | 3.16741 |
| 109 | 0.67675 | 1.28937 | 1.65895 | 1.98197 | 2.36105 | 2.62169 | 3.16669 |
| 110 | 0.67673 | 1.28930 | 1.65882 | 1.98177 | 2.36073 | 2.62126 | 3.16598 |
| 111 | 0.67671 | 1.28922 | 1.65870 | 1.98157 | 2.36041 | 2.62085 | 3.16528 |
| 112 | 0.67669 | 1.28916 | 1.65857 | 1.98137 | 2.36010 | 2.62044 | 3.16460 |
| 113 | 0.67667 | 1.28909 | 1.65845 | 1.98118 | 2.35980 | 2.62004 | 3.16392 |
| 114 | 0.67665 | 1.28902 | 1.65833 | 1.98099 | 2.35950 | 2.61964 | 3.16326 |
| 115 | 0.67663 | 1.28896 | 1.65821 | 1.98081 | 2.35921 | 2.61926 | 3.16262 |
| 116 | 0.67661 | 1.28889 | 1.65810 | 1.98063 | 2.35892 | 2.61888 | 3.16198 |
| 117 | 0.67659 | 1.28883 | 1.65798 | 1.98045 | 2.35864 | 2.61850 | 3.16135 |
| 118 | 0.67657 | 1.28877 | 1.65787 | 1.98027 | 2.35837 | 2.61814 | 3.16074 |
| 119 | 0.67656 | 1.28871 | 1.65776 | 1.98010 | 2.35809 | 2.61778 | 3.16013 |
| 120 | 0.67654 | 1.28865 | 1.65765 | 1.97993 | 2.35782 | 2.61742 | 3.15954 |

# APPENDIX I: F TABLE

| Titik Persentase Distribusi F untuk Probabilita = 0,05 |
|---|

| df untuk penyebut (N2) | df untuk pembilang (N1) | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 91 | 3.95 | 3.10 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.94 | 1.90 | 1.86 | 1.83 | 1.80 | 1.78 |
| 92 | 3.94 | 3.10 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.94 | 1.89 | 1.86 | 1.83 | 1.80 | 1.78 |
| 93 | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.86 | 1.83 | 1.80 | 1.78 |
| 94 | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.86 | 1.83 | 1.80 | 1.77 |
| 95 | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.86 | 1.82 | 1.80 | 1.77 |
| 96 | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.19 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.85 | 1.82 | 1.80 | 1.77 |
| 97 | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.19 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.85 | 1.82 | 1.80 | 1.77 |
| 98 | 3.94 | 3.09 | 2.70 | 2.46 | 2.31 | 2.19 | 2.10 | 2.03 | 1.98 | 1.93 | 1.89 | 1.85 | 1.82 | 1.79 | 1.77 |
| 99 | 3.94 | 3.09 | 2.70 | 2.46 | 2.31 | 2.19 | 2.10 | 2.03 | 1.98 | 1.93 | 1.89 | 1.85 | 1.82 | 1.79 | 1.77 |
| 100 | 3.94 | 3.09 | 2.70 | 2.46 | 2.31 | 2.19 | 2.10 | 2.03 | 1.97 | 1.93 | 1.89 | 1.85 | 1.82 | 1.79 | 1.77 |
| 101 | 3.94 | 3.09 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.93 | 1.88 | 1.85 | 1.82 | 1.79 | 1.77 |
| 102 | 3.93 | 3.09 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.85 | 1.82 | 1.79 | 1.77 |
| 103 | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.85 | 1.82 | 1.79 | 1.76 |
| 104 | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.85 | 1.82 | 1.79 | 1.76 |
| 105 | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.85 | 1.81 | 1.79 | 1.76 |
| 106 | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.79 | 1.76 |
| 107 | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.18 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.79 | 1.76 |
| 108 | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.18 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.78 | 1.76 |
| 109 | 3.93 | 3.08 | 2.69 | 2.45 | 2.30 | 2.18 | 2.09 | 2.02 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.78 | 1.76 |
| 110 | 3.93 | 3.08 | 2.69 | 2.45 | 2.30 | 2.18 | 2.09 | 2.02 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.78 | 1.76 |
| 111 | 3.93 | 3.08 | 2.69 | 2.45 | 2.30 | 2.18 | 2.09 | 2.02 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.78 | 1.76 |
| 112 | 3.93 | 3.08 | 2.69 | 2.45 | 2.30 | 2.18 | 2.09 | 2.02 | 1.96 | 1.92 | 1.88 | 1.84 | 1.81 | 1.78 | 1.76 |
| 113 | 3.93 | 3.08 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.92 | 1.87 | 1.84 | 1.81 | 1.78 | 1.76 |
| 114 | 3.92 | 3.08 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.84 | 1.81 | 1.78 | 1.75 |
| 115 | 3.92 | 3.08 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.84 | 1.81 | 1.78 | 1.75 |
| 116 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.84 | 1.81 | 1.78 | 1.75 |
| 117 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.84 | 1.80 | 1.78 | 1.75 |
| 118 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.84 | 1.80 | 1.78 | 1.75 |
| 119 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.78 | 1.75 |
| 120 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.78 | 1.75 |
| 121 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.17 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| 122 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.17 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| 123 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.17 | 2.08 | 2.01 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| 124 | 3.92 | 3.07 | 2.68 | 2.44 | 2.29 | 2.17 | 2.08 | 2.01 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| 125 | 3.92 | 3.07 | 2.68 | 2.44 | 2.29 | 2.17 | 2.08 | 2.01 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| 126 | 3.92 | 3.07 | 2.68 | 2.44 | 2.29 | 2.17 | 2.08 | 2.01 | 1.95 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| 127 | 3.92 | 3.07 | 2.68 | 2.44 | 2.29 | 2.17 | 2.08 | 2.01 | 1.95 | 1.91 | 1.86 | 1.83 | 1.80 | 1.77 | 1.75 |
| 128 | 3.92 | 3.07 | 2.68 | 2.44 | 2.29 | 2.17 | 2.08 | 2.01 | 1.95 | 1.91 | 1.86 | 1.83 | 1.80 | 1.77 | 1.75 |
| 129 | 3.91 | 3.07 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.80 | 1.77 | 1.74 |
| 130 | 3.91 | 3.07 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.80 | 1.77 | 1.74 |
| 131 | 3.91 | 3.07 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.80 | 1.77 | 1.74 |
| 132 | 3.91 | 3.06 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.79 | 1.77 | 1.74 |
| 133 | 3.91 | 3.06 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.79 | 1.77 | 1.74 |
| 134 | 3.91 | 3.06 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.79 | 1.77 | 1.74 |
| 135 | 3.91 | 3.06 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.82 | 1.79 | 1.77 | 1.74 |