



THE EFFECT OF PERSONAL SELLING, PRODUCT QUALITY, AND BRAND IMAGE ON PURCHASE DECISIONS

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ABSTRACT

This study aimed to analyze (1) the effect of personal selling on purchasing decisions, (2) the effect of product quality on purchasing decisions, (3) the effect of brand image on purchasing decisions, and (4) the effect of personal selling, product quality, and brand image on purchasing decisions for Charles & Keith products at Plaza Ambarrukmo and Yogyakarta Pakuwon Mall.

Keywords:

Product Quality, Brand Image, Purchase Decisions

This study was conducted at Charles & Keith outlets in Plaza Ambarrukmo and Yogyakarta Pakuwon Mall, with the research subjects consisting of consumers who had purchased Charles & Keith products at both locations. The sampling techniques used in this study were purposive sampling and accidental sampling, based on the criteria that respondents were at least 17 years old and had made purchases at the physical Charles & Keith outlets in Plaza Ambarrukmo and Yogyakarta Pakuwon Mall. A total of 108 respondents were included in the sample.

The data collection was carried out by distributing questionnaires that had been tested for validity using construct validity and for reliability using Cronbach's Alpha and Composite Reliability values. The data analysis technique used in this study was structural equation modeling - partial least squares (SEM-PLS). The results of the partial hypothesis test showed that two hypotheses were accepted—product quality and brand image—while one hypothesis was rejected, namely personal selling. Meanwhile, the results of the simultaneous test showed that personal selling, product quality, and brand image collectively had a positive and significant effect on purchasing decisions for Charles & Keith products at Plaza Ambarrukmo and Yogyakarta Pakuwon Mall. This was evidenced by an f-count value of 54.124 and a significance value of 0.000, which was smaller than the 0.05 threshold. The adjusted R-squared value of 0.616 indicated that the model had a fairly strong predictive ability for consumer purchasing decisions.

1. Introduction

The fashion industry is one of the fastest growing sectors in Indonesia. This is driven by increasing consumer awareness of the importance of appearance, changes in lifestyle, and the penetration of social media, which influences shopping trends among the public. Fashion now not only fulfills functional needs but also serves as a form of self-expression and social identity.

According to GoodStats (2025), the majority of Indonesian consumers (52%) purchase items based on need, while 38% have brand loyalty, and 30% prioritize product quality. These findings indicate that brand image and product quality are not yet the top priorities in purchasing decisions. Charles & Keith (C&K) is one of the international fashion brands marketing premium products such as shoes, bags, and accessories. Since opening stores in Plaza Ambarrukmo and Pakuwon Mall Yogyakarta, C&K has introduced a premium fast fashion concept that prioritizes fashionable and exclusive designs. However, in the last three years, business performance at the Plaza Ambarrukmo store has declined, as shown in Table 1.

Table 1 C&K Plaza Ambarrukmo Bag Sales Data (2022-2024)

| No | Year | Sales Volume |
|----|------|--------------|
| 1 | 2022 | 1074 |
| 2 | 2023 | 955 |
| 3 | 2024 | 821 |

Source : Primary Data, 2025

Table 1 shows the downward trend in bag sales at the Charles & Keith Plaza Ambarrukmo outlet over three consecutive years. In 2022, 1,074 bags were sold. This figure decreased to 955 units in 2023 and further decreased to 821 units in 2024. This decline indicates challenges in maintaining the product's appeal to consumers, which may be influenced by factors such as product quality, brand competitiveness, and the effectiveness of marketing strategies and on-site service. Additionally, data on visitor numbers and transactions show a declining trend during the same period, as illustrated in Table 2.

Table 2 Number of Visitors and Transactions at C&K Plaza Ambarrukmo

| No | Year | Number of Visitors | Number of Transactions | Conversion Rate |
|----|------|--------------------|------------------------|-----------------|
| 1 | 2022 | 172.521 | 17.139 | 9,94% |
| 2 | 2023 | 135.372 | 14.590 | 10,78% |
| 3 | 2024 | 105.935 | 10.274 | 9,70% |

Source : Primary Data, 2025

Table 2 shows that the number of visitors decreased from 172,521 in 2022 to 105,935 in 2024, while the number of transactions decreased from 17,139 to 10,274. The more significant decline in the number of transactions compared to the number of visitors may indicate several factors influencing purchasing decisions, such as product quality, service quality, product prices, consumer purchasing power, and increased competition with other retailers.

In addition to quantitative data, consumer reviews also reflect problems that occur in the field. Based on Figure 1, several reviews on Google Maps mention unfriendly service, unprofessionalism, and product quality that does not meet expectations. One customer also complained about the sales associate's discriminatory attitude towards consumers based on appearance, as well as an after-sales process that was deemed unhelpful. The presence of such reviews indicates that consumers' shopping experiences are not only influenced by the products themselves but also by interactions with store staff, which can impact purchasing decisions and customer loyalty.

Figure 1 Google Maps review of Charles & Keith Pakuwon Mall Yogyakarta



In the context of marketing, personal selling plays an important role because it involves direct interaction between salespeople and customers. If not done optimally, personal selling can actually damage the brand image and hinder purchasing decisions. On the other hand, product quality and a positive brand image can increase consumer confidence and encourage repeat purchases.

Purchase decisions are defined by Kotler and Keller (2016) as consumers' actions to select, purchase, and use products or services based on an assessment process of various available alternatives in accordance with their needs and desires. This decision is the final stage of the consumer decision-making process, which begins with the recognition of needs, information search, evaluation of alternatives, purchase, and post-purchase evaluation.

Personal selling plays an important role in influencing consumers to make purchases, especially because it involves direct communication between salespeople and potential customers. When interactions with sales associates are perceived as pleasant, informative, and convincing, this can encourage consumers to buy products (Tjiptono, 2015). The connection between personal selling and purchasing decisions is supported by the findings of Sari and Wahyuni (2021), which show that persuasive and communicative direct interactions by salespeople can build consumer trust, increase interest, and ultimately drive purchasing decisions.

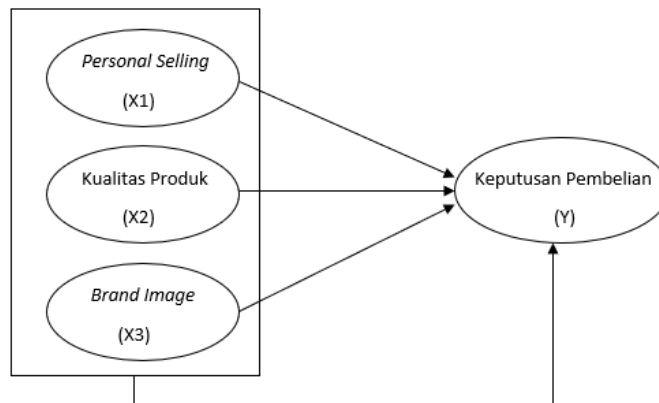
Product quality is everything that can be offered to the market to attract attention, be purchased, used, or consumed that is capable of fulfilling consumer desires or needs (Kotler & Armstrong, 2012). Products with good quality tend to be more trusted and chosen by consumers because they are considered capable of providing value and benefits that meet expectations. Previous research findings by Rahmi and Ariyanti (2022) confirm that product quality plays a crucial role in influencing purchasing decisions, where consumers tend to choose fashion products that are considered superior in terms of materials, design, and durability.

Brand image plays an important role in shaping consumer purchasing decisions because positive perceptions of a brand can increase consumer trust, interest, and confidence in the products offered. According to Kotler and Keller (2016), a strong brand image is not only determined by visual elements such as logos or designs, but also by how consumers feel and evaluate the brand

in their daily lives. A positive image creates emotional associations that encourage consumers to feel confident when deciding to purchase a particular product. Empirically, the relationship between brand image and purchasing decisions is reinforced by Miati's (2020) research, which shows that positive evaluations of a brand play a crucial role in determining consumer purchasing decisions, as brands with a positive reputation are generally more trusted and chosen by consumers.

Based on the results of discussions from theoretical studies and several previous research results described above, a research model can be illustrated as shown in Figure 2.

Figure 2 Research Paradigm/Model



Based on the conceptual framework described above, the research hypotheses proposed are as follows.

H1: Personal selling has a positive and significant effect on the decision to purchase Charles & Keith products at Plaza Ambarrukmo and Pakuwon Mall Yogyakarta.

H2: Product quality has a positive and significant effect on the decision to purchase Charles & Keith products at Plaza Ambarrukmo and Pakuwon Mall Yogyakarta.

H3: Brand image has a positive and significant effect on the decision to purchase Charles & Keith products at Plaza Ambarrukmo and Pakuwon Mall Yogyakarta.

H4: Personal selling, product quality, and brand image together simultaneously have a significant effect on the decision to purchase Charles & Keith products at Plaza Ambarrukmo and Pakuwon Mall Yogyakarta.

2. Method

This study uses a quantitative approach with a survey method. The sample was selected using purposive and accidental sampling techniques, with a total of 108 respondents who had purchased Charles & Keith products at Plaza Ambarrukmo and Pakuwon Mall Yogyakarta. Data analysis was performed using SEM-PLS with the help of SmartPLS 4.1.1.2 software.

3. Result and Discussion

3.1. Result

This study is a quantitative survey research. The data used is interval data. Data analysis was performed using the Structural Equation Modeling–Partial Least Square (SEM-PLS) approach with the help of SmartPLS software version 4.1.1.2. The analysis process was carried out in two main stages, namely the outer model and inner model. The outer model stage was used to assess the validity and reliability of the indicators through convergent validity, discriminant validity, and reliability testing based on Cronbach's Alpha and Composite Reliability values. Next, the inner model stage was used to evaluate the relationship between latent constructs through R-square, t-statistic, and p-value testing to determine the significance level of the influence between variables in the model.

3.1.1. Characteristics of Respondents

Table 3 Characteristics of Dominant Respondents

| Characteristics | Dominant Category | Frequency | Percentage |
|-------------------|-------------------------|-----------|------------|
| Gender | Female | 85 | 78,7% |
| Age | 22–25 years old | 46 | 42,6% |
| Occupation | Student | 47 | 43,5% |
| Income | < Rp. 1.000.000 | 29 | 7,19% |
| Purchase History | 2-3 Times | 48 | 44,4% |
| Purchase Location | Plaza Ambarrukmo | 57 | 57,7% |
| | Pakuwon Mall Yogyakarta | 35 | 32,4% |

Source: Primary data processed in 2025.

Based on Table 3, the characteristics of the respondents in this study indicate that the majority are female. In terms of age, most respondents are between 22 and 25 years old, reflecting the young age group as the main target consumers. In terms of occupation, the majority of respondents are students. All respondents in this study are individuals who have purchased Charles & Keith products at the Plaza Ambarrukmo or Pakuwon Mall Yogyakarta stores, with a total of 108 respondents participating in this study.

3.1.2. Outer Model Test

Outer model testing was conducted to measure the validity and reliability of indicators against the constructs studied. The testing included convergent validity, discriminant validity, AVE, Cronbach's Alpha, and Composite Reliability.

3.1.2.1 Convergent Validity

Convergent validity testing was conducted to determine the extent to which the indicators were able to represent the constructs or variables being measured. One way to measure convergent validity is to look at the factor loading values of each indicator. An indicator is considered to meet convergent validity if it has a factor loading value ≥ 0.70 . Table 4 presents the factor loading values of each indicator for each variable.

Table 4 Convergent Validity Test Results (Loading Factor)

| Variable | Number of Indicators | Loading Factor (Range) | Description |
|-------------------------|----------------------|------------------------|-------------|
| <i>Personal Selling</i> | 12 | 0,714 – 0,948 | Valid |
| Product Quality | 10 | 0,787 – 0,859 | Valid |
| <i>Brand Image</i> | 6 | 0,825 – 0,912 | Valid |
| Purchase Decision | 7 | 0,796 – 0,876 | Valid |

Source: Primary data processed in 2025.

Based on Table 4, it can be concluded that all indicators have a loading factor value above 0.70. This shows that all indicators in each variable are valid and have met the convergent validity criteria. A high loading factor indicates that each indicator effectively represents the construct being measured. Therefore, the data can be used for further analysis as it meets the required statistical validity standards. This strong correlation between indicators and their respective constructs enhances the reliability of the measurement model. It also confirms that the observed variables are appropriate for capturing the intended latent variables in the study.

3.1.2.2 Average Variance Extracted (AVE)

Table 5 AVE Test Results

| Variable | Average Variance Extracted (AVE) |
|-------------------|----------------------------------|
| Personal Selling | 0,687 |
| Product Quality | 0,685 |
| Brand Image | 0,739 |
| Purchase Decision | 0,701 |

Source: Primary data processed in 2025.

Based on Table 5, all constructs have AVE values above 0.50. This indicates that the four constructs in this study have met statistical convergent validity and can be used in further analysis.

3.1.2.3 Discriminant Validity

The discriminant validity test in this study was conducted using the HTMT (Heterotrait-Monotrait Ratio) approach to ensure that each construct in the model had clear differences between one another. An HTMT value < 0.90 indicates that each construct had good discrimination.

Table 6 Results of the Discriminant Validity Test (HTMT)

| Variable | Brand Image | Purchase Decision | Product Quality | Personal Selling |
|-------------------|-------------|-------------------|-----------------|------------------|
| Brand Image | | | | |
| Purchase Decision | 0,624 | | | |
| Product Quality | 0,491 | 0,779 | | |
| Personal Selling | 0,133 | 0,166 | 0,204 | |

Source: Primary data processed in 2025.

Based on Table 6, all HTMT values between constructs are below the threshold of 0.90, ranging from 0.133 to 0.779. This indicates that each construct in the model has sufficient differences and does not experience discriminant validity issues. Thus, it can be concluded that the model meets the criteria for discriminant validity based on the HTMT approach.

3.1.2.4 Reliability (Cronbach's Alpha & Composite Reliability)

Reliability testing was conducted to assess the internal consistency between indicators in a single construct. According to Hair et al. (2017), a construct is considered reliable if it has a Cronbach's Alpha and Composite Reliability value ≥ 0.70 .

Table 7 Reliability Test Results (Cronbach's Alpha & Composite Reliability)

| Variable | Cronbach's alpha | Composite reliability | Description |
|-------------------|------------------|-----------------------|-------------|
| Personal selling | 0,964 | 0,963 | Reliable |
| Brand Image | 0,929 | 0,944 | Reliable |
| Product Quality | 0,949 | 0,956 | Reliable |
| Purchase Decision | 0,929 | 0,943 | Reliable |

Source: Primary data processed in 2025.

Based on Table 7, all constructs have Cronbach's Alpha and Composite Reliability values above 0.70, indicating that the instruments used meet the reliability criteria. This means that the indicators in each variable are able to measure the constructs consistently and reliably.

3.1.3. Inner Model Test

The inner model test aims to evaluate the strength of the structural model by looking at the R-square and F-square values. According to Hair et al. (2017), the R-square value is used to assess how well the independent variables explain the dependent variables, while the F-square is

used to determine the contribution of each independent variable to the dependent construct in the model. According to Ghazali and Latan (2015:78), an R-square value of 0.75 indicates high predictive power, 0.50 indicates moderate predictive power, and 0.25 indicates low predictive power.

Table 8 R-Square (R^2) Values

| Variable | R Square | Adjusted R Square |
|-------------------|----------|-------------------|
| Purchase Decision | 0,627 | 0,616 |

Source: Primary data processed in 2025.

Based on Table 8, the Adjusted R-square value for the Purchase Decision variable of 0.616 indicates that personal selling, product quality, and brand image simultaneously explain 61.6% of the variability in purchase decisions. The remaining 38.4% is explained by variables outside the model. This value indicates that the model has good explanatory power in explaining the dependent construct.

Table 9 F-Square Values (F^2)

| Variable | F-Square |
|--|----------|
| Brand Image (X3) -> Purchase Decision (Y) | 0,205 |
| Product Quality (X2) -> Purchase Decision (Y) | 0,684 |
| Personal selling (X1) -> Purchase Decision (Y) | 0,004 |

Source: Primary data processed in 2025.

Based on Table 9, the F-square values indicate the contribution of each independent variable to the dependent variable of purchase decision. Product quality has the highest F-square value of 0.684, followed by brand image with a value of 0.205, and personal selling with a value of 0.004. Thus, it can be concluded that the greatest influence on purchase decision comes from the product quality variable.

3.1.4. Hypothesis Testing

Hypothesis testing was conducted to evaluate the influence of independent variables on dependent variables, both partially and simultaneously, using the bootstrapping technique in SmartPLS. The analysis was based on path coefficient values, t-statistics, and p-values. A hypothesis was considered significant if the p-value was < 0.05 and the t-statistic was > 1.96 . This test aims to determine whether the relationships between variables in the research model have a strong and reliable influence. The path coefficient value indicates the direction and magnitude of the influence, while the t-statistic and p-value are used to measure the significance of the relationship. Thus, the results of this test form the basis for drawing conclusions regarding the acceptance or rejection of the formulated hypothesis.

3.1.4.1 T-Test (Partial)

A partial test is conducted to determine the individual influence of each independent variable on the dependent variable. This test is based on the t-statistic and p-value from the bootstrapping results in SmartPLS. If the t-statistic > 1.96 and the p-value < 0.05 , then the independent variable has a significant influence on the dependent variable.

Table 10 Results of the Partial T-Test

| Hypothesis | Estimate | T Statistic | P Value | Description |
|---------------------------------------|----------|-------------|---------|---------------------------|
| Personal selling -> Purchase Decision | 0,040 | 0,464 | 0,643 | Positive, Not Significant |
| Brand Image -> Purchase Decision | 0,314 | 3,784 | 0,000 | Positive, Significant |
| Product Quality -> Purchase Decision | 0,584 | 6,845 | 0,000 | Positive, Significant |

Source: Primary data processed in 2025.

Based on Table 10, the results of the partial hypothesis testing are as follows.

a) Personal selling has a positive but insignificant effect on purchasing decisions with a t-

statistic value of $0.464 < 1.96$, a p-value of $0.643 > 0.05$, and an estimated coefficient of 0.040, so the hypothesis is rejected.

- b) Product quality has a positive and significant effect on purchasing decisions with a t-statistic of $6.845 > 1.96$, p-value of $0.000 < 0.05$, and an estimated coefficient of 0.584, so the hypothesis is accepted.
- c) Brand image has a positive and significant effect on purchasing decisions with a t-statistic of $3.784 > 1.96$, p-value $0.000 < 0.05$, and an estimate of 0.314, so the hypothesis is accepted.

3.1.4.2 F-Test Results (Simultaneous)

The simultaneous F test was conducted to determine the combined effect of all independent variables on the dependent variable (Ghozali, 2016). This test was used to evaluate the strength of the model in explaining the relationship between constructs as a whole.

Table 11 Results of Simultaneous Hypothesis Testing

| Hypothesis | Calculated-F | Table-F | p-value | Description |
|---|--------------|---------|---------|---------------------------|
| Personal selling, Product Quality, and Brand Image => Purchase Decision | 54,124 | 2,69 | 0,000 | Significantly Influential |

Source: Primary data processed in 2025.

Based on Table 11, the hypothesis testing results indicate that personal selling, product quality, and brand image simultaneously have a significant effect on purchase decisions, with an F-calculated value of $54.124 > F$ -table value of 2.69 and a p-value of $0.000 < 0.05$, thus the hypothesis is accepted.

3.2. Discussion

This study aims to analyze the impact of personal selling, product quality, and brand image on the purchase decision of Charles & Keith Plaza Ambarrukmo and Pakuwon Mall Yogyakarta products.

3.2.1. The Influence of Personal Selling on Purchasing Decisions

The results of the study indicate that personal selling has a positive but insignificant effect on purchasing decisions, with a t-statistic value of 0.464 and a p-value of 0.643. This indicates that personal selling is not yet a dominant factor in driving purchasing decisions for Charles & Keith products. Consumers perceive the information provided by sales associates as unclear and insufficiently helpful in the decision-making process. Aspects such as direct communication and the ability to convince consumers are also not being optimized in practice.

3.2.2 The Influence of Product Quality on Purchasing Decisions.

Product quality has been proven to have a positive and significant influence on purchasing decisions, with a t-statistic of 6.845 and a p-value of 0.000. Consumers consider comfort, durability, and suitability to be the main considerations when making a purchase. The product is considered sufficiently good in meeting expectations, but there is still room for improvement in terms of features and long-term reliability. Aligning product quality with consumer expectations is a key factor in shaping purchasing decisions.

3.2.3 The Influence of Brand Image on Purchasing Decisions.

Brand image also has a positive and significant influence on purchasing decisions, as indicated by the t-statistic of 3.784 and a p-value of 0.000. Positive perceptions of the Charles & Keith brand encourage consumers to trust and remain loyal to the products offered. Consumers find the brand's visual identity easy to recognize and perceive it as professional and fashionable. These strengths reinforce consumers' emotional connection with the brand during the purchasing process.

3.2.4 The Influence of Personal Selling, Product Quality, and Brand Image on Purchase Decisions.

Il three variables simultaneously have a significant influence on purchase decisions, as evidenced by the calculated F-value of 54.124 > F-table 2.69 and p-value of 0.000. This indicates that the combination of product quality, brand image, and personal selling plays a crucial role in influencing consumers' purchasing decisions. This model explains 61.6% of the variation in purchasing decisions based on the Adjusted R-Square value. Therefore, companies need to manage these three aspects in an integrated manner to enhance the effectiveness of their marketing strategies.

4. Conclusion

Based on the results of the research and discussion, the following conclusions can be drawn.

- a. Personal selling has a positive influence, although this influence is not significant on the decision to purchase Charles & Keith products at Plaza Ambarrukmo and Pakuwon Mall Yogyakarta.
- b. Product quality has a positive and significant influence on the decision to purchase Charles & Keith products at Plaza Ambarrukmo and Pakuwon Mall Yogyakarta.
- c. Brand image has a positive and significant influence on the decision to purchase Charles & Keith products at Plaza Ambarrukmo and Pakuwon Mall Yogyakarta.
- d. Personal selling, product quality, and brand image simultaneously have a positive and significant influence on the decision to purchase Charles & Keith products at Plaza Ambarrukmo and Pakuwon Mall Yogyakarta.

Conflict of interest

The Funders are not involved in the research design, data collection, analysis, or interpretation, article preparation, or decision to publish the results of the research.

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