
Contribution of Assurance and Responsiveness to Purchase Decisions: The Significance of Relationship Quality as an Intervening Variable

Nairufar Rahmatika Riswandi¹, Firdaus², Nurhayati³, Shandya Aissy Syafaq⁴

Abstract:

This study examines the impact of assurance and responsiveness on the purchasing decisions of Tokopedia consumers in Semarang, with relationship quality as a mediating variable. In the context of increasingly fierce e-commerce competition, it is important to understand the factors that influence purchasing decisions in order to enhance the customer experience. This type of research is explanatory with a quantitative approach, involving 100 Tokopedia users as respondents. Data was collected through questionnaires and analyzed using SmartPLS 4. The findings show that assurance has a positive and significant impact on purchasing decisions, while responsiveness provides smaller benefits. The quality of relationships has proven to be a significant mediator, strengthening the influence of certainty and responsiveness in the decision-making process. The results of this study emphasize the importance of building trustful relationships with customers to improve service quality and reduce complaints on the Tokopedia platform, which can ultimately enhance customer loyalty. This research provides insights for e-commerce practitioners on strategies to enhance customer relationships through assurance and responsiveness.

Keywords: Assurance, Responsiveness, Purchase Decision

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1. Introduction

Internet users in Indonesia continue to increase thanks to the efforts of the government and telecommunications companies to improve infrastructure. Before the internet, buying and selling was done directly, but now transactions can be done easily through applications or websites. The growth of internet users has a positive impact on the development of e-commerce in Indonesia (Prasetio & Angelina, 2022). Online trading sites have emerged as a rapidly expanding phenomenon in Indonesian e-commerce. Online buying and selling sites have actually been around since the early 2000s, but only in the last few years have their popularity increased rapidly, so that they can attract more users (Wijaya & Fariza, 2023).

E-commerce is a technological advancement in business, where buying and selling is done online via the internet. This process replaces direct transactions between buyers

¹Universitas Muhammadiyah Semarang, Indonesia. nairufalrahmatikarswnd@gmail.com

²Universitas Muhammadiyah Semarang, Indonesia.

³Universitas Muhammadiyah Semarang, Indonesia.

⁴Universitas Muhammadiyah Semarang, Indonesia.

and sellers by communicating via the internet network (Dasopang, 2023). Online product transactions in Indonesia show e-commerce growth that continues to increase every year, indicating that market competition is getting fiercer. Tokopedia, as one of the e-commerce platforms made by the nation's children, is actively competing in this market.(Prasetio & Angelina, 2022)

Tokopedia is one of several marketplaces in Indonesia that provides a platform for online businesses with online buying and selling services (Suparman, 2020). Everyone may easily and swiftly conduct purchases and sales using Tokopedia's e-commerce platform (Hermawati & Sholihaningtias, 2022).

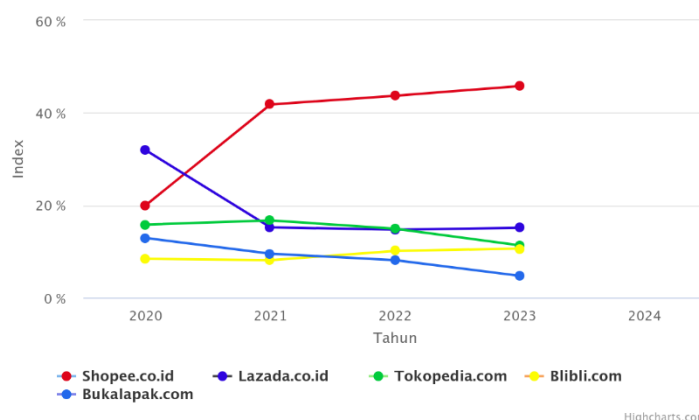


Figure 1: Online Buying And Selling Site

Sumber: www.topbrand-award.com

According to the online shopping site subcategory of the 2021 Top Brand Award, Tokopedia experienced a significant increase from 15.80% in 2020 to 16.70% in 2021. However, in 2022, Tokopedia experienced a decline to 14.90%, which continued into 2023 with a further decline to 11.30%. This change reflects the competitive dynamics in the e-commerce market in Indonesia (*Subkategori-Situs-Jual-B*, n.d.).

Purchase decision is a complex process involving various stages in which consumers make choices to buy a particular product or service. Purchase decision involves decisions about what to buy, whether to buy or not, when, where, and how to pay for it (Nuryani et al., 2022). Purchasing decision is the process by which individuals, groups, or organizations decide to acquire goods or services. Five steps make up the decision-making process for consumer purchases, according to (Kosasih, 2016) encompassing problem identification, information gathering, assessment of alternatives, decision-making on purchases, and post-purchase assessment.

In increasing Purchase Decision is not easy therefore it requires a special strategy. in this case to increase Purchase Decision in some literature can be handled by providing Assurance to consumers. Assurance is a guarantee given by staff members who are always polite, knowledgeable, and can be trusted to answer any questions or concerns raised by clients (Noor et al., 2023). According to (Hidayat & Leandro, 2023) Assurance encompasses all of a company's efforts to build trust and security for

customers. It has to do with the staff's caliber, dependability, and professionalism. Assurance is defined as the reliability and security of a vendor's transaction system, which allows transactions to take place safely and successfully (Teo & Liu, 2007).

In addition, responsiveness can also be used as a trigger to increase Purchase Decisions. According to (Kosasih, 2016) Responsiveness is the ability of a company to provide immediate assistance to customers in meeting their needs. When a company can respond quickly to customer requests and issues, it increases satisfaction and builds better relationships. According to (Nguyen et al., 2021) The capacity to efficiently manage issues and returns via a website is known as responsiveness, and it's one aspect of quick delivery service quality that is linked to online customer satisfaction and positively affects repurchase intentions.

However, in several previous studies there were differences in the results, research conducted by (Asrillia et al., 2023) claimed that timeliness and assurance had a detrimental effect on buying decisions. Another investigation carried out by (Egim et al., 2023) additionally stated that responsiveness has no appreciable impact on purchasing choices. In this investigation, to overcome the gap in existing research results, relationship quality can be an important factor that can support and overcome various problems that arise.

Relationship quality is a part of relationship marketing that focuses on partnerships between service providers and consumers to create value for both parties. Consumers establish relationships with companies to gain positive value. Relationship quality determines consumer engagement and interest in a product or service, measured by the intensity and strength of the relationship and the extent to which the relationship meets expectations and need. (Nadeem et al., 2020). Research conducted (Thoharudin et al., n.d, 2022) states that Relationship quality can affect sales and is strengthened by participation in loyalty programs. Strong relationship quality increases customer satisfaction and creates a positive view of the company.

By emphasizing the importance of relationship quality, it is hoped that this study can reveal how good relationships can improve data accuracy and relevance, and provide more effective solutions to various problems faced in research. It is anticipated that this variable will offer a more thorough comprehension of the ways in which the relationship between independent and dependent variables might be affected. This study attempts to explain more complex dynamics in consumer purchase decision making by introducing relationship quality as an intervening component.

2. Theoretical Background

Assurance: Assurance refers to a company's ability to provide a sense of security and trust to consumers through interactions with polite, knowledgeable, and trustworthy staff. Assurance efforts include the quality and reliability of staff and a secure and transparent transaction system (Noor et al., 2023) When customers feel well served

and safe, they are more likely to make positive purchasing decisions (Hidayat & Leandro, 2023) The theory of trust and security in customer relationships supports this concept, where assurance increases customer trust and drives purchasing decisions.

Responsiveness : Responsiveness reflects the company's ability to respond to customer needs and requests quickly and accurately (Radea, 2019) emphasizing that responsiveness is seen from the speed of providing information, the timeliness of delivering transaction slips, and quick responses to complaints. The higher the responsiveness, the more satisfied the customer, thus strengthening relationships and increasing loyalty (Nasional et al., 2023) service quality theory states that responsiveness is an important element in creating a satisfying customer experience, which ultimately drives purchasing decisions.

Relationship Quality: The quality of the relationship describes how good and strong the relationship is between the company and the customers. According to (Nadeem et al., 2020). the quality of relationships determines consumer engagement and interest in products or services. Strong relationships ensure business sustainability by enhancing customer loyalty and satisfaction. Relationship Marketing Theory emphasizes that good relationships create shared value for both parties and influence purchasing decisions. Studies show that high-quality relationships increase customers' tendency to choose specific products or services (Iconnet, 2023).

Purchase Decision: Purchasing decisions are a multi-stage process in which consumers determine which products or services to purchase to meet customer needs (Gantara et al., 2023) consumer Decision-Making Theory explains that this process involves five steps: problem identification, information search, evaluation of alternatives, purchase decision, and post-purchase evaluation. Purchasing decisions are influenced by various factors, including the quality of the relationship with the company and the experience of interacting with the services provided.(Dimediasi & Brand, 2021)

According to research, Assurance significantly and favorably affects Relationship Quality (Suryawan et al., 2022) The results of this study support those of (Ou et al., 2011) who found that relationship quality is positively impacted by assurance. Assurance has been found to have a favorable impact on Relationship Quality (Giovanis et al., 2015)

H1: Assurance has a positive effect on Relationship Quality

According to research, responsiveness and relationship quality are positively correlated (Ha & Im, 2012) his study is consistent with that of (Giovanis et al., 2015). Relationship quality is positively impacted by responsiveness. Research (Berezina et al., 2012) indicates that responsiveness improves relationship quality as well.

H2: Responsiveness has a positive effect on Relationship Quality

Research by (Thoharudin et al., n.d., 2022) indicates that Relationship Quality influences Purchase Decision in a Positive Way. This study supports the findings of

studies by (Kwiatek, 2020), (Papista dan Dimitriadis, 2019) which found a relationship between relationship quality and purchase decision.

H3: Relationship Quality has a positive effect on Purchase Decision

Research conducted by (Hidayat & Leandro, 2023) suggests that Assurance has a beneficial affect on Purchase Decision. Research indicates that assurance influences purchase decisions favorably (Frazer, 2020) his study supports that conducted by (McKnight et al., 2002) who found that Assurance positively influences Purchase Decision.

H4: Assurance has a positive effect on Purchase Decisions

Research conducted by (Hidayat & Leandro, 2023) states that Responsiveness has a positive influence on Purchasing Decisions. This research is in line with research conducted by (Noor et al., 2023) which states that Responsiveness has a positive influence on Purchasing Decisions.

H5: Responsiveness has a positive influence on Purchasing Decisions

3. Methodology

This research is a type of explanatory research. Explanatory research in (Bentouhami et al., 2021) he relationship of events connects one determining factor (cause) to an event by considering other relevant characteristics. The population in this study were Tokopedia e-commerce users in the city of Semarang who had made purchases and had interacted using Tokopedia e-commerce with a sample size of the number of indicators times the range of 1-10 (Hair et al., 2020). In this study, the sample used was 12 indicators multiplied by 8, the result was 96, and the sample estimate was 100 respondents. The sampling technique used in this study was the purposive sampling technique. According to (Klar, 2019) purposive sampling is subjective data collection, the respondent criteria in this study are as follows: (1) Minimum age 18 years, (2) Tokopedia customers in Semarang who have purchased products on Tokopedia, (3) Consumers in Semarang who have purchased products on Tokopedia at least once in the last 6 months. The data obtained were collected using a questionnaire on a scale of 1-7. The variables and indicators used in this study are as follows: Assurance Variable: (1) Ability, (2) politeness, and (3) trustworthiness of the staff: free from danger, risk, or doubt (Rianti et al., n.d. 2019). Responsiveness Variable: (1) Alertness of the waiter in serving customers, (2) Speed of the waiter in serving customers, and (3) handling customer complaints (Kurniasari & Sugiyanto, 2020). Relationship Quality Variables: (1) trust, (2) commitment and (3) satisfaction which play a major role in the success of long-term relationships between companies and consumers which will ultimately form consumer loyalty (Ahmad et al., 2023). Purchase Decision Variables: (1) steadfastness in purchasing decisions, (2) quick in deciding, (3) confident in the right decision (Issn et al., 2022).

Processing using SEM-PLS. The selection of SEM-PLS as a data analysis tool is based on the reasons according to (Hair et al., 2019) 1.) for analysis related to testing the theoretical framework, 2.) a complex structural model that includes various

constructs, indicators, and/or relationship models, 3) to explore the development of theories from existing theories in previous studies 4) limited sample size.

4. Empirical Findings/Result

Instrument Test

Validity Test Based On Outer Loading

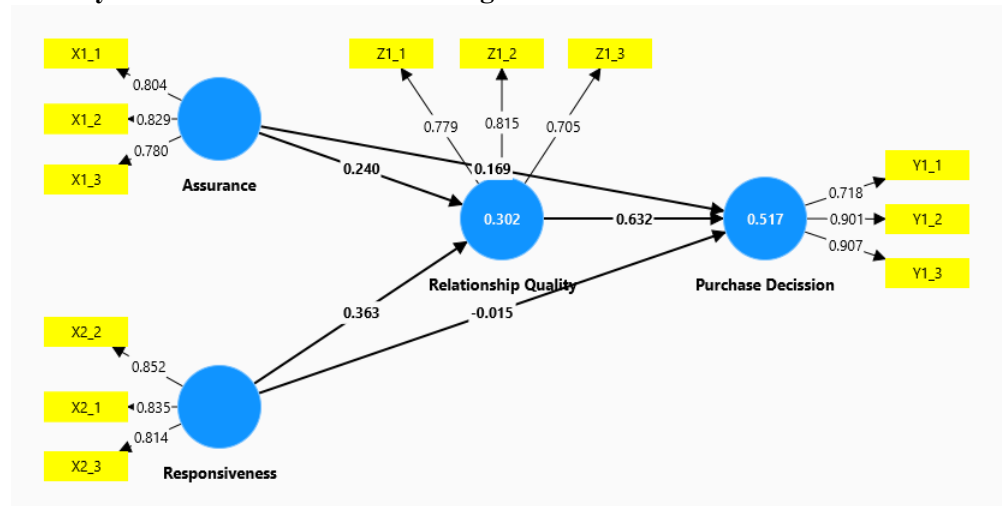


Figure 2 : Result Full Model

Table 1. Result of Outer Loading Matrix Test

	Assurance	Responsiveness	Relationship Quality	Purchase Decision
Ability	0.804			
Courtesy	0.829			
Can be trusted	0.780			
Alertness		0.835		
Speed		0.852		
Customer Complaints Handling		0.814		
Trust			0.779	
Commitment			0.815	
Satisfaction			0.705	
Stability on the Decision Purchase				0.718
Quick in Deciding				0.901
Be sure of the right decision				0.907

Source: 2024 processed original data

Convergent validity test based on is used to assess the extent to which theories can jointly explain the variability of an indicator. This convergent validity test is measured

through the outer loading or loading factor parameter. If the loading factor value is > 0.7 , then convergent validity is considered achieved and declared valid (Alifia & Rafik, 2024). It is evident from the loading factor validity test results above that all loading values are greater than 0.7. Based on the loading value, this indicates that the data satisfies the validity requirements.

Testing for Reliability Using Cr and Ca and Validity Using Ave

Table 2. Result of Validity Testing

	Cronbach's alpha	Composite reliability	Average variance extracted (AVE)
Assurance	0.728	0.846	0.647
Responsiveness	0.781	0.873	0.696
Relationship Quality	0.650	0.811	0.589
Purchase Decission	0.796	0.882	0.716

If the minimum value achieved is more than 0.5, the AVE value is deemed adequate (Hair et al., 2019). All AVE values are more than 0.5, which indicates that the data is valid and satisfies the validity requirements according to the AVE standard, based on the results of the data analysis above. The reliability test is therefore deemed legitimate if the value is > 0.7 for CA and CR, per (Hair et al., 2020) Relation Quality does not match the requirements, as indicated by its Cronbach's alpha value of 0.650 based on the test findings above. Nonetheless, since every variable has a value greater than 0.7, it satisfies the validity requirements as determined by CA and CR.

Table 3. Results of Fornel Test- Larcker Criterion

	Assurance	Purchase Decission	Relationship Quality	Responsiveness
Assurance	0.805			
Purchase Decission	0.459	0.846		
Relationship Quality	0.475	0.705	0.768	
Responsiveness	0.648	0.422	0.518	0.834

Source: 2024 processed original data

By comparing the square root of the Average Variance Extracted (AVE) of each construct with the correlation to other constructs, the Fornel-Larcker criterion test is used to assess discriminant validity. If the square root of AVE is greater than the correlation between the constructs, then the discriminant validity is satisfied and the construct is more successful in explaining the variance of its own indicators (Yang et al., 2017). It is clear from the aforementioned data that all variables' discriminant validity has been satisfied because the root of AVE for each variable is larger than the correlation between constructs.

Significance Test (Hypothesis) Of The Effect (Bootstrapping) (Inner Model)**Table 4. Results of Significance Test (Hypothesis) Of The Effect (Bootstrapping) (Inner Model)**

	Original sample (o)	Sample mean (M)	Standard deviation (STDEV)	T statistic (O/STDEV)	P values
Assurance -> Purchase Decision	0.321	0.321	0.125	2.556	0.011
Assurance -> Relationship Quality	0.240	0.226	0.113	2.117	0.034
Relationship Quality -> Purchase Decision	0.632	0.632	0.093	6.835	0.000
Responsiveness -> Purchase Decision	0.214	0.203	0.128	1.670	0.095
Responsiveness -> Relationship Quality	0.363	0.377	0.113	3.223	0.001

- Assurance has a significant positive impact on Purchase Decision (coefficient = 0.321; p-value = 0.011)
- Assurance has a significant positive impact on Relationship Quality (coefficient = 0.240; p-value = 0.034)
- Relationship Quality has a positive impact on Purchase Decision (coefficient = 0.632; p-value = 0.000)
- Responsiveness has a positive impact on Purchase Decision (coefficient = 0.214); however, it is not significant with a p-value = 0.095
- Responsiveness has a positive impact on Relationship Quality (coefficient = 0.363; p-value = 0.001).

Table 5. Results of R-Square Test

	R-square	R-square adjusted
Purchase Decision	0.517	0.502
Relationship Quality	0.302	0.288

The variables Assurance and Responsiveness together have the ability to influence Purchase Decision by 51.7%, as indicated by the known R-square value of 0.517 for Purchase Decision. Furthermore, the relationship quality's R-square value is 0.302, indicating that Assurance and Responsiveness have a 30.2% influence on relationship quality.

Table 6. Results of Mediation Test

	Original sample (o)	Sample mean (M)	Standard deviation (STDEV)	T statistic (O/STDEV)	P values
Responsiveness -> Relationship Quality -> Purchase Decission	0.229	0.241	0.088	2.607	0.009
Assurance -> Relationship Quality -> Purchase Decission	0.152	0.143	0.075	2.028	0.043

- With a significant p-value of $0.009 < 0.05$, responsiveness has a positive impact on purchase decisions through relationship quality and has a coefficient value of 0.229.
- With a significant p-value of $0.043 < 0.05$, assurance has a favorable impact on purchase decisions through relationship quality, with a coefficient value of 0.152.

5. Discussion

Assurance's Effect on the Quality of Relationships

The test findings demonstrate that relationship quality is positively and significantly impacted by the assurance variable. This implies that the quality of the relationship between the business and the client will increase with the quality of the guarantee given. Indicators of assurance include the staff's competence, politeness, and dependability: they should not put customers in danger or raise doubts. The relationship between the two parties will be stronger when customers believe the business is dependable, offers safe services, and lowers risk. Stronger customer loyalty, contentment, and long-term trust in the business can result from this positive relationship, which in turn strengthens the two parties' relationship. This investigation is consistent with that of (Giovanis et al., 2015).

The study found that when the service provided shows competence, trust, security, and courtesy, customers become more confident and satisfied. This trust is an important foundation for building a more solid relationship between customers and the company. Thus, assurance plays an important role in strengthening the relationship, which ultimately also contributes to increasing customer loyalty to the company.

The Influence of Responsiveness on Relationship Quality

The responsiveness characteristic has a favorable and significant impact on relationship quality, according to the conducted research. This implies that the link between the business and the customer is stronger the more responsive the business

is. The ability of a business to promptly and efficiently address client complaints, provide services at a rapid pace, and serve consumers with alertness are all examples of responsiveness. When a company is able to respond to customer needs and problems quickly and promptly, consumers will feel appreciated and cared for. This will increase consumer trust, satisfaction, and loyalty. Ultimately, this good relationship will strengthen the long-term bond between the company and the consumer. This study is in line with research conducted by (Berezina et al., 2012).

The results of the study explain that when a company responds to customer needs or complaints quickly and efficiently, especially in urgent situations, customer trust and satisfaction tend to increase. A good response makes customers feel grateful, which ultimately strengthens long-term relationships. Therefore, the more responsive the company is in handling customers, the better the quality of the relationship created, which also helps increase customer loyalty and desire to continue to relate to the company.

The Influence of Relationship Quality on Purchase Decision

The test findings demonstrate that purchasing decisions are significantly and favorably impacted by the relationship quality variable. This indicates that when the relationship between customers and sellers is built well through trust, commitment, and satisfaction, customers are more likely to make purchases. High trust makes consumers feel safe, while commitment increases loyalty and satisfaction can strengthen positive customer experiences. Overall, good relationship quality increases consumer confidence in deciding to purchase products on the platform. This study is in line with research conducted by (Thoharudin et al., 2022)

The results of the study that have been conducted show that the higher the quality of the relationship between customers and the company, which is reflected in the aspects of trust, commitment, and satisfaction, the greater the chance of customers deciding to buy products from the company. A strong relationship between customers and the company encourages increased customer confidence and interest in purchasing products.

The Influence of Assurance on Purchase Decision

Purchase decisions are positively and significantly influenced by the assurance variable, according to the results of the experiments that were conducted. This implies that customers are more inclined to make a purchase if the company offers a higher level of assurance. Assurance includes aspects of trust, security, and confidence provided by the company to customers. When consumers feel that the company is reliable, provides safe services, and minimizes risk, they will be more confident in making a decision to purchase. This shows that assurance plays an important role in building consumer trust, which ultimately influences their decision to choose a company's products or services. This study is in line with research conducted by (Hidayat & Leandro, 2023).

The results of the tests conducted show that when a company provides guarantees through aspects such as expertise, security, politeness, and trust, this makes customers

feel more confident in deciding to buy a product. A strong guarantee strengthens customer confidence in the quality of service, thus encouraging them to choose and buy the products offered by the company.

The Influence of Responsiveness on Purchase Decision

The results of the tests that have been carried out show that the responsiveness variable has a positive but insignificant effect on purchase decisions. This means that although the company's responsiveness, such as speed in serving customers and handling complaints, has a positive impact on consumers' decisions to buy, its influence is not strong enough to be a determining factor. Consumers may still consider other factors that are more important in the purchasing process, such as price, product quality, or brand. Although responsiveness is important in maintaining good relationships with customers, in this case, it does not directly affect purchasing decisions significantly. This study is in line with research conducted by (Egim et al., 2023).

The results of the study that have been conducted show that responsiveness does not have a significant effect on purchasing decisions, with a significance value of 0.724 which exceeds the limit of 0.05. There are other factors, such as product quality and price, that have a greater influence on customer decisions. In addition, customers in a fast-food environment may not consider responsiveness as an important aspect in decision making. Thus, responsiveness is not a top priority for customers in making purchasing decisions.

The Influence of Responsiveness on Purchase Decision with Relationship Quality as mediation

According to test results, responsiveness influences purchasing decisions in a positive and significant way, with relationship quality acting as a mediating factor. The company's ability to respond to customer needs quickly and efficiently can improve purchasing decisions, especially if good relationship quality with customers such as trust, commitment, and satisfaction is maintained. When the service provided is responsive, customers feel cared for, which can ultimately build their trust in the company. If this relationship is strong, the influence of responsiveness on purchasing decisions becomes greater, thus encouraging customers to transact more often and remain loyal to the company in the long term. This shows that relationship quality is able to mediate by providing a positive influence between the relationship between responsiveness and purchase decisions.

The Influence of Assurance on Purchase Decision with Relationship Quality as mediation

The results of the tests that have been conducted show that assurance has a positive and significant influence on purchase decisions with relationship quality mediation. Assurance reflects customer confidence in the company's capabilities, a sense of security, and trust when making transactions. When customers feel that the company is reliable, polite, and provides risk-free services, this can encourage customers in purchasing decisions. The influence of assurance is stronger when associated with relationship quality, which includes trust, commitment, and satisfaction. When customers are confident in the integrity and competence of the company, their

commitment to remain loyal will increase, as will satisfaction with the service that drives further purchasing decisions. This demonstrates that the relationship between responsiveness and purchase decisions can be positively influenced by relationship quality, which acts as a mediator.

6. Conclusions

The findings of this study indicate that Semarang-based Tokopedia consumers are more satisfied when they receive certainty and responsiveness. However, even while response indicates a positive impact, this impact is not statistically significant when considering the purchasing decision. This indicates that the speed and responsiveness of the Tokopedia service might not be sufficient to improve the order processing time in a quiet manner. Despite this, relationship quality is dependent on both of these variables, therefore responsiveness and assurance both provide meaningful results when the quality of the relationship between the customer and Tokopedia increases. The quality of relationships is a very important mediating variable in influencing buyer behavior. Consumers who feel they have a good relationship with Tokopedia tend to be more loyal and confident in continuing to transact on the platform. Due to the high quality of relationships, customers in Semarang have a better understanding of Tokopedia, which ultimately enhances their ability to make purchases. This is an important factor for Tokopedia to consider in order to strengthen and enhance customer trust.

However, this research also has certain limitations. Small sample sizes can affect the generalizability of research findings about larger populations. In addition, the survey's penyebaran employs an online form that has the potential to yield subjective results. For this reason, it is necessary to conduct a longer study with larger sample sizes and a more thorough approach to data collection in order to ensure more accurate and representative results.

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