



WHAT IS THE REASON FOR CONSUMER BUYING AT INDONESIA SMEs MARKET ?

by T. Teviana

THE
Character Building
UNIVERSITY

Submission date: 03-May-2023 09:12AM (UTC+0700)

Submission ID: 2082632194

File name: 382-Article_Text-743-1-10-20201119.pdf (438.72K)

Word count: 8031

Character count: 45928

PalArch's Journal of Archaeology of Egypt / Egyptology

1 WHAT IS THE REASON FOR CONSUMER BUYING AT INDONESIA SMEs MARKET ?

Dedy Ansari Harahap¹, Saskia², Aidil Putra³, T. Teviana⁴, Dita Amanah⁵

¹Faculty of Economics and Bussiness at Universitas Islam Bandung, Indonesia

²Faculty of Economics and Bussiness at Universitas Harapan Medan, Indonesia

³STIE Professional Management College Indonesia, Medan, Indonesia

^{4,5}Faculty of Economics at Universitas Negeri Medan, Indonesia,

¹dedyansarihrp@gmail.com. ²saskiayusuf@gmail.com. ³aidilputra828@gmail.com.

⁴tteviana@unimed.ac.id. ⁵ditamnh@yahoo.com

Dedy Ansari Harahap, Saskia, Aidil Putra, T. Teviana, Dita Amanah. What Is The Reason For Consumer Buying At Indonesia Smes Market-- Palarch's Journal Of Archaeology Of Egypt/Egyptology 17(4), 507-524. ISSN 1567-214x

Keywords: Indonesia, Purchase Decision, Consumer, Smes Market, Conceptual Paper

ABSTRAK

The purpose of this study is to examine the consumer purchasing decisions of the SME market in Indonesia. Traditional markets and SMEs are widely spread in Indonesia, providing many products that provide many alternatives for consumers to shop to meet their needs. This research method compares the results of research and journals that examine consumer purchasing decisions in the SMEs or traditional markets in Indonesia. The results of previous studies and journals are reviewed and reviewed with existing purchasing decision theories so that it can be concluded what consumers consider in buying products in the SMEs or traditional markets. Findings from previous studies indicate that the factors that influence consumer purchasing decisions in the Indonesian SME market differ from each other, each variable influences differently such as location, price, product completeness, service quality, product quality. This can be seen from the influence of each variable (location, price, product completeness, service quality, product quality) on consumer purchasing decisions in the Indonesian SMEs market. The results of this study can be a reference and consideration for managers and traders of the SMEs market in Indonesia so that consumers are interested and repeat shopping at the SMEs market.

INTRODUCTION

Many factors influence consumer purchasing decisions on the SMEs market. Every consumer has a choice and consideration in buying a product in the market. The SMEs markets in Indonesia have certain characteristics that

differ from one another. According to Hawkins & Mothersbaugh (2010), the purchase decision is an evaluation process carried out by consumers both in terms of products, brands and services from several alternatives that exist so that one of them was chosen.

Impact outbreaks of corona virus disease 2019 (Covid-19), a reduction in outside activities causes businesses to experience both positive and negative effects due to these events. SME businesses such as traditional traders with limited capital must be able to take advantage of the current situation, there are still many consumers who feel anxious and afraid of the availability of the products they need, such as food raw materials for their daily needs (Harahap, 2020; Harahap, 2020b; Harahap, 2020). Therefore, all business people such as traditional traders must begin to change the way their sales not only rely on consumers or buyers who come to the market because the numbers are limited and small because the scope is local, but more broadly with the online marketing system (Harahap, 2020a). Location factors are important in the development of entrepreneurs and small businesses, thus showing that location factors must be given urgent consideration as important factors that positively influence the performance of small businesses (Minai & Lucky, 2011a). Consumers also stated that prices have a significant influence on purchase intentions, especially reference prices that most influence, so it is not easy to compare them with other brands (Ahmetoglu, Fried, Dawes, & Furnham, 2010).

The activities of procuring goods that are in accordance with a shop-run business or also called completeness of products (food-based products, clothing, home goods, general products and others or a combination) to be provided by the store at the appropriate amount, time and price to reach target shop or retail company (Ma'ruf, 2006). Good product quality is characterized by compliance with requirements, which comply with instructions or standards. A product has quality if it complies with quality standards that have been determined to include raw materials, production processes and finished products. Then carry out activities to improve service quality as one of the right strategies used to increase purchases. Friendly, fast, responsive service and good communication will create a harmonious atmosphere so that it can accelerate consumer purchasing decisions. Traditional markets also need to facilitate customers with convenient shopping, for example in hygienic facilities and public facilities that will make them feel more comfortable and provide opportunities to attract more customers.

Traders should maintain the price because they are already approved by the buyer, as well as locations that are considered strategic for the buyer. For this reason, SME traders must always maintain and even improve service quality, product quality, convenience and safety of shopping so that buyers trust and want to come again to shop at the SME market. The management of SMEs markets should also pay attention and always evaluate input about market conditions and analyze the factors that influence buyers to shop at the SMEs market and factors that influence traders so that they want to trade in the SMEs market. This needs to be done so that market conditions are even better which provides satisfaction for traders and buyers (Agustini, Amanah, &

Harahap, 2020), a collaboration and tools are needed that facilitate and make it easier for traders and consumers to transact buying and selling with an online system, especially for small traders. in the SME market (Harahap, 2020b). This process can be done by ordering the desired item through a vendor or manufacturer and reseller using the internet. Then make payments by transferring via bank, e-bank, or cash on delivery (Harahap & Amanah, 2018b).

The results of previous research and journals were reviewed and analyzed in relation to the existing theory of purchasing decisions, so that it can be concluded that consumers consider buying SME products in traditional markets. The results of previous studies indicate that the factors that influence consumer purchasing decisions in the Indonesian SME market are different from each of the variables that influence it, such as location, price, product completeness, service quality, product quality. This can be seen in certain SME markets compared to other SME markets, where the influence of location, price, product completeness, service quality, and product quality differs from each other on consumer purchasing decisions in the Indonesian SME market. The results of this study can become a reference and consideration for managers and traders of the SME market in Indonesia and other countries in attracting consumers to shop and even repeat shopping at the SME market.

Overall, this paper makes three contributions: (1) enriching current research on the topic of consumer behavior in small and medium enterprises, (2) analyzing research in the field to provide information on consumer purchasing behavior in the SME market, and (3) providing research direction. the future regarding consumer purchasing decisions, especially in the context of small and medium enterprises.

LITERATURE REVIEW 2

Purchasing behavior is currently receiving a lot of attention from marketers and researchers because of its important role in anticipating operational success and achieving the company's sustainable competitive advantage (Parasuraman, Zeithaml, & Berry, 1985; Zeithaml, 1988; Dodds, Monroe, & Grewal, 1991; Bolton & Drew, 1991; Holbrook, 1994; Cronin, Brady, & Hult, 2000). Purchasing decisions can be defined as an ongoing process that refers to wise and consistent actions taken to produce the required satisfaction. In general, customers are quite rational and utilize information systematically available to them (Ajzen & Fishbein, 1980). Purchasing decisions can be seen symbolically in terms of emotional responses, sensory pleasures, daydreams or aesthetic considerations (Engel, Blackwell, & Miniard, 1993).

Consumer purchasing decisions not only in the form of consumer responses to the goods and services offered, but also respond to forms of purchase in an environment that pleases consumers (Diawan, Kusumawati, & Mawardi, 2016). Thus, the purchase decision can be a measure of achieving the company's goals or not. Furthermore, in making product purchase decisions, the customer's recent experience in using products also influences the desires

in the decision making process (Ahmed, Rizwan, Ahmad, & Haq, 2014). The purchase decision making process is the stages through which the buyer decides the choice of the product or service to be purchased (Kerin, Berkowitz, & Hartley, 2005; Khan & Lodhi, 2016), found that consumers always try to choose products that fit the offered image which is the majority of the style that respondents prefer and also the celebrity appeal that influences their purchasing decisions and increases the effectiveness of advertisements supported by celebrities.

From a marketing strategy perspective, a consumer purchasing decision means meeting the target customer needs and increasing customer satisfaction (Porter, 1985). Previous research has explained the multidimensional and context-dependent nature of perceived value for purchasing decisions (Parasuraman, Zeithaml, & Berry, 1985; Zeithaml, 1988; Dodds, Monroe, & Grewal, 1991; Bolton & Drew, 1991; Holbrook, 1994; Cronin, Brady, & Hult, 2000). Purchasing decisions can be changed or modified with the state of people and / or consumption situations that come from vendor quality attributes. Literature review of consumer behavior (Engel et al., 1993), summarizes the picture of purchasing decisions as personal phenomena, situational phenomena, social phenomena, perceived contextual phenomena.

Understanding the stages and factors that influence the consumer's decision making process in making a purchase is an important step in creating customer satisfaction. High customer satisfaction causes repeated product purchases and communicates a positive impression of a product (Negricea & Edu, 2015). Some definitions of the purchase decision above, the authors conclude in a general perspective that the purchase decision is a decision-making response to determine the choice of a product to be purchased and consumed.

Purchasing decisions are the selection of two or more purchase alternatives, which means that if someone will make a decision, then there must be several choices (Schiffman & Kanuk, 2010). Before deciding to purchase goods or services, consumers usually go through various stages. There are five stages of consumer purchasing decisions (Kotler & Keller, 2012), namely problem identification, information search, alternative evaluation, purchasing decisions, post-purchase behavior.

Location is busy with companies to distribute products to targeted consumers. Decision making about locations is difficult to change and adjustments take a long time, so decisions about location require careful thought and need to pay attention to consumer characteristics and environmental characteristics. According to Elliott, Rundle-Thiele, & Waller (2012), location is the company's activity to provide products or services available to consumers at the right time and place. The company places goods or services in these places so that they can be reached by target customers. The location itself is planning the distribution program and implementation of products or services through the right place or location (Levy, 2007). The importance of location factors in the

development of entrepreneurship and small businesses shows that location factors must be taken into consideration as an important factor that will positively influence the performance of small businesses (Minai & Lucky, 2011b).

Companies need to be aware of and evaluate the factors determining consumer purchasing decisions, where locations that are easily accessible and close to the crowd are the right locations for businesses. If there is a mistake in choosing the location/ place of business it will have a major effect on the sales cycle continuously. According to Somlev & Hoshino (2005), location variables are important determinants of expansion strategies and are indispensable in analyzing MNEs. The attractiveness of retail is an important aspect of retail location strategy as seen by buyers. Retailers may be able to develop sustainable competitive advantages through location strategies (Levy, Weitz, & Grewal, 2013). This involves a decision where to find the right store location and how many stores for the convenience of buyers. The retail location strategy can be divided into two broad areas namely market factors and operative factors (Khan, 2011). Market factors are factors related to the potential location to attract consumers and increase sales, while operational factors are more related to the efforts involved in opening and operating a store.

Strategic location allows easy access, attracts more customers and increases the potential for retail outlet sales. Thus accessibility affects the acquisition of populations from shopping centers (Kocaili, 2010). Retail locations have long been considered important strategic business decisions for a number of reasons. First, the choice of store choices by consumers is strongly influenced by the accessibility of retail locations according to the spatial interaction model that shows the relationship between consumer perceptions about utility and destination characteristics (Saxena, 2011). Second, retailers might be able to develop sustainable competitive advantages through location strategies (Levy, 2007). The choice of store location has a large and profound impact on business performance. The wrong choice can mean failure, while a good choice can direct the business towards success all the time.

From some of the above location definitions, the authors conclude based on the general perspective that location is a place or position in the form of a container or facility intended for business activities as well as receiving and sending various products to sell and provide products that consumers need. According to Tjiptono & Chandra (2008), selection of physical location requires careful consideration especially the following factors: Access, Visibility, Traffic, A spacious, Environment, Competition, and Government regulations.

According to Kotler (2008), **price** is the amount of money that consumers exchange for the benefit of owning or using a product or service. Price acts as the main determinant of buyer choice. Price is the only marketing mix element that generates income for the company, while other elements incur costs. The price level is a major component in managing multiattribute

products. The price level seems to be the main feature that becomes one of the consumers' judgment (Lawson & Bhagat, 2002), where consumers make product quality conclusions based on price (Rao & Monroe, 1989). The more prices that are adjusted to a product, it will increase the purchasing decision of the product. According to (Ebitu, Essien, & Basil, 2012), prices have a significant influence on buying behavior. Kukar-Kinney, Ridgway, & Monroe (2012), found that consumers were more interested in cheaper products and they would buy them. Beneke, Flynn, Greig, & Mukaiwa (2013), state that prices have a positive effect on the perceived value of the product and ultimately have an impact on purchasing decisions.

According to Satit, Tat, Rasli, Cin, & Sukati (2012), price is one of the marketing mix elements that most influences consumer purchasing decisions. Their results show that travel agents can retain old customers by offering competitive prices and giving special discounts. The author makes conclusions in a general perspective based on several definitions above, where price is a value or benefit used to be exchanged for the amount or amount of money between seller and buyer of a product, whether in the form of goods or services. According to Kotler (2008), there are four indicators that characterize prices, namely: Affordability of prices, Price match with product quality, Price competitiveness and Price matches benefits

Product completeness is something that can be offered to the market to be considered, owned, used or consumed so that it can meet the wants or needs of customers (Kotler & Armstrong, 2014). In a further explanation stated that the completeness of the product is the availability of all types of products offered to be owned, used or consumed by consumers produced by producers (Kotler, 2007). According to Engel & Blackwell (2002), the completeness of the product is the completeness of the product which concerns the depth, breadth and quality of the product offered as well as the availability of the product at any time in the store.

Completeness The product is positioned to include every important feature in the category and appeals to many eligible customer segments. To date, managers have responded to increasing customer fragmentation by expanding portfolios with specialized products that target well-defined segments. More complete and diverse products become complex for consumers to make decisions, characterized by confusion in choosing a product and a longer selection delay (Kaplan, Szybillo, & Jacoby, 1974; Lurie, 2004; Malhotra, 1982). This strengthens the assessment of a complete product, because easy understanding and fast processing have a positive impact.

Some research results show that multi attribute products are considered more complete and more positive, derived from two main influences, namely 1). More positive evaluations and higher product usability are obtained from adding new features to multi attribute products before buying (Thompson, Hamilton, & Rust, 2005; Bertini, Ofek, & Ariely, 2009; Mukherjee & Hoyer, 2001; Nowlis & Simonson, 1996; Brown & Carpenter, 2000); 2). More positive evaluations provide comprehensive information on the empirically

factual implications of product completeness (Dutta-Bergman, 2004; Eysenbach, Powell, Kuss, & Sa, 2002). From several definitions of product completeness above, according to the writer in general perspective, it is stated that the completeness of the product is a condition that is influenced by the amount or diversity of products available in a place of business offered by the seller so that there are many choices for consumers to meet their wants or needs.

The factors considered by consumers in choosing the products they sell according to (Gilbert, 2003) are: 1). Variety, the completeness of the products sold can affect the consideration of consumers in choosing a store, 2). Width or Breath, the availability of complementary products from the main products offered, 3). Depth, is the type and type of characteristics of a product, 4). Consistency, products that are in accordance with the wishes of consumers must be kept in existence by maintaining completeness, quality, price, and 5). Balance, is closely related to efforts to adjust the type and variety of products.

²⁰ **Product quality** is defined as a thorough evaluation of customers for the good performance of goods or services (Donavan, Minor, & Mowen, 2016). We can say that the seller has produced good quality if the product or service of the seller meets or exceeds customer expectations (Kotler & Keller, 2012). According to Goetsch & Davis (1996), product quality is a dynamic condition related to products, services, people, processes, environments that meet or exceed what is expected. Quality issues are an important part and need to get serious attention for managers in carrying out business operations strategies. The ²product is said to be of good quality if the attributes or characteristics of the product or service give a match to the user. Objectively understanding quality is a special standard by which ability, performance, reliability, ease of maintenance, characteristics can be measured.

Research conducted by Ebitu et al., (2012), also found that product quality has a significant influence on purchasing behavior. Beneke et al., (2013), states that product quality has a positive effect on perceived product value and ultimately on purchasing decisions. According to Alfred (2013), product quality has a positive and significant effect on consumer purchasing decisions. Fandos & Flavián (2016), also found that product quality both intrinsically and extrinsically had a significant impact on purchasing decisions. From the several definitions of product quality above, according to the author in general perspective it is concluded that product quality is the suitability of the value or benefits expected and needed by consumers for a product, which affects the good or bad of consumers' perceptions after using or consuming the product. Product quality in the form of goods or services is determined by dimensions. According to Tjiptono (2015), product quality is divided into 8 dimensions, namely: Performance, Durability, Compliance with Specifications, Features, Reliability, Aesthetics, Quality of Impression, and Service Capability.

The conceptual definition of **service quality** developed by Parasuraman, Zeithaml, & Berry (1988), has been widely used to compare the superiority

of services delivered by marketers to what customers want. According to Wirtz & Lovelock (2016), service quality is an expected level of excellence and control over excellence is to meet customer desires. There are two main factors that affect the quality of company services, namely customer expectations and company performance perceived by consumers. The quality of the company's services is considered good and satisfying if the company's services received exceed consumer expectations, if the company's services received are lower than expected then the quality of the company's services is perceived poorly.

8 Good service quality is one of the important factors to determine purchasing decisions. Service quality can be said to be good or quality if the services provided by a company can satisfy its customers. Competition is getting tougher in the current era of the digital revolution, therefore every company must be able to compete to win the competition. The orientation of the marketing world has changed from profit oriented to satisfied oriented. Many ways are done by companies to increase purchases by providing more satisfying services than those made by competitors. Quality provides an impetus for consumers to establish strong bonds with the company.

Some definitions of service quality above lead the writer to conclude in a general perspective that service quality is an activity that describes the condition of customers by comparing the services they expect with what they receive from a company. The conceptual model of service quality for empirical tests in this study is demonstrated through an assessment of the overall service quality of consumers (or SERVQUAL) which is a function of service quality (or results) and five components of service quality including reliability, responsiveness, assurance, empathy, physical evidence (Parasuraman et al., 1988; Cronin & Taylor, 1992).

RELEVANT RESEARCH

Muhammad Wahyu Ali A. H. W, & Listyorini (2013), entitled "*Pengaruh Keragaman Menu, Kualitas Produk, Citra Merek Dan Iklan Terhadap Keputusan Pembelian*". The results showed that all three variables (menu diversity, product quality, brand image, advertising) had an influence on the purchasing decision. Menu diversity is the most influential variable. Diponegoro Journal of Social and Politics, <http://ejournals1.undip.ac.id/index.php/>: 1-9.

Walukow, Mananeke, & Sepang (2014), entitled "*Pengaruh Kualitas Produk, Harga, Promosi Dan Lokasi Terhadap Keputusan Pembelian Konsumen Di Bentenan Center Sonder Minahasa*". The results showed all four variables (product quality, price, promotion and location) influence consumer purchasing decisions. But partially the location has no effect. EMBA Journal 2(3) : 1737-1749.

Mimi (2015), entitled "*Pengaruh dari Harga, Pelayanan, Lokasi dan Keragaman Produk Terhadap Keputusan Pembelian pada Ranch Market*". Results showed that price, service, location and product diversity had an

effect on purchasing decisions at the Ranch Market both partially and simultaneously. *Jurnal Ekonomi* 20 (1) March : 89-102.

Widodo (2016), entitled “*Pengaruh Kelengkapan Produk dan Kualitas Pelayanan Terhadap Keputusan Pembelian Pada Swalayan Ada Baru Di Kota Salatiga*”. The results showed both variables (product completeness and service quality) simultaneously affected consumer purchasing decisions. But partially the location has no effect. *Journal of Among Makarti* 9(17) : 94-116.

Sucipto & Amboningtyas (2017), entitled “*Effect of Completeness of Product, Location and Price on Decision of Purchase in Mini Market in the Region of Tembalang City of Semarang*” stated location has no effect on purchasing decisions. However, simultaneously product completeness, location and price influence consumer purchasing decisions. *Journal of Management* 3(3) : 1-6.

Peridawaty, Karuehni, & Kristinae, (2019), entitled “*Peran Promosi Dalam UMKM Tas dan Sepatu Rotan di Palangka Raya*”. The results showed that sales promotion had an effect on purchasing decisions of Rattan Bags and Shoes MSMEs in Palangka Raya. *Media Bina Ilmiah*. Vol.14 No.2. 2047-2054.

Puspitasari & Indiworo, (2019), entitled “*Factors Affecting Purchase Decisions In Central Bandeng UKM, Tawang Mas, Semarang*”. The results showed all three variables (price, packaging, brand) influence purchasing decisions. *Business Management Analysis Journal (BMAJ)* Vol. 2 No. 2.

Suryati, Dolorosa, & Oktoriana, (2020), entitled “*Bauran Pemasaran Olahan Lidah Buaya Terhadap Keputusan Pembelian Secara E-Commerce UKM I Sun Vera*”. The results showed that the product marketing mix, price and process influenced the purchasing decision of aloe vera processed products by e-commerce. *SOCA: Jurnal Sosial Ekonomi Pertanian* Vol. 14 No. 1, page 132 – 145.

Agustini et al., (2020), entitled “*Consumer Decision to Buy Vegetables at Traditional Markets in Medan, Indonesia*”. The results showed that six variables (price, location, trust, comfort, product quality, service quality) influenced the decision to buy vegetables in a traditional market in Medan, Indonesia. *American International Journal of Business Management (AIJBM)*. Volume 3, Issue 6, page 109-123.

RESEARCH METHODS

The method used in this research is a systematic literature review covering the subject of studies that have been carried out in the Indonesian SME market based on previous research that has been published in various journals, from various factors that influence consumers to buy a product in the SME market. Then we examine the findings of the research results and the theories that support them from each of the variables in the study, so that the results can be used as a reference for SME market managers and traders in running their business.

RESEARCH RESULTS AND DISCUSSION

Effect of location on consumer purchasing decisions

From several studies that have been conducted show that location influences consumer purchasing decisions (Ghanimata & Kamal, 2012; Rizal, Adam, & Ibrahim, 2017; Husen, Sumowo, & Rozi, 2018; Senggetang, L. Mandey, & Moniharapon, 2019). This means that choosing the right business location will determine the success of the business in the future. Strategic location will give a good effect on sales. But in other studies (Harahap, 2015; Jailani & Hufron, 2017; Harahap & Amanah, 2020), stated that location has no effect on consumer purchasing decisions. This means that the location for certain types of businesses such as traditional markets does not affect consumers in deciding to buy.

Effect of prices on consumer purchasing decisions

Several previous studies have shown that prices influence consumer purchasing decisions (Brata, Husani, & Ali, 2017; Sagala et al., 2017; Amanah & Harahap, 2018; L. M. Harahap, Amanah, Harahap, & Jubaidah, 2019). This means that the high or low price of a product is a consideration for some consumers to decide whether to buy or not. But in other studies (Harahap & Amanah, 2018; Harahap, Hurriyati, Disman, Gaffar, & Amanah, 2019), stated that prices do not affect consumer purchasing decisions. This means that price is not a major consideration for consumers to buy products. Other factors can be considered by consumers such as trust in the store. Some consumers buy products despite high prices, here consumers prioritize the trust and satisfaction they receive over price. This means that even high-priced products will be purchased if consumers already trust and are satisfied that they obtained from previous purchases.

Effect of product completeness on consumer purchasing decisions

Several previous studies indicate that the completeness of the product influences consumer purchasing decisions (Amanah, Hurriyati, Vanessa Gaffar, Layla, & Harahap, 2017; Setiawan & Maskan, 2017; Harahap, Hurriyati, Gaffar, & Amanah, 2017; Aminullah, Suharto, & Diansari, 2018). This means that the more complete the products provided by a store will make consumers have many choices of the desired product purchase and a more complete product will have a positive impact on consumer confidence. But in other studies (Rahayu, 2018; Harahap, Amanah, & Agustini, 2018; Masibbuk, Moniharapon, & Ogi, 2019), state that the completeness of the product has no effect on consumer purchasing decisions. This means that consumers do not make the completeness of the product as the main consideration of the purchase, there may be considerations more important than the completeness of the product such as price or ability. So consumers do not pay attention to complete or not products provided by a store, because that is not the reason for their purchase.

Effect of product quality on consumer purchasing decisions

Previous research shows that product quality influences consumer purchasing decisions (Putra, Arifin, & Sunarti, 2017; Brata et al., 2017; Rizan, Nauli, & Saparuddin, 2017; Herawati, Prajanti, & Kardoyo, 2019). This

means, if marketers create better product quality, consumer purchasing decisions on products will increase. Consumers will buy attractive and quality products to meet their needs and desires in traditional markets.

6 *Effect of service quality on consumer purchasing decisions*

Some previous studies indicate that service quality influences consumer purchasing decisions such as (Setiawan & Maskan, 2017; Amanah, Harahap, & Lisnawati, 2017; Harahap & Amanah, 2018; Boediono, Christian, & Immanuel, 2018). This means that the quality of service delivered by marketers has an impact on consumers' perceptions in deciding purchases, so that if the service gets better the purchasing decisions will increase. Other studies show different results, where Ena, Nyoko, & Ndoen (2019), states that service quality has no effect on consumer purchasing decisions. This means that for certain types of businesses such as in traditional markets, service quality is not a major consideration for consumers in deciding on a purchase.

CONCLUSIONS, IMPLICATION AND RECOMMENDATIONS

CONCLUSION

This paper provides insight into the topic of consumer purchasing decisions for small and medium enterprises (SMEs). The summarized research results show that consumer behavior in purchasing decisions in the Indonesian SME market is influenced by several factors, namely; location, price, product completeness, product quality, service quality, other factors such as; security, promotion. This means that all these factors become important considerations for consumers to buy products in the SME market, which in turn can become a reference for the SME market to implement strategies so that consumers are interested and continue to shop. Most of the research on SMEs has been conducted in several countries in Asia, Africa and Europe. The methodologies used are mostly quantitative and qualitative. To enrich the topic in research, more research in mixed methods is needed. There are still many possibilities for future research on consumer purchasing decisions in the small to medium enterprise market.

IMPLICATION AND RECOMMENDATIONS

The trend of consumer purchasing decisions in the SME market, which is influenced by the aforementioned factors, is an important consideration for SMEs in Indonesia. This will have an impact on the SME market, which provides a variety of products to meet consumer needs and desires. The SME market must be responsive in managing its business so that consumers are still interested in shopping at their stores because basically consumers tend to have many choices in shopping at the SME market to meet their needs. This paper is limited to the search for the keywords used. Future research should use more keywords, provide other journal sources or more broadly, and on a wider variety of industry types and sizes, so as to enrich this topic.

REFERENCES

Agustini, F., Amanah, D., & Harahap, D. A. (2020). Consumer Decision to

- Buy Vegetables at Traditional Markets in Medan, Indonesia. *American International Journal of Business Management (AIJBM)*, 3(6), 109–123.
- Ahmed, Z., Rizwan, M., Ahmad, M., & Haq, M. (2014). Effect of brand trust and customer satisfaction on brand loyalty in Bahawalpur. *Journal of Sociological Research*, 5(1), 306–326.
- Ahmetoglu, G., Fried, S., Dawes, J., & Furnham, A. (2010). *Pricing Practices: Their Effects on Consumer Behaviour and Welfare*. London.
- Ajzen, I., & Fishbein, M. (1980). *Understanding attitudes and predicting social behavior* (Michigan U). New Jersey: Prentice-Hall.
- Alfred, O. (2013). Influences of Price And Quality On Consumer Purchase Of Mobile Phone In The Kumasi Metropolis In Ghana A Comparative Study. *European Journal of Business and Management*, 5(1), 2222–2839.
- Amanah, D., & Harahap, D. A. (2018). Examining The Effect of Product Assortment and Price Discount Toward Online Purchase Decision of University Student in Indonesia. *Jurnal Manajemen Dan Kewirausahaan*, 20(2), 99–104. <https://doi.org/10.9744/jmk.20.2.99>
- Amanah, D., Harahap, D. A., & Lisnawati, D. (2017). Exploring Online Purchase Decision Among University Students in Indonesia. *Journal of Humanities and Social Science*, 22(5), 72–77. <https://doi.org/10.9790/0837-2212057277>
- Amanah, D., Hurriyati, R., Gaffar, V., Layla, A. A., & Harahap, D. A. (2018). Effect of Price and Product Completeness to Consumer Purchase Decision at Tokopedia.com. In *Proceedings of the 2nd Global Conference on Business, Management and Entrepreneurship 2017* (Vol. 1, pp. 34–37). Surabaya: SCITEPRESS – Science and Technology Publications, Lda. <https://doi.org/10.5220/0007114300340037>
- Aminullah, R., Suharto, A., & Diansari, T. (2018). The Effect of Location, Prices and Complete Products on Purchase Decisions. *Jurnal Manajemen Dan Bisnis Indonesia*, 4(2), 204–218.
- Beneke, J., Flynn, R., Greig, T., & Mukaiwa, M. (2013). The influence of perceived product quality, relative price and risk on customer value and willingness to buy: a study of private label merchandise. *Journal of Product & Brand Management*, 22(3), 218–228. <https://doi.org/10.1108/JPBM-02-2013-0262>
- Bertini, M., Ofek, E., & Ariely, D. A. N. (2009). The Impact of Add-On Features on Consumer Product Evaluations. *Journal of Consumer Research*, 36(June), 17–28. <https://doi.org/10.1086/596717>
- Boediono, M., Christian, S., & Immanuel, D. M. (2018). Pengaruh Kualitas Produk dan Kualitas Layanan Terhadap Keputusan Pembelian Konsumen SEALANTWAX. *PERFORMA: Jurnal Manajemen Dan Start-Up Bisnis*, 3(1), 90–99.
- Bolton, R. N., & Drew, J. H. (1991). A Multistage Model of Customers' Assessments of Service Quality and Value. *Journal of Consumer Research*, 17(4), 375–384. <https://doi.org/10.1086/208564>
- Brata, B. H., Husani, S., & Ali, H. (2017). The Influence of Quality Products , Price , Promotion , and Location to Product Purchase Decision on

- Nitchi At PT . Jaya Swarasa Agung in Central Jakarta. *Saudi Journal of Business and Management Studies*, 2(4B), 433–445. <https://doi.org/10.21276/sjbms>
- Brown, C. L., & Carpenter, G. S. (2000). Why Is the Trivial Important ? A Reasons- Based Account for the Effects of Trivial Attributes on Choice. *Journal of Consumer Research*, 26(4), 372–385.
- Cronin, J. J., Brady, M. K., & Hult, G. T. M. (2000). Assessing the Effects of Quality, Value, and Customer Satisfaction on Consumer Behavioral Intentions in Service Environments. *Journal of Retailing*, 76(2), 193–218. [https://doi.org/10.1016/S0022-4359\(00\)00028-2](https://doi.org/10.1016/S0022-4359(00)00028-2)
- Cronin, J. J., & Taylor, S. a. (1992). Measuring Quality : A Reexamination and Extension. *Journal of Marketing*, 56(3), 55–68. <https://doi.org/10.2307/1252296>
- Diawan, N. S., Kusumawati, A., & Mawardi, M. K. (2016). The Influence of Store Atmosphere on Purchase Decion and Its Impact on Customer satisfaction (Case study on Indomaret Customers JL. Raya Tlogomas No. 37 Malang). *Jurnal Administrasi Bisnis (JAB)*, 30(1), 8–16.
- Dodds, W. B., Monroe, K. B., & Grewal, D. (1991). Effects of Price, Brand, and Store Information on Buyers' Product Evaluations. *Journal of Marketing Research*, 28(3), 307–319.
- Donavan, T., Minor, M. S., & Mowen, J. C. (2016). *Consumer Behavior*. Chicago: Business Press.
- Dutta-Bergman, M. J. (2004). The Impact of Completeness and Web Use Motivation on the Credibility of e-Health Information. *Journal of Communication*, (June), 253–269.
- Ebitu, E. T., Essien, E. E., & Basil, G. (2012). Price-quality Dimensions of Organizational Buying Behaviour in Cross River State , Nigeria. *International Journal of Marketing Studies*, 4(4), 78–82. <https://doi.org/10.5539/ijms.v4n4p78>
- Elliott, G., Rundle-Thiele, S., & Waller, D. (2012). *Marketing* (Second edi). Milton, Qld: John Wiley and Sons Australia.
- Ena, M. Y., Nyoko, A. E. L., & Ndoen, W. M. (2019). Pengaruh Persepsi Harga, Kualitas Pelayanan, Lokasi dan Word of Mouth Terhadap Keputusan Pembelian di CHEZZ CAFENET. *JOURNAL OF MANAGEMENT (SME's)*, 10(3), 299–310.
- Engel, J. F., Blackwell, R. D., & Miniard, P. W. (1993). *Consumer Behavior* (7th ed.). Dryden Press.
- Engel, & Blackwell, P. D. (2002). *Perilaku Konsumen (Ke Enam)*. Jakarta: Binarupa Aksara.
- Eysenbach, G., Powell, J., Kuss, O., & Sa, E.-R. (2002). Empirical Studies Assessing the Quality of Health Information for Consumers on the World Wide Web A Systematic Review. *Journal American Medical Association*, 287(20), 2691–2726.
- Fandos, C., & Flavián, C. (2006). Intrinsic and extrinsic quality attributes , loyalty and buying intention : an analysis for a PDO product. *British Food Journal*, 108(8), 646–662. <https://doi.org/10.1108/00070700610682337>
- Ghanimata, F., & Kamal, M. (2012). Analisis pengaruh harga, kualitas produk, dan lokasi terhadap keputusan pembelian (Studi pada Pembeli Produk Bandeng Juwana Elrina Semarang). *Diponegoro*

- Journal of Management*, 1(2), 1–10.
- Gilbert, D. (2003). *Retail Marketing Management*. New Jersey: Prentice Hall.
- Goetsch, D. L., & Davis, S. B. (1996). *Introduction to Total Quality: Quality Management for Production, Processing, and Services* (2nd Editio). New York: Prentice Hall College Div. Retrieved from <https://www.amazon.com/Introduction-Total-Quality-Management-Production/dp/0132325217>
- Harahap, D. A. (2015). Analisis Faktor-Faktor Yang Mempengaruhi Keputusan Pembelian Konsumen di Pajak USU (Pajus) Medan. *Jurnal Keuangan Dan Bisnis*, 7(3), 227–242. <https://doi.org/10.17605/OSF.IO/KGXDM>
- Harahap, D. A. (2020a). Covid 19 dan Transformasi Saluran Pembelian Online. *Opinions Info Brand*, p. 1. Retrieved from <https://infobrand.id/covid-19-dan-transformasi-saluran-pembelian-online.phtml>
- Harahap, D. A. (2020b). Literasi Branchless Banking. *Harian Pikiran Rakyat*, p. 15. Retrieved from <http://repository.unisba.ac.id/handle/123456789/26822>
- Harahap, D. A. (2020c). Virus Corona dan Beralihnya Pedagang Tradisional ke Online. *Harian Pelita*, p. 1. Retrieved from <https://harianpelita.co/2020/05/12/virus-corona-dan-beralihnya-pedagang-tradisional-ke-online/>
- Harahap, D. A. (2020d, April 6). Virus Corona dan Panic Buying yang Impulsif. *Opini Radar Bandung*, p. 9. Retrieved from <https://www.radarbandung.id/2020/04/06/virus-corona-dan-panic-buying-yang-impulsif/>
- Harahap, D. A. (2020e, April 14). Pembatasan Sosial Berskala Besar (PSBB) Menangani Pandemi Covid-19 dan Tren Pembelian Online. *Opini Radar Bandung*, p. 9. Retrieved from <https://www.radarbandung.id/2020/04/14/pembatasan-sosial-berskala-besar-psbb-menangani-pandemi-covid-19-dan-tren-pembelian-online/>
- Harahap, D. A., & Amanah, D. (2018a). *Online Purchasing Decisions of College Students in Indonesia. International Journal of Latest Engineering Research and Applications (IJLERA)* (Vol. 3). Retrieved from www.ijlera.com
- Harahap, D. A., & Amanah, D. (2018b). Perilaku Belanja Online di Indonesia: Studi Kasus. *Jurnal Riset Manajemen Sains Indonesia*, 9(2), 193–213. <https://doi.org/doi.org/10.21009/JRMSI.009.2.02>
- Harahap, D. A., & Amanah, D. (2020). Determinants of Consumer Purchase Decision in SMEs. *International Journal of Scientific & Technology Research*, 9(3), 3981–3989.
- Harahap, D. A., Amanah, D., & Agustini, F. (2018). Effect of product completeness and price on consumer purchasing decision in smes market medan. *Jurnal Manajemen*, 22(1), 47–61. <https://doi.org/10.24912/jm.v22i1.312>
- Harahap, D. A., Hurriyati, R., Gaffar, V., & Amanah, D. (2018). The Effect of Location and Products Completeness to Consumer Buying Decision of Small and Medium Enterprise Market. In *Proceedings of*

- the 2nd Global Conference on Business, Management and Entrepreneurship 2017* (Vol. 1, pp. 30–33). Surabaya: SCITEPRESS – Science and Technology Publications, Lda. <https://doi.org/10.5220/0007114200300033>
- Harahap, D. A., Hurriyati, R., Gaffar, V., & Amanah, D. (2019). Culinary Tourism in Indonesia-Empirical Study at Amaliun Food Court , Medan. *SAR Journal*, 2(1), 15–23. <https://doi.org/10.18421/SAR21-03>
- Harahap, L. M., Amanah, D., Harahap, D. A., & Jubaidah, S. (2019). Factors Affecting Consumer Demand on Orange Fruit in Pantai Buaya, Langkat, Indonesia. *International Journal of Economics, Business and Management Research*, 3(11), 113–125.
- Hawkins, D. I., & Mothersbaugh, D. L. (2010). *Consumer Behavior: Building Marketing Strategy* (11th ed.). McGraw-Hill Irwin.
- Herawati, Prajanti, S. D. W., & Kardoyo. (2019). Predicted Purchasing Decisions from Lifestyle , Product Quality and Price Through Purchase Motivation. *Journal of Economic Education*, 8(1), 1–11.
- Holbrook, M. B. (1994). The Nature of Customer Value: An Axiology of Services in the Consumption Experience. In R. T. R. & R. L. Oliver (Ed.), *Service Quality: New Directions in Theory and Practice* (pp. 21–71). Thousand Oaks, CA: Sage Publications.
- Husen, A., Sumowo, S., & Rozi, A. F. (2018). The Effect of Locations, Brand Images and Word of Mouth to Consumer Buying Decisions on MIE AYAM SOLO BANGSALJEMBER. *Jurnal Manajemen Dan Bisnis Indonesia*, 4(2), 127–143.
- Jailani, A., & Hufron, M. (2017). Pengaruh Produk, Harga dan Lokasi Terhadap Keputusan Pembelian LJ. STAR SWALAYAN KEC. WARU KAB. PAMEKASAN. *E – Jurnal Riset Manajemen*, 232–242.
- Kaplan, L. B., Szybillo, G. J., & Jacoby, J. (1974). Components of Perceived Risk in Product Purchase A Cross-Validation. *Journal of Applied Psychology*, 59(3), 287–291.
- Kerin, R. A., Berkowitz, E. N., & Hartley, S. W. (2005). *Marketing* (8th editio). North America: MCGraw-Hill College.
- Khan, A., & Lodhi, S. (2016). Influence of Celebrity Endorsement of Consumer Purchase Decision: A Case of Karachi. *Journal of Interdisciplinary Research*, 2(1), 102–111.
- Khan, S. (2011). *Marketing Mix Strategy Adaption : A Retail Organizations Response To The Global Economic Down Turn*. Cape Peninsula University of Technology.
- Kocaili, B. E. (2010). *Evolution of shopping malls: Recent trends and the question of regeneration*. China.
- Kotler, P. (2007). *Manajemen Pemasaran di Indonesia, Analisis, Perencanaan, Implementasi dan Pengendalian*. Jakarta: Salemba Empat.
- Kotler, P., & Armstrong, G. (2014). *Marketing : An Introduction* (Global edi). New Jersey: Pearson Education Limited.
- Kotler, P., & Keller, K. L. (2012). *Marketing Management 14E*. New Jersey: Pearson Education. [https://doi.org/10.1016/0024-6301\(90\)90145-T](https://doi.org/10.1016/0024-6301(90)90145-T)
- Kukar-Kinney, M., Ridgway, N. M., & Monroe, K. B. (2012). The Role of

- Price in the Behavior and Purchase Decisions of Compulsive Buyers. *Journal of Retailing*, 88(1), 63–71.
- Lawson, R., & Bhagat, P. S. (2002). The Role of Price Knowledge in Consumer Product Knowledge Structures. *Psychology & Marketing*, 19(6), 551–568. <https://doi.org/10.1002/mar.10024>
- Levy, G. (2007). Decision Making in Committees: Transparency, Reputation, and Voting Rules. *American Economic Review.*, 97(1), 150–168.
- Levy, M., Weitz, B. A., & Grewal, D. (2013). *Retailing Management* (9th Editio). New York: McGraw-Hill Education.
- Lurie, N. H. (2004). Decision Making in Information-Rich Environments : The Role of Information Structure. *Journal of Consumer Research*, 30(March), 473–486.
- Ma`ruf, H. (2006). *Pemasaran Ritel*. Jakarta: PT. Gramedia Pustaka Utama.
- Malhotra, N. K. (1982). Information Load and Consumer Decision Making. *Journal of Consumer Research*, 8(March), 419–430. <https://doi.org/10.1086/208882>
- Masibbuk, I., Moniharapon, S., & Ogi, I. W. . (2019). The Effect of Product Completeness, Service Quality and Lay Out on Purchasing Decision (Case Studies on The Golden Supermarket in Manado). *Jurnal EMBA*, 7(1), 411 – 420.
- Mimi, S. A. (2015). Pengaruh dari Harga, Pelayanan, Lokasi dan Keragaman Produk Terhadap Keputusan Pembelian pada Ranch Market. *Jurnal Ekonomi*, XX(1), 89–102.
- Minai, M. S., & Lucky, E. O. (2011a). The Conceptual Framework of the Effect of Location on Performance of Small Firms. *Asian Social Science*, 7(12), 110–118. <https://doi.org/10.5539/ass.v7n12p110>
- Minai, M. S., & Lucky, E. O.-I. (2011b). The Conceptual Framework of the Effect of Location on Performance of Small The Conceptual Framework of the Effect of Location on Performance of Small Firms. *Asian Social Science*, 7(12), 110–118. <https://doi.org/10.5539/ass.v7n12p110>
- Muhammad Wahyu Ali A. H, W, H. D., & Listyorini, S. (2013). Pengaruh Keragaman Menu, Kualitas Produk, Citra Merek dan Iklan Terhadap Keputusan Pembelian. *Diponegoro Journal of Social and Politic* <http://ejournals1.undip.ac.id/index.php/>, 1–9.
- Mukherjee, A., & Hoyer, W. D. (2001). The Effect of Novel Attributes on Product Evaluation. *Journal of Consumer Research*, 28(December), 462–472.
- Negricea, C., & Edu, T. (2015). Characteristic of The Buying Decision Process For Japanese Product-A European Customers Market Perspective. *Romanian Economic and Business Review*, 10(4), 187–198.
- Nowlis, S. M., & Simonson, I. (1996). The Effect of New Product Features on Brand Choice. *Journal of Marketing Research*, XXXIII(February), 36–46.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A Conceptual Model of Service Quality and Its Implications for Future Research. *The Journal of Marketing*, 49(4), 41–50.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERQUAL: A

- Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality. *Journal of Retailing*, 64(1), 12–40. [https://doi.org/10.1016/S0148-2963\(99\)00084-3](https://doi.org/10.1016/S0148-2963(99)00084-3)
- Peridawaty, Karuehni, I., & Kristinae, V. (2019). Peran Promosi Dalam UMKM Tas dan Sepatu Rotan di Palangka Raya. *Media Bina Ilmiah*, 14(2), 2047–2054.
- Porter, M. E. (1985). *Competitive Advantage: Creating and Sustaining Superior Performance*. New York: The Free Press.
- Puspitasari, R. H. U., & Indiworo, R. H. E. (2019). FAKTOR-FAKTOR YANG MEMPENGARUHI KEPUTUSAN PEMBELIAN PADA UKM SENTRA BANDENG KELURAHAN TAWANG MAS SEMARANG. *Business Management Analysis Journal (BMAJ)*, 2(2), 45–57.
- Putra, G. P., Arifin, Z., & Sunarti. (2017). Pengaruh Kualitas Produk Terhadap Keputusan Pembelian dan Dampaknya Terhadap Kepuasan Konsumen (Survei pada Mahasiswa Administrasi Bisnis Fakultas Ilmu Administrasi angkatan 2013 dan 2014 Universitas Brawijaya yang Melakukan Pembelian Paket Data Kampus). *Jurnal Administrasi Bisnis (JAB)*, 48(1), 124–131.
- Rahayu, E. (2018). Pengaruh Lokasi, Kelengkapan Produk dan Pelayanan Terhadap Keputusan Pembelian Konsumen Pada Imam Market Kisaran. *Journal of Science and Social Research*, 1(1), 7–12.
- Rao, A. R., & Monroe, K. B. (1989). The Effect of Price, Brand Name and Store Name on Buyers Perceptions of Product Quality: An Integrative Review. *Journal of Marketing Research*, XXVI(August), 351–357.
- Rizal, F., Adam, M., & Ibrahim, M. (2017). Effect of Price, Design and Location on Decision of Purchase and Its Implication on Customer Satisfaction. *International Journal of Economics, Commerce and Management*, V(12), 345–353.
- Rizan, M., Nauli, M. O., & Saparuddin. (2017). The Influence of Brand Image, Price, Product Quality and Perceive Risk on Purchase Decision Transformer Product PT. SCHNEIDER INDONESIA. *Jurnal Riset Manajemen Sains Indonesia (JRMSI)*, 8(1), 101–118.
- Sagala, E., Sihombing, H., Agustini, F., Amanah, D., Sembiring, D. D., & Harahap, D. A. (2017). Analysis of Consumer Demand on Syzygium Aqueum In North Sumatera, Indonesia. *Journal of Economics and Finance*, 8(5), 44–48. <https://doi.org/10.9790/5933-0805014448>
- Satit, R. P., Tat, H. H., Rasli, A., Cin, T. A., & Sukati, I. (2012). The Relationship Between Marketing Mix And Customer Decision-Making Over Travel Agents: An Empirical Study. *International Journal of Academic Research in Business and Social Sciences*, 2(6), 522–530.
- Saxena, R. P. (2011). Dubai mall : a multipurpose destination in the Middle East. *Emerald Emerging Markets Case Studies*, 1(2), 1–19. <https://doi.org/10.1108/20450621111131688>
- Schiffman, L. G., & Kanuk, L. L. (2010). *consumer behavior* (10th ed.). New Jersey: Pearson Education.
- Senggetang, V., L.Mandey, S., & Moniharapon, S. (2019). The Influence of Location, Promotion and Price Perception to Consumer Purchase on

- Kawanua Emerald City Manado Housing. *Jurnal EMBA*, 7(1), 881–890.
- Setiawan, D., & Maskan, M. (2017). Pengaruh Kualitas Pelayanan dan Kelengkapan Produk Terhadap Keputusan Pembelian di TOKO SEMOGA JAYA KEDIRI. *Jurnal Aplikasi Bisnis*, 3(1), 62–67.
- Somlev, I. P., & Hoshino, Y. (2005). Influence of location factors on establishment and ownership of foreign investments : The case of the Japanese manufacturing firms in Europe. *International Business Review*, 14, 577–598. <https://doi.org/10.1016/j.ibusrev.2005.06.001>
- Sucipto, & Amboningtyas, D. (2017). Effect of Completeness of Product, Location and Price on Decision of Purchase on Mini Market in Region of Tembalang City of Semarang. *Journal of Management*, 3(3), 1–6.
- Suryati, L., Dolorosa, E., & Oktoriana, S. (2020). Bauran Pemasaran Olahan Lidah Buaya Terhadap Keputusan Pembelian Secara E-Commerce UKM I Sun Vera. *SOCA: Jurnal Sosial Ekonomi Pertanian*, 14(1), 132–145.
- Thompson, D. V., Hamilton, R. W., & Rust, R. T. (2005). Feature Fatigue : When Product Capabilities Become Too Much of a Good Thing. *Journal of Marketing Research*, XLII(November), 431–442.
- Tjiptono, F. (2015). *Strategi Pemasaran* (4th ed.). Yogyakarta: Andi.
- Tjiptono, F., & Chandra, G. (2008). *Service Management Mewujudkan Layanan Prima*. Yogyakarta: Andi.
- Walukow, A. L. P., Mananeke, L., & Sepang, J. (2014). Pengaruh Kualitas Produk, Harga, Promosi dan Lokasi Terhadap Keputusan Pembelian Konsumen di Bentenan Center Sonder Minahasa. *Jurnal EMBA*, 2(3), 1737–1749.
- Widodo, T. (2016). Pengaruh Kelengkapan Produk dan Kualitas Pelayanan Terhadap Keputusan Pembelian (Studi Kasus Pada Swalayan Ada Baru di Kota Salatiga). *Among Makarti*, 9(17), 94–116.
- Wirtz, J., & Lovelock, C. (2016). *Services Marketing: People, Technology, Strategy* (Eighth Edi). World Scientific Publishing Company.
- Zeithaml, V. A. (1988). Consumer Perceptions A Means-End Value : Quality, and Model Synthesis of Evidence. *Journal of Marketing*, 52(3), 2–22.

WHAT IS THE REASON FOR CONSUMER BUYING AT INDONESIA SMEs MARKET ?

ORIGINALITY REPORT



PRIMARY SOURCES

A large, faint watermark of the Universitas Negeri Semarang logo is visible in the background of the primary sources table. The logo features a central emblem with a sun and a flower, surrounded by the text 'UNIVERSITAS NEGERI SEMARANG' and 'UNINMED'.

1	pdfs.semanticscholar.org Internet Source	6%
2	pingpdf.com Internet Source	2%
3	www.sysrevpharm.org Internet Source	1%
4	Submitted to Universiti Sains Malaysia Student Paper	1%
5	www.researchgate.net Internet Source	1%
6	repositori.usu.ac.id Internet Source	1%
7	Submitted to University of Witwatersrand Student Paper	1%
8	Submitted to President University Student Paper	1%
9	www.scitepress.org Internet Source	1%

10	www.neliti.com Internet Source	1 %
11	Journal of Product & Brand Management, Volume 21, Issue 7 (2012-11-03) Publication	1 %
12	www.emeraldinsight.com Internet Source	1 %
13	Submitted to Postgraduate Schools - Limkokwing University of Creative Technology Student Paper	1 %
14	iosrjournals.org Internet Source	1 %
15	Submitted to De La Salle University - Manila Student Paper	<1 %
16	Submitted to Politeknik Negeri Bandung Student Paper	<1 %
17	Submitted to Universitas Putera Batam Student Paper	<1 %
18	jurnalmandiri.com Internet Source	<1 %
19	Yulfis Wandu, Veithzal Rivai Zainal, Willy Arafah, Iwan Kurniawan Subagja, Ram Al Jaffri Saad. "The The Effect of Service Quality and Product Quality on Customer Satisfaction of Islamic Banks with Customer Awareness as an	<1 %

Intervening Variable in Islamic Banks West Sumatera, Indonesia", Humanities & Social Sciences Reviews, 2020

Publication

20

Submitted to Athlone Institute of Technology

Student Paper

<1 %

Exclude quotes

On

Exclude matches

Off

Exclude bibliography

On

UNIVERSITAS NEGERI MEDAN
UNIMED
THE
Character Building
UNIVERSITY