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Determinants of Action Link on the Decision to Purchase Laku Pandai Services in East Aceh Regency

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ABSTRACT

This study aims to examine the influence of word of mouth (WOM), trust, and service quality on the decision to purchase Laku Pandai services through Action Link at the Ami Cell 2 agent located in Keude Blang Village, Idi Rayeuk District, East Aceh Regency. Although this agent had received an award for the highest number of transactions, the number of transactions declined in August. This decline is believed to be caused by a decrease in consumer trust due to the withdrawal system still using manual recording and the suboptimal service provided. This study uses a quantitative approach with a population of 97 respondents. The results show that word of mouth, trust, and service quality significantly influence the decision to purchase Laku Pandai services in East Aceh. Consumer trust and service quality play a crucial role in maintaining purchasing decisions. The management of Action Link, particularly at Ami Cell 2, needs to enhance service professionalism, especially by transitioning from manual to digital systems to boost credibility. Additionally, strengthening positive word of mouth through excellent service and transparent information can be an effective strategy to revive transactions and customer loyalty.

Keyword: *Service Quality; Trust; Purchasing Decisions; Word Of Mouth*

INTRODUCTION

As an intermediary institution, banking has an important responsibility to provide inclusive, easy, and convenient access to financial services for all levels of society. However, in reality, there are still many Indonesians who are not served by formal financial services. To address this challenge, the government, together with Bank Indonesia and the Financial Services Authority (OJK), formulated the National Strategy for Financial Inclusion (SNKI). One of the implementations of this strategy is the Financial Services Without Branches for Financial Inclusion (Laku Pandai) programme, which aims to provide banking services through collaboration with agents and the use of information technology.

As part of this programme, PT. Bank Aceh Syariah launched the Action Link financial service in March 2023. This product is a collaboration between Bank Aceh and third parties as banking agents to reach communities that are far from physical bank branches. One of the most prominent agents in implementing this service is Ami Cell 2 Store, located in Keude Blang Village, Idi Rayeuk Sub-district, East Aceh Regency.

Ami Cell 2 initially demonstrated exceptional performance as an Action Link agent. In August 2023, the store even received an award from Bank Aceh as the agent with the highest transaction volume in Region 3, covering eight cities/districts. However, following the award, there was a significant decline in transaction volume, particularly starting in September 2023. This phenomenon raises questions about the factors influencing consumers' decisions to use Action Link services at Ami Cell 2.

In this context, understanding the influence of word of mouth (WOM), consumer trust levels, and service quality becomes increasingly important. Consumers today tend to rely on recommendations from close acquaintances and assess service quality before deciding to use a product or service. Positive word of mouth, satisfactory service, and trust in the service provider can significantly shape purchasing decisions, especially in agent-based financial services like Action Link.

Previous studies have demonstrated a significant relationship between these variables and purchasing decisions. However, studies specifically examining the Action Link service in East Aceh, particularly at the Ami Cell 2 agent, remain limited. Therefore, this study aims to determine the extent to which word of mouth, trust, and service quality influence purchasing decisions for the Laku Pandai service at Ami Cell 2.

This study is expected to contribute insights and practical recommendations for the development of inclusive financial service strategies, particularly by Bank Aceh Syariah and other Laku Pandai agents in Aceh.

Purchasing decisions are one of the stages in the purchasing decision process before post-purchase behaviour. In entering the purchasing decision stage, consumers have previously been faced with several alternative choices so that at this stage consumers will take action to decide to buy a product based on the choices determined (Influence et al., 2018)

Word of Mouth is a compliment, positive advice, comments and testimonials from customers about their personal experience with a service or product, which has a significant influence on customer purchasing decisions and behaviour (Wibowo et al., 2022).

Trust is the ability of people to depend on others in situations when we have confidence in them. Trust is also another mental state that a person experiences depending on their social status and environment (Resa & Andjarwati, 2019).

Service quality is the level of excellence expected and control over that level of excellence to fulfil customer desires. This shows that it is an indicator of how well the service meets customer needs and expectations. Quality is a dynamic condition that includes settings,

people, processes, goods, and services that meet or exceed expectations. (Diputra & Yoga, 2020)

According to research conducted by (Saputra & Ardani, 2020) shows that word of mouth has a positive and significant effect on purchasing decisions, the higher the word of mouth, the higher the purchasing decision. The Effect of Trust on Purchasing Decisions. Similar findings are also supported by the results (Bahy, 2018) that word of mouth is very influential on purchasing decisions because the more positive information through word of mouth that service users receive and use in marketing activities, the faster the purchasing decision. (Pada et al., 2022) found word of mouth has a negative effect on purchasing decisions. Furthermore, the results of research (Larasati et al., 2022) found that word of mouth has a negative effect on purchasing decisions. Based on the description above, the first hypothesis is proposed, namely:

H1: Word of Mouth affects the decision to purchase Action Link services at ami cell 2 Keude Blang, Idi Rayeuk District.

The Effect of Trust on Purchasing Decisions

The concept of customer trust is related to perceptions of reliability, which is formed by consumer experience which can be understood as a series of transactions or interactions that are characterised by meeting expectations of product performance and satisfaction. Several empirical research studies show that trust significantly and positively affects customer purchasing decisions (F. Amalia & Yulianthini, 2022). Based on the description above, the second hypothesis is proposed, namely:

H2: Trust affects the decision to purchase Action Link services at ami cell 2 Keude Blang, Idi Rayeuk District.

The Effect of Service Quality on Purchasing Decisions

Service quality is what describes how well and bruk dishes are prepared by service providers to meet or exceed customer needs and expectations. A number of empirical studies have shown that service quality is significant and affects consumer decisions to buy. These findings indicate that the process of returning purchasing decisions increases with an increase in service quality (Mukti & Aprianti, 2021)

H3: Service quality affects the decision to purchase Action Link services at ami cell 2 Keude Blang, Idi Rayeuk District

RESEARCH METHOD

This research is quantitative research. Namely, research emphasises on testing theory

through measuring research variables with numbers and analysing data with statistical procedures. Population is a generalisation area consisting of objects / subjects that have certain qualities and characteristics set by researchers to study and then draw conclusions. The population in this study were customers of the Ami Cell 2 store who used Action Link services. The sample is part of the number and characteristics possessed by the population. For this reason, the sample taken from the population must be (representative). The technique used for sampling in this study is non probability sampling in the form of accidental sampling, the sample used in this study was 97 respondents.

Types and Sources of Data

The type of data used in this study is primary data, namely raw data taken by the researcher himself (not by others) from the main source for the benefit of his research and the data did not previously exist such as interviews, questionnaires and observations or observations. Primary data is obtained directly from the object of research, namely from customers who use Laku Pandai services from Action Link.

RESULTS AND DISCUSSION

Convergent Validity

To test convergent validity, outler loading is used. An indicator is declared to meet convergent validity in a good category if the outler loading value is> 0.7. The following is the outler loading value of each indicator on the research variable.

Table 1. Convergent Validity Test

	X1 (Word Of Mouth)	X2 (Trust)	X3 (Service Quality)	Y (Purchase Decision)
X1.1	0.8			
X1.2	0.8			
X1.3	0.9			
X2.1		0.8		
X2.2		0.8		
X2.3		0.7		
X3.1			0.7	
X3.2			0.8	
X3.3			0.8	
X3.4			0.8	
X3.5			0.7	
Y1				0.9
Y2				0.8
Y3				0.8
Y4				0.7

Source: Primary data, (2024)

Discriminant Validity

Based on the table above 1, it is known that the outler loading value between the construct and the variable has fulfilled convergent validity because all statement items have an otler loading value> 0.7, so that all indicators are declared feasible or valid to be used for further analysis.

Tabel 2. Discriminant Validity

Indikator	*Word Of Mouth*	Trust	Service Quality	Purchase Decision
X1.1	0.8	0.5	0.5	0.6
X1.2	0.8	0.6	0.6	0.6
X1.3	0.9	0.6	0.5	0.7
X2.1	0.6	0.8	0.6	0.6
X2.2	0.6	0.8	0.5	0.6
X2.3	0.5	0.7	0.5	0.6
X3.1	0.4	0.5	0.7	0.5
X3.2	0.4	0.5	0.8	0.5
X3.3	0.5	0.6	0.8	0.5
X3.4	0.4	0.6	0.8	0.4
X3.5	0.6	0.4	0.7	0.6
Y1	0.7	0.6	0.6	0.9
Y2	0.7	0.5	0.5	0.8
Y3	0.6	0.6	0.6	0.8
Y4	0.4	0.6	0.5	0.7

Source: Primary data, (2024)

Based on table 2 above, it can be seen that each indicator in this research variable has the largest cross loading value in other variables. Based on the results obtained, it can be stated that the indicators used in this study have good discriminant validity, and all values of each variable above show a value> 0.7. Apart from observing the cross loading value, discriminant validity can also be determined through other methods, namely by the average variant extracted (AVE) value for each indicator, which is required to be> 0.5 for a good model.

Tabel 3. Average Variant Extracted (AVE) Value

Variabel	AVE
Word of Mouth	0.71
Trust	0.63
Service Quality	0.56
Purchase Decision	0.61

Source: Primary data, (2024)

Based on table 1.3 above, it is known that the AVE value of the wor of mouth variable, trust, service quality and purchasing decisions> 0.5. Thus it can be stated that each variable has a good discriminant.

Composite Reliability

Composite Reliability is testing the reliability value of indicators on a variable. A variable is said to fulfil composite reliability if it has a composite reliability value above 0.7 and a Cronbach's alpha value above 0.6. The following can be seen the composite reliability value and Cronbach's alpha value:

Table 4. Composite Reliaility Test

Variabel	Composite reliability (rho_c)	Cronbach's alpha
Word Of Mouth	0.88	0.79
Trust	0.84	0.71
Service Quality	0.86	0.80
Purchase Decision	0.86	0.78

Source: Primary data, (2024)

Based on the test results in table 4 above, the Word Of Mouth variable value is 0.88, the Trust variable is 0.84, the Service Quality variable is 0.86 and the purchasing decision is 0.86. Meanwhile, the Cronbach;s alpha value of the Word Of Mouth variable is 0.79, the trust variable is 0.7, the service quality variable is 0.80 and the purchasing decision is 0.71. So all of the above variables are said to be reliable because the composite reliability value is greater than 0.7 and the Cronbach's alpha value is above 0.6, so the questionnaire can produce stable or constant measurement results.

INNER MODEL TEST

R-square is a measure of the proportion of variation in the value of the influenced variable (endogenous) that can be explained by the influencing variable (exogenous). It is useful for predicting whether the model is good/bad.

Table 5. R-Square Value

	R-square	R-square adjusted
Purchase Decision	0.72	0.716

Source: Primary data, (2024)

Based on table 1.5 above, it can be concluded from testing the R-Square value in the table above of 0.72, meaning that the word of mouth, trust, service quality variables explain purchasing decisions by 72 percent, so the structural model is considered strong.

HYPOTHESIS TESTING

Hypothesis testing results are carried out to see the effect of a construct on other constructs by looking at the parameter coefficient and t-statistic value. The basis used in testing the hypothesis is the value contained in the p value output to test this model. The results of the proposed hypothesis can be seen from the P value if the resulting value <0.05 the hypothesis Ha is accepted and Ho is rejected. The results of hypothesis testing can be seen

in the following table:

Table 6. Hypothesis Testing

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X1.1 -> Y1	0.488	0.483	0.089	5.498	0.000
X2.1 -> Y1	0.210	0.213	0.096	2.190	0.029
X3.1 -> Y1	0.261	0.267	0.103	2.524	0.012

Source: Primary data, (2024)

The probability value of the Word Of Mouth variable on Purchasing Decisions is a P value of 0.000 <0.05, meaning that H01 is rejected and Ha1 is accepted where there is a positive and significant influence between Word Of Mouth on Purchasing Decisions of 0.488 or an increase in Word Of Mouth by 1 percent will increase purchasing decisions by 48.8 percent.

The probability value of the trust variable on purchasing decisions is a P value of 0.029 <0.05, meaning that H01 is rejected and Ha1 is accepted, where there is a positive and significant influence between trust on purchasing decisions by 0.21 percent or an increase in trust of 1 percent will increase purchasing decisions by 21.0 percent.

The probability value of the service quality variable on purchasing decisions is a P value of 0.012 <0.05, meaning that H01 is rejected and Ha1 is accepted, where there is a positive and significant influence between service quality on purchasing decisions of 0.261 percent 1 percent will increase purchasing decisions by 26.1 percent.

DISCUSSION

Based on the results of data analysis, the word of mouth variable has a significant effect on the decision to purchase Laku Pandai (Action Link) services at Ami Cell. Positive information conveyed by close friends or relatives tends to be more trusted than advertisements, thereby encouraging consumers to make transactions. This shows that customer-to-customer communication, especially through testimonials and personal experiences, is an effective factor in influencing purchasing decisions. This finding aligns with the research by Wulanda et al. (2019) and Purnama et al. (2019), which confirms that face-to-face communication through word of mouth is a persuasive form of communication because it involves audio, visual, and gestural aspects, and can create a positive perception of the service.

The results of the study indicate that trust has a positive and significant effect on the

decision to purchase Action Link services. Consumer trust is created from the belief that service providers will fulfill their obligations honestly and in line with expectations, thereby making it easier for consumers to make choices. When consumers feel confident about the security and credibility of a service, they are more willing to make a purchase. This finding is consistent with the research by Risnawati et al. (2023) and Taroreh et al. (2015), which states that trust plays an important role in the decision-making process because it is related to consumers' willingness to accept risks based on their expectations of positive behavior from service providers.

The results of the study indicate that service quality has a positive and significant effect on the decision to purchase Action Link services at Ami Cell. Good service leaves a positive impression on consumers and is a key factor in maintaining loyalty, especially in the service sector. Consumers tend to choose services that offer convenience, friendliness, and responsiveness. This finding is supported by Risnawati et al. (2023) and Weenas et al. (2013), who emphasize that the friendly, informative, and communicative attitude of service providers greatly influences purchasing decisions and the potential for repeat purchases.

CONCLUSIONS AND SUGGESTIONS

The decline in transactions on the Action Link service at the Ami Cell 2 store indicates challenges in maintaining public interest despite previously winning an award as the best agent in the region. Through an analysis of 97 respondents, it was found that positive word-of-mouth perceptions can encourage decisions to use financial services. Additionally, confidence in the reliability of service providers and the quality of interactions experienced during the service process have also been proven to significantly influence consumers' tendency to make transactions. Therefore, enhancing reputation, credibility, and professionalism in service delivery are key factors in strengthening the sustainability of Action Link service usage

This study has a limited scope, focusing only on Action Link agents at the Ami Cell 2 store in Keude Blang Village, Idi Rayeuk Subdistrict, East Aceh Regency. This narrow scope limits the generalization of the results to other areas that also have Action Link agents. For future research, it is recommended that the geographical scope be expanded to include other subdistricts or regencies to obtain a more comprehensive understanding of consumer behavior toward the Laku Pandai service. Additionally, incorporating qualitative methods, such as in-depth interviews, would be highly beneficial in exploring the psychological and social reasons behind consumer distrust, particularly toward the manual transaction system used.

Future researchers may also consider adding other variables such as customer satisfaction, risk perception, or ease of use of technology directly related to financial service purchase decisions. A larger sample size is also recommended to enhance the validity of the results. Based on the current findings, it is recommended that Action Link and the agency managers improve the service system, particularly by replacing manual recording methods with a digital system to enhance consumer safety and trust. Additionally, improving the quality of staff interactions with customers and optimizing promotional strategies through loyal customers (word-of-mouth) can be strategic steps in attracting and retaining service users.

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