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The Effect of Price Perception and Personal Selling on The Purchase Decisions at PT Pegadaian (Persero) CP Kota Lama Malang

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ABSTRACT: This study analyzes the effect of price perceptions and personal selling on purchasing decisions for gold installment products at PT Pegadaian (Persero) CP Kota Lama Malang. A quantitative approach was used with data collected from 100 respondents through an offline questionnaire using purposive sampling. Data were analyzed using multiple linear regression and hypothesis testing. Descriptive results show that respondents generally agree or strongly agree with the statements proposed. The classical assumption test shows that the data meets the requirements of normality, multicollinearity, and heteroscedasticity. The coefficient of determination (R^2) of 0.649 indicates that 64.9% of the variation in purchasing decisions can be explained by the independent variables, while 35.1% is influenced by other factors. The t-test shows that price perception (t = 4.752, sig. 0.000) and personal selling (t = 6.057, sig. 0.000) have a significant effect partially. The F test shows a significant effect simultaneously (F = 88.009, sig. 0.000). This study concludes that increased price transparency and persuasive personal selling can increase gold installment purchases. The findings provide practical recommendations for improving the marketing strategy of gold installment products at Pegadaian.

INTRODUCTION

The rapid pace of economic development and growing public awareness of financial planning have driven interest in gold investment as one of the preferred financial instruments. Gold is known as a stable asset, resistant to inflation, and has high liquidity, making it an attractive investment alternative for various levels of society. Based on Jakpat's 2024 survey, gold ranks second as the most preferred investment instrument by Indonesians (27%) after jewelry. The significant increase in gold prices throughout 2024, from IDR 1.13 million to IDR 1.54 million per gram, shows the potential and attractiveness of gold as a long-term investment (Goodstats, 2024).

As a state-owned enterprise, PT Pegadaian (Persero) has played an important role in facilitating public access to gold investment through its cicil emas product. This scheme allows consumers to purchase physical gold through structured monthly payments, making it more accessible to the wider community. However, some challenges remain. Observations at PT Pegadaian (Persero) CP Kota Lama Malang in 2024 showed inconsistent sales performance compared to 2023, with a notable decline during the second half of the year. This decline is believed to stem from negative price perceptions and sub-optimal implementation of direct marketing strategies, particularly in conveying the long-term value of gold and addressing concerns related to administrative costs and price volatility.

One of the key factors influencing purchasing behavior is price perception. This reflects consumers' assessment of price fairness and the value received in exchange for cost. According to Kotler and Armstrong (2016:278), price perception is the tendency of consumers to consider price when determining whether the product's benefits are worth the cost. Empirical studies by Faujiah (2023), Aryani (2023), and Silaban (2022) confirm that price perception has a positive and significant effect on consumer purchasing

decisions. Therefore, when consumers perceive that the price of a product is reasonable and aligned with the benefits offered, their likelihood of purchasing increases.

In addition, personal selling plays a strategic role in influencing consumer behavior, especially for investment products that require detailed explanations. Gunasekaran et al. (2015) state that personal selling is one of the most effective tools in the final stages of the buying process, especially in building preferences, beliefs, and encouraging action. Supporting this, research by Samsinar et al. (2020) and Rusdiana (2021) found that personal selling has a positive and significant influence on purchasing decisions. Personal selling that is persuasive, communicative, and tailored to consumer needs helps foster trust and establish a closer relationship between the company and consumers.

Furthermore, the combination of positive price perception and effective personal selling strategies is believed to produce a synergistic effect on consumer purchase decisions. Syahla (2022) states that when consumers feel the price is justified by the product's value and receive clear, convincing explanations from sales representatives, their trust and purchase interest increase significantly. Therefore, integrating both variables into marketing strategies is essential to optimize the consumer experience and improve the performance of gold installment sales.

Based on the aforementioned background, this study aims to examine the influence of price perception and personal selling on consumer purchasing decisions regarding the gold installment product at PT Pegadaian (Persero) CP Kota Lama Malang. The research also seeks to provide insights for developing more effective and consumer-responsive marketing strategies, especially in the face of increasing competition within the investment product market.

LITERATURE REVIEW

Marketing

Kotler and Armstrong (2016: 27) "marketing is meeting needs profitability" means that marketing is an activity carried out by an organization or institution to meet consumer needs in a way that benefits all parties involved. Another opinion is also expressed by Indrasari (2019: 2), namely marketing is a comprehensive, integrated, and planned activity, carried out by an organization in doing business in order to be able to accommodate market demand by creating products of selling value, determining prices, communicating, delivering, and exchanging offers of value to users, clients, partners, and the general public.

Marketing Management

Kotler & Keller (2016: 27), marketing management is the art and science of selecting target markets and reaching, retaining, and growing customers by creating, delivering, and communicating superior customer value. Meanwhile, according to Indrasari (2019: 8) marketing management is a series of processes for analyzing, planning, implementing, and monitoring and controlling a marketing activity where the aim is to achieve company targets effectively and efficiently.

Purchase Decisions

Purchasing decisions are consumer actions in choosing and buying a good or service, which are influenced by personal emotional impulses or the influence of others. According to Kotler and Armstrong (2018: 70), purchasing decisions are preferences formed by consumers for certain brands in their preferred set. The following are the indicators used in this study to determine purchasing decisions taken from Kotler and Armstrong (2018: 70), namely: 1. Stability in a product, 2. Habit of buying products, 3. Giving recommendations to others, 4. Making repeat purchases

Price Perception

Price perception is a consumer's view of the price of a product or service that reflects the extent to which the customer considers the price to be in accordance with the benefits or value the customer receives. Kotler and Armstrong (2016: 278) suggest that price perception is the tendency of consumers to consider price when determining the superiority of a product is appropriate. According to Kotler and Armstrong (2016: 278) there are four indicators of price perception, namely: 1. Price Affordability, 2. Price Match with Product Quality, 3. Price Match with Benefits, 4. Price according to ability or price competitiveness

Personal Selling

Personal selling is a face-to-face interaction between a salesperson and a customer that aims to influence, convince and encourage purchases, while building a mutually beneficial relationship. This activity is also intended to create, improve and maintain exchange relationships to support continued purchases. According to Gunasekharan et. al (2015) personal selling is an interaction between sellers and consumers to create good relationships and encourage purchases. According to Gunasekharan et. al (2015), personal selling indicators have certain characteristics, namely as follows: 1. Communication ability, 2. Product knowledge, 3. Creativity, 4. Empathy

RESEARCH METHODS

This research was conducted at PT Pegadaian (Persero) CP Kota Lama Malang, focusing on the influence of price perception and personal selling on consumer purchase decisions regarding gold installment products. The object of this research consists of three variables: purchase decision as the dependent variable (Y), and price perception (X1) and personal selling (X2) as independent variables. The population in this study includes consumers who have made gold installment purchases at PT Pegadaian CP Kota Lama Malang during the period from January to December 2024. A total of 100 respondents were selected using a non-probability sampling technique, specifically purposive sampling, based on specific criteria such as experience in purchasing gold through the installment program.

This study adopts a quantitative research design. Primary data were collected through offline questionnaires distributed directly to respondents. The measurement instruments were based on indicators derived from relevant theories, including those by Kotler and Armstrong for price perception and purchase decisions, and Gunasekaran et al. for personal selling. To ensure the validity and reliability of the data, the study included validity and reliability tests for the research instrument. The data analysis consisted of several stages: descriptive statistical analysis, classical assumption tests (normality, multicollinearity, and heteroscedasticity), multiple linear regression analysis, and hypothesis testing using both t-test (partial) and F-test (simultaneous). The coefficient of determination (R^2) was also calculated to determine the proportion of variance in purchase decisions explained by the independent variables.

RESULT AND DISCUSSIONS

Table 1 Price Perception Validity Test Results

Variabel	Item	r hitung	r tabel	Sig	a	Hasil
Price Perception (X1)	X1.1.1	0,789	0,1966	0,000	0,05	Valid
	X1.1.2	0,817	0,1966	0,000	0,05	Valid
	X1.2.1	0,756	0,1966	0,000	0,05	Valid
	X1.2.2	0,725	0,1966	0,000	0,05	Valid
	X1.3.1	0,782	0,1966	0,000	0,05	Valid
	X1.3.2	0,819	0,1966	0,000	0,05	Valid
	X1.4.1	0,786	0,1966	0,000	0,05	Valid
	X1.4.2	0,743	0,1966	0,000	0,05	Valid

Table 2 Personal Selling Validity Test Results

***Personal Selling* (X2)**	X2.1.1	0,824	0,1966	0,000	0,05	Valid
	X2.1.2	0,785	0,1966	0,000	0,05	Valid
	X2.1.3	0,770	0,1966	0,000	0,05	Valid
	X2.2.1	0,818	0,1966	0,000	0,05	Valid
	X2.2.2	0,781	0,1966	0,000	0,05	Valid
	X2.3.1	0,764	0,1966	0,000	0,05	Valid
	X2.3.2	0,842	0,1966	0,000	0,05	Valid
	X2.4.1	0,822	0,1966	0,000	0,05	Valid
	X2.4.2	0,834	0,1966	0,000	0,05	Valid

Table 3 Purchase Decisions Validity Test Results

Purchase Decisions (Y)	Y1.1.1	0,795	0,1966	0,000	0,05	Valid
	Y1.1.2	0,706	0,1966	0,000	0,05	Valid
	Y1.1.3	0,788	0,1966	0,000	0,05	Valid
	Y1.2.1	0,782	0,1966	0,000	0,05	Valid
	Y1.2.2	0,839	0,1966	0,000	0,05	Valid
	Y1.3.1	0,844	0,1966	0,000	0,05	Valid
	Y1.3.2	0,863	0,1966	0,000	0,05	Valid
	Y1.3.3	0,812	0,1966	0,000	0,05	Valid
	Y1.4.1	0,818	0,1966	0,000	0,05	Valid
	Y1.4.2	0,792	0,1966	0,000	0,05	Valid

Source : Processed data (2025)

Based on observations in the field to 100 respondents who assessed price perception and personal selling on the purchasing decisions at PT Pegadaian (Persero) CP Kota Lama Malang. Before conducting data analysis, it is done first to test the instrument used using SPSS Statistics 25 calculation application as follows. The validity test results above show that all statement items used as measuring instruments for the price perception variable (X1), personal selling (X2) and purchasing decisions (Y) are valid. This can be proven that all statement items on each variable have r count greater than r table (0.1966) with a significant level of <0.05. So that the items of the variable price perception (X1), personal selling (X2) and purchasing decisions (Y) can measure the effect of price perception (X1), personal selling (X2) and purchasing decisions (Y) on gold installment products at PT Pegadaian (Persero) CP Kota Lama Malang.

Table 4 Reliability Test Results

Reliabiality Test			
Variabel	*Cronbach Alpha*	Standar	Keterangan
Price Perception (X1)	0,902	0,60	Reliabel
Personal Selling (X2)	0,932	0,60	Reliabel
Purchase Decisions (Y)	0,939	0,60	Reliabel

Source : Processed data (2025)

Based on Table 4, the reliability test results show that all variables have a Cronbach alpha value of more than 0.60. This shows that the variable items of price perception (X1), personal selling (X2), and purchasing decisions (Y) are considered reliable and reliable as variable measuring instruments in research.

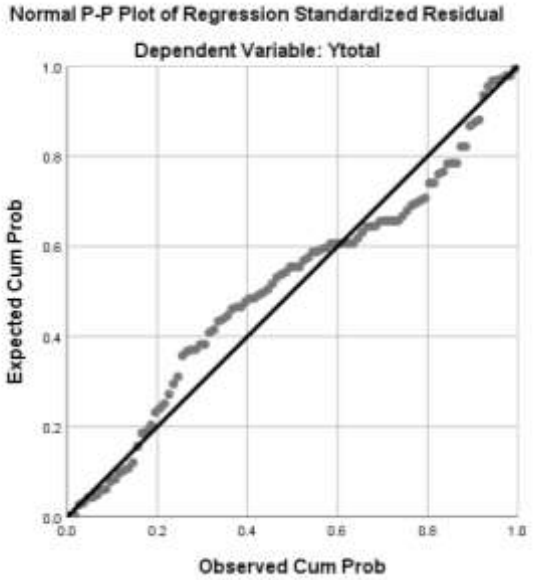

Figure 1 Normality Test Results

Based on the results of testing the normality test using the normality probability plot, the effect of price perceptions and personal selling on purchasing decisions is in accordance with the basis for decision making in the normality test, namely if the data spreads around the diagonal line and follows the direction of the diagonal line or the histogram graph shows a normal distribution pattern, then the normality test results of this regression model fulfill the normality assumption.

Table 5 Multicollinearity Test Results

Model	**Collinerarity**		**Keterangan**
	Tolerance	**VIF**	
Price Perception (X1)	0.585	1.709	No Multicollinearity Occurs
Personal Selling (X2)	0.585	1.709	No Multicollinearity Occurs

Source : Processed data (2025)

Based on Table 5above, the multicollinearity test results can be seen that the VIF value of the price perception and personal selling variables has a tolerance> 0.10 and VIF < 10, thus the independent variables can be said to have no multicollinearity.

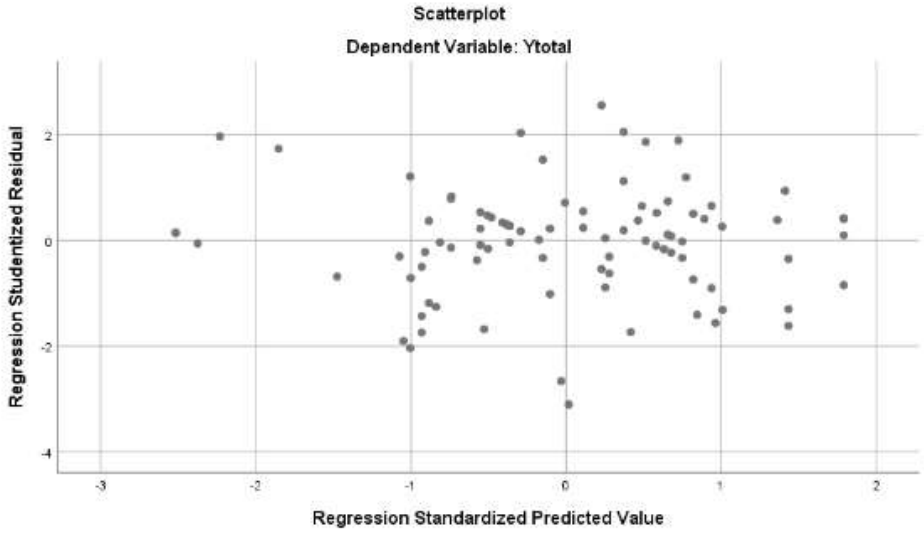

Figure 2 Heteroscedasticity Test Results

Based on Figure 2, the results of the heteroscedasticity test can be seen that the points spread above and below the number 0 on the Y axis, it can be concluded that this regression model does not occur heteroscedasticity.

Table 6 Multiple Linear Regression Analysis Test Results

Coefficients[a]							Collinearity	
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	.852	2.981		.286	.776		
	Price Perception	.840	.108	.607	7.807	.000	0.585	1.709
	Personal Selling	.317	.090	.273	3.506	.001	0.585	1.709
a. Dependent Variable: Purchase Decisions								

Source : Processed data (2025)

Based on the results of the multiple linear regression analysis test in the table above, a multiple linear regression model equation can be seen as follows :

$$\mathbf{Y = 0{,}852 + 0{,}840\ X_1 + 0.317X_2 + e}$$

The multiple linear regression equation shows the direction of influence of each independent variable on the dependent variable. The explanation of the multiple linear regression equation is as follows :

1. The constant value is 0.852, meaning that if the price perception and personal selling variables are considered constant or equal to zero, the purchasing decision is 0.852.
2. The price perception regression coefficient value is 0.840, meaning that if the price perception increases by one unit, the purchasing decision will increase by 0.840, assuming the personal selling variable is considered constant.
3. The personal selling regression coefficient value is 0.371, meaning that if personal selling increases by one unit, the purchasing decision will increase by 0.371, assuming the price perception variable is considered constant.

Based on the results of multiple linear regression analysis, the variable price perception (X1) and personal selling (X2) which has the greatest contribution or effect on purchasing decisions (Y) is price perception (X1) with a coefficient of 0.840 compared to personal selling (X2) with a coefficient of 0.371.

Table 7 Coefficient of Determination Analysis Results

Model	Adjusted (R^2)
1	0,649

Source : Processed data (2025)

Based on Table 7, the results of the analysis of the coefficient of determination (R2) can be seen that the Adjusted R Square coefficient of determination obtained is 0.649, which means that the contribution of the effect of price perception and personal

selling on purchasing decisions at PT Pegadaian (Persero) CP Kota Lama Malang is 0.649 or 64.9%. While the remaining 35.1% (100% - 64.9%) is influenced by variables outside this study.

Table 8 Partial Hypothesis Test Results

Variabel	t_{hitung}	t_{tabel}	Signifikan	Tingkat Signifikan (α)	Keterangan
Price Perception	7,087	1,66071	0,000	0,05	Signifikan
Personal Selling	3,506	1,66071	0,001	0,05	Signifikan

Source : Processed data (2025)

Based on table 22, partial hypothesis testing above, it can be concluded that:

1. 1.Ha for hypothesis 1 is accepted and H0 is rejected. This is because the price perception variable has tcount> ttable, namely 7.807> 1.66071 and a significant 0.000 <0.05. Based on these criteria, it can be concluded that the hypothesis (H1) which states that price perception partially has a positive effect on purchasing decisions at PT Pegadaian (Persero) CP Kota Lama Malang, is accepted.
2. Ha for hypothesis 2 is accepted and H0 is rejected. This is because the personal selling variable has tcount> ttable, namely 3.506> 1.66071 and a significance of 0.001 <0.05. Based on these criteria, it can be concluded that the hypothesis (H2) which states that personal selling partially has a positive effect on purchasing decisions at PT Pegadaian (Persero) CP Kota Lama Malang, is accepted.

Table 9 Simultaneous Hypothesis Test Results

F_{hitung}	F_{tabel}	Signifikan	Tingkat Signifikan	Keterangan
92,713	3,090	0,000	0,05	Signifikan

Based on Table 9, simultaneous hypothesis testing above, it can be concluded that : Ha for hypothesis 3 is accepted and H0 is rejected. This is because Fcount> Ftable, namely 92.713> 3.090 and significant 0.000 <0.05. Based on these criteria, it can be concluded that Hypothesis (H3) which states that Price Perception and Personal Selling simultaneously have a positive effect on Purchasing Decisions at PT Pegadaian (Persero) CP Kota Lama Malang, is accepted.

DISCUSSION

Based on the results of the research analysis conducted the following discussion can be made :

1. The Influence of Price Perception on the Purchase Decisions

   Based on the results of the analysis of the description of the price perception variable, the indicator of price compatibility with product quality has the highest mean of 4.17. This means that the average customer respondent of PT Pegadaian (Persero) CP Kota Lama Malang has a positive perception that the price paid is comparable to the quality of the product received.

   Based on the partial hypothesis test that has been carried out, it can be seen that the effect of price perception on purchasing decisions has a positive effect. This result is evidenced by the partial hypothesis test results, namely tcount> ttable, namely 7.807> 1.66071 and a significant 0.000 <0.05. The results of this study are in accordance with the hypothesis which states that it is suspected that price perception has a positive effect on purchasing decisions at PT Pegadaian (Persero) CP Kota Lama Malang. This is because in the price perception variable there is an item with the highest mean, namely quality according to price. The quality item according to price has a mean of 4.21 and can be classified in the very high mean category. Gold installment products at PT Pegadaian (Persero) CP Kota Lama Malang prioritize the quality of gold installment products, such as offering an easy process, professional services, flexibility and safety. These advantages attract customers, especially women in the age range of 21-30 years who work in the private sector. This is inseparable from the tendency of women to be more thorough and careful in considering a product, especially in assessing its quality. This shows that female customers tend to be more careful in choosing quality products and according to their needs.

   The results of this study support the results of previous research conducted by Faujiah (2023) with the title The Effect of Price Perceptions, Location and Facilities on Purchasing Decisions (Survey on Mitra Mart Minimarket Consumers). The results of the study state that price perceptions have a positive and significant influence on purchasing decisions. Based on all the data obtained through this study, it can be stated that price perception has a positive effect on purchasing decisions at PT Pegadaian (Persero) CP Kota Lama Malang.

2. The Influence of Personal Selling on the Purchase Decisions

   Based on the results of the analysis of the description of personal selling variables, the product knowledge indicator has the highest mean of 4.39. This means that the average customer respondent of PT Pegadaian (Persero) CP Kota Lama Malang

agrees that the Customer Relation Officer has a good understanding of the product and is able to provide information and answers that satisfy customers of PT Pegadaian (Persero) CP Kota Lama Malang.

Based on the partial hypothesis test that has been carried out, it can be seen that the effect of personal selling on purchasing decisions has a positive effect. This result is evidenced by the partial hypothesis test results, namely tcount> ttable, namely 3.506> 1.66071 and a significance of 0.001 <0.05. The results of this study are in accordance with the hypothesis which states that it is suspected that personal selling has a positive effect on purchasing decisions at PT Pegadaian (Persero) CP Kota Lama Malang. This is because in the price perception variable there is an item with the highest mean, namely knowledge about the product. The item of knowledge about the product has a mean of 4.39 and can be classified in the very high mean category. Customer Relation Officers have a good and in-depth understanding of all products and services offered, especially gold installment products. This is shown through his ability to explain information clearly, accurately and communicatively to customers. In addition, Customer Relation Officers are also able to answer various questions and complaints swiftly and satisfactorily, thus creating a sense of trust and comfort, the majority of which are women aged 21-30 years with a work background in the private sector. This is because women are more careful and cautious about receiving information related to products, and are more careful in evaluating the quality and benefits of the products offered. Therefore, communicative explanations and responsive services from Customer Relations Officers are very helpful for female customers in considering and deciding on purchases more confidently and accurately.

The results of this study support the results of previous research conducted by Samsinar et. al (2020) with the title The Effect of Internet Promotion Media and Personal Selling on Purchasing Decisions for Sr Olshop Skin care products in Makassar City. The results of the study state that personal selling has a positive and significant influence on purchasing decisions. Based on all the data obtained through this research, it can be stated that personal selling has a positive effect on purchasing decisions at PT Pegadaian (Persero) CP Kota Lama Malang.

3. The Influence of Price Perception and Personal Selling on the Purchase Decisions

Based on the results of the coefficient of determination analysis, the Adjusted R Square is 0.649 or 64.9%, which means that the contribution of price perceptions and personal selling to purchasing decisions at PT Pegadaian (Persero) CP Kota Lama Malang is 64.9%, while the remaining 35.1% is influenced by variables not examined in this study. Based on multiple linear regression analysis, it is known that the variable that has the greatest contribution or effect on purchasing decisions is price perception with a coefficient of 0.840 compared to personal selling with a coefficient of 0.317. Based on this, it can be said that PT Pegadaian (Persero) CP Kota Lama Malang has an advantage in building a positive price perception in the eyes of customers, which significantly influences purchasing decisions. Based on the simultaneous hypothesis testing that has been carried out, it can be seen that the effect of price perceptions and personal selling on purchasing decisions has a positive effect. This result is evidenced by the results of the F test, namely Fhitung> Ftabel, namely 92.713> 3.090 and a significant 0.000 <0.05. The results showed that price perceptions and personal selling simultaneously had a positive effect on purchasing decisions.

RESEARCH CONCLUSION AND SUGGESTIONS

Based on the results of data analysis and discussion, the research results can be concluded as follows:

1. Price perception partially has a positive effect on purchasing decisions. This means that to improve purchasing decisions, good price perceptions are needed, including price affordability, price compatibility with product quality, price according to benefits and price according to ability or price competitiveness.
2. Personal selling partially has a positive effect on purchasing decisions. This means that to improve purchasing decisions good personal selling is needed, including communication ability, product knowledge, creativity and empathy.
3. Price perceptions and personal selling simultaneously have a positive effect on purchasing decisions. This means that to improve purchasing decisions, it is necessary to have good price perceptions and good personal selling.

Suggestions

Based on the conclusions obtained, the suggestions that can be conveyed are :

1. Suggestions for PT Pegadaian (Persero) CP Kota Lama Malang
    1) Price Perception

    In an effort to improve purchasing decisions, a very good price perception is needed. PT Pegadaian (Persero) CP Kota Lama Malang should prioritize increasing price affordability, namely by offering prices that are more competitive and in accordance with the customer's economy. In addition, PT Pegadaian (Persero) CP Kota Lama Malang can also provide installment simulations that are transparent and easy to understand so that customers can assess the feasibility of prices more objectively, and present promo programs or cashback promos to attract customer buying interest.

    2) Personal Selling

    In an effort to improve purchasing decisions, excellent personal selling is needed. PT Pegadaian (Persero) CP Kota Lama Malang should prioritize increasing creativity, namely by conveying product information in an interesting, not

monotonous manner, and using a more persuasive and innovative approach, for example through the use of interesting presentation media or the use of analogies that are relevant so that the explanation is easier to understand. In addition, Customer Relation Officers also need to adjust the communication style to the characteristics of the customer, so that the interaction becomes more personalized and builds emotional closeness that can encourage purchasing decisions.

2. Suggestions for Futher Research
    1) Further researchers are advised to add other indicators to make it more accurate for the results of their research and should expand the scope of their research area for generalization of research results.
    2) It is recommended for future researchers to add other variables.

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