

# The Effect Of Interest Rate Perception And Credit Procedures On Car Purchase Decisions Mediated By Purchase Interntion In Pt. Maybank Indonesia Finance Medan Branch 2021

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## Abstract.

*This study discusses the interest rate perception and credit procedures on car buying decisions mediated by purchase interest variables. The results of the research on the first hypothesis are the influence of perceptions of interest rates on purchase interest with a value of t-count  $5.831 > t\text{-table } 1.99$  ( $p < 0.000 < 0.05$ ). The second hypothesis in this study is that there is an effect of credit procedures on purchase interest ( $2.709 > 1.99$ ); ( $p < 0.007 < 0.05$ ). The third hypothesis in this study is that there is an influence of interest on car buying decisions ( $2.687 > 1.99$ ); ( $p < 0.007 < 0.05$ ). The fourth hypothesis in this study is that there is an effect of interest rate perception on car buying decisions ( $3.524 > 1.99$ ); ( $p < 0.000 < 0.05$ ). The fifth hypothesis in this study is that there is an effect of credit procedures on car buying decisions ( $2.475 > 1.99$ ); ( $p < 0.001 < 0.05$ ). The sixth hypothesis is that the purchase interest variable cannot mediate the relationship between perceptions of interest rates on purchasing decisions ( $2.392 > 1.99$ ). The seventh hypothesis is that the purchase intention variable cannot mediate the relationship between credit procedures and purchasing decisions ( $t < 1.852 < 1.99$ ).*

**Keywords:** Interest Rate Perception, Credit Procedure, Purchase Interest, Purchase Decision

## I. INTRODUCTION

Producers compete in a competitive business that makes consumers have various choices to buy products that are in accordance with their wishes. Customers tend to be careful and critical in making a purchase of goods because of the growing support for information technology such as: Instagram, Twitter, BBM, WhatsApp, and many product brands that have sprung up in the market. In order for the company to dominate the market share according to the demand for four-wheeled vehicles, first identify the wants and needs of consumers. The phenomenon of sales and demand for two-wheeled vehicles tends to be high, as can be seen from the production of cars every year in Indonesia (Hanif, 2018). The number of production of four-wheeled motorized vehicles or more is above 1 million units every year from 2013 to 2019 ranging from 1.2 to 1.3 million. However, during the 2020 Covid-19 pandemic, the number of vehicles experienced a drastic decline with production of 690,176 units a year and sales of 532,407 units a year (Gaikindo, 2020).

**Table 1.** Sales of Four Wheeled Vehicles at PT. Maybank Indonesia Finance period 2017-2019

Numb.	Year	Market Share	PT. MIF	Percentage
1	2017	1.079.308	43.875	4.06%
2	2018	1.151.413	47.833	4.15%
3	2019	1.026.921	45.761	4.46%

*Source: PT. Maybank Indonesia Finance (2017-2019)*

Consumer purchase interest can arise as a result of the stimulus (stimulus) offered by the company. The stimulus felt by the consumer is designed to influence the purchase action. Consumers try to find valid information before buying the product they want (Suradi, 2012). This means that consumers will be interested first after getting a stimulus from the information before buying. In general, to stimulate consumer purchase interest, company managers can predict the ratio of sales of new or old goods or services and support and support what strategies are being carried out by the marketing, market segmentation, and promotion departments (low interest rates and ease of procedures). Specifically offering new products in the market, consumer purchase interest must be formed because of its very dynamic and changing nature (Tuu and Olsen, 2012). Purchase interest and purchasing decisions can be influenced by perceptions of interest rates and credit procedures.

### **Research Problems**

Based on the problems that exist in PT. Maybank Indonesia Finance Medan Branch in 2021, it can be formulated a problem formulation in this research, as follows:

1. Knowing the effect of interest rates perception on purchase intention a car at PT. Maybank Indonesia Finance Medan Branch.
2. Knowing the effect of credit procedures on the purchase intention a car at PT. Maybank Indonesia Finance Medan Branch.
3. Knowing the effect of purchase decision to buy a car at PT. Maybank Indonesia Finance Medan Branch.
4. Knowing the effect of interest rates perception on car purchase decisions at PT. Maybank Indonesia Finance Medan Branch.
5. Knowing the effect of credit procedures on car purchase decisions at PT. Maybank Indonesia Finance Medan Branch.
6. Knowing the effect of interest rate perceptions on car purchase decisions mediated by purchase interest in PT. Maybank Indonesia Finance Medan Branch.
7. Knowing the effect of credit procedures on car purchase decisions mediated by purchase interest in PT. Maybank Indonesia Finance Medan Branch.

## **II. LITERATURE REVIEW**

### **Interest Rates Perception**

According to Kotler and Armstrong (2014: 214), perception is the process by which a person selects, organizes and interprets information to form something meaningful about something. Meanwhile, Suryani (2008:97-98), defines perception as a process that is initiated by a stimulus that hits the human senses and then responds. Schiffman and Kanuk in Astuti (2013) define perception as follows: "Perception is defined as the process by which an individual selects, organizes and interprets stimuli into a meaningful and coherent picture of the world". It can be interpreted that perception is the process by which an individual selects, organizes, and interprets stimuli into a meaningful and coherent picture of the world. The definition of interest rates in this study is the credit interest rate that will be paid by customers to financial institutions. Loan interest rate as interest on funds provided to buyers from financial institutions for the purchase of cars. Based on some of the opinions above, the perception of credit interest rates is the customer's assessment of funds due to loans provided by financial institutions for four-wheeled vehicles from the company PT. Maybank Indonesia Finance Medan Branch in the form of loan interest, payment processing, and other provisions. The indicators for measuring the perception of loan interest rates can be measured: a) Customer assessment of interest rates. b) Interest rate function. c) types of interest rates. d) Desire for credit interest rates. e) Awareness of paying credit interest. If the five indicators are carried out by consumers in accordance with the agreement, it will make it easier for customers to pay interest rate fees on loans so that it can make it easier to get profits

### **Credit Procedures**

The procedure for granting credit is the second line of defense in preventing non-performing loans. As the second line of defense, demanding clarity in presentation or preparation, if the procedure for granting credit is not clear, lending will continue to experience a decline in quality which sometimes escapes management's attention (Suhardjono, 2013:261). The credit procedure is a step that must be fulfilled by the customer in providing credit. Easy and clear procedures are considered very efficient and effective by customers. The consideration of this factor is very large, most debtors claim to prefer institutions that provide clear or easy-to-understand credit procedures and do not have many conditions (Hasibuan, 2017). The decision to grant credit goes through several stages:

1. Preparation. The stage of understanding product information between consumers and the bank, especially new consumers through questions and answers or other methods.
2. Assessment (analysis). evaluation of the credit applicant's business or project. Credit analysts have special qualifications in carrying out their duties. To assist the work of an analyst, he is provided

- with a credit analysis method in the form of a standard system format that must be completed so that the way bank credit analysts assess credit applications can be truly structured, clear, and objective.
3. Decision. Credit is given by including certain statements according to the leadership's decision to the customer or rejecting the consumer's application through a rejection letter. The goal is to reduce credit problems in the future.
  4. Implementation and administration. After the application is approved, both parties will enter into a credit agreement contract between the seller and the buyer containing various requirements that must be agreed upon by both.
  5. Supervision and development of debtors. The company established a supervision division tasked with monitoring/monitoring and observing the credit payment process by debtors to detect the occurrence of non-performing loans and provide input or solutions to facilitate credit in accordance with existing regulations (Firdaus and Ariyanti, 2017: 91).

Several indicators in measuring credit procedures, namely:

1. Realization of credit, the financial institution agrees to disburse funds from the debtor's application in accordance with first agreeing to the terms and conditions that have been set.
2. Ease of procedure, financial institutions provide convenience in approving credit to debtors such as ease of accessing funds to be provided.
3. Speed of implementation, financial institutions make it easy for debtors to access credit payments quickly and services when taking credit. The debtor takes the initiative to take credit back if the implementation is made easier and faster.
4. Requirements, Debtors with financial institutions need to fulfill the requirements for taking credit.

From the description above, the indicators for this credit procedure include credit realization, ease of procedure, speed of implementation and requirements. Basically, in taking credit, an agreement is needed between the financial institution and the customer when taking credit. In addition, financial institutions need to make it easier to take credit, the speed of implementation at the time of credit taking services, and the need for easy requirements when customers take credit.

### **Purchase Decisions**

Purchasing decisions are the behavior of individuals ordering the goods they want. They have obtained the information beforehand so that they can think about and consider whether the product is worth having or not. Wahyoedi & Saporso (2019) describes a purchase decision as a decision because of the interest felt by a person towards a product and wants to buy, try, use, or own the product. The purchase decision is an action that must be considered carefully. As a company, this decision becomes an evaluation material in selling products in the future. Purchasing decisions are a process of integrating desires by combining several behaviors to assess and choose the goods to be purchased (Tjiptono, 2018: 21). Consumers determine that purchasing decisions are influenced by, among others: finance (price), technology, product, location, promotion, politics, culture, physical evidence, people and process, thus forming an attitude for consumers to evaluate all available information and draw conclusions in the form of responses to product to be purchased (Alma, 2013). Kotler & Armstrong (2014), said "Buying decision is a process all the experiences in learning, choosing, using, and event disposing of a product".

It can be interpreted that purchasing is an experiential activity to find a product, the process of selecting, using it for, and even canceling the purchase of the item. The buying decision behavior model is based on external encouragement in the form of: marketing impulses, namely products, prices, distributors and promotions as well as the economic, technological, political and cultural environment can influence consumer choices before making a purchase of a product through problem recognition, information seeking, selection alternatives, purchase decisions and post-purchase behavior. In the end, brand choice, product choice, and the number of product purchases. Consumer behavior in purchasing is the behavior of consumers, communities or organizations related to the decision-making process to obtain, use economic goods or services that can be influenced by the environment. There are three factors in studying consumer behavior, namely stimulus factors, factors that are very influential in the buying process come from outside (external

factors), stimulation factors and between encouragement and judgment. This factor originates in a person, such as various impulses to cause a purchase desire (Mangkunegara, 2012).

### **Purchase Intention**

Purchase interest is consumer behavior that appears in response to objects that indicate a person's desire to make a purchase (Kotler and Keller, 2016:164). Interest is the desire to have something because of a sense of interest and liking for something without anyone telling. Interest can also be explained as a sense of acceptance within himself with a response from the outside. The closer or stronger the relationship, the stronger the interest (Slameto, 2012: 182). Interest is a combination of desire and will that can develop. Interest is one factor that is quite important in influencing customer preferences in saving. There are three limits of interest, namely, first, an attitude that can bind a person's attention to a certain object selectively. Second, a feeling that activities and hobbies for certain objects are very valuable to individuals. Third, as part of motivation or readiness that brings behavior to a certain direction or goal (Iskandarwasid, 2011:113).

From the above understanding it can be said that interest is a desire contained in consumers for a product and accompanied by a strong motive for wanting a product according to their tastes and expectations. Interest can also be explained as the condition of consumers before buying a product. Interest in this study is assumed to be purchase interest or behavior that appears in response to objects that indicate the customer's desire to make a purchase.

According to Salih and Wahab (2011:265), interest can be divided into three types (based on its emergence, direction, and way of expressing), namely:

1. Based on the emergence, interest can be divided into primitive interest and cultural interest. Primitive interest is interest that occurs due to biological needs. While cultural interest (social interest) is an interest that arises because of the learning process.
2. Based on the direction, interest is distinguished, namely: intrinsic and extrinsic interest. Intrinsic interest is an interest that is directly related to the activity itself. Extrinsic interest is interest related to the ultimate goal of the activity.
3. Based on the method of expression, interest is divided into four, namely: a) expressed interest; interest occurs by asking for an answer from someone whether he is interested or not, b) manifest interest; interest that occurs because of direct observation, c) tested interest; interest can be seen from the results of objective test answers, and d) inventoried interest; interest as a result of using standardization tools.

Crow and Crow (1973) in Nasution (2015), there are 3 (three) factors that influence interest, namely:

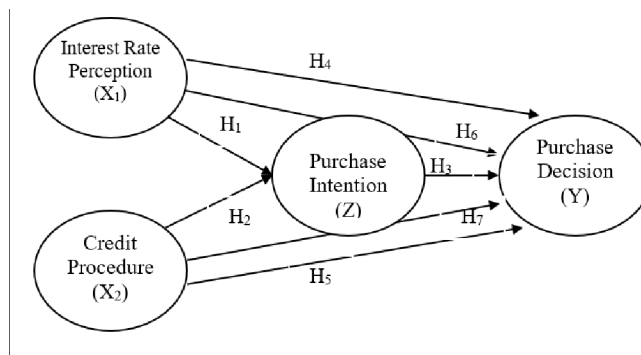
1. Encouragement from within the individual, for example the urge to eat, want to know, sex. The desire to eat creates an interest in working or looking for income and money. The curiosity drive will arouse interest in reading, studying, studying, doing research and so on.
2. Social motives, for example, interest in clothing arises because they want to get approval or acceptance and attention from others. Interest in learning or seeking knowledge arises because they want to get appreciation from the community. Someone who has a lot of knowledge tends to be said to be an educated person and easily gets a position and role model in society.
3. Emotional factors. Someone who gets success will cause feelings of pleasure and strengthen interest in doing these activities. But if it doesn't live up to expectations, interest will be lost.

Previous research can be explained that the difference between this research and previous research is that the research locus is in one of the credit service financing companies (finance) at PT. Maybank Indonesia Finance Medan Branch in the Credit Section which handles car purchase services through the credit system by the people of Medan City. In previous studies, the locus was outside the city of Medan. The equation with previous research by Nugroho (2012) is one of the independent variables, namely credit procedures with the dependent variable being the decision to use credit without using moderating variables. In this study, the moderating variable is purchase interest.

This study refers to research conducted by Pramono (2012) with the theme that home purchase decisions are influenced by credit procedures, service quality and promotion factors. In this study, the theme of car purchase decisions by customers who have a credit agreement. The similarity of this research with

previous research is on the use of indicators of credit procedures and purchasing decisions. The difference in this study is that in previous studies the independent variables are credit procedures, service quality and promotions and do not have moderating variables. Meanwhile, in this study, the independent variable is the interest rate perception and credit procedures with a moderating variable, namely purchase interest. So far, to the researcher's knowledge, this research has never been carried out by a bank or other financial institution.

### Research Framework



**Fig 1.** Research Conceptual Framework

Purchasing decisions are consumer behavior to meet the needs and desires of goods/services by going through various selection processes to have these products. The consumer buying process consists of: problem recognition, information search, evaluation of alternatives, and purchase decisions. Consumers making purchases of a product are influenced by the perception of the interest rate set by the company on the costs borne by the customer. Interest rate perception is an assessment of financing to obtain products that are distributed by the lender in the form of loans. According to the theory, if the price of the product is high, the availability of the product is low in the market. Conversely, if the demand for product prices is low, then a large number of products are available (Samuelson and Nordhaus, 2013). The availability of the product will make it easier for buyers to buy the car they want so that the credit payment system becomes an alternative that will bring up interest rates as a result of using loans.

In addition to the perception of interest rates, credit procedural factors can influence consumers to buy a product. In accordance with the opinion of Sumarni and Soeprihanto (2012) that consumer considerations cannot be separated from the ability of financial institutions to carry out credit service systems or methods that influence credit decisions. For this reason, a company must innovate in providing various strategies in credit procedures to simplify the financing process. If consumers perceive interest rates and the ease and speed of credit procedures, it is likely that the intention to buy will be stronger. According to Priansa (2017) that interest will arise because of the desire to find information about the product (such as prices, interest rates, purchasing procedures, product quality, (telling others due to their belief in themselves about the product so that it can lead to a tendency to have the heart to have the product.

## III. RESEARCH METHOD

### Research Object

The object of research is something that becomes a concern in a study because the object of research is the target to be achieved to get answers and solutions to problems that occur. The object of the research contained a problem that would be used as research material to find a solution. The object of this research is the interest rate perception and credit procedures as factors that influence car purchase decisions mediated by customer intentions at PT. Maybank Indonesia Finance Medan Branch.

### Population and Sample

The population is the subject or object of research to be studied (Sugiyono, 2017:57). The population is all active customers (registered as car purchase customers through the credit system) at PT. Maybank Indonesia Finance Medan Branch in 2021 totaled 356 people. Customers domiciled in the city of Medan were sampled due to the very high number of customers domiciled in other areas. Saparso (2018) explained that if the number of samples studied was too large, it would cause the model to be very sensitive, making it



very difficult to get the appropriate goodness of fit. So it is recommended that the number of samples ranges from 5 to 10 times the number of indicators of the total latent variable. Solimun (2002) stated in Saparso (2018).According to Sekaran and Bougie (2017: 54) that the sample is part of the subject being studied. The sample consists of a number of members selected from the population. If the number of samples is unknown, then the sample formula can use the Hair formula. According to Hair (2010:176) that to obtain the appropriate goodness of fit, it is recommended that the minimum sample measurement is done by multiplying each parameter by 5-10 observations.

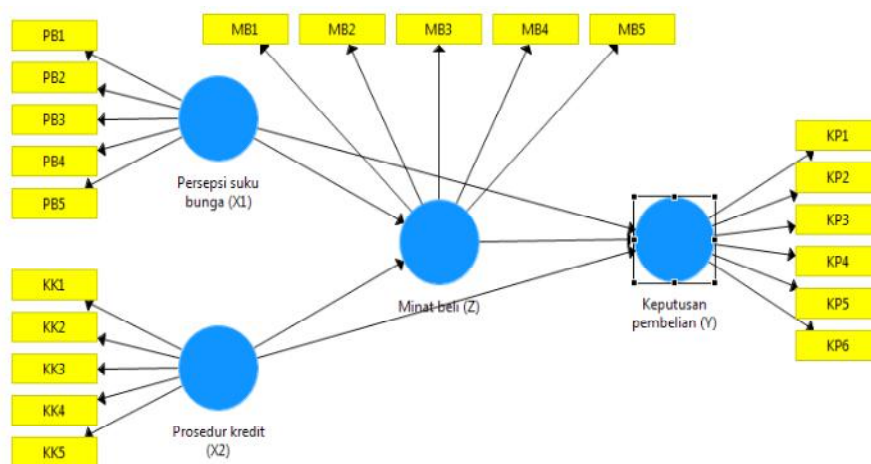
**Data Analysis Technique**

SEM PLS (Structural Equation Modeling) was used in the study. Data analysis with the help of Smart PLS software version 3.0 which will be applied with the help of a computer or laptop. PLS (Partial Least Square) is an analysis of a variant-based structural analysis (SEM) that can be tested for measurement models and structural model tests. The measurement model is in the form of a path diagram based on theoretical justification.SEM-PLS is a data analysis of various models, namely the measurement model or the outer model and the structural model or the inner model. The measurement model shows how the manifest or observed variables explain the latent variables to be measured. While the structural model shows the power of estimation between latent variables or constructs. The formation of latent variables in PLS SEM, the indicators can be reflexive or formative (Ghozali and Latan, 2015).This research uses a reflexive or formative approach. The reflexive indicator or often referred to as Mode A is an indicator that is a manifestation of the construct and is in accordance with classical test theory which assumes that the variance in the measurement of the latent variable score is a function of the true score plus the error. While formative indicators or often referred to as Mode B are indicators that define characteristics or explain constructs.

**IV. RESULT AND DISCUSSION**

**Validity and Reliability Test (Outer Model)**

The outer model describes the relationship between indicators and their latent variables. The proof is analyzed based on the values of convergent validity, composite reliability, average variance extracted (AVE), and cronbach's alpha. The following is a construct model from this research that has been processed through SEM PLS.



**Fig 2. Construct Model**

Based on the construct model in Figure 2, the results of the validity test are depicted in the table below:

Loading Factor		
Variable	Item	Loading Factor
Interest Rate Perception (X1)	PB1	0.774
	PB2	0.844
	PB3	0.763

	PB4	0.793
	PB5	0.750
Credit Procedure (X2)	KK1	0.808
	KK2	0.843
	KK3	0.709
	KK4	0.870
	KK5	0.814
Purchase Intention (Z)	MB1	0.886
	MB 2	0.761
	MB 3	0.836
	MB 4	0.830
	MB 5	0.843
Purchase Decision (Y)	KP1	0.767
	KP2	0.814
	KP3	0.713
	KP4	0.739
	KP5	0.779
	KP6	0.774

Source: Primary Data (2021)

From the data in table 2, convergent validity is seen from the loading factor value for each indicator. The loading factor parameter with a rule of thumbs > 0.7 is considered to meet the convergent validity requirements. The research data above shows that the loading factor has a value above 0.7. So it can be said that the research data is said to be valid.

Table 3. Cross Loading

Variable	Item	PB	KK	MB	KP
Interest Rate Perception (X1)	PB1	0.774	0.315	0.449	0.406
	PB2	0.844	0.477	0.650	0.543
	PB3	0.763	0.461	0.502	0.577
	PB4	0.793	0.387	0.486	0.514
	PB5	0.750	0.337	0.418	0.535
Credit Procedure (X2)	PK1	0.352	0.808	0.407	0.395
	PK2	0.300	0.843	0.400	0.467
	PK3	0.389	0.709	0.352	0.389
	PK4	0.526	0.870	0.537	0.512
	PK5	0.479	0.814	0.446	0.463
Purchase Intention (Z)	MB1	0.572	0.500	0.886	0.580
	MB2	0.562	0.394	0.761	0.553
	MB3	0.573	0.508	0.836	0.547
	MB4	0.479	0.451	0.830	0.490
	MB5	0.487	0.355	0.843	0.489
Purchase Decision (Y)	KP1	0.655	0.439	0.476	0.767
	KP2	0.525	0.477	0.532	0.814
	KP3	0.442	0.333	0.416	0.713
	KP4	0.402	0.374	0.524	0.739
	KP5	0.540	0.460	0.447	0.779
	KP6	0.433	0.449	0.552	0.774

Source: Primary Data (2021)

From the data in table 3, the discriminant validity test is determined according to the cross loading value. Each construct was evaluated to ensure that the correlation of the construct with the measurement item was greater than the other constructs. The data of this study can be said if the cross loading value is greater than 0.7.

Table 4. Discriminant Validity

	Purchase Decision (Y)	Purchase Intention (Z)	Interest Rate Perception (X1)	Credit Procedure (X2)
Purchase Decision (Y)	0.765			

Purchase Intention (Z)	0.643	0.832		
Interest Rate Perception (X1)	0.661	0.647	0.785	
Credit Procedure (X2)	0.566	0.535	0.511	0.811

*Source: Primary Data (2021)*

From the data in table 4 the assessment of discriminant validity values is based on the Average Variance Extracted (AVE) root parameter and the correlation of latent variables with the rule of thumbs Average Variance Extracted (AVE) root > latent variable correlation. The second value of cross loading parameter with rule of thumbs > 0.7. In accordance with this provision, the research has met the validity requirements.

**Table 5.** Results of Average Variance Extracted (AVE)

Variable	AVE
Purchase Decision (Y)	0.585
Purchase Intention (Z)	0.692
Interest Rate Perception (X1)	0.616
Credit Procedure (X2)	0.657

*Source: Primary Data (2021)*

The results of this study obtained the Average Variance Extracted (AVE) value of all variables above 0.5 which can be seen in table 5 This means that the research conducted has met the requirements of the convergent validity test. If the Average Variance Extracted (AVE) value is equal to 0.5 or more, it is said to be valid.

**Table 6.** Composite Reliability

Variable	Composite Reliability
Purchase Decision (Y)	0.894
Purchase Intention (Z)	0.918
Interest Rate Perception (X1)	0.889
Credit Procedure (X2)	0.905

*Source: Primary Data (2021)*

From the research above, the composite reliability value is above 0.7, so it can be concluded that the research variables are said to be reliable. Composite reliability values above 0.7 are considered to have good reliability (Ghozali and Latan, 2015). From table 6, it can be seen that all the variables in this study are said to be reliable because the composite reliability value is above 0.7.

**Table 7.** Cronbach's Alpha

Variable	Cronbach's Alpha
Purchase Decision (Y)	0.858
Purchase Intention (Z)	0.888
Interest Rate Perception (X1)	0.845
Credit Procedure (X2)	0.869

*Source: Primary Data (2021)*

In addition to the composite reliability value, the Cronbach's Alpha value looks greater above 0.7, so it can be said to be reliable (Ghozali and Latan, 2015). Table 7 shows that the composite reliability and Cronbach's alpha values are above 0.7, so all variables in this study are said to be reliable. Tables 4.5 and 4.6 describe the research data used to be reliable.



**Inner Model Test**

The inner model test aims to find out whether there is a relationship or estimation strength between latent variables or constructs. The inner model analysis uses 2 methods, namely R-square and Q-square. The R-square test was used to test the value of the independent variable on the dependent variable. Evaluation of the model's predictive ability was carried out using R-square, providing criteria for R-square values of 0.67 (strong), 0.33 (moderate) and 0.19 (weak) (Jogianto & Abdilah, 2009).

**Table 8.** R-square Coefficients

Variabel	R-square
Purchase Intention (Z)	0,466
Purchase Decision (Y)	0,536

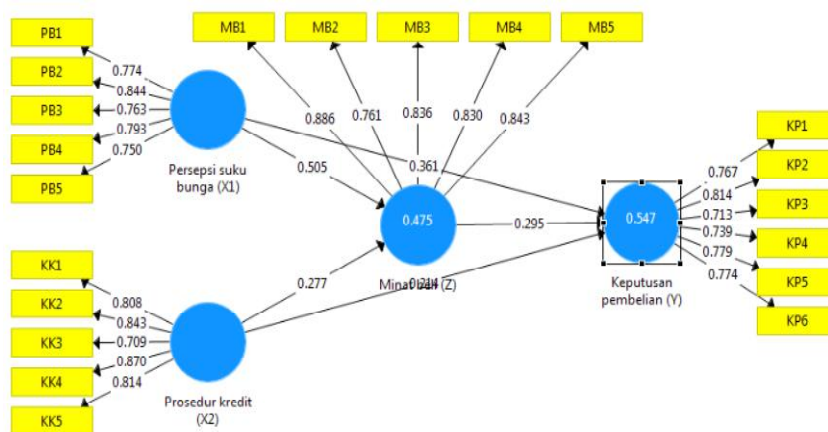
Source: Primary Data (2021)

In table 8, it is shown that the R-square value of Purchase Interest (Z) = 0.446 = 44.6%, this means that the interest rate perception variable and credit procedures together affect the purchase intention variable by 44.6% and the remaining 55.4%. influenced by other variables not examined. Meanwhile, the R-square value of the Purchase Decision (Y) = 0.536 = 53.6%. It is intended that purchase interest affects purchasing decisions by 53.6% and the rest is influenced by other variables not examined, namely 46.4%.

The value of Q-square can be searched by performing calculations using the formula, as follows:

$$\begin{aligned}
 \text{Q-Square} &= 1 - [(1 - Z) \times (1 - Y)] \\
 &= 1 - [(1 - 0.466) \times (1 - 0.536)] \\
 &= 1 - (0.248) \\
 &= 0.752
 \end{aligned}$$

The Q-square value obtained is 0.752 or 75.2%. The magnitude of this figure explains that 75.2% of purchase interest influences purchasing decisions and the remaining 24.8% is influenced by other factors. In SEM PLS, a test has been carried out between the relationship by using a simulation with the bootstrapping method on the sample of this study. T test was conducted to determine the effect of each independent variable on the dependent variable partially. In Figure 3 you can see the results of testing the bootstrapping method/



**Fig 3.** Bootstrapping Model

Hypothesis testing looks at the significance and strength of the relationship or direct effect (without mediating variables) between the following construct variables.

**Table 9.** Path Coefficient (Direct effect)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	t – Statistic	P Values
Interest Rate Perception (X1) → Purchase Decision (Z)	0.505	0.500	0.087	5.831	0.000
Credit Procedure (X2) → Purchase Decision (Z)	0.277	0.289	0.102	2.709	0.007
Purchase Decision (Z) → Purchase Decision (Y)	0.295	0.299	0.110	2.687	0.007

Interest Rate Perception (X1) → Purchase Decision (Y)	0.361	0.354	0.0094	3.524	0.000
Credit Procedure (X2) → Purchase Decision (Y)	0.214	0.216	0.086	2.475	0.014

Source: Primary Data (2021)

Based on the SmartPLS calculation in table 9, it can be seen that there is an effect or no effect. It can be said to have a positive or negative effect if the t-statistic value  $>$  t-table 1.99 and it can be said that there is no positive or negative effect if the t-statistic  $<$  t-table 1.99. The results of this study can be seen in the table, it can be concluded, as follows:

- The interest rate perception variable has a positive effect on the purchase interest variable with t-statistic  $5.831 >$  t-table 1.99.
- The credit procedure variable has a positive effect on the purchase interest variable with t-statistic  $2.709 >$  t-table 1.99.
- The purchase interest variable has an effect on the purchasing decision variable with a t-statistic of  $2.687 >$  1.96.
- Interest rate perception variable has a positive effect on purchasing decision variables with t-statistic  $3,524 >$  t-table 1,99.
- The credit procedure variable has a positive effect on the purchasing decision variable with t-statistic  $2.475 >$  t-table 1.99.

### Hypothesis Test

Hypothesis testing can be analyzed through the p value using the PLS SEM measuring instrument. In SEM PLS can make predictions, as well as explain the relationship between latent variables have a relationship or not. Proof of the hypothesis by comparing the calculation of the value of t against the predetermined t or the probability value (p), which is greater than 0 with a significance of  $p < 0.05$ . Measurement of the hypothesis by being able to make a comparison between the t value of the determination and the t calculation result. If the t value is greater than the fixed t value, it means that the hypothesis is accepted, and vice versa. Furthermore, the proof of the above hypothesis will be analyzed systematically.

#### *H1: Interest rate perception Affects Purchase interest*

Based on the results of the study, it shows that the first hypothesis rejects  $H_0$ , meaning that the interest rate perception has an effect on customer purchase interest according to the probability value of  $0.000 < 0.05$ . According to research Astuti (2013) explains that customer interest in saving is influenced by perceptions of interest rates with an r value of 0.406 (medium relationship strength) and a t-count of 4.394.

#### *H2: Credit Procedures Affect Purchase Interest*

The sound of the second hypothesis rejects  $H_0$ , meaning that the credit procedure has an effect on purchase interest with a probability value of  $0.007 < 0.05$ . In accordance with Bramantyo's research (2017) explaining the results of research credit decisions are influenced by credit procedures. Saputra (2017) that there is an effect of credit procedures on credit decisions.

#### *H3: Purchase interest Affects Purchase Decision*

The proof of the third hypothesis rejects  $H_0$ , meaning that purchase interest has an effect on car buying decisions, according to the probability value of  $0.007 < 0.05$ . Sukron (2019) concludes the results of his research that purchase interest has an effect on purchasing decisions. Another similar research, Nugraheni (2015) concludes that purchase interest has an effect on purchasing decisions.

#### *H4: Interest rate perception Affects Purchase Decisions*

Based on the proof of the fourth hypothesis rejecting  $H_0$ , it means that the interest rate perception affects the car purchase decision ( $p 0.000 < 0.05$ ). The findings of Durrifa (2021) say that customer perceptions influence the purchase decision of home ownership loans. A similar study by Nugraheni (2016) states that price perception has a significant effect on the Toyota Avanza Car Purchase Decision.

#### *H5: Credit Procedure Affects Purchase Decision*

The results showed that the fifth hypothesis rejected  $H_0$ , meaning that credit procedures had an effect on car buying decisions and the probability value was  $0.014 < 0.05$ . According to Nugroho (2012),

credit procedures are related to credit decisions, where  $t$  count  $3.76 > t$  table  $2.048$  and a significance value of  $0.005$  is smaller than  $0.05$ . Another relevant research by Pramono (2017) concludes his findings that the credit procedure partially has a significant influence on the decision to use home loan services.

*H6: Purchase interest mediates the effect of Interest Rate Perception on Purchase Decision*

Based on the results of the study, the sixth hypothesis rejects  $H_0$ , meaning that purchase interest can strengthen the relationship between perceptions of interest rates and car buying decisions at PT. Maybank Finance Medan Branch ( $p$   $0.017 < 0.05$ ). In accordance with Sakinah's research (2021), it is stated that through purchase interest, price perceptions affect purchasing decisions. The results of this study are also in line with the research of Wicaksono and Mudiantono (2017), where price perceptions affect purchasing decisions through purchase interest. In this study, perceptions of interest rates that must be borne by customers include the price to be paid after buying a car. If the price of the car feels burdensome, the purchase may be delayed. On the other hand, if the price is affordable, it is likely that the purchase will take place. In line with the opinion of Beneke, et. al. (2013), price perceptions can influence consumer purchasing decisions because when making purchasing decisions based on symptoms of motives that arise from within when making purchasing decisions and as an essential factor when deciding on a purchase transaction.

*H7: Purchase intention mediates the effect of credit procedures on purchasing decisions*

Based on the results of the study indicate that the seventh hypothesis accepts  $H_0$ , it means that purchase interest cannot mediate or strengthen the relationship between credit procedures and car buying decisions at PT. Maybank Finance Medan Branch ( $p$   $0.065 > 0.05$ ). In contrast to Darmawan's research (2019), based on the results of the Sobel test, it was obtained that the  $Z$  count for the promotion variable was  $3.999$ , greater than  $1.945$  and the probability was  $0.000$ . The moderator variable strengthens the relationship between the dependent and independent variables. A different study by Munandar (2021) explained that there was an indirect effect of product quality with the mediating variable of purchase intention (as a mediation) ( $p < 0.05$ ).

The effect given by the convenience of the procedure has no impact on purchasing decisions indirectly through the connecting variable, namely purchase interest, because when the ease of procedures offered by PT. Maybank Finance Medan Branch has not been able to attract customers to make purchase transactions. This is due to other factors that can influence purchasing decisions, such as the high interest rate offered as a priority for customers to make a decision to buy the car.

## V. CONCLUSION

Based on the research conducted, the conclusions obtained are as follows:

1. Interest rate perception affect purchase interest. Perceptions of increasing interest rates in being responsible for credit payments can affect customer purchase interest.
2. Credit procedures affect purchase interest. Customers feel that credit procedures that are easy or fast or slow can affect customer purchase interest.
3. Purchase interest has an effect on purchasing decisions. Customers who have a strong desire to buy can improve product purchasing decisions.
4. Interest rate perception has a positive and significant effect on purchasing decisions. The customer feels that the interest rate is affordable, it can influence the customer's purchase decision.
5. Credit procedures affect purchasing decisions. Customers feel that credit management as part of the administration is offered easier or faster in completion, which can influence customers' purchasing decisions.
6. Interest rate perception affect customer purchasing decisions mediated by purchase interest. This variable is not able to be a mediator variable or strengthen the relationship between interest rate perception and customer purchasing decisions but is able to strengthen the relationship between the two.
7. Credit procedures have no effect on customer purchasing decisions mediated by purchase interest. This mediator variable weakens the relationship between credit procedures and customer purchasing decisions and is unable to strengthen the relationship between the two.

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