



## The Influence of Service Quality and Information Quality on Repurchase Intention with Customer Satisfaction as an Intervening Variable during the Covid-19 Pandemic (At Pt Jasaraharja Putera Branch Manado)

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### ABSTRACT

This research aims to 1) Analyzing the effect of Service Quality on Customer Satisfaction during a pandemic at the Manado branch of PT Jasaraharja Putera; 2) Analyze the effect of Information Quality on Customer Satisfaction during a pandemic at the Manado branch of PT Jasaraharja Putera; 3) Analyze the effect of Service Quality on Repurchase Intention during a pandemic at the Manado branch of PT Jasaraharja Putera; 4) Analyze the effect of Information Quality on Repurchase Intention during a pandemic at the Manado branch of PT Jasaraharja Putera; 5) Analyze the effect of Customer Satisfaction on Repurchase Intention during a pandemic at the Manado branch of PT Jasaraharja Putera. This research was conducted at PT Jasaraharja Putera Manado Branch. The sample used in this research is a customer who buys back at PT Jasaraharja Putera Manado Branch, a total of 140 customers. The data collection technique used is a questionnaire. This research is a type of quantitative research using path analysis techniques (path analysis). This study also uses the Partial Least Square (PLS) analysis model to obtain latent variable relationships and to predict construct structural indicators. The results showed that there was a significant influence between service quality on customer satisfaction, as indicated by a significance value of P values of  $0.00 < 0.05$ , which means that there was a significant effect between service quality variables on customer satisfaction. There is an insignificant effect between the variable quality of information on customer satisfaction as indicated by the significance value of P values of

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0.19 > 0.05. It can be concluded that there is no significant effect of information quality on customer satisfaction. There is a significant effect between service quality on repurchase intention with a significance value of P Values  $0.02 < 0.05$ . There is no significant effect between the quality of information on repurchase intention, as indicated by the significance value of P values of  $0.09 > 0.05$ . It can be concluded that the quality of information does not significantly influence repurchase intention. There is a significant influence between customer satisfaction as a moderating variable on repurchase intention P values of  $0.00 > 0.05$ .

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## Introduction

### Background

Operating companies The increasingly dynamic external business environment has encouraged companies in Indonesia to start implementing knowledge management, to manage internal knowledge and acquire the external knowledge needed to create breakthroughs that currently use a lot of knowledge assets through intellectual capital. Intellectual capital is used as an approach to assess and measure knowledge assets. Intellectual capital has a major influence on increasing company value. Intellectual capital has needs and benefits for knowledge-intensive companies in the high-tech sector and service industries, so companies tend to invest substantially in intellectual capital.

The service industry at this time has played an increasingly important role in the economy of a country. In Indonesia, for example, the service sector has developed quite rapidly where there are many establishments in the service sector, such as banking services, hotel services, restaurant services, tourism services, and so on. Service marketing is a social and managerial process by which individuals and groups obtain their needs and wants through exchanges with other individuals or groups.

Insurance is a means to deal with various risks that occur both in individuals and in the business world. Individuals always try to avoid all forms of loss that can befall him. Maslow argued that those who feel insecure need order and stability, and will do their best to avoid extraneous and unnecessary matters. Like other businesses in the service industry, insurance that operates on the basis of trust must also demonstrate better performance, reputation and service. Therefore, the insurance industry as a service industry must be oriented towards customer satisfaction, because satisfied customers are one of the foundations for the survival and development of the insurance industry itself.

Loss insurance business is a promising business and continues to grow. The role of insurance is very important in development in various fields, especially the real sector, because the function of insurance is a risk transfer mechanism, where the risks faced by road, bridge, mining contractors; factory/industry owner; hotel/building owners, and so on, will be transferred to the insurance company. So that at any time sudden and unforeseen damage occurs (a sudden and unexpected event that results in loss or damage) due to floods, fires, earthquakes, volcanic eruptions and so on, the Insured (Policy owner) does not need to worry, because it will be guaranteed by insurance companies. So that the benefits of insurance are peace of mind and peace of mind. loss control, social benefits because people keep working after a disaster, for example a factory fire; investment (investment of funds) in which insurance companies with a gap between premium receipts and a claim, will invest either in the financial sector, services or help other industries. So insurance also actively participates in the development of other

industries. Asuransi PT Jasaraharja Putera has 27 branch offices and 87 marketing offices, so it has many customers and makes it easy to claim insurance products in the event of a loss. investment (investment of funds) in which insurance companies with a gap between premium receipts and a claim, will invest either in the financial sector, services or help other industries. So insurance also actively participates in the development of other industries. Asuransi PT Jasaraharja Putera has 27 branch offices and 87 marketing offices, so it has many customers and makes it easy to claim insurance products in the event of a loss. investment (investment of funds) in which insurance companies with a gap between premium receipts and a claim, will invest either in the financial sector, services or help other industries. So insurance also actively participates in the development of other industries. Asuransi PT Jasaraharja Putera has 27 branch offices and 87 marketing offices, so it has many customers and makes it easy to claim insurance products in the event of a loss.

In the era of globalization, competition in the business world is getting stronger both at the national and international levels, this makes business people rack their brains to find opportunities in this competition. One form of competition is by differentiating products from one company to another. According to Kotler and Keller (2016: 393) product differentiation is a company's attempt to differentiate its product from competitors' products in a trait that makes it more desirable or special. There is this competition

PT Jasaraharja Putera is a subsidiary of PT Jasa Raharja which is being transformed to face the tough competition that is happening in the business world, especially in the insurance sector. PT Jasaraharja Putera is a service company that provides a wide range of insurance services to people throughout Indonesia by providing solutions for insurance service needs. PT Jasaraharja Putera's motto is "Protector for Protection". PT Jasaraharja Putera has won the trust of its customers and business partners, so that they are more confident and able to grow themselves to be the leading insurance company in Indonesia in accordance with the company's vision. Service system at PT. Jasaraharja Putera experienced a slight change due to the COVID-19 pandemic, forcing the government to issue a policy for companies to continue implementing health protocols in providing services to customers. Providing services by implementing health protocols is a new thing that every company must implement, the existence of these health protocols such as washing hands before entering a room, maintaining distance, wearing masks can prevent transmission and spread of the corona virus. As well as providing information about it. The existence of these health protocols such as washing hands before entering the room, keeping a distance, wearing a mask can prevent transmission and spread of the corona virus. As well as providing information about it. The existence of these health protocols such as washing hands before entering the room, keeping a distance, wearing a mask can prevent transmission and spread of the corona virus. As well as providing information about it.

**Table 1 Number of orders and repurchases of insurance policies at PT Jasaraharja Putera in 2021**

2020 orders	Repurchases 2021	Difference
450	140	310

Source: Data Order and Repurchase Manado branch office, 2022

In accordance with the data above, the number of repurchases at the Manado branch office, namely in 2021 against the 2020 policy, is 31.1%. This amount is smaller than the number of orders, because there are fewer Repurchases alt is this basis that makes the writer feel interested in conducting further research related to the quality of service implemented and its effect on the level of customer satisfaction of PT. Jasaraharja Putera during a pandemic. The high rate of repurchasing insurance policies by customers is the background for the author to analyze what factors influence the decision to repurchase insurance by

Jasaraharja Putera insurance customers. The decision variable to make a repurchase is influenced by various factors related to consumer behavior,

### **Research purposes**

1. Analyzing the effect of Service Quality on Customer Satisfaction during a pandemic at the Manado branch of PT Jasaraharja Putera.
2. Analyzing the effect of Information Quality on Customer Satisfaction during a pandemic at the Manado branch of PT Jasaraharja Putera.
3. Analyzing the effect of Service Quality on Repurchase Intention during a pandemic at the Manado branch of PT Jasaraharja Putera.
4. Analyzing the influence of Information Quality on Repurchase Intention during a pandemic at the Manado branch of PT Jasaraharja Putera.
5. Analyzing the effect of Customer Satisfaction on Repurchase Intention during a pandemic at the Manado branch of PT Jasaraharja Putera.

## **LITERATURE REVIEW**

### **Marketing Management**

Setyaningrum (2015: 11) suggests that marketing management is the analysis, planning, implementation, and control of marketing decisions in the areas of product offering, distribution, promotion, and pricing. Alma (2018: 130) states that Marketing Management is a process for increasing the efficiency and effectiveness of marketing activities carried out by individuals or by companies. According to Alma (2018: 83), marketing management is an activity of analyzing, planning, implementing, and supervising all activities (programs), in order to achieve a level of marketing in accordance with the goals set by the company. The definition of marketing management according to Kotler and Keller (2016:27) is as follows: "Marketing management as the art and science of choosing target markets and getting, keeping,

### **Service Marketing Management**

Service marketing is a matter or activity of every company that is directed to meet the needs and desires of every customer. Service marketing activities have become very important in the continuity of the company's business and are also very important in the business world. We already know that service marketing has a very important role for a company, both government companies and private companies. In business conditions like this, marketing is the main driver in increasing sales so that company goals can be achieved.

### **Consumer behavior**

Consumer behavior is the action and decision process of consumers in buying goods and services for personal consumption (Sundari et al., 2019). Consumer behavior is the most important thing for marketers in business studies because its main goal is to create and retain customers (East, Singh, Wright, Vanhuele, 2021). According to Hoyer, MacInnis, Pieters (2016), consumer behavior is the dynamics of interaction between influence and awareness, behavior, and the environment where humans exchange aspects of life. According to Solomon (2019), consumer behavior is a study that processes the involvement of individuals and groups in selecting, buying, using, or disposing of products, services, ideas, or experiences to satisfy their needs and wants.

## Service quality

According to Simon (2016), service quality is a customer's assessment of the process of providing services. Service quality can be realized through fulfilling consumer needs and desires as well as the accuracy of delivery to offset consumer expectations. Service (customer service) in general is any activity intended or intended to provide satisfaction to customers, through this service the desires and needs of customers can be fulfilled (Devi and Yusuf, 2022). Based on the description above, it can be concluded that service is an intangible activity offered to other parties that is temporary but can be felt by the recipient of the service.

According to Adabi (2020), attributes that can be used to evaluate service quality can be seen from five main dimensions, namely:

1. Physical evidence (tangible). Which includes a physical facility, employee equipment and means of a communication
2. Reliability. In a form of ability, provide very promising services quickly, accurately and satisfactorily.
3. Responsiveness. In the form of the desire of the staff to help consumers and provide very responsive service.
4. Guarantee (assurance). Assurance that includes a knowledge, ability, courtesy. and the trustworthy nature of the staff, free from any danger, risk or doubt.
5. Empathy. A taste that includes an ease in making relationships, good and polite communication, personal attention, and understanding what consumers need.

## Information Quality

Information quality is defined as the customer's perception of the quality of information about products or services provided by a website (Zharfaningrum, 2020). Information factor is very important in making an internet advertisement. In fact, some marketers are trying their best to be able to create internet advertisements that have entertainment value in order to attract the attention of consumers. Information quality is closely related to customer satisfaction. Because the main role of online stores is to provide information about products, transactions and services. High-quality information leads to better purchasing decisions and higher levels of customer satisfaction (Rinaldi and Santoso, 2018).

## Customer satisfaction

Ernest et al. (2015) said that customers will feel satisfied with a product or service when the quality provided is good. When you want to provide satisfaction to customers, you must pay attention to the quality aspects provided to customers. According to Kottler and Keller (2016: 153), stated in general that satisfaction is a person's feelings of pleasure or disappointment resulting from comparing product performance or perceived results with expectations.

## Repurchase Intention

According to Rainy and Widayanto (2019: 3) repurchase intention is the desire to repurchase what has been done by a buyer for the same product or service. According to Peter and Jerry C. Olson quoted in Muhammad Candra Saputra and Sukardi (2018: 101) is a purchasing activity that is carried out more than once or several times. The satisfaction that a consumer gets, can encourage him to make repeat purchases, become loyal to the product or loyal to the store where he bought the item so that consumers

can tell good things to others.

### Previous Research

In his research entitled Analysis of the Effect of Service Quality on Consumer Satisfaction at PT. Asuransi Jasa Indonesia, Medan Branch, states that the significance value of tagible service quality is 0.602, the reliability service quality is 0.564, the responsiveness service quality is 0.352, the assurance service quality is 0.756 and the empathy service quality significance value is with a t table value of -0.232 and a significance value of 0.819. Tangible service quality, reliability, responsiveness, assurance have a positive and significant effect on customer satisfaction. Meanwhile, empathy service quality has a negative and significant effect on consumer satisfaction. The result of the R Square value is 0.785, so that the magnitude of the influence of the service quality variable on customer satisfaction is 78.5% while the remaining 21,

The research entitled The Effect of Service Quality on Customer Satisfaction at PT. Asuransi Bintang Tbk, Pekanbaru Branch, states that in the test results obtained there are 5 variables that can have a significant effect on customer satisfaction, namely Reliability (x1), Responsiveness (x2), Assurance (x3), Empathy (x4) and Evidence Physical (x5)). In the results of the T-test it was found that the variable physical evidence (X5) had the largest number and beta. Physical evidence has the greatest influence and the lowest value compared to other variables, and has a dominant influence on the level of customer satisfaction.

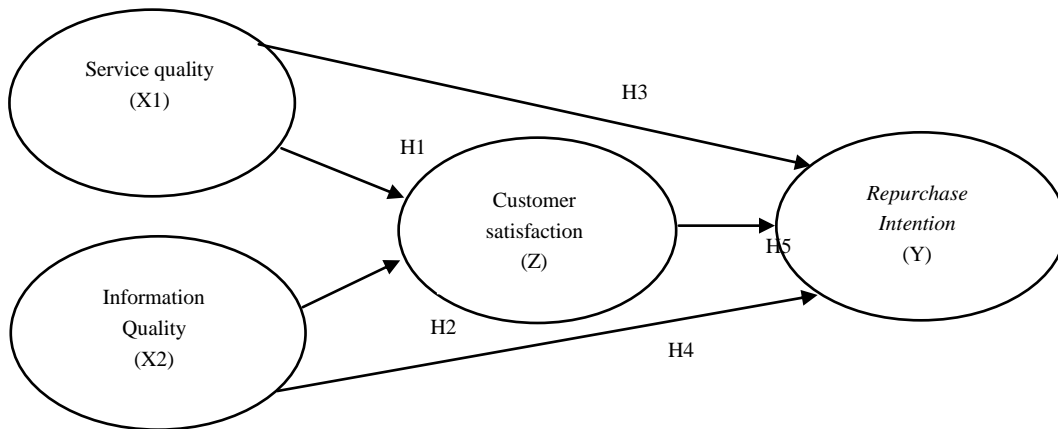
The study entitled The Influence of Insurance Products, Personal Selling and Service Quality on Interest in Buying Life Plan Insurance Products PT Asuransi Jiwa Sequis Life Medan. The results of the study show that partially and simultaneously insurance products, personal selling and service quality have a positive and significant effect on the intention to buy life plan insurance products at PT Asuransi Sequis Life Medan.

Research with the title Determinants of Decisions on the Use of Sharia Insurance in Islamic Banking. The results showed that the influence of the product, price, promotion, people, and process variables on the decision of the PIC of Islamic Banking who chose to use Islamic Financing Insurance products was 69% and 31% was influenced by other variables outside of this study. So that it has a positive and significant influence. This is indicated by the test value  $F_{count} > F_{table}$  ( $22.80 > 3.15$ ) and the probability of error is less than or equal to 10%. In addition, the process variable with a t-test value of 3.056 has the most dominant influence on the PIC's decision to choose this product compared to other variables. The hypothesis is refuted but the people element is in second place with a t-test value of 2.067.

The study entitled The Effect of Brand Image and Advertising on Insurance Policy Purchasing Decisions. The results of the study show that brand image has a significant effect on purchasing decisions. While advertising has no effect on purchasing decisions. In this case consumers view that brand image is a guarantee/reflection of product quality. If a product has good quality, it will have a strong brand image and will always be identified for a certain product category. Advertising has no effect on purchasing decisions, meaning that consumers tend to pay more attention to other things outside of advertising, for example product quality, price and ability to buy.

## Research Conceptual Framework and Hypotheses

Figure 1. Concept Framework



Source: processed data, 2022

Hypotheses are presumptions or assumptions that must be tested through data or facts obtained through research. According to Sekaran and Bougie (2017) a hypothesis can be defined as a temporary statement, but can be tested which predicts what you want to find in empirical data. From the main issues stated above, the following hypotheses are presented as answers or temporary conjectures in this study, namely as follows:

H1 : Service quality (X1) is suspected to partially affect customer satisfaction (Z)

H2 : Information Quality (X2) is suspected to partially affect customer satisfaction (Z)

H3 : Quality Service (X1) is suspected to partially affect Repurchase Intention (Y)

H4 : Information Quality (X2) is suspected to partially affect Repurchase Intention (Y)

H5 : Customer satisfaction (Z) is suspected to partially affect Repurchase Intention (Y)

## RESEARCH METHODS

### Types of research

This research approach uses quantitative methods. In this quantitative research, the researcher formulates a new problem by identifying it through a hypothesis, namely a temporary answer to the research problem formulation. According to Sugiyono (2017) quantitative research methods are research methods used to examine certain populations or samples, sampling techniques are generally carried out randomly, data collection uses research instruments, data analysis is quantitative/statistical in nature with the aim of testing hypotheses that have been set.

### Location and Research Object

The research location is in Manado City with the research object of the branch office of PT. Jasarahrja Putera in Manado.

### Method of collecting data

Data was collected using a questionnaire, namely by asking questions that had been prepared in writing

by distributing these questions using the Google Form assist application and accompanied by alternative answers. Questionnaires were distributed via the Google Form link via chat messages on the Whatsapp application to respondents, namely people who already had experience with PT. Jasaraharja Putera especially the Manado branch. This is to obtain information regarding responses related to the problem under study. The form of the questionnaire created is a structured questionnaire, where the question material concerns opinions regarding Service Quality and Information Quality.

### Population and Research Sample

The total population in this study were all Jasa Raharja insurance customers who repurchased, totaling 140 customers. In this study the authors calculated the sample size which was carried out using the Slovin technique according to Sugiyono (2017: 87). This study uses the Slovin formula because in sampling, the number must be representative so that the research results can be generalized and the calculation does not require a table of the number of samples, but can be done using simple formulas and calculations. The Slovin formula is:

$$n = N / (1 + (N \times e^2)).$$

Information:  $n$  = sample size/number of respondents

$N$  = Population size

$E$  = Percentage of slack for accuracy of sampling error  
still tolerable;

$e$  = 10% (0,1)

In the Slovin formula there are the following provisions:

The value of  $e = 0.1$  (10%) for a large population

The value of  $e = 0.05$  (20%) for a small population

So the sample range that can be taken from the Solvin technique is between 10-20% of the study population. The total population in this study is all customers who repurchase insurance policies as many as 140 people, so that the percentage of allowance used is 5% and the calculation results can be rounded up to achieve suitability. Based on the number of population above, the sample calculation based on the slovin formula is:

$$n = N / (1 + (N \times e^2))$$

So:  $n = 140 / (1 + (140 \times 0.05^2))$

$n = 140 / (1 + (140 \times 0.0025))$

$n = 140 / (1 + 0.35)$

$n = 140 / 1.35$

$n = 103.7$

Thus, the sample in this study is 103.7 people or rounded up to 104 customers who will be used as research samples. Samples taken based on probability sampling techniques; where the researcher provides equal opportunities for each member of the population (employees) to be selected as a random sample without regard to the existing strata in the population itself. The researcher then distributed research questionnaires that had been compiled and created with the help of the Google Form



application, then sent to respondents via the Whatsapp application both personally and in the whatsapp group so that they could reach more respondents. When you have finished collecting the questionnaires,

### **Research Instrument Scale**

In a scientific research, data collection methods are intended to obtain materials that are relevant, accurate and reliable. The data collection technique used by the researcher uses a questionnaire, which is a data collection method that is carried out by giving statements to respondents using a questionnaire guide. Data collection through questionnaires was carried out with a Likert scale. According to Sugiyono (2017: 132) the Likert scale is used to measure attitudes, opinions, and perceptions of a person or group of people about social phenomena. So to find out the measurement of respondents' answers in this study which used a research instrument in the form of a questionnaire, the authors used the Likert scale method (Likert's Summated Ratings). The scoring method is for SS (Strongly Agree) = 5, S (Agree) = 4,

### **Data analysis method**

The method used in this research is path analysis. The author uses path analysis (path analysis) because to determine causal relationships, with the aim of explaining the direct or indirect influence between exogenous variables and endogenous variables. For the effectiveness of using path analysis according to Sugiono (2017), states that several assumptions are needed, namely as follows:

1. The relationship between variables in the model is linear and adaptive
2. All errors (residuals) are assumed to be uncorrelated with the others.
3. Variables are assumed to be directly measurable
4. The model is only recursive or unidirectional
5. Variables are measured by interval scales

#### **1. Partial Least Square (PLS) analysis**

Partial Least Square (PLS) analysis aims to obtain the relationship of latent variables and aims to predict construct structural indicators. Chin (1998) in Ghazali (2014) states that because PLS does not assume a certain distribution for parameter estimation, parametric techniques to test the significance of parameters are not needed. The PLS evaluation model is based on prediction measurements that have non-parametric properties. In the PLS evaluation model there are the following stages:

#### **2. Measurement Model or Outer Model**

There are three criteria for measuring the outer model, namely Convergent Validity, Discriminate Validity and Composite Validity. The measurement model with reflection indicators is assessed based on the correlation between item scores, which is calculated by PLS. individual reflection measure is said to be high if it correlates more than 0.70 with the construct being measured. According to Chin, for research in the early stages of developing a measurement scale a loading value of 0.5 to 0.6 is considered sufficient (Chin, 1998 in Ghazali, 2014). Convergent validity can also be known through the Average Variance Extracted (AVE). An instrument is said to meet convergent validity testing. if you have an Average Variance Extracted (AVE) of more than 0.500. Calculations that can be used to test the reliability of the variables forming indicators are Cronbach alpha and composite reliability. The test criteria state that if the composite reliability is greater than

0.700 and Cronbach alpha is greater than 0.600 then the variable is declared reliable. The Discriminate Validity of the measurement model with the reflection indicator is assessed based on the Cross Loading measurement. If the correlation of other constructs, then this shows that the latent construct predicts the size of the block better than the size of the other blocks (Ghozali, 2014). The Discriminate Validity of the measurement model with the reflection indicator is assessed based on the Cross Loading measurement. If the correlation of other constructs, then this shows that the latent construct predicts the size of the block better than the size of the other blocks (Ghozali, 2014). The Discriminate Validity of the measurement model with the reflection indicator is assessed based on the Cross Loading measurement. If the correlation of other constructs, then this shows that the latent construct predicts the size of the block better than the size of the other blocks (Ghozali, 2014).

### 3. Structural Model or Inner Model

Testing the inner model or structural model with PLS begins by looking at the R-square value for each dependent latent variable. Changes in the R-square value can be used to assess the effect of certain independent latent variables on the dependent latent variable whether it has a substantive effect.

### 4. Hypothesis test

To test all hypotheses, the Partial Least Square (PLS) method is used. Partial Least Square (PLS) is a powerful analysis method because it is not based on many assumptions. The PLS method allows the tested model to use assumptions: the data does not have to be normally distributed, the measurement scale can be nominal, ordinal, interval or ratio, the number of samples does not have to be large, the indicators do not have to be in the form of reflection (can be in the form of reflection and formative indicators) and the model does not have to be based on theory (Ghozali, 2014). The t test, namely to test the significance of the constants and independent variables contained in the equation individually and whether they affect the value of the dependent variable. This test is done by looking at the output with the help of the PLS application program. if the value of t count < t table, then the null hypothesis is rejected, (significant regression coefficient) and the alternative hypothesis stated in this study is accepted at a significant level of 5% (five percent). Measurement of the percentage effect of all independent variables on the value of the dependent variable, indicated by the magnitude of the coefficient of determination R-square ( $R^2$ ) between 1 and zero, where the R-square value ( $R^2$ ) which is close to one gives a large percentage of influence (Ghozali, 2014).

### 5. Descriptive Statistical Analysis

Descriptive statistics are statistics that are used to analyze data by describing or describing data that has been collected as it is without intending to make general conclusions (Sugiyono, 2013: 239). Descriptive statistics provide an overview of a data seen from the average value (mean), standard deviation, variance, maximum, minimum, sum, peak data distribution (kurtosis) and distribution skewness (skewness). Data that is normally distributed has skewness and kurtosis values close to zero (Ghozali, 2014: 21).

### 6. Research Instrument Test

The instrument test consists of a validity test and a reliability test for the measuring instruments used in this study.

## Validity test

Validity test is used to assess whether or not a questionnaire is valid. A questionnaire is said to be valid if the questionnaire questions are able to reveal something that is measured by the questionnaire. Validity testing is applied to all question items in each variable. There are several stages of testing that will be carried out, namely through convergent validity, average variance extracted (AVE), and discriminant validity.

### 1. *Content Validity*

The validity of the questionnaire can be obtained by using a questionnaire that has been widely used by researchers. The questionnaire used in this study is the result of a literature study with modifications as necessary to avoid the tendency of respondents to certain preferences.

### 2. *Convergent Validity*

This convergence measurement indicates whether each question item measures the similarity of the variable dimensions. Therefore, only question items have a high level of significance, which is greater than twice the standard error in measuring the research variable question items. Convergent validity can be met when each variable has an AVE value above 0.5, with a loading value for each item also having a value of more than 0.5. (Ghozali, 2012)

### 3. *Average Variance Extrated (AVE)*

This validity test is to assess the validity of the question items by looking at the average variance extracted (AVE) value. AVE is the percentage of average variance extracted (AVE) values between question items or indicators of a variable which is a summary of convergent indicators. For good terms, if the AVE of each question item is greater than 0.5 (Ghozali, 2012).

### 4. *Discriminant validity*

This validity test explains whether the two variables are sufficiently different from one another. The discriminant validity test can be fulfilled if the correlation value of the variable to the variable itself is greater than the correlation value of all other variables. Besides that, another way to fulfill the discriminant validity test can be seen in the cross loading value, if the cross loading value of each variable statement item to the variable itself is greater than the correlation value of the statement items to other variables (Ghozali, 2012).

## Reliability Test

In general, reliability is defined as a series of tests to assess the reliability of statement items. The reliability test is used to measure the consistency of measuring instruments in measuring a concept or measuring the consistency of respondents in answering statement items in a questionnaire or research instrument. To test reliability, it can be done through composite reliability, a variable can be said to be reliable when it has a composite reliability value of  $\geq 0.7$  (Sekaran, 2014).

## RESEARCH RESULTS AND DISCUSSION

### Research result

1. **Convergent Validity.** To test the convergent validity, the outer loading value or loading factor is used. An indicator is declared to meet convergent validity in the good category if the outer loading value is  $> 0.7$ . The following is the outer loading value of each indicator on the research variables:

**Table 2 Outer Loading Value**

<i>Variable</i>	<i>Indicator</i>	<i>Outer Loading</i>
<i>Service quality (X1)</i>	X1.1	0.511
	X1.2	0.494
	X1.3	0.444
	X1.4	0.585
	X1.5	0.502
	X1.6	0.550
	X1.7	0.545
	X1.8	0.605
	X1.9	0.496
	X1.10	0.549
<i>Information Quality (X2)</i>	X2.1	0.662
	X2.2	0.677
	X2.3	0.710
	X2.4	0.685
	X2.5	0.683
<i>Customer satisfaction (Z)</i>	Z1	0.618
	Z2	0.773
	Z3	0.672
	Z4	0.694
	Z5	0.501
<i>Repurchase Intention (Y)</i>	Y1	0.519
	Y2	0.494
	Y3	0.647
	Y4	0.618
	Y5	0.233
	Y6	0.535
	Y7	0.603
	Y8	0.655
	Y9	0.678
	Y10	0.616

Source: Processed Data, 2022

Based on the data presented in table 2 above, it is known that each of the research variable indicators has many outer loading values  $<0.7$ . However, it seems that there are still a number of indicators that have an outer loading value  $> 0.7$ . According to Chin, as quoted by Imam Ghozali, the outer loading value between  $0.5 - 0.6$  is considered sufficient to meet the requirements of convergent validity. Most of the variables can be used for research and can be used for further analysis.

## 2. Discriminant Validity

In this section, the results of the discriminant validity test will be described. The discriminant validity test uses the cross loading value. An indicator is declared to meet discriminant validity if the indicator's cross loading value on the variable is the largest compared to other variables. The following is the cross loading value for each indicator:

Table 3 Cross Loading

	<i>Moderating Effect 1</i>	<i>Moderating Effect 2</i>	<i>X1</i>	<i>X2</i>	<i>Y</i>	<i>Z</i>
<i>X1 * Z</i>	1,000	0.831	0.304	0.379	0.289	0.300
<i>X1.1</i>	0.200	0.337	0.511	0.469	0.274	0.274
<i>X1.10</i>	0.109	0.210	0.494	0.311	0.284	0.314
<i>X1.2</i>	0.161	0.190	0.444	0.335	0.188	0.264
<i>X1.3</i>	0.062	0.159	0.585	0.307	0.310	0.344
<i>X1.4</i>	0.131	0.173	0.502	0.421	0.433	0.287
<i>X1.5</i>	0.251	0.303	0.550	0.297	0.283	0.255
<i>X1.6</i>	0.065	0.152	0.545	0.239	0.324	0.243
<i>X1.7</i>	0.178	0.225	0.605	0.441	0.341	0.242
<i>X1.8</i>	0.290	0.206	0.496	0.270	0.302	0.289
<i>X1.9</i>	0.189	0.237	0.549	0.310	0.276	0.298
<i>X2*Z</i>	0.831	1,000	0.409	0.327	0.332	0.357
<i>X2.1</i>	0.209	0.188	0.440	0.662	0.345	0.275
<i>X2.2</i>	0.226	0.145	0.395	0.677	0.327	0.179
<i>X2.3</i>	0.209	0.215	0.511	0.710	0.340	0.257
<i>X2.4</i>	0.329	0.298	0.401	0.685	0.384	0.337
<i>X2.5</i>	0.296	0.244	0.454	0.683	0.368	0.372
<i>Y1</i>	0.204	0.265	0.410	0.296	0.387	0.618
<i>Y2</i>	0.233	0.261	0.407	0.411	0.398	0.773
<i>Y3</i>	0.267	0.290	0.303	0.259	0.434	0.672
<i>Y4</i>	0.057	0.111	0.319	0.226	0.423	0.694
<i>Y5</i>	0.234	0.253	0.304	0.182	0.260	0.501
<i>Z1</i>	0.174	0.263	0.296	0.318	0.519	0.410
<i>Z10</i>	0.228	0.243	0.324	0.378	0.494	0.366
<i>Z2</i>	0.151	0.182	0.390	0.350	0.647	0.417
<i>Z3</i>	0.216	0.218	0.357	0.342	0.618	0.299
<i>Z4</i>	0.116	0.174	0.123	-0.002	0.233	0.155
<i>Z5</i>	0.219	0.297	0.330	0.239	0.535	0.262
<i>Z6</i>	0.134	0.178	0.274	0.231	0.603	0.358
<i>Z7</i>	0.166	0.124	0.452	0.283	0.655	0.416
<i>Z8</i>	0.088	0.103	0.385	0.369	0.678	0.284
<i>Z9</i>	0.166	0.170	0.277	0.297	0.616	0.275

Source: Processed Data, 2022

Based on the data presented in table 3 above, it can be seen that each indicator on the research variable has the largest cross loading value on the variable it forms compared to the cross loading value on other variables. Based on the results obtained, it can be stated that the indicators used in this study have good discriminant validity in compiling their respective variables.

### 3. Composite Reliability

*Composite Reliability* is the part that is used to test the value of the reliability of indicators on a variable.

A variable can be declared to meet composite reliability if it has a composite reliability value of  $> 0.6$ . The following is the composite reliability value of each variable used in this study:

**Table 4 Composite Reliability Value**

<b>Variable</b>	<b>Composite Reliability</b>
Service quality	0.795
Information Quality	0.814
Repurchase Intention	0.824
Customer satisfaction	0.789

Source: Processed Data, 2022

Based on the data presented in table 4 above, it can be seen that the composite reliability value of all research variables is  $> 0.6$ . These results indicate that each variable meets composite reliability so that it can be concluded that all variables have a high level of reliability.

#### 4. Cronbach's Alpha

The reliability test with the composite reliability above can be strengthened by using the Cronbach alpha value. A variable can be declared reliable or meets cronbach alpha if it has a cronbach alpha value  $> 0.7$ . The following is the cronbach alpha value of each variable:

**Table 5 Cronbach's Alpha Value**

<b>Variable</b>	<b>Alpha's Cronbach</b>
Service quality	0.714
Information Quality	0.718
Repurchase Intention	0.763
Customer satisfaction	0.665

Source: Processed Data, 2022

Based on the data presented above in table 5. it can be seen that the Cronbach alpha value of each research variable is  $> 0.7$ . Thus these results can indicate that each research variable has met the requirements for the Cronbach alpha value, so it can be concluded that all variables have a high level of reliability.

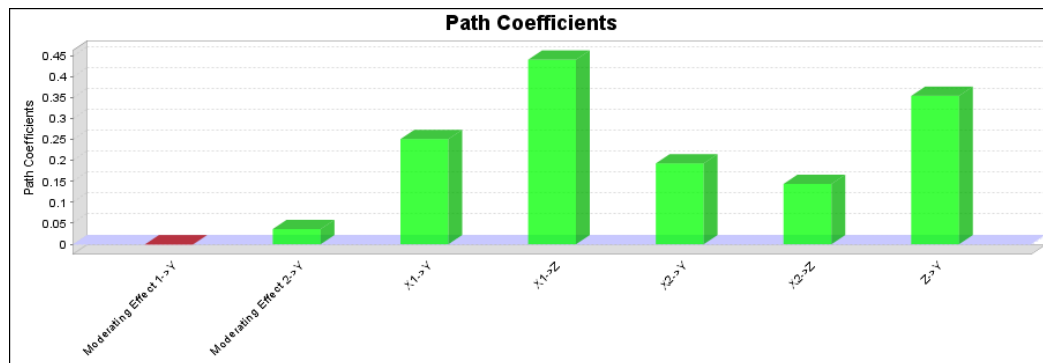
#### 5. Evaluation of the Inner Model

This study will explain the results of the path coefficient test, goodness of fit test and hypothesis testing.

##### 1. Test Path Coefficient

Evaluation of the path coefficient is used to show how strong the effect or influence of the independent variable is on the dependent variable. While the determination coefficient (R-Square) is used to measure how much the endogenous variables are influenced by other variables. Chin said the R2 result of 0.67 and above for endogenous latent variables in the structural model indicated the effect of exogenous variables (which influenced) on endogenous variables (which were influenced) was included in the good category. Meanwhile, if the result is 0.33 - 0.67 then it is included in the medium category, and if the result is 0.19 - 0.33 then it is included in the weak category.

Figure 2. Path Coefficient

**Caption:**

- The x axis = path coefficient which is marked with a value of 0-0.45
- Y axis = coefficient between variables

Source: Processed Data, 2022

Based on the inner model scheme shown in Figure 2 above, it can be explained that the highest path coefficient value is indicated by the effect of service quality on repurchase intention of 0.251. Then the effect of information quality on repurchase intention is 0.193 and the effect of customer satisfaction on repurchase intention is 0.354.

Based on the description of these results, it shows that all variables in this model have a path coefficient with a positive number. This shows that the greater the value of the path coefficient on one independent variable on the dependent variable, the stronger the influence between the independent variables on the dependent variable.

## 2. Variant Analysis (R2) or Determination Test

Variant Analysis (R2) or Determination Test, namely to determine the influence of the independent variables on the dependent variable, the value of the coefficient of determination can be shown in Table 6.

**Table 6 Determination Test Value**

Variable	R2 value
Repurchase Intention (Y)	0.467
Customer Satisfaction (Z)	0.297

Source: Processed Data, 2022

Based on the r-square value in Table 6, it shows that repurchase intention is able to explain the variability of service quality and information quality by 46.7%, and the remaining 53.3% is explained by other constructs outside those examined in this study.

## 3. Hypothesis test

Hypothesis testing is carried out based on the results of testing the Inner Model (structural model) which includes the output r-square, parameter coefficients and t-statistics. To see whether a hypothesis

can be accepted or rejected by considering the significance value between constructs, t-statistics, and p-values. Testing the research hypothesis was carried out with the help of Smart PLS (Partial Least Square) 3.0 software. These values can be seen from the bootstrapping results. The rules of thumb used in this study are the t-statistic  $>1.96$  with a significance level of p-value 0.05 (5%) and the beta coefficient is positive. The value of testing the hypothesis of this study can be shown in Table 7:

**Table 7 Hypothesis Testing**

	<i>Original Sample (O)</i>	<i>Sample Means (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>T Statistics ( O/STDEV )</i>	<i>P Values</i>
<i>Moderating Effect 1 -&gt; Y</i>	0.00	0.02	0.10	0.01	<b>0.99</b>
<i>Moderating Effect 2 -&gt; Y</i>	0.04	0.02	0.12	0.29	<b>0.77</b>
<i>X1 -&gt; Y</i>	0.25	0.27	0.11	2.37	<b>0.02</b>
<i>X1 -&gt; Z</i>	0.44	0.45	0.10	4.56	<b>0.00</b>
<i>X2 -&gt; Y</i>	0.19	0.19	0.11	1.72	<b>0.09</b>
<i>X2 -&gt; Z</i>	0.14	0.15	0.11	1.30	<b>0.19</b>
<i>Z -&gt; Y</i>	0.35	0.34	0.12	2.89	<b>0.00</b>

Source: Processed Data, 2022

The first hypothesis tests whether service quality has a significant effect on customer satisfaction. The results of hypothesis testing show that there is a significant influence between service quality on customer satisfaction, as indicated by a significance value of P values of  $0.00 < 0.05$ , which means that there is a significant effect between service quality variables on customer satisfaction.

The second hypothesis wants to test whether there is a significant influence between the quality of information on customer satisfaction. The results of hypothesis testing show that there is no significant influence between the variable quality of information on customer satisfaction as indicated by the significance value of P values of  $0.19 > 0.05$ . It can be concluded that there is no significant effect of information quality on customer satisfaction.

The third hypothesis tests whether service quality has a positive effect on repurchase intention. The test results show that there is a significant effect between service quality on repurchase intention with a significance value of P Values  $0.02 < 0.05$ .

The fourth hypothesis tests whether there is a significant effect between the variable quality of information on repurchase intention. The results of hypothesis testing show that there is no significant effect between the quality of information on repurchase intention, which is indicated by a significance value of P values of  $0.09 > 0.05$ . It can be concluded that the quality of information does not significantly influence repurchase intention.

The fifth hypothesis tests whether there is a significant influence between customer satisfaction variables on repurchase intention. The results of hypothesis testing show that there is a significant influence between customer satisfaction and repurchase intention, which shows a significant p value of  $0.00 < 0.05$ . It can be concluded that there is a significant influence between customer satisfaction as a moderating variable on repurchase intention. It can be concluded that customer satisfaction has a significant effect on repurchase intention.

## Discussion



### **Effect of Service Quality on Repurchase Intention**

Based on the results of the research above, it shows that service quality has a significant effect on repurchase intention. This is indicated by a significance value of  $0.02 < 0.05$ , which means service quality has a significant effect on repurchase intention. The results of this study support the results of research conducted by Salsabila et al. (2022) which states that service quality has a significant effect on repurchase intention.

### **Effect of Information Quality on Repurchase Intention**

Based on the results of the research above, it shows that the quality of information has no significant effect on repurchase intention. This is indicated by the significance value of hypothesis testing of  $0.09 > 0.05$ . The results of this study support the results of research conducted by Juwani and Haryanti (2020) which state that the quality of information has no significant effect on repurchase intention.

### **The Effect of Service Quality on Customer Satisfaction**

The results showed that service quality has an effect on customer satisfaction. this is indicated by the results of hypothesis testing which produces a significance value of 0.00, which means service quality has a significant effect on customer satisfaction. the results of this study support the results of research conducted by Feriska et al. (2022) and Triyoko (2022), which state that service quality has a significant effect on customer satisfaction.

### **The Influence of Information Quality on Customer Satisfaction**

The results showed that the quality of information has no significant effect on customer satisfaction. this is indicated by the significance value of the results of the hypothesis test with a value of  $0.19 > 0.05$ , which means that the quality of information has no significant effect on customer satisfaction. The results of this study support the results of a study conducted by Prayanthi et al (2020) which state that information quality has no significant effect on customer satisfaction.

### **The Effect of Customer Satisfaction on Repurchase Intention**

In this study, customer satisfaction is an intervening variable that moderates the effect of service quality and information quality on repurchase intention. The results show that the variable customer satisfaction mediates the effect of service quality and information quality on Repurchase Intention because the probability significance value is 0.000 or less than 0.05. The results of this study support the results of research conducted by Salsabila et al (2022), which state that customer satisfaction can increase the effect of service quality and information quality variables on repurchase intention.

## **CLOSING**

### **Conclusion**

1. Service quality has a significant effect on customer satisfaction, so service quality must be improved so that customers are satisfied and make repeat purchases.
2. Partially Information Quality has no significant effect on customer satisfaction, so companies must make improvements with interesting information quality.
3. Partially, service quality has a significant effect on repurchase intention, so service quality must be improved so that customers make repeat purchases.

4. Partially Information Quality does not have a significant effect on repurchase intention, so companies must make improvements with interesting information quality so that customers make repurchases.
5. Partially Customer Satisfaction as a moderating variable has a significant effect on repurchase intention, so that companies maintain and increase customer satisfaction to make repurchases

### Suggestion

1. The suggestion that the author wants to convey is that it is hoped that Jasaraharja Putera can continue to increase the satisfaction felt by customers because this is one of the important values that can encourage repurchase intention at PT Jasaraharja Putera. PT Jasaraharja Putera must also maintain the quality of service that has been provided to consumers as it has been doing at present.
2. In order to encourage customers to return to using the company's products, company leaders need to consider the factors that influence customer repurchase intention, including customer quality and customer satisfaction, both of which can also influence customer repurchase intention.
3. For future researchers, the results of this study can be used as a basis for carrying out further research, and can conduct similar research with a larger population.

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