



# The Effect of Product Quality Perceptions on Purchasing Decision of TSP 36 Fertilizer: Consumer Knowledge and Reference Group as Mediating Variable

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## Abstract

The main purpose of these study was to investigate the role of knowledge and reference group in mediating product quality perception on purchasing decision of TSP 36 fertilizer. This research method used a *Structure Equation Model* (SEM) based on *Partial Least Square* (PLS). The target population and sample on this study were 100 of palm oil farmers in Sei Lapan District, Langkat Regency, which were selected by accidental sampling. The questionnaire which arranged based on indicator for each variable was used as the data collecting. The result indicated that 1) The product quality perception had a significant effect on consumer knowledge directly, 2) The product quality perception had an effect on the reference group directly, 3) The product quality perception had no effect on purchasing decision directly, 4) The customer knowledge affected on the purchasing decision directly, 5) directly the reference group affected on purchasing decisions positively and significantly, 6) The knowledge had a role in mediating the product quality perception on purchasing decision indirectly, 7) The reference group had no role in mediating the product quality perception on the purchasing decision.

**Keywords:** Perception, Knowledge, Reference Group, Purchasing Decision

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## 1. Introduction

Fertilizer constitutes the essential element in supplying the nutritional needs of plants. Fertilization activity is conducted to ensure that the plants grow and thrive and also produce maximum production [1, 2]. Certainly, a wrong fertilizing and method will cause financial losses [3]. So, it is necessary to have a serious attention particularly agricultural business people to choose of the right fertilizer and the right method so that the production result can be benefited maximally [4].

Purchasing decision provides many benefits for companies in maintaining the viability of a company [5]. Managers and owners keep increasing the consumer purchasing decision with a hope to increase their market share [6]. Many efforts have been made by the company by maximizing its resources to achieve company goals [7]. On the other hand, for companies that are unable to maximize the existing purchasing decision, it is sure that the company will

have a setback and an impact on financial losses for a long term [8].

Each company has a different target market segment from one another [9]. This market segment will be adjusted to the product produced by the company according to the market needs [10]. For companies that do not have a clear market segment, it is certain that the companies will not achieve the company goals [11]. Someone's knowledge will give the benefit for the company to increase the sales volume [12]. Consumers who have knowledge about a product with a certain brand will have a priority on a particular brand [13]. So with the knowledge they have, consumers will have a consistency in determining products which are consider having good performance. Consumer knowledge about a product will show when the consumer is able to classify the types of available variants, the product price, place where the product is sold, the payment method to complain for the unsatisfactory product [14].

Reference group is one of essential elements for companies in jacking up the sales [15]. The company will be very helpful in getting to know the company products into the hands of consumers by reference group. It is very important for a company to see the reference group which is most suitable for their product [16]. Reference group will play a role in influencing and ensuring the consumers their product has satisfactory performance [17]. It is expected that the explanation given by this reference group will make consumers have a good assessment of the existing product. So that consumers feel confident that they do not choose the wrong product and they will not feel a loss for the cost that will be spent later [18].

The product quality perception is very decisive for a consumer in making a purchasing decision [19]. Firstly, consumers will evaluate each product on a certain brand and then compare to one another [20]. Many product brands are always perceived variously by many consumers. Certainly, having bad experience in the past will make consumers have a bad perception of a product brand [21]. However, for consumers who have a good experience on the performance of a product, they tend to have positive perception [22].

UD. Sari Tani is one of the trading business units which is managed by a combination of farmer groups in Harapan Baru Village, Sei Lapan District, Langkat Regency. UD. Sari Tani aims to help the welfare of farmer group or farmers in Harapan Baru Village, Sei Lapan District, Langkat Regency by increasing the crop products as palm oil. The competition level which was high among business enterprises forced the management of UD Sari Tani to keep increasing its sales, especially fertilizer, which is a top priority for farmers. One of the most desirable fertilizers by farmers is TSP 36 fertilizer. The following is the list of sales of TSP 36 fertilizer during the 2020 period at UD. Sari Tani mention on Table 1 as below :

**Table 1. Data of Fertilizer Sales at UD. Farming Business in 2020 (UD. Farming Business, 2021)**

Month	Sales Realization	Sales Target	Percentage
January	823	750	110%
February	815	750	109%
March	793	750	106%
April	740	750	99%
May	712	750	95%
June	702	750	94%
July	693	750	92%
August	658	750	88%
September	641	750	85%

October	626	750	83%
November	617	750	82%
December	612	750	82%

Based on the table above, it can be seen that the sales realization had an alighting. It can be seen that in the sales realization in the amount of 110% had exceeded the set target at the beginning of January. But, the sales realization decreased to 82% until at the end of December. The sales target that has been set consists of various types of fertilizers. Among the fertilizers sold, there were TSP 36, NPK and ZA. The following is the sales data for particular fertilizer for TSP 36 during 2020:

**Table 2. Sales Data for TSP 36 Fertilizers in 2020 (UD. Farming Business, 2021)**

Month	Sales Realization	Sales Target	Percentage
January	234	245	96%
February	228	245	93%
March	210	245	86%
April	197	245	80%
May	183	245	75%
June	176	245	72%
July	171	245	70%
August	168	245	69%
September	156	245	64%
October	148	245	60%
November	135	245	55%
December	126	245	51%

Based on table 2 it was indicated that the sale of fertilizers in UD. Sari Tani kept decreasing. It was found out that the sales of TSP 36 fertilizer in early January 2020 reached 234 bags and until at the end of December 2020 it decreased to 126 bags. Certainly, the non-achievement of the sales target became a problem for UD. Sari Tani. One of the reasons why the sales did not reach the expected target was the low knowledge owned by the farmers. Once, the farmers had the knowledge that using TSP 36 fertilizer could increase the productivity of their palm oil plants, but after using TSP 36 fertilizer, the farmers saw that the crop result was not maximal. It caused the farmers switch to other types of fertilizers.

The next factor was the influence of the existing reference group at UD. Sari Tani. It was found out that UD. Sari Tani consists of a combination of farmer groups in

Harapan Baru Village, Kec. Sei Lapan, Langkat Regency, which do not come from palm oil farmers but from rubber farmers. Certainly, the members of farmer group who come from rubber farmers had different suggestions on the performance of TSP 36 fertilizer in increasing palm oil productivity. So, this caused the existing reference group in UD. Sari Tani did not have the same perception of giving advice, particularly for the farmers who live in Harapan Baru Village.

The product quality perception which was owned by the farmers also influenced the purchasing decision on TSP 36 fertilizer. So far, the farmer perception is the productivity of palm oil will increase maximal if it was fertilized. The palm oil will grow well if it is fertilized by using any kinds of fertilizer. Then the perceptions that exist among the farmers are often formed from existing knowledge and suggestions from reference group. So when these farmers got the wrong experience and advice, certainly it will give a big impact on fertilizer which they will choose

## 2. Materials and methods

This study was quantitative research. The location of this research was conducted at UD. Farming business in Harapan Baru Village, Kec. Sei Lapan, Langkat Regency. The population target was the farmers in Harapan Baru Village, Kec. Sei Lapan Kab. Langkat using TSP 36 fertilizer. Then the sampling technique used was accidental sampling with 100 farmers. So when there were farmers who had bought and used subsidized urea fertilizer, this was used as a research sample.

Data collecting used a questionnaire that was compiled based on the indicators of the research variables. The independent variables in this study consisted of product quality perception and the dependent variable, namely purchasing decision and intervening variables, namely knowledge and reference group.

Data were analyzed using *Structure Equation Model* (SEM) based *Partial Least Square* (PLS) which aimed to perform path analysis (*path*), both direct and indirect influence of among independent variable, dependent variable and intervening.

### 2.1. Purchasing Decision

Purchase decision on fertilizer is important to increase the nutrients for plants [1]. The farmers expected that the addition of fertilizer cost would be able to improve their welfare by the increase of production yields [3]. Plant maintenance through fertilizer application is the behavior of a farmer in managing his business [23]. Often, the farmers only thought about the results obtained without treating of their plants. The classic reason which is often expressed is that the products from these plants have not been able to fulfill the needs of farmer families. So that efforts to purchase fertilizers are also not a top priority. Consumer purchasing decision can be measured through product selection, brand

selection, the right time of purchase, the number of purchases and purchasing power.

### 2.2. Consumer Knowledge

Farmers' knowledge, particularly in choosing a good fertilizer, it is certainly not easy [24]. Generally, increasing farmers' knowledge is conducted by socialization activities from existing agricultural extension agents in the sub-district or through independent learning by using information technology [25]. Farmers will look for information, especially knowledge about the fertilizers they choose. This product knowledge can be in the form of how to use it correctly, the product price, how to buy it [26]. This farmers' knowledge will be very important to improve their welfare through the selection of the right fertilizer according to the plants needed and the abilities possessed by the farmers. A consumer's knowledge of a product can be measured through knowledge of the attributes attached to a product, knowledge of the value of benefit, product brand and how to use the product [27]. The farmers' knowledge in using the fertilizers can be measured by price knowledge, how to use them, knowing of shops that sell them and the payment method.

### 2.3. Reference Group

A reference group is an individual or group of people that significantly influences a person's behavior [17]. This reference group can be an indirect medium for companies in marketing communication with consumers [28]. Reference group such as farmer groups, community leaders determine consumer behavior in determining fertilizer product with certain brands [18]. So that fertilizer business people can maximize the reference group which is around their environment to introduce existing product in increasing sales volume [15]. Reference group can be measured through credibility, experience, activeness and attractiveness [26].

### 2.4. Quality Perception

Product quality perception is an assessment of a consumer in comparing between one product brands with another brand with the maximum performance to fulfill the perceived needs and also is adjusted to the ability of the consumer himself [20]. The product quality which is classified as good product cannot be separated from the quality standard that was set by the company or the government. This aimed to build a sense of trust in consumers that their products have maximum performance compared to other brand products [29]. Quality perception of a product can be measured by the performance quality which is promised by the product, impressions from previous users, reliability offered, ease on purchasing.

2.5. Conceptual Framework

The conceptual framework in this study is the following :

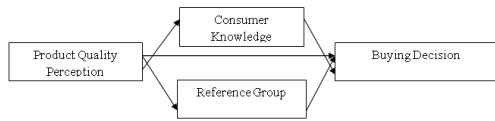


Fig 1. Conceptual Framework

3. Results and discussion

3.1. Measurement Model Analysis (Outer Model) Convergent Validity Test

Based on the figure 2, all indicators in the model were greater than 0.7. So it can be concluded that it was reliable for the research variable measurement. Then it can be used in the next analysis.

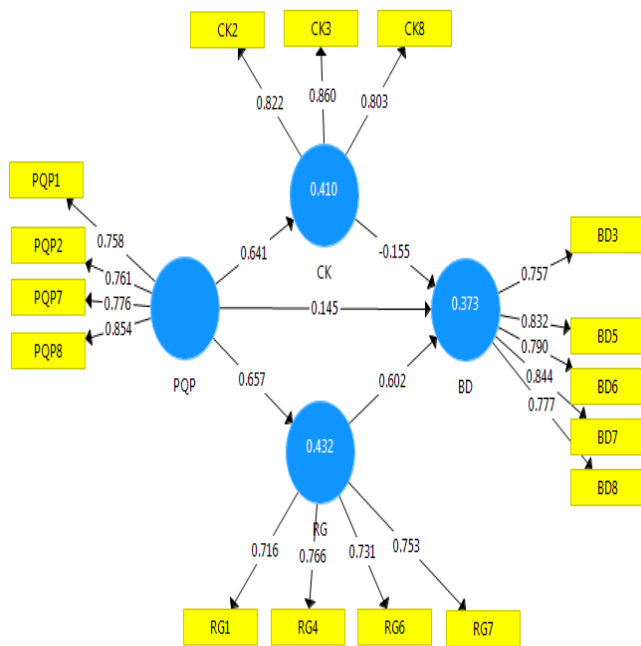


Fig 2. Result Model Banks

3.2. Construct Reliability Test

Data of construct reliability showed on table 3 as below :

Table 3. Construct Reliability

Variable	Composite Reliability	Average Variance Extracted (AVE)
Perception of product quality	0.868	0.622
Consumer knowledge	0.850	0.589
Reference group	0.830	0.550
Purchase decision	0.899	0.642

Based on table 3, it was indicated that the average value is more than 0.5. Then the composite reliability value

was more than 0.7. So it can be concluded that the indicators on this the study were able to measure well.

3.3. Measurement Model Analysis (Inner Model) Coefficient of Determination (R2)

The results of RSquare showed on table 4 as below:

Table 4. R-Square and Square Adjusted Value

Variable	R Square	Square Adjusted
Purchase Decision	0.373	0.622
Consumer knowledge	0.435	0.430
Reference group	0.431	0.424

Based on the data from table 4, it can be seen that the R Square Adjusted value for the purchasing decision variable is 0.353 or 35.3% , and the rest is 64.7%, influenced by other variable that are not variables on this study. Meanwhile, the value of R Square Adjusted for the consumer knowledge variable is 0.430 or 43%, the rest is 57% influenced by other variables not included on this study. Then, R Square Adjusted value for the reference group variable is 0.424 or 42.2% and the rest is 57.8% influenced by other variable which did not include on this study.

3.4. Predictive Relevance (Q2)

The value of Q2 has the same meaning as the coefficient of determination (R-Square). Q- Large value of Square (Q2) 0 indicates the model has Predictive relevance, otherwise if a value (Q2) is less than 0, this indicates the model has less Predictive relevance; or in other words, where all the values of Q2 are higher, the model can be considered more suitable to the data. Consideration of the value of Q2 can be seen as the following:

$$Q_2 = 1 - (1 - R_1^2)(1 - R_2^2)(1 - R_3^2) \dots (1 - R_n^2)$$

$$Q_2 = 1 - (1 - 0.353)(1 - 0.430)(1 - 0.424)$$

$$Q_2 = 1 - (0.647)(0.57)(0.576)$$

$$Q_2 = 1 - 0.221$$

$$Q_2 = 0.779$$

Based on these results the value of Q2 is 0.779. So it can be concluded that all the variables ion this study namely product quality perception, consumer knowledge, reference group and purchasing decision contributed to the data authenticity in the existing structural model which is of 77.9%. Then the rest is 22.1 it is necessary to be developed from the research variable.

3.5. Effect Size

Effect Size (F2) is to determine the kindness of the model. Also, to find out whether the predictor variable has a weak influence, sufficient or strong influence at the structural level.

### 3.6. Hypothesis Test

Hypothesis test can be seen on Table 5 as the following:

**Table 5. Hypothesis Test**

Hypothesis	Original Sample (n)	Average (M)	(STDEV)	T Statistics	P Value	Conclusion
Product quality perception -consumer knowledge	0.660	0.671	0.203	2.811	0.008	Significant
Product quality perception-reference group	0.657	0.660	0.078	8,426	0.000	Significant
Product quality perception -purchasing decision	0.152	0.162	0.169	0.902	0.368	Not Significant
Consumer knowledge-purchasing decision	0.165	0.131	0.203	1.811	0.001	Significant
Reference group-purchasing decision	0.605	0.575	0.181	3.339	0.001	Significant
Product quality perception- customer knowledge - purchasing decision	0.109	0.087	0.137	2.792	0.000	Significant
Product quality perception -reference group- purchasing decision	0.397	0.377	0.121	3,268	0.001	Not Significant

### 3.7. The Effect of Product Quality Perception on Consumer Knowledge

Based on the result of the study, it is indicated that product quality perception had a significant effect on purchasing decisions for TSP 36 fertilizer at UD. Usaha Tani. The results of this study are in line with research conducted by [25] [30] [31] which stated that consumer knowledge of products on brands is very dependent on consumer perceptions themselves. The implication of the findings in this study is that the experience of farmers is the main capital in increasing knowledge. Experience will teach the farmers an important lesson in the meaning of failure in choosing TSP 36 fertilizer. This experience is the right way to use TSP 36 fertilizer when it is appropriate to use TSP 36 fertilizer. Generally, these farmers are wrong in giving TSP fertilizer at the planting age which is still relatively young, usually under 2 years. So this does not have an impact on increasing palm fruit products. This is what makes farmers think that TSP 36 fertilizer does not have an impact on increasing farmers' products and in the end the farmers think that TSP 36 fertilizer does not have good quality in increasing farmers' income.

### 3.8. The Effect of Product Quality Perception on the Reference Group

The result of the data processing indicated that the product quality perception had a positive and significant effect on the reference group. The results of this study are in line with research conducted by [32] [22] [29] which stated

that perceptions that are on the consumer's memory will be able to guide the consumers to state that products with certain brands have deficiencies and different advantages. The implication of the findings in this study was that product quality the perception will further increase the level of confidence of the farmers in the reference group, which in this case is the head of the farmer group and members of the farmer group who had proven that the use of TSP 36 fertilizer could improve agriculture. In general, the head of this farmer group had previously proven that the use of TSP 36 fertilizer if it is done properly, it would have an impact on the productivity of palm oil plants. So that farmers will learn a lot about how to fertilize properly, particularly TSP 36 fertilizer. So that the mistake in using TSP 36 fertilizer could be avoided and farmers expected that what the head of this farmer group spoke, it has been proven true.

### 3.9. The Effect of Product Quality Perception on Purchasing Decision

The result of data processing indicated that the product quality perception had no influence on purchasing decision for TSP 36 fertilizer at UD. Usaha Tani directly. The result of this study did not agree with previous research conducted by [33] [34] which stated that a good perception of quality will be able to improve a consumer's purchase decision. The implication of this study indicated that the quality perception that the farmers had would not make farmers became interested in deciding to buy TSP 36 fertilizer. Farmers considered that is should asked other

farmers first before determining which fertilizer to choose because the fertilizer purchasing was the essential thing and it needed more money. So the farmers considered that the fertilization is an important thing that has to be considered carefully before the purchase time at this time.

### **3.10. The Effect of Consumer Knowledge on Purchasing Decision**

Based on the result of data analysis, it could be stated that farmers' knowledge had an effect significantly on the purchasing decision for TSP 36 fertilizer at UD. Usaha Tani. The result of this study agreed with previous research [34] [35] which stated that consumer knowledge of the contents of a product has a major influence in deciding which product to choose. Every consumer will keep learning from others or from his past experience of the performance of a product [26]. The findings implication of this study indicated that farmers increased their knowledge not only learning directly from other people who were successful in conducting the care program of palm oil which used using the information technology such as tutorials on youtube. So, the farmers could distinguish and classify the advantages of TSP 36 fertilizer from other brand either the quality or the price offered.

### **3.11. The Effect of Reference Group on Purchasing Decision**

Based on the result of this study, the reference group had a significant effect directly on purchasing decision for TSP 36 fertilizer at UD. Usaha Tani. The result of this study supported the previous research which stated that reference group has a significant effect on purchasing decision [36] [37] [7] [38]. The findings implication of this study indicated that the farmer group at the Sei Lengan District, Langkat Regency had an important role in improving the purchasing decision, especially TSP 36 fertilizer. Generally, farmers would ask some suggestions from the members or farmer group leaders about the types of fertilizers that are most suitable for palm oil plants. Also, the condition of the palm oil plants became a consideration for the farmers in choosing the suitable fertilizer. So, both the needs of palm oil plants and the needs of each farmer's household are going as expected.

### **3.12. The Effect of Product Quality Perception on Purchasing Decision through Consumer Knowledge**

Based on the result of data analysis, it indicated that consumer knowledge had a role in mediating product quality perceptions on purchasing decisions for TSP 36 fertilizer at UD. Usaha Tani. This result agreed with the research which was conducted by [39] [40] in which stated that the increasing efforts to improve purchasing decision can be made through the efforts to increase consumer knowledge where the knowledge was influenced by the consumer's perception. The implication that the researchers obtained from this study was the product quality perception which the farmers had was the

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use of past experiences in increasing the future knowledge and in choosing the type of fertilizer which would be used based on the condition of palm oil plants. So, a farmer who chose TSP 36 fertilizer should have no regret to buy this fertilizer as the final decision.

### **3.13. The Effect of Product Quality Perception on Purchasing Decision through Reference Group**

The result of the research data analysis indicated that the reference group had no role in mediating product quality perception on purchasing decision for TSP 36 fertilizer at UD. Usaha Tani. This research disagreed with the previous research which stated that reference groups have a mediating role between product quality perception and purchasing decision [41] [42]. Then, the findings implication that researchers obtained were the farmers would have a good perception of TSP 36 fertilizer if they would have got some suggestions or recommendations from the others farmers who had proven the quality of TSP 36. So, this would ensure the farmers strongly in choosing TSP 36 fertilizer than using other brand.

## **4. Conclusions**

Based on the research result and discussion, the researchers concluded some things 1) the product quality perception had a significant effect on the knowledge directly, 2) the product quality perception had a significant effect on the reference group directly, 3) the product quality perception had no effect on purchasing decision directly, 4) knowledge had a significant effect on purchasing decision directly, 5) the reference group had a significant effect on purchasing decision directly, 6) knowledge had a role in mediating product quality perception on purchasing decision indirectly, 7) Indirectly, the reference group had no role in mediating the product quality perception on purchasing decision. The suggestion of this study was product quality perception that the farmers had in Sei Lengan District, Langkat Regency could be improved through an effort to use information technology which related to appropriate fertilization methods, particularly in increasing the production of palm oil yield. In addition, farmers can also learn directly from the farmer group who had succeeded in increasing the production of palm oil. It is certain that the farmers should learn how to choose the appropriate fertilizer and the best method to be used in increasing the yield production.

## **Acknowledgements**

Authors are grateful to all participant for helping for this research.

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