

ARTIKEL

PENGARUH KUALITAS SUMBER DAYA MANUSIA DAN PERSEPSI HARGA TERHADAP MINAT BELI



Diajukan untuk memenuhi salah satu syarat guna
memperoleh gelar Sarjana Manajemen
pada Program Studi S1 Manajemen

Oleh:

NURASYIMAH USMAN

C 201 22 054

**FAKULTAS EKONOMI DAN BISNIS
UNIVERSITAS TADULAKO
PALU
2025**

ARTICLE

**THE INFLUENCE OF QUALITY HUMAN RESOURCES AND PRICE
PERCEPTION ON PURCHASE INTENTION**



Submitted as partial fulfillment of the requirements for Bachelor Degree
at Management Study Program
Faculty of Economics and Business
Tadulako University

By:

NURASYIMAH USMAN
C 201 22 054

**FACULTY OF ECONOMICS AND BUSINESS
TADULAKO UNIVERSITY
PALU
2025**



HALAMAN PERSETUJUAN

ARTIKEL

**THE INFLUENCE QUALITY HUMAN RESOURCES AND
PRICE PERCEPTION ON PURCHASE INTENTION**

Diajukan Oleh:

NURASYIMAH USMAN

C 201 22 054

Menyetujui
Pembimbing

Mengetahui
Koordinator Program Studi S1 Manajemen

Wiri Wirastuti, S.E., M.Si.
NIP. 19800220 200812 2 002

Harnida Wahyuni Adda, S.E., MA., Ph.D.
NIP. 19750319 200003 2 001

HALAMAN PENGESAHAN ARTIKEL

Diajukan oleh :
NURASYIMAH USMAN
C 201 22 054

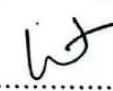


Diterima oleh Panitia Ujian Sarjana Fakultas Ekonomi dan Bisnis Universitas Tadulako
sebagai salah satu persyaratan memperoleh
Gelar Sarjana Manajemen pada Program Studi S1 Manajemen
Pada Hari/Tanggal Kamis, 6 November 2025

Disahkan Oleh:
**Dekan Fakultas Ekonomi dan Bisnis
Universitas Tadulako**



Prof. Wahyungsih, S.E., M.Sc., Ph.D.
NIP: 19721210 200604 2 002

Panitia Ujian Diseminasi:

	Tanda Tangan	Tanggal
Ketua : Wiri Wirastuti, S.E., M.Si.	
Sekretaris : Pricylia Chintya Dewi Buntuang, S.E.,M.Si.,CHRP	
Pembahas : Harnida Wahyuni Adda, S.E., MA., Ph.D.,CHRP	



LETTER OF ACCEPTANCE

Jakarta, 22nd May 2024

Dear Nurasyimah Usman
Tadulako University, Indonesia

RE: Acceptance of Your Article for ISC-BEAM 2024
PAPER TITLE: The Influence of Quality of HR and Price Perception on Purchase Intention

Congratulations!

The ISC -BEAM Technical Program Committee has completed the review process on your paper, and we are pleased to inform you that the manuscript listed above has been **ACCEPTED** for virtual presentation in the 2nd International Students' Conference on Business, Education, Economics, Accounting, and Management 2024, hosted by Faculty of Economics, Universitas Negeri Jakarta.

Please take note the conference will held on 05th June 2024 via Zoom Meeting.

To ensure a positive and productive experience for all attendees, we would like to share the Code of Conduct for the conference. You can check the Code of Conduct by following this link: <https://bit.ly/ISC-BEAMCodeofConduct>

If you have any questions or inquiries, do not hesitate to contact us at isc.beam@unj.ac.id. We look forward to seeing you at the Virtual Conference.

Thank you and best regards,

Rahmi, SE., M.S.M.

Chairman of International Students ' Seminar and Conference in Business, Education, Economics, Accounting, and Management (ISC-BEAM) 2024

CO-HOST:



The Influence of Quality Human Resources and Price Perception on Purchase Intention

Nurasyimah Usman 1¹, Wiri Wirastuti 2²

¹ Students of Management Study Program, Faculty of Economics and Business, Tadulako University

² Department of Management Study Program, Faculty of Economics and Business, Tadulako University

Abstract

This study aims to determine and analyze partially and simultaneously the influence of human resource quality (X1) price perception (X2) on purchase intention (Y). This type of research is quantitative descriptive research. The research population is consumers who have the intention or have bought products in supermarkets such as BNS, PMU and Grand Hero. Sampling was 47 respondents using the accidental sampling method. The data analysis method in this study uses descriptive statistics. The results showed that the quality of human resources and price perceptions simultaneously and partially had a positive and significant effect on purchase intention.

Keyword: consumers; quality of human resources; price perception; purchase intention;

1. Introduction

In line with changing market needs, shopping has become an increasing practice and countless numbers of supermarkets can now be found in the cities. Supermarkets can attract customers for various reasons (Karmakar et al., 2023). Customers will not shop at supermarkets if they are not confident in the consistency of the products (Lu et al., 2021). In an effort to improve service quality and increase consumer buying interest, supermarkets must consider several factors that influence consumer purchasing decisions. The two most important factors are the quality of human resources and price perception.

The better the price perception, the stronger the purchase intention for the product (Ayub et al., 2021). Price is also an important factor in sales (Listanto et al., 2019). The perceived price is considered as the utilization of the benefits that customers get from the product (Cakici et al., 2019). Distinguish between the actual price of the product and the price received by the buyer (Ali et al., 2019). Poor perceived value can result in loss of consumer purchase intention (Slack et al., 2020). Therefore, price is a very crucial thing to consider in determining buying interest, the more affordable the price of a product, the more enthusiasts will be (Arief Aulia Fahmy et al., 2024).

The quality of human resources can be identified based on the level of competence, attitude, and talent at work (Gu et al., 2023). Therefore, the quality of human resources is believed to affect employee performance (Saharuddin et al., 2019). Improving the quality of human resources (HR) is an absolute prerequisite for achieving development goals (Al Farisi, 2021).

Purchase intention is defined as a consumer's plan to make an effort to purchase a particular product (Mega et al., 2022). Purchase intentions are shown by consumer purchasing behavior (Martins et al., 2019). According to (Gupta et al., 2021) three factors that consumers generally experience when shopping for groceries, namely crowds, store clutter, and product types, can affect purchase intentions.

Traditional retail stores, especially supermarkets or hypermarkets, have experienced a significant decline in customer flow in the face of competition from convenience stores, local supermarkets, and online supermarkets (Childs & Jin, 2020). Therefore, the problem in this study is how the quality of human resources and price perceptions affect consumer purchase intentions at BNS, PMU, and Grand Hero supermarkets in Palu City. This study aims to determine whether the quality of human resources and price perceptions have a significant influence on consumer purchase intentions in these supermarkets. This reinforces the relevance of studying customer purchase intentions in supermarkets (Watanabe et al., 2019).

2. Literature Review

2.1 Quality Human Resources

Human resources are one of the key factors that determine the success or failure of a company or organization. Human resources are considered the most fundamental and important factor in every historical period and the entire process of human historical development (Hien, 2023). Humans with their physical and mental strength have created the entire material and spiritual life of mankind (Shrivastava, 2022). Quality human resources must be oriented towards providing maximum service (Adda et al., 2020).

Developing quality human resources is an inevitable trend and necessity (Thu Dau Mot University et al., 2021). Employees are expected to work more optimally not only work according to their job description but can do more or extra things such as willing to cooperate, help, give each other advice, actively participate and can contribute more to the organization (Rony, 2024).

2.2 Price Perception

Price perception is one of the components in the marketing mix that plays an important role in the product (Elimawaty Rombe et al., 2024). Price is a very important factor for most consumers, because generally when buying a product that is in the mind of consumers is price. Price is an important component because it is a vulnerable part for sellers, especially buyers (Maurencia et al., 2021). Price perception can cause individuals to buy or not buy a product (Supriyono, 2024) In determining a decision to purchase products and services, consumers make perceptions of the goods and services they buy, such as the perception of the price of a good or service in making a purchase (Tecoalu et al., 2021). According to (Ayub et al., 2021) the better the price perception, the stronger the purchase intention for the product.

2.3 Purchase Intention

Consumer purchase intention is a broad field of study (Tan et al., 2022). Purchase intention is "a customer's willingness to purchase a product or service under certain conditions" (Bowen et al., 2019). Usually, purchase intention is related to consumer perceptions, behavior, and interest (Sanny et al., 2021). Purchase intention also considers the scale of consumer

estimation when making a purchase decision (Tecoalu et al., 2021). At the same time, the actual value of the product is below the consumer's perception of value (Gu et al., 2023). Understanding customer purchase intent can help businesses determine what drives sales and creates profits (Nevra Baker Arapoglu et al., 2024).

3. Material and Method

This study uses a quantitative approach: questionnaires, descriptive analysis, and multiple linear regression analysis. The population of this study are consumers who have the intention or have purchased products at supermarkets in BNS, PMU and Grand Hero. The sample of this study amounted to 47 respondents using the accidental sampling method.

The variables that researchers use are 3 variables, namely 2 independent variables (free) with 1 dependent variable (bound). The independent variables used are human resource quality as X1, price perception as X2. While the dependent variable used is purchase intention as Y.

The measurement scale applied to measure the instrument is a Likert scale. To carry out data analysis, researchers utilize multiple linear regression analysis techniques, and utilize software, namely SPSS.

3.1 Design Study

The research design involved developing a questionnaire featuring validated scales to measure constructs such as human resource quality, price perception and purchase intention. Since a quantitative approach is used to collect primary data, this research qualifies as explanatory research. Quantitative analysis will include descriptive statistics to summarize responses and techniques such as regression analysis to identify significant relationships between independent and dependent variables. The expected research results of this title can help understand how human resource quality and price perception affect customer purchasing decisions. Thus, the results of this study can assist companies in improving the quality of human resources and effective pricing strategies to increase customer buying interest.

3.2 Data Analysis

Data collection in this study was carried out using a questionnaire whose questions were related to human resource quality, price perception, and purchase intention. After obtaining the sample size, the data was analyzed using multiple linear regression and descriptive analysis using SPSS.

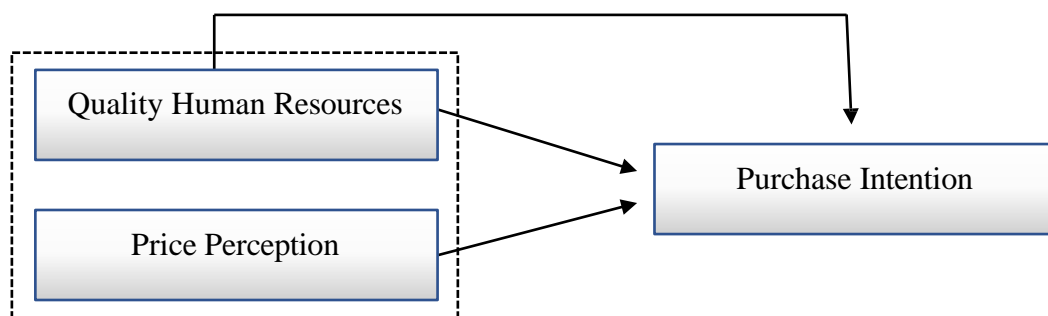


Figure 1. Research Model

Based on the research model, four hypotheses were developed:

H1: Human Resource Quality will partially have a positive impact on purchase intention.

H2: Price Perception will partially have a positive impact on consumer purchase intentions.

H3: Human Resource Quality and Price Perception will simultaneously have a positive effect on purchase intention.

4. Result

Table 1. Descriptive Statistics of Quality Human Resources (X1)

Indicator	N	Minimum	Maximum	Mean	Std.Deviation
Experience XL2	47	3.00	5.00	4.2553	.60678
Motivation XL6	47	2.00	5.00	3.8085	.74128
Valid N (listwise)	47				

Based on Table 1, it shows that the Experience indicator has a mean frequency in the highest, namely 4.2553 and a standard deviation of .60678, many consumers agree that employees have experience that allows them to provide assistance to them to find products. While the Motivation indicator has the lowest mean frequency of 3.8085 and a standard deviation of .74128, this value is still in the good category, meaning that most consumers think that employees always provide good and friendly service so that they feel comfortable when shopping.

Table 2. Descriptive Statistics of Price Perception (X2)

Indicator	N	Minimum	Maximum	Mean	Std.Deviation
Price Affordability X2.1	47	3.00	5.00	3.9787	.67532
Price Competitiveness X2.3	47	2.00	5.00	3.8511	.85919
Valid N (listwise)	47				

Based on Table 2, it shows that the Price Affordability indicator has a mean frequency in the highest, which is 3.9787 and a standard deviation of .67532, meaning that supermarkets provide transparent prices so that consumers can understand prices well. While the Competitiveness indicator has the lowest mean frequency of 3.8511 and a standard deviation of .85919, this value is still in the good category, meaning that not all supermarkets provide prices that are quite competitive with other supermarket prices.

Table 3. Descriptive Statistics of Purchase Intention (Y)

Indicator	N	Minimum	Maximum	Mean	Std.Deviation
Products that are in accordance with needs Y.4	47	3.00	5.00	4.2979	.65657
Social Y.8	47	2.00	5.00	3.5319	.85595
Valid N (listwise)	47				

Based on Table 3, it shows that the Product According to Needs indicator has a mean frequency that is in the highest category, namely 4.2979 and a standard deviation of .65657, meaning that consumers often buy products that are in accordance with their needs. While the Social indicator has the lowest mean frequency of 3.5319 and a standard deviation of .85595, this value is still in the good category, meaning that not all consumers are interested in buying products that are commonly talked about in the surrounding environment.

Table 4. Partial Regression Test Result

Model	Untandardized B	Coefficients Std. Error	StandardizedCoefficients Beta	t	Sig.
1. (Constant)	12.243	4.921		2.488	.017
Quality Human Resources	.560	.231	.289	2.428	.019
Price Perception	1.394	.299	.555	4.656	.000

Based on Table 4, it shows the results of partial testing of the effect of human resource quality variables and price perceptions. From this table it is known. The significance value of human resource quality (X1) is $0.019 < 0.05$ with a T table value of 2.428 ($2.428 > 1.680$), then H1 is accepted, meaning that human resource quality (X1) partially has a positive and significant effect on purchase intention (Y). The significance value of price perception (X2) is $0.000 < 0.05$ with a T table value of 4.656 ($4.656 > 1.680$), then H2 is accepted, meaning that partially price perception (X2) has a positive and significant effect on purchase intention (Y).

Table 5. Simultaneous Test Result

Model	Sum of Squares	df	Mean Square	F	Sig.
1. Regression	690.741	2	345.371	29.304	<.000 ^b
Residual	518.578	44	1.786		
Total	1209.319	46			

Based on Table 5, the results of the F test can be seen. The calculated F value is $29.304 > F$ table (3.20). With a significance level of $0.000b < 0.05$. Because the level of significance is less than 0.05, H3 is accepted, so it can be said that the quality human resources and price perceptions simultaneously (together) affect purchase intention.

Table 6. Model Summary

Model	R	R.Square	Adjusted Square	R	Std. Error of the Estimate
1.	.756 ^a	.571		.552	3.43305

Based on Table 6, it is known that the R Square value is 0.571. This shows that the quality human resources (X1) and price perceptions (X2) affect purchase intention (Y) by 57.1%, while the remaining 42.9% is influenced by other factors not examined in this study.

5. Discussion

The regression coefficient quality human resources (X1) shows that this variable has a positive and significant effect on purchase intention, with a significance value of $0.019 < 0.05$ with a T table value of 2.428 ($2.428 > 1.680$). The results of the analysis test show that the quality of human resources partially has a positive and significant effect on purchase intention. In the quality human resources variable (X1), the Experience indicator has a mean frequency that is in the highest where many consumers agree that employees have experience that allows them to provide assistance to them in finding products. While the Motivation indicator has the lowest mean frequency, this value is still in the good category, where most consumers think that employees always provide good and friendly service so that they feel comfortable when shopping.

The regression coefficient of price perception (X2) shows that this variable has a positive and significant effect on purchase intention. The significance value is $0.000 < 0.05$ with a T table value of 4.656 ($4.656 > 1.680$), meaning that partially price perception has a positive and significant effect on purchase intention (Y). This is in line with research conducted (Fietroh, 2023) On the price perception variable (X2), the Price Affordability indicator has a mean frequency that is in the highest where supermarkets provide transparent prices so that consumers can understand prices well. While the Competitiveness indicator has the lowest mean frequency, this value is still in the good category, meaning that not all supermarkets provide prices that are quite competitive with other supermarket prices.

The results of data analysis show that the quality human resources and price perception simultaneously affects purchase intention. In the model summary table it is known that the R Square value is 0.571. This shows that the quality of human resources (X1) and price perceptions (X2) affect purchase intention (Y) by 57.1%, while the remaining 42.9% is influenced by other factors not examined in this study.

6. Conclusion, Implication, and Recommendation

the conclusion is that human resource quality and price perception partially have a positive and significant impact on purchase intention. furthermore, the results of the analysis test show that the quality human resources and price perceptions together have a positive effect on purchase intention. From the results of the analysis test, the authors conclude: 1). The Quality Human Resources partially have a positive and significant effect on Purchase Intention. 2). Price Perceptions partially have a positive and significant effect on Purchase Intentions. 3). The Quality Human Resources and Price Perception simultaneously have a positive effect on Purchase Intention.

Research on the effect quality human resources and price perceptions on consumer purchase intention in supermarkets in Palu City has significant practical implications. The results show that the quality of human resources, such as the quality of employee service, as well as price perceptions, have a positive and significant influence on consumer purchase intention. Thus, supermarkets in Palu City can improve employee service quality and adjust product prices in the hope of increasing consumer buying interest and increasing competitiveness in market competition.

Based on research conducted in three major supermarkets in Palu City, namely BNS PMU and Grand Hero, it was found that the quality human resources and price perception have a significant influence on consumer purchase intention. In addition, the perception of competitive prices commensurate with product quality also plays an important role in consumer purchasing decisions. Consumers are more likely to buy at supermarkets that offer prices that they perceive to be reasonable and commensurate with the quality of the products offered. Overall, this study shows that improving the quality of human resources and the right pricing strategy can significantly increase consumer purchase intention in these supermarkets.

7. Acknowledge

I want to express my gratitude to everyone who contributed to this research. Thank you to Tadulako University, Ms. Harnida Wahyuni Adda, Ms. Pricylia Chintya Dewi Buntuang, Ms. Wiri Wirastuti and the respondents from family, friends, and everyone who supported this research. Thank you for the assistance, support, and time provided.

8. References

Article Journal

- Adda, H. W., Rossanty, N. P. E., Wirastuti, W., & Auriza, Z. (2020). Servant Leadership: A New Model of Service at University?: *Proceedings of the International Conference on Community Development (ICCD 2020)*. International Conference on Community Development (ICCD 2020), Malang, Indonesia. <https://doi.org/10.2991/assehr.k.201017.065>
- Al Farisi, Y. (2021). Improving The Quality Of Human Resources In Madrasah. *Managere : Indonesian Journal of Educational Management*, 3(2), 75–83. <https://doi.org/10.52627/ijeam.v3i2.156>
- Ali, A., & Bhasin, J. (2019). Understanding Customer Repurchase Intention in E-commerce: Role of Perceived Price, Delivery Quality, and Perceived Value. *Jindal Journal of Business Research*, 8(2), 142–157. <https://doi.org/10.1177/2278682119850275>
- Arief Aulia Fahmy, Wiyadi Wiyadi, Muzakar Isa, & Zulfa Irawati. (2024). The Influence of Brand Image and Price Perceptions on Purchasing Decisions Mediated by Consumer Buying Interest in Levi Strauss & Co. *Brilliant International Journal Of Management And Tourism*, 4(1), 117–136. <https://doi.org/10.55606/bijmt.v4i1.2672>
- Ayub, M. T. T. J., & Kusumadewi, N. M. W. (2021). The Effects of Price Perception, Product Knowledge, Company Image, and Perceived Value on Purchase Intentions for Automotive Products. *European Journal of Business and Management Research*, 6(5), 47–50. <https://doi.org/10.24018/ejbmr.2021.6.5.955>

- Bowen, G., & Ozuem, W. (Eds.). (2019). *Leveraging Computer-Mediated Marketing Environments*: IGI Global. <https://doi.org/10.4018/978-1-5225-7344-9>
- Cakici, A. C., Akgunduz, Y., & Yildirim, O. (2019). The impact of perceived price justice and satisfaction on loyalty: The mediating effect of revisit intention. *Tourism Review*, 74(3), 443–462. <https://doi.org/10.1108/TR-02-2018-0025>
- Childs, M., & Jin, B. E. (2020). Retailer-brand collaborations: Testing key strategies to increase consumers' urgency to buy. *International Journal of Retail & Distribution Management*, 48(4), 380–394. <https://doi.org/10.1108/IJRDM-06-2019-0199>
- Elimawaty Rombe, A. M. L., & Rosida P. Adam. (2024). *The Effect Of Product Quality, Price Perceptions, And Promotions On Purchasing Decisions Mediation Of Brand Image*. Tadulako International Journal Of Applied Management,.
- Fietroh, M. N. (2023). The Influence Of Price Perception And Product Quality On Online Purchase Intention In Pandemics And Trust As A Moderating Variable In Sumbawa Community. *Jurnal Cafetaria*, 4(1), 278–282. <https://doi.org/10.51742/akuntansi.v4i1.842>
- Gu, M., Zhang, Y., Li, D., & Huo, B. (2023). The effect of high-involvement human resource management practices on supply chain resilience and operational performance. *Journal of Management Science and Engineering*, 8(2), 176–190. <https://doi.org/10.1016/j.jmse.2022.12.001>
- Gupta, S., & Coskun, M. (2021). The influence of human crowding and store messiness on consumer purchase intention– the role of contamination and scarcity perceptions. *Journal of Retailing and Consumer Services*, 61, 102511. <https://doi.org/10.1016/j.jretconser.2021.102511>
- Hien, B. T. T. (2023). Training High-Quality Human Resources: From the Perspective of Development Policy and Strategy. *International Journal of Professional Business Review*, 8(5), e01654. <https://doi.org/10.26668/businessreview/2023.v8i5.1654>
- Karmakar, A., Afrin, D. K. H., Khan, Z. H., & Ahmed, A. (2023). PURCHASING INTENTIONS OF CONSUMERS AT A CITY SUPERSTORE. *Russian Law Journal*, X1(5).
- Listanto, D. K., & Ira Nuriya Santi. (2019). Pengaruh Kualitas Layanan Dan Harga Terhadap Kepuasan Konsumen Membeli Di J.Co Donuts Dan Coffe Palu Grand Mall. *On Line*, 5(3), 240–250.
- Lu, M. H., Abu Hassan Sha'ari, M. A., Annamalai, D., Norazmi, M. S. A. B., Hizani, N. A. B., & Tan, K. K. (2021). Factors Influence Customers Purchase Intention Towards

- Hypermarkets At Kota Bharu, Kelantan. *Jurnal Manajemen Dan Kewirausahaan*, 23(2), 159–166. <https://doi.org/10.9744/jmk.23.2.159-166>
- Martins, J., Costa, C., Oliveira, T., Gonçalves, R., & Branco, F. (2019). How smartphone advertising influences consumers' purchase intention. *Journal of Business Research*, 94, 378–387. <https://doi.org/10.1016/j.jbusres.2017.12.047>
- Maurencia, E., Hery Winoto Tj, & Soegeng Wahyoedi. (2021). The Influence of Celebrity Endorsement, Product Quality and Price on Purchase Interest of Kanzler Single Sausage Products. *SIASAT*, 6(1), 59–72. <https://doi.org/10.33258/siasat.v6i1.90>
- Mega, Z., & Marwan, J. (2022). Professional Human Resources to Create Consumer Satisfaction and The Impact on Purchasing Intention. *IJHCM (International Journal of Human Capital Management)*, 6(2), 1–19. <https://doi.org/10.21009/IJHCM.06.02.1>
- Nevra Baker Arapoglu*, B. I. E.-H. (2024). The Impact Of Green Marketing On Consumer Purchase Intention. *International Research Journal of Modernization in Engineering Technology and Science*, 06(02), 140–151. <https://doi.org/10.56726/IRJMETs49153>
- Rony, Z. T. (2024). The Influence of Human Resources in Successfully Improving the Quality of Employee Performance (Systematic Literature Review). *International Journal*, 5(3), 634–642. <https://doi.org/10.31933/dijms.v5i3.2334>
- Saharuddin, Ukkas, I., Bachri, S., Alputila, M. J., & Zamhuri, M. Y. (2019). The analysis of human resource quality in improving employees performance: An analysis of external and internal environment. *IOP Conference Series: Earth and Environmental Science*, 343(1), 012158. <https://doi.org/10.1088/1755-1315/343/1/012158>
- Sanny, L., Julianto, T. D., Savionus, S., & Kelena, B. W. B. Y. (2021). Purchase Intention in the Fashion Industry on Local and International E-Commerce in Indonesia: *International Journal of Asian Business and Information Management*, 13(2), 1–12. <https://doi.org/10.4018/IJABIM.20220701.oa4>
- Shrivastava, R. (2022). Talent Management and Effectiveness of Recruitment Process: A Study of Higher Education Institutions in Central India. *International Journal of Professional Business Review*, 7(6), e0841. <https://doi.org/10.26668/businessreview/2022.v7i6.841>
- Slack, N., Singh, G., & Sharma, S. (2020). Impact of perceived value on the satisfaction of supermarket customers: Developing country perspective. *International Journal of Retail & Distribution Management*, 48(11), 1235–1254. <https://doi.org/10.1108/IJRDM-03-2019-0099>

- Supriyono, I. R. M. (2024). Influence of digital marketing, word of mouth, and price perceptions on purchasing decisions product uses home credit. *Jurnal Ekonomi*, 13(01), 383–395.
- Tan, S. T., Tan, S. Y., Tan, S. C., Tan, W. E., Abdullan, M., & Sharma, S. (2022). Factors that Influence Consumer Purchase Intention: A Case Study of 99 Speedmart in Malaysia. *International Journal of Accounting & Finance in Asia Pasific*, 5(2), 85-97. [https://doi.org/DOI: https://doi.org/10.32535/ijafap.v5i2.1596](https://doi.org/DOI:https://doi.org/10.32535/ijafap.v5i2.1596)
- Tecoalu, M., Tj, H. W., & Ferdian, F. (2021). Effect Of Price Perception And Brand Awareness On Service Quality Mediated By Purchasing Decisions: (Study Case on PT. Maybank Indonesia Finance Credit Products). *Journal of Humanities, Social Science, Public Administration and Management (HUSOCPUMENT)*, 1(4), 183–195. <https://doi.org/10.51715/husocpument.v1i4.127>
- Thu Dau Mot University (TDMU), Binh Duong, Vietnam., & Van Hiep, Dr. N. (2021). High Quality Human Resources Development. *Journal of University of Shanghai for Science and Technology*, 23(1). <https://doi.org/10.51201/jusst12546>
- Watanabe, E. A. D. M., Torres, C. V., & Alfinito, S. (2019). The impact of culture, evaluation of store image and satisfaction on purchase intention at supermarkets. *Revista de Gestão*, 26(3), 256–273. <https://doi.org/10.1108/REGE-12-2017-0009>