

The Influence of Interpersonal Service Quality and Integrated Marketing Communication Effectiveness on Consumer Purchase Decisions (A Study of Marketing Agents at PT WOM Finance)

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ABSTRACT: Competition in the financing industry requires companies to improve marketing strategies through interpersonal service quality and effective communication. Interaction between Marketing Agents and consumers, as well as consistent information delivery, play an important role in building Brand Image and encouraging purchase decisions. This study aimed to analyze the influence of Marketing Agent interpersonal service quality and integrated marketing communication effectiveness on purchase decisions, the influence of both variables on Brand Image, the effect of Brand Image on purchase decisions, and the mediating role of Brand Image in the relationship between interpersonal service quality and consumer purchase decisions at PT WOM Finance. This study used a quantitative approach with an explanatory research design. The sample consisted of 100 PT WOM Finance consumers. Data were analyzed using the Partial Least Square-Structural Equation Modeling (PLS-SEM) method through outer model evaluation, inner model evaluation, bootstrapping, and mediation testing. The results showed that all indicators met the validity and reliability criteria. Marketing Agent interpersonal service quality had a positive and significant effect on purchase decisions (t-statistic=3.188; P-value=0.002) and Brand Image (t-statistic=3.890; P-value=0.000). Integrated marketing communication had a positive and significant effect on purchase decisions (t-statistic=2.585; P-value=0.010) and Brand Image (t-statistic=2.668; P-value=0.008). Brand Image also had a positive and significant effect on purchase decisions (t-statistic=3.144; P-value=0.002). Mediation analysis showed that Brand Image partially mediated the relationship between interpersonal service quality and purchase decisions (t-statistic=2.168; P-value=0.031). Marketing Agent interpersonal service quality and integrated marketing communication effectiveness are important factors in improving consumer purchase decisions at PT WOM Finance. Brand Image strengthens this relationship through its role as a partial mediator.

KEYWORDS: Interpersonal Service Quality, Integrated Marketing Communication, Brand Image, Purchase Decision.

I. INTRODUCTION

The multifinance industry in Indonesia has shown stable development in line with growing public demand for motor vehicle financing and other consumptive financing needs (BeritaSatu.com, 2022). The Financial Services Authority (Otoritas Jasa Keuangan) has recorded an increase in financing receivables across various multifinance companies in recent years. Competition among financing companies has increased significantly over the same period, extending beyond product offerings and interest rates alone (Otoritas Jasa Keuangan, 2022). Financing companies are also confronted with demands to improve service quality, marketing communication, and brand image strengthening in order to influence consumer purchase decisions (Admin BFI, 2022).

Interpersonal service quality constitutes an important factor in the financial services industry, as direct interaction between Marketing agents and consumers shapes initial perceptions of the company (Prasetyono et al., 2024). Such interaction encompasses communication skills, empathy, clarity of information, and professional conduct throughout the service process (Andriana et al., 2025). Consumers evaluate company quality based on the interactional experience received during the early stages of marketing communication (Yulina, 2024). High-quality interaction enhances consumer trust in the financing products offered, whereas low-quality interaction has the potential to diminish consumer interest and purchase decisions (Dinda Gita Pradana et al., 2023).

Marketing communication in this study is positioned as part of Integrated Marketing Communication (IMC). The IMC concept emphasizes message unity, information consistency, and the integration of all corporate communication channels directed at consumers (Singh et al., 2026). WOM Finance employs communication media such as websites, social media, and consumer and agent service applications as means of conveying product information (Putra & Noer, 2026). Marketing agents serve as the direct link between corporate messaging and consumers in the process of personal communication (Ainiyyah & Iryanti, 2026).

The Influence of Interpersonal Service Quality and Integrated Marketing Communication Effectiveness on Consumer Purchase Decisions (A Study of Marketing Agents at PT WOM Finance)

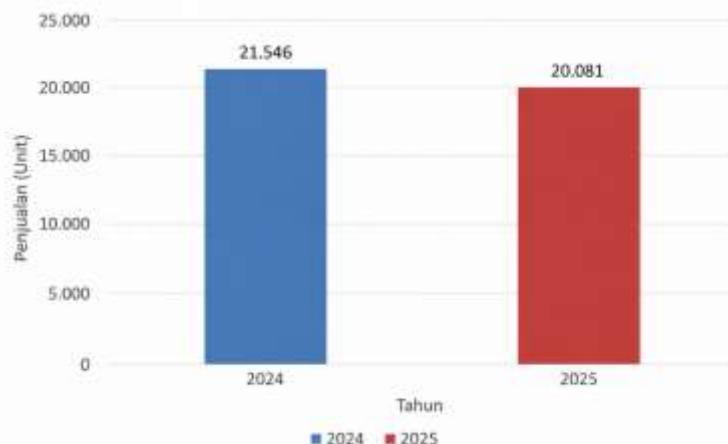
Inconsistencies between information conveyed through digital media and that delivered by agents have the potential to generate consumer confusion regarding financing products (Putra & Noer, 2026).

Brand image is formed through the accumulation of consumer experience, information, and perception toward a financing company (Firdaus & Budiman, 2021). Keller explains that brand image arises from associations formed in consumers' minds based on interactional experience and information received (Kotler & Keller, 2018). Interpersonal service quality contributes directly to the formation of corporate image in the eyes of consumers (Nilowardono et al., 2024). Effective marketing communication further reinforces positive perceptions of the corporate brand. A strong brand image increases the level of consumer trust in making purchase decisions (Tahir et al., 2024).

Consumer purchase decisions in the financing industry are influenced by a combination of service perception, communication quality, and corporate brand image (Sutisna & Sutrisna, 2023). Consumers tend to choose companies that provide clear information and professional service throughout the marketing process (Zeffry & Widjaja, 2025). Suboptimal interaction during the early stages of communication may diminish consumer confidence in financing products (Assidiq et al., 2022a). These conditions indicate a close interrelationship among interpersonal service quality, marketing communication, brand image, and purchase decisions (Assidiq et al., 2022b). These four variables together form a single sequential process within consumer behavior in the financial services industry (Abadi et al., 2025).

PT WOM Finance employs a Marketing agent system as the spearhead of its marketing efforts, particularly through personal or retail agents. Personal agents play an important role in reaching consumers directly through an individual, relationship-based approach. The performance of personal agents tends to fluctuate, as it depends heavily on each agent's communication and interactional capabilities. The company relies on this system to expand market reach amid intensifying competition within the financing industry. The effectiveness of personal agent performance serves as a key indicator of the success of the company's marketing strategy.

The preliminary study indicates a decline in the contribution of PT WOM Finance's personal agents over the 2024–2025 period. Company data recorded sales of 21,546 units in 2024, declining to 20,247 units in 2025 — a decrease of 1,299 units, or approximately 6.03 percent. This condition reflects a decline in the effectiveness of marketing activities carried out by personal agents in generating consumer purchase decisions.



Pic I.1. PT WOM Finance Personal Agent Sales

Findings from the preliminary study, conducted through interviews with eight informants, revealed problems in the communication process between Marketing agents and consumers. Informants reported that explanations of financing products remained unclear, particularly regarding installment schemes, interest rates, and administrative requirements. Other informants noted discrepancies between the information provided by agents and that presented on the company's official media. This condition raised consumer doubts regarding the credibility of the information received. Informants further reported that agents' follow-up communication had not been optimally carried out after the initial offering process.

Prior studies indicate that purchase decisions in the financing industry have largely been examined through the variables of price, promotion, and service quality treated separately. Studies integrating interpersonal service quality, Integrated Marketing Communication, and brand image as a mediating variable remain limited. This condition points to a research gap in models that combine interpersonal communication and marketing communication in an integrated manner (Aprilyani et al., 2023). This limitation highlights the need to develop a more comprehensive research model, as models integrating these three variables are still rarely applied within the context of personal Marketing agents.

This study offers novelty in the form of an integrative model examining the effect of interpersonal service quality and the effectiveness of marketing communication based on Integrated Marketing Communication on consumer purchase decisions.

The Influence of Interpersonal Service Quality and Integrated Marketing Communication Effectiveness on Consumer Purchase Decisions (A Study of Marketing Agents at PT WOM Finance)

Brand image is positioned as a mediating variable bridging the relationships among these variables. The research context focuses on the personal Marketing agents of PT WOM Finance as the spearhead of direct marketing. This model offers a theoretical contribution to the development of service marketing management, as well as a practical contribution for the company in enhancing the effectiveness of agent-based marketing strategies.

II. LITERATURE REVIEW

A. Grand Theory Consumer Behavior

B. Previous Research

Prior research is utilized to understand the evolution of concepts, approaches, and findings related to the variables under investigation. Such studies serve not only to reinforce theory but also to identify research gaps that remain empirically unresolved. This study focuses on the relationships among service quality, marketing communication, brand image, and purchasing decisions across various service industry and marketing contexts. While the findings indicate that these variables have been extensively studied, variations persist regarding contexts, units of analysis, and the models describing the relationships between variables. Consequently, a synthesis of prior research is necessary to clarify this study's position within the academic landscape.

Table II.1. Previous Research

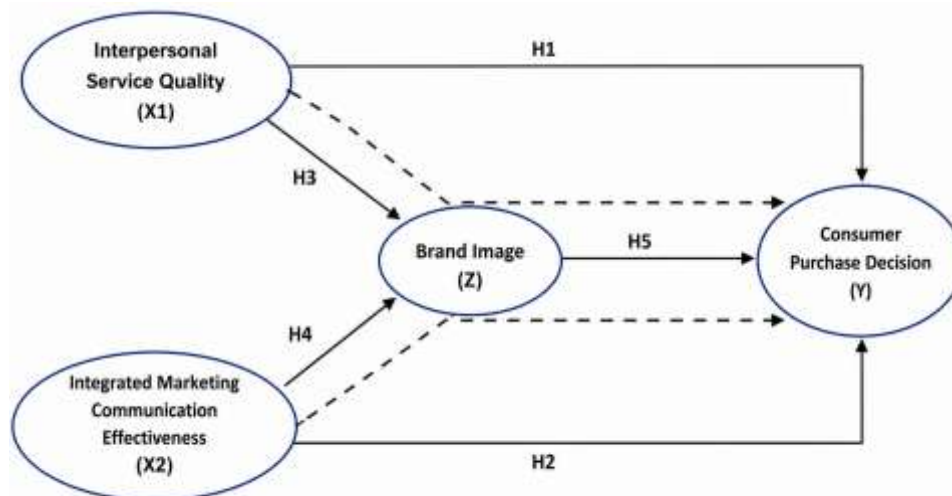
No	Peneliti & Tahun	Negara	Objek	Variabel	Metode	Hasil Utama
1	Zeffry & Widjaja (2025)	Indonesia	Café	Social Media Marketing, Service Quality, Purchase Intention	SEM	SMM and service quality influence purchase intention.
2	Harsono et al. (2025)	Indonesia	Asurance	Service Quality, Corporate Image, Loyalty	SEM	Corporate image mediates loyalty.
3	Helmy et al. (2025)	Indonesia	Hospital	Service Quality, <i>Brand image</i> , Satisfaction	Regresi	Service quality enhances image and satisfaction.
4	Andriana et al. (2025)	Indonesia	Hospital	Service Quality, Trust, Satisfaction	SEM	Service quality boosts trust.
5	Simon et al. (2025)	Indonesia	Government Intitution	Job Stress, E-RM, Turnover Intention	SEM	Satisfaction mediates the relationship between the variables.
6	Winoto et al. (2025)	Indonesia	Hospital Industry	Human Capital, Performance	SEM	Human capital improves performance.
7	(An et al., 2023)	Switss	Services (Banking)	Service Quality (SERVQUAL)	Conceptual Model	5 dimensions of service quality
8	Hidayat (2021)	Indonesia	Banking	Service Quality, Purchase Decision	Regretion	Service quality has a significant impact.
9	Pratiwi (2022)	Indonesia	Multifinance	IMC, <i>Brand image</i> , Purchase Decision	SEM-PLS	IMC influences brand image.
10	Sari (2023)	Indonesia	Services	Service Quality, <i>Brand image</i> , Purchase Decision	Path Analysis	<i>Brand image mediates the relationship between variables.</i>

C. Conceptual Framework

A conceptual framework serves as a model illustrating how theory relates to various factors identified as significant issues. A robust conceptual framework theoretically elucidates the interconnections between the variables under study; specifically, it must explain the theoretical relationship between the independent and dependent variables. The interrelationships among these variables are subsequently formulated into a research paradigm based on this conceptual framework (Sugiyono, 2018).

The Influence of Interpersonal Service Quality and Integrated Marketing Communication Effectiveness on Consumer Purchase Decisions (A Study of Marketing Agents at PT WOM Finance)

This study examines the influence of interpersonal service quality and Integrated Marketing Communication (IMC) on consumer purchasing decisions, with brand image acting as a mediating variable. The variables employed in this study include the dependent variable consumer purchasing decisions (Y) and the independent variables: interpersonal service quality (X1), Integrated Marketing Communication (IMC) (X2), and brand image (M).



Information :

- - -> : The effect of the independent variable on the dependent variable through mediation.
- > : Partial Effect of Independent Variables on the Dependent Variable.

Pic II.1. Research conceptual framework model

III. RESEARCH METHODS

The subject of this study is consumer purchasing decisions at PT WOM Finance within the financing industry. The research focuses on the impact of interpersonal service quality, Integrated Marketing Communications (IMC), and brand image on these purchasing decisions.

Consumers are the primary focus of the study because purchasing decisions result from a consumer evaluation process involving service experiences, information received, and perceptions of the company's image. Factors influencing consumer considerations when selecting PT WOM Finance's financing products include the interpersonal service quality provided by marketing agents, the effectiveness of integrated marketing communications, and the company's brand image.

This study targets active PT WOM Finance consumers who have direct experience using the company's financing services and interacting with the firm. By examining the consumer perspective, the research aims to provide insight into the factors that shape purchasing decisions within the financial services industry.

A. Population and Sample

The population consists of the entire set of research subjects possessing specific characteristics relevant to the research objectives. In this study, the population comprises all 700 consumers of PT WOM Finance who purchased financing products in June 2026.

These consumers were selected as the research population because they had completed the financing product purchase process and possessed direct experience with the services and marketing communications provided by PT WOM Finance. This experience enables them to evaluate the interpersonal service quality, Integrated Marketing Communications (IMC), brand image, and purchase decisions all of which are the focus of this study.

B. Sample

A sample is a subset of the population selected to represent the characteristics of the research population. The sample for this study consists of PT WOM Finance consumers who purchased financing products in June 2026 and met the criteria to serve as research respondents.

The sampling technique employed is non-probability sampling using the purposive sampling method, which involves selecting respondents based on specific criteria aligned with the research objectives. The respondent criteria for this study include consumers who purchased PT WOM Finance financing products in June 2026, had previously received services from a Marketing Agent, and were willing to participate as research respondents.

The Influence of Interpersonal Service Quality and Integrated Marketing Communication Effectiveness on Consumer Purchase Decisions (A Study of Marketing Agents at PT WOM Finance)

The sample size for this study was determined using Slovin's formula with a 10% margin of error. Based on a total population of 700 consumers, the calculation yielded the following result:

$$n = \frac{N}{1 + N(e)^2}$$
$$n = \frac{700}{1 + 700(0,10)^2}$$
$$n = \frac{700}{8}$$
$$n = 87,5$$

The minimum required sample size is 88 respondents. However, to enhance data adequacy for the Structural Equation Modeling–Partial Least Square (SEM-PLS) analysis, the sample size for this study was set at 100 respondents.

C. Data Collection and Analysis Technique

Data collection techniques refer to the procedures used to obtain the research data required for model testing. This study employs both primary and secondary data. Primary data were obtained directly from research respondents via questionnaires, while secondary data were gathered from company documents, scholarly literature, and internal reports of PT WOM Finance. Combining these two types of data serves to strengthen the research analysis.

The data analysis technique employed in this study utilizes a quantitative approach based on the Partial Least Squares Structural Equation Modeling (PLS-SEM) method. This method is used to analyze the complex, interdependent relationships between latent variables. PLS-SEM enables the simultaneous testing of both structural and measurement models within a single analysis. Furthermore, as this technique does not require data to be normally distributed, it is well-suited for research in the fields of social sciences and management. The analysis was conducted using SmartPLS 4 software.

IV. ANALYSIS AND DISCUSSION

A. The Effect of Marketing Agent Interpersonal Service Quality on Consumer Purchase Decisions at PT WOM Finance

Based on the results of the structural model analysis using the Partial Least Squares (PLS) method, the interpersonal service quality provided by Marketing Agents was found to have a positive and significant effect on the purchase decisions of PT WOM Finance consumers. The test results showed a t-statistic value of 3.188 and a p-value of 0.002; therefore, the first hypothesis (H1) was accepted. These findings indicate that the better the interpersonal service quality provided by Marketing Agents, the greater the tendency of consumers to decide to use PT WOM Finance's financing services. The ability of Marketing Agents to provide information, establish effective communication, respond to consumer needs, and create comfortable relationships are important aspects that support consumers' purchase decision-making process.

Theoretically, service quality in the service industry is not only related to the outcomes received by consumers but also includes the interaction process between service providers and customers. Kotler and Keller (2018) explained that service quality is an important element in creating customer value because the experiences consumers gain during the service process can influence their perceptions and purchase decisions. In the financing sector, interactions between Marketing Agents and consumers play an important role because financial service products involve relatively high levels of risk and decision-making involvement. Dinda Gita Pradana et al. (2023) explained that interpersonal communication and service quality can improve customer satisfaction through effective communication relationships between service providers and service users.

The results of this study are consistent with the research of Aprilyani et al. (2023), which found that service quality influences purchase decisions for banking products through increased consumer trust. Assidiq et al. (2022) also found that service quality is one of the factors influencing purchase decisions for service products because consumers consider their service experiences before making a choice. The findings of Samudra and Budiarti (2023) further support these results by showing that service quality contributes to consumers' purchase decisions in the service sector. These consistent findings indicate that high-quality service is an important factor in building consumer confidence in using a particular service.

Although most studies demonstrate a positive relationship between service quality and purchase decisions, some studies suggest that the strength of this relationship may vary depending on product characteristics and consumer behavior. Setiawan and Subarjo (2024) showed that service quality may have a stronger relationship with consumer satisfaction than with purchase

The Influence of Interpersonal Service Quality and Integrated Marketing Communication Effectiveness on Consumer Purchase Decisions (A Study of Marketing Agents at PT WOM Finance)

decisions directly because consumers often go through a process of evaluating their experiences before making a final decision. These differences indicate that, in certain contexts, service quality may require supporting variables such as trust, brand image, or customer satisfaction to generate a stronger influence on purchase decisions. Variations in service industry characteristics may also lead to differences in the level of influence found across studies.

According to the researcher, these findings indicate that PT WOM Finance Marketing Agents serve as the primary link between the company and its consumers. Consumers of financing services do not only consider product-related aspects but also evaluate how the company provides services throughout the application and transaction process. The ability of Marketing Agents to explain products clearly, provide prompt responses, and establish positive relationships can increase consumer confidence in choosing PT WOM Finance's services. Therefore, strengthening the interpersonal competencies of Marketing Agents can be maintained as one of the company's strategies to improve consumers' purchase decisions.

These findings also demonstrate that interpersonal service quality is part of a service marketing strategy oriented toward long-term relationships with consumers. Widjaja (2020) explained that, in the service industry, the quality of the relationship between a company and its customers contributes to the creation of brand value and consumer experiences. Positive experiences gained through service interactions can increase trust and strengthen consumers' decisions to use a service. This condition indicates that financing companies need to pay attention to the quality of their human resources as part of their strategy to enhance competitiveness and maintain relationships with consumers.

B. The Effect of Integrated Marketing Communication Effectiveness on Consumer Purchase Decisions at PT WOM Finance

Based on the results of the structural model testing using the Partial Least Squares (PLS) method, Integrated Marketing Communication (IMC) was found to have a positive and significant effect on the purchase decisions of PT WOM Finance consumers. The test results showed a t-statistic value of 2.585 and a p-value of 0.010; therefore, the second hypothesis (H2) was accepted. These findings indicate that the more effectively marketing information is communicated through various communication channels, the more likely consumers are to decide to use PT WOM Finance's services. Communication strategies that provide clear product information, increase consumer attention, and build positive perceptions of the company are important factors supporting the purchase decision-making process.

Theoretically, Integrated Marketing Communication is a marketing approach that integrates various forms of corporate communication to produce consistent messages that are easily understood by consumers. Kotler and Keller (2016) explained that marketing communication functions as a means for companies to communicate product value, build relationships with customers, and influence consumer attitudes and behavior. The IMC concept emphasizes the importance of coordinating various communication media, such as promotions, digital communication, customer relations, and direct interactions, so that marketing messages can be received optimally. Hakala (2025) explained that Integrated Marketing Communication plays a role in building relationships between brands and consumers through integrated message delivery, thereby strengthening consumer perceptions of a company.

The results of this study are consistent with the research of Omeish et al. (2025), which found that Integrated Marketing Communication elements influence customer purchasing behavior. The study explained that effective communication strategies can improve consumer understanding of products and encourage purchase intentions. Ainiyyah and Iryanti (2026) also found that the implementation of Integrated Marketing Communication can increase brand awareness through the consistent delivery of information to consumers. The findings of Roy and Misra (2024) further support these results by demonstrating that integrated marketing communication strategies can influence consumer decisions through the appropriate management of marketing messages.

Other studies suggest that marketing communication does not always have a direct effect on purchase decisions because its effectiveness may be influenced by additional factors such as brand image, trust, customer experience, and service quality. Putra and Noer (2026) explained that studies on Integrated Marketing Communication and branding show that marketing communication often has a strong relationship with the formation of brand perceptions before influencing consumer behavior. Ercan (2025) also explained that modern marketing communication increasingly depends on the integration of technology and digital strategies. Therefore, communication effectiveness is determined not only by the intensity of message delivery but also by the relevance of messages to consumer needs. These differences indicate that the effect of IMC may vary according to industry characteristics, the communication media used, and the level of consumer involvement in the purchasing process.

According to the researcher, these findings indicate that Integrated Marketing Communication plays an important role in improving the purchase decisions of PT WOM Finance consumers. Consumers in the financing industry require comprehensive information regarding product benefits, application procedures, and service advantages before making a choice. Communication delivered consistently through various media can help reduce consumer uncertainty and increase confidence in the company. PT WOM Finance should therefore maintain a communication strategy that is not solely focused on promotion but also aims to establish sustainable communication relationships with consumers.

The Influence of Interpersonal Service Quality and Integrated Marketing Communication Effectiveness on Consumer Purchase Decisions (A Study of Marketing Agents at PT WOM Finance)

The findings of this study reinforce the view that marketing communication in the service industry has a strategic function in building relationships between companies and consumers. Langett (2025) explained that Integrated Marketing Communication not only plays a role in delivering product information but also shapes consumer perceptions and experiences of a brand. In the context of PT WOM Finance, effective marketing communication can support the development of a positive corporate image and increase the likelihood that consumers will choose the financing services offered. This condition indicates that the success of service marketing depends not only on product quality but also on the company's ability to manage communication with consumers in an integrated and sustainable manner

C. The Effect of Marketing Agent Interpersonal Service Quality on the Brand Image of PT WOM Finance

Based on the results of the structural model analysis using the Partial Least Squares (PLS) method, the interpersonal service quality of Marketing Agents was found to have a positive and significant effect on the Brand Image of PT WOM Finance. The test results showed a t-statistic value of 3.890 and a p-value of 0.000; therefore, the third hypothesis (H3) was accepted. These results indicate that the better the interpersonal service quality provided by Marketing Agents, the more positive consumers' perceptions of the Brand Image of PT WOM Finance. Direct interactions between Marketing Agents and consumers become one of the experiences that shape consumer assessments of the company's professionalism, trustworthiness, and credibility. These findings indicate that service quality not only affects transaction decisions but also plays a role in building consumer perceptions of a company's brand.

Theoretically, Brand Image refers to a collection of perceptions and associations formed in consumers' minds regarding a brand based on the experiences, information, and interactions they receive. Kotler and Keller (2018) explained that brand image is formed through various consumer experiences with a company, including the quality of service interactions provided by employees. In the service industry, employees become part of the brand representation because consumers often assess the quality of a company based on their experiences when interacting directly with service providers. Widjaja (2020) explained that, in the service industry, the quality of the relationship between a company and its customers contributes to the formation of brand equity because service experiences become part of consumer perceptions of brand value.

The results of this study are consistent with the research of Andriana et al. (2025), which showed that service quality plays a role in building customer trust through positive service experiences. Aprilyani et al. (2023) also demonstrated a relationship between service quality and brand image in shaping consumer behavior in the financial services sector. In addition, Assidiq et al. (2022) found that service quality is one of the factors contributing to the formation of positive consumer perceptions of a service product. These findings support the results of this study, indicating that the interpersonal service provided by Marketing Agents can strengthen the image of PT WOM Finance in the eyes of consumers.

However, several studies suggest that Brand Image is not formed solely through service quality but is also influenced by various other marketing activities, such as brand communication, consumer experiences, pricing, and corporate reputation. Tahir et al. (2024) explained that Brand Image formation is a multidimensional process involving various factors that influence consumer perceptions of a brand. Naim and Kautish (2022) also showed that customer relationships developed through electronic customer relationship management can contribute to building Brand Image in addition to direct service interactions. These differences indicate that the contribution of service quality to Brand Image may vary depending on marketing strategies and consumer characteristics in each industry.

According to the researcher, these findings indicate that PT WOM Finance Marketing Agents have a broader role than merely serving as sales personnel offering financing products. Every interaction conducted by a Marketing Agent becomes a brand experience that can influence how consumers perceive the company. Professional attitudes, the ability to provide solutions, and easily understood communication can strengthen the perception that PT WOM Finance is a trustworthy financing company capable of delivering high-quality services. Therefore, developing the interpersonal competencies of Marketing Agents should receive attention because the quality of these interactions directly contributes to the formation of the company's image.

These findings reinforce the concept that, in the service industry, service quality is part of a brand-building strategy because consumers experience a brand through the services they receive. Damaryanti et al. (2022) explained that Brand Image and service quality are related in shaping consumer behavior, particularly when consumers evaluate a service provider. Samudra and Budiarti (2023) also showed that service quality is one of the elements that can strengthen corporate image and influence consumer decisions. This condition indicates that improving the interpersonal service quality of Marketing Agents can become a strategy for PT WOM Finance to maintain a positive Brand Image and enhance its competitiveness in the financing industry.

D. The Influence of Integrated Marketing Communication Effectiveness on the Brand Image of PT WOM Finance

Based on the results of the structural model testing, Integrated Marketing Communication (IMC) has a positive and significant effect on the Brand Image of PT WOM Finance. The test results showed a t-statistic value of 2.668 and a p-value of 0.008; therefore, the fourth hypothesis (H4) was accepted. These findings indicate that the more effective the Integrated Marketing Communication strategy implemented by the company, the stronger the Brand Image formed in consumers' perceptions. The

The Influence of Interpersonal Service Quality and Integrated Marketing Communication Effectiveness on Consumer Purchase Decisions (A Study of Marketing Agents at PT WOM Finance)

consistent delivery of information through various communication channels can help consumers recognize the values, advantages, and characteristics of the PT WOM Finance brand. These findings illustrate that marketing communication not only functions to introduce products but also plays a role in building corporate identity in consumers' minds.

Theoretically, Integrated Marketing Communication is an approach that combines various marketing communication activities to produce consistent messages about a brand. Kotler and Keller (2016) explained that marketing communication plays a role in building relationships between companies and consumers through the delivery of information that can shape perceptions of a brand. The implementation of IMC allows companies to integrate various communication media so that consumers receive a consistent communication experience. Hakala (2025) explained that Integrated Marketing Communication is one of the strategic approaches used in city and place branding as well as brand management because it can strengthen the relationship between communication messages and audience perceptions.

The results of this study are consistent with the research of Ainiyyah and Iryanti (2026), which stated that the implementation of Integrated Marketing Communication can increase brand awareness through the consistent delivery of messages to consumers. Omeish et al. (2025) also showed that the elements of Integrated Marketing Communication influence customer behavior through the formation of positive perceptions of a company. In addition, Roy and Misra (2024) found that integrated marketing communication strategies can influence consumer choices because they help create understanding and confidence in an institution. These findings support the results of this study, indicating that IMC contributes to strengthening the Brand Image of PT WOM Finance.

Several studies suggest that the effect of marketing communication on Brand Image may be influenced by other factors, such as message quality, the credibility of communication media, and consumer experiences with a brand. Putra and Noer (2026) explained that the relationship between Integrated Marketing Communication and branding develops through various interconnected factors; therefore, communication is not always the sole determinant of Brand Image. Albisser (2022) also explained that brand content plays a role in building Brand Image because consumers form perceptions based on the quality and relevance of the information they receive. These differences indicate that the effectiveness of IMC depends greatly on how companies manage their messages and adapt them to consumer needs.

According to the researcher, these findings indicate that PT WOM Finance needs to view marketing communication as an instrument for building its corporate image rather than merely as a promotional activity. Consumers form perceptions of the company based on the information they receive through various communication media. Message consistency between digital promotions, Marketing Agent communications, and service-related information will help create a stronger image of the company. A well-directed communication strategy can increase brand recognition while also strengthening consumer trust in PT WOM Finance.

The findings of this study demonstrate that the success of Integrated Marketing Communication is closely related to a company's ability to create communication experiences that are consistent with its brand identity. Langett (2025) explained that IMC functions to connect communication activities with the objective of building long-term relationships between brands and consumers. Singh et al. (2026) also emphasized that Integrated Marketing Communication is an important approach for establishing consistent brand messages across various communication channels. This condition indicates that effective marketing communication management can become a strategy for PT WOM Finance to strengthen its Brand Image and maintain its position in the competitive financing industry.

E. The Influence of Brand Image on Consumer Purchase Decisions at PT WOM Finance

Based on the results of the structural model analysis using the Partial Least Squares (PLS) method, Brand Image was found to have a positive and significant effect on the purchase decisions of PT WOM Finance consumers. The test results showed a t-statistic value of 3.144 and a p-value of 0.002; therefore, the fifth hypothesis (H5) was accepted. These results indicate that the more positive the Brand Image of PT WOM Finance in consumers' perceptions, the greater their tendency to choose and use the company's financing services. Consumers consider not only the benefits of the financing products offered but also the reputation, trustworthiness, and experiences associated with the company's brand. These findings indicate that Brand Image is one of the important factors in the purchase decision-making process within the financing services industry.

Theoretically, Brand Image is a collection of perceptions, beliefs, and associations formed in consumers' minds regarding a brand. Kotler and Keller (2018) explained that a strong Brand Image can provide added value to a company because it can increase consumer confidence in choosing a product or service. Consumers tend to use information regarding a brand's reputation and credibility as a basis for evaluation when facing purchasing choices, particularly for service products that cannot be directly evaluated before they are used. Tahir et al. (2024) explained that Brand Image plays an important role in shaping customer satisfaction and loyalty because positive perceptions of a brand can strengthen consumers' emotional relationships with a company.

The Influence of Interpersonal Service Quality and Integrated Marketing Communication Effectiveness on Consumer Purchase Decisions (A Study of Marketing Agents at PT WOM Finance)

The results of this study are consistent with the research of Abadi et al. (2025), which showed that Brand Image influences consumer purchase decisions in the service sector. Ramadhan and Teddy Saputra (2022) also found that Brand Image is one of the factors influencing purchase decisions, along with service quality and price. In addition, Salsabila et al. (2022) demonstrated that Brand Image contributes to consumer purchase decisions because it can shape positive perceptions and increase trust in a company. These consistent findings indicate that brand image is an important element in influencing consumer behavior.

Several studies suggest that Brand Image is not always the primary factor determining purchase decisions because consumer decisions may also be influenced by other factors, such as service quality, price, promotions, and previous experiences. Firdaus and Budiman (2021) explained that consumer behavior in choosing a brand can be influenced by various considerations other than brand image, including needs, preferences, and the variety of available options. Ayigistina et al. (2025) also showed that, in certain purchasing contexts, price and product attributes may have a more dominant influence than Brand Image. These differences indicate that the strength of the effect of Brand Image on purchase decisions may vary according to product characteristics and market conditions.

According to the researcher, these findings indicate that the Brand Image of PT WOM Finance is an important asset in improving consumer purchase decisions. In the financing industry, consumers need confidence that the company they choose has a good reputation, is trustworthy, and is capable of providing services that meet their expectations. A positive image formed through service experiences, marketing communication, and interactions with Marketing Agents can strengthen consumers' decisions to use the company's services. PT WOM Finance therefore needs to maintain consistency in service quality and brand communication to ensure that positive consumer perceptions of the company are preserved.

These findings reinforce the view that Brand Image serves as a strategic corporate asset in facing competition in the financing services industry. Widjaja (2020) explained that, in the service industry, brand strength is related to a company's ability to create value through customer experiences and the quality of services provided. Nilowardono et al. (2024) also explained that a strong Brand Image can become the basis for the development of long-term relationships between consumers and brands. This condition indicates that strengthening the Brand Image of PT WOM Finance not only affects current purchase decisions but also has the potential to support the sustainability of the company's relationship with its consumers.

F. The Mediating Role of Brand Image in the Influence of Interpersonal Service Quality Provided by Marketing Agents on Consumer Purchase Decisions at PT WOM Finance

Based on the results of the mediation effect testing using the bootstrapping method, Brand Image was found to act as a mediating variable in the relationship between the interpersonal service quality of Marketing Agents and the purchase decisions of PT WOM Finance consumers. The test results showed that the indirect effect of interpersonal service quality on purchase decisions through Brand Image had an Original Sample value of 0.224, a t-statistic value of 2.168, and a p-value of 0.031. These results indicate that Brand Image can strengthen the effect of interpersonal service quality on purchase decisions. Since the direct effect of service quality on purchase decisions also remained significant, the mediating role of Brand Image in this relationship falls into the category of partial mediation. These findings indicate that the services provided by Marketing Agents influence purchase decisions not only directly but also through the process of forming positive perceptions of the company's brand.

Theoretically, the concept of Brand Image mediation explains that consumers' experiences with service quality can shape their perceptions of a brand, which subsequently influence their purchasing behavior. Kotler and Keller (2018) explained that customer experiences with a company constitute one of the sources of Brand Image formation, which can subsequently influence consumer decisions. In the service industry, employees who interact directly with consumers become part of the brand representation; therefore, the quality of services they provide can create particular associations with the company. Widjaja (2020) explained that the quality of service relationships contributes to the formation of brand value because consumers evaluate companies based on the experiences they gain throughout the service process.

The results of this study are consistent with the research of Aprilyani et al. (2023), which showed that Brand Image can serve as a variable that strengthens the relationship between service quality and purchase decisions through increased consumer trust. Damaryanti et al. (2022) also found that Brand Image and service quality are related in influencing consumers' repurchase decisions. In addition, Assidiq et al. (2022) showed that service quality and Brand Image jointly influence purchase decisions for service products. These findings support the results of this study, indicating that good service quality becomes more effective in encouraging purchase decisions when it is capable of building a positive Brand Image.

However, several studies suggest that the mediating role of Brand Image may vary depending on industry characteristics and the level of consumer involvement. Tahir et al. (2024) explained that Brand Image formation is a complex process because it is influenced by various factors, such as customer experiences, brand communication, and emotional relationships with brands. Naim and Kautish (2022) showed that customer relationship management through digital media can also serve as an alternative pathway for building Brand Image in addition to direct service quality. These differences indicate that the mechanism through which Brand Image contributes to the formation of purchase decisions is not always the same across different business sectors.

The Influence of Interpersonal Service Quality and Integrated Marketing Communication Effectiveness on Consumer Purchase Decisions (A Study of Marketing Agents at PT WOM Finance)

According to the researcher, these findings indicate that the interpersonal service quality provided by PT WOM Finance Marketing Agents has a broader impact than merely generating purchase transactions. The services provided by Marketing Agents become experiences that shape consumers' views of the company. When consumers receive good service, their positive perceptions of PT WOM Finance become stronger, thereby increasing their confidence in using the company's services. The mediating role of Brand Image indicates that the company needs to pay attention to how every service activity can be translated into a positive brand experience for consumers.

These findings reinforce the concept that the relationship between service quality and purchase decisions in the service industry is not only direct but also operates through the formation of brand perceptions. Naim and Kautish (2022) explained that good customer relationships can provide the basis for the formation of a strong Brand Image through positive interaction experiences. Nilowardono et al. (2024) also showed that strong brand image plays a role in building sustainable relationships between consumers and companies. This condition indicates that PT WOM Finance can improve consumer purchase decisions by developing the interpersonal service quality of its Marketing Agents while simultaneously strengthening its Brand Image-building strategy consistently.

G. The Mediating Role of Brand Image in the Effect of Integrated Marketing Communications (IMC) Effectiveness on Consumer Purchase Decisions at PT WOM Finance

Based on the results of the mediation effect testing using the bootstrapping method in SmartPLS, Brand Image was found to act as a mediating variable in the relationship between the effectiveness of Integrated Marketing Communication (IMC) and the purchase decisions of PT WOM Finance consumers. The test results showed that the indirect effect of Integrated Marketing Communication on purchase decisions through Brand Image had an Original Sample (O) value of 0.160, a t-statistic value of 2.159, and a p-value of 0.031. These values indicate that the indirect effect was significant at the <0.05 level. Therefore, it can be concluded that Brand Image is able to mediate the effect of Integrated Marketing Communication effectiveness on purchase decisions.

Furthermore, based on the results of the direct effect testing, Integrated Marketing Communication was also found to have a positive and significant effect on purchase decisions, with an Original Sample (O) value of 0.266, a t-statistic value of 2.585, and a p-value of 0.010. Since the direct effect of Integrated Marketing Communication on purchase decisions remained significant after the inclusion of Brand Image as a mediating variable, while the indirect effect through Brand Image was also significant, the mediating role of Brand Image in this relationship is categorized as partial mediation. This indicates that Integrated Marketing Communication can influence purchase decisions directly; however, its effect becomes stronger when the communication strategy is capable of building a positive Brand Image.

Theoretically, Integrated Marketing Communication is a company strategy that integrates various marketing communication channels to deliver consistent messages to consumers. Kotler and Keller (2018) explained that marketing communication not only functions as a means of delivering information about products or services but also plays a role in building perceptions, associations, and relationships between consumers and brands. Through effective communication, consumers gain an understanding of the company's values, benefits, and credibility, which subsequently contributes to the formation of Brand Image. A positive Brand Image can then increase consumer confidence in making purchase decisions.

In the financing industry, marketing communication plays an important role because consumers require clear and reliable information before choosing financial services. Consistent communication messages delivered through various media, such as digital promotions, interactions with Marketing Agents, and direct communication with customers, can help consumers understand the advantages of PT WOM Finance's services. When the information received by consumers aligns with their experiences and expectations, positive perceptions of the company can be formed, which subsequently strengthen purchase decisions.

The results of this study are consistent with the research of Omeish et al. (2025), which showed that Integrated Marketing Communication can influence consumer behavior through increased positive perceptions of a brand. Ainiyyah and Iryanti (2026) also explained that the implementation of Integrated Marketing Communication contributes to increased brand awareness through the consistent delivery of messages to consumers. In addition, Roy and Misra (2024) demonstrated that integrated marketing communication strategies can influence consumer decisions because they can build understanding and trust in a brand. These findings support the results of this study, indicating that Brand Image serves as an important mechanism linking marketing communication and purchase decisions.

However, several studies suggest that the effect of marketing communication on purchase decisions does not always occur directly. Consumers often require a process of forming perceptions of a brand before making purchase decisions. Putra and Noer (2026) explained that Integrated Marketing Communication is closely related to the formation of brand equity because consistent messages can strengthen consumers' recognition and evaluation of a brand. Ercan (2025) also explained that the development of modern marketing communication, particularly through digital media, has caused consumers to increasingly consider message

The Influence of Interpersonal Service Quality and Integrated Marketing Communication Effectiveness on Consumer Purchase Decisions (A Study of Marketing Agents at PT WOM Finance)

credibility, information relevance, and their experiences with a brand before making decisions. These differences indicate that Brand Image plays an important role as a link between corporate communication activities and consumer purchasing behavior.

According to the researcher, these findings indicate that the marketing communication strategy of PT WOM Finance does not merely function to introduce financing products but also serves as a means of building the company's image. Consumers are more likely to make purchase decisions when they receive information that is clear, consistent, and capable of increasing their trust in the company. Therefore, the marketing communication implemented by PT WOM Finance should be directed not only toward promotional activities but also toward creating positive experiences and perceptions of the brand.

The mediating role of Brand Image in the relationship between Integrated Marketing Communication and purchase decisions indicates that the success of corporate communication is determined not only by the intensity of message delivery but also by the ability of those messages to build a strong Brand Image. Therefore, PT WOM Finance needs to develop an integrated IMC strategy that combines digital communication, promotions, and direct interactions with Marketing Agents in order to strengthen Brand Image and sustainably improve consumer purchase decisions.

V. CONCLUSIONS

Based on the findings of the study examining the effects of Marketing Agents' interpersonal service quality and Integrated Marketing Communication (IMC) effectiveness on consumers' purchase decisions, with Brand Image serving as a mediating variable among PT WOM Finance consumers, several conclusions can be drawn. First, the interpersonal service quality provided by Marketing Agents has a significant effect on consumers' purchase decisions at PT WOM Finance. Second, the effectiveness of Integrated Marketing Communication (IMC) also influences consumers' purchase decisions. Third, the interpersonal service quality of Marketing Agents has an effect on PT WOM Finance's Brand Image. Fourth, the effectiveness of Integrated Marketing Communication (IMC) influences the company's Brand Image. Fifth, Brand Image has a significant effect on consumers' purchase decisions. Furthermore, Brand Image has been proven to mediate the relationship between Marketing Agents' interpersonal service quality and consumers' purchase decisions. Finally, Brand Image also mediates the relationship between the effectiveness of Integrated Marketing Communication (IMC) and consumers' purchase decisions at PT WOM Finance.

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