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MUSLIM CONSUMER SATISFACTION ON CONSUMER PURCHASE DECISION OF APPLICATION-BASED ONLINE MOTORCYCLE TAXI

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Abstract: This study aims to analyses whether if gender plays role as a moderator variable among price, product quality, services quality, and Muslim consumer satisfaction with purchasing decision of online motorcycle taxi. Sample data iscollected by purposive sampling 150 in total, and analysis using AMOS Structural Equation Modelling. Result of this study showed that there is a positive influence between price, product, services, and consumer satisfaction on purchasing decision. Meanwhile, gender is not a moderator variable, or in other words that Muslim consumer purchasing decision on online motorcycle taxi is not based on gender differences. This study suggests that good quality of services could be delivered without concerning gender differences. In addition to transportation, application-based online motorcycle services also include ordering and shipping. Their services are used by various people, including Muslim women. There was a discussion about Muslim consumers who held fast to the belief they would rethink using services because of gender differences with drivers.

Keywords: G*ender, Price, Product quality, Services quality, Purchase decision*.

1. Introduction

Nowadays many people are aware of the importance of online transportation services, as application-based online motorcycle taxi emerges, theyutilized the services for various purposes. Besides the transportation, this growing industry also includes ordering and shipping their services. In addition to bringing profit to local businesses, the growth of the industry also opens new job opportunities. Its feature of online food order is a favorite among young people, and women are no exception. The reason is that they just need to call, or work site, no need to queue and get stuck in traffic, orders should be arrived at their specific destination. It saves time and energy due to its practicality.

This transformation of consumers' service model, making this phenomenon are become more interesting. But with the addition of the services, there is also a price adjustment which is normally charged to the consumers. It shows that, from the consumer's standpoint, price is something that being sacrificed in order to obtain the desired goods or services.

This statement is in line with (Olli T. Ahtola, 1984) which stated that monetary price is a lower level attribute in multi-attribute model because price is a " give" component of the model, rather than "get" component. Several studies which conceptualized that price as a sacrifice model also conducted by (Chapman, 1986; Grewal et al., 1998; Mazumdar, 1986; Zeithaml, 1988).

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According (Tjiptono, 2001), states that price are monetary units, or other exchange measurements (including goods and services), in order to obtain the rights of ownership or business on goods or services. Price is also an indicator of quality, high quality product could be set on a higher price. Hence, price has effect on consumer purchase decision.

Moreover, a product which is formed in goods or services, characterized on its ability to satisfy the consumers as stated by (Kotler, Philip, 1998). Commonly, a product has functional and emotional or psychological benefits (Nitisusastro, 2012). According to (Borden, 1964), product perception depends on its planning, procedures, product line decision, quality, design, target market of the product along with product research and development.

As stated by (Gronroos, 1984) services is an activity, or series of activities, of more or less intangible nature that normally, not necessarily, take place in interaction between the customer and services employees and/or systems of the services provider which are provided as solution to customer's problems. Companies that have a superior service would be able to maximize the company's financial performance (Gilbert et al., 2004). As also stated by (Lupiyoadi, 2001) that the most dominant factors in terms of the customer satisfaction is that consumer would be satisfied if they get good services or meet their expectation.

Customer's satisfaction is having relation with several factors, such are services that meet customer's expectations, attractive and easy-to-reach workplace services. (Widodo, 2012) stated that the characteristics of a satisfied consumer are those who repeat and advocate to others. As (Kotler, 2001) mentioned, that consumer decision is through five stages, which are: need recognition, information search, evaluation of the alternatives, purchase decision and post-purchase behavior.

According (Warsito, 2019), a Muslim's decision-making must also pay attention to factors of Muslim personality, including personal beliefs that a person is Muslim, from birth and will remain a Muslim until the day of his death, also taking into account halal and haram rules regarding work attitudes, food, social interaction, Islamic principles of economic activity, keeping prayer times five times, and keeping my family safe for the world and beyond.

In relation to online motorcycle taxi services, commonly its service operator or the driver is dominated by men. There is an assumption that Muslim consumers, who hold fast to their beliefs, often rethink using services because of this gender difference. This phenomenon would be the focus of analysis in this study, whether gender plays role as a moderator variable on the consumer satisfaction with purchasing decision or not. There are several studies that showed the role of gender as moderator variable in product utilization such as (Stoltenberg et al., 2008). This study concludes that gender is influencing product usage, or in this case on special product such as cigarettes.

The results of this study are expected to contribute data on how gender becomes a moderating variable between price, product quality, service quality and customer satisfaction on Muslim consumer purchasing decisions from application-based online transportation services. Secondly, it provides suggestion especially to the provider, to be more consider the need of Muslim consumers, especially Muslim women.

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2. Literature review

2.1 The Relationship Between Price and Consumer's Purchase Decision

Price is the amount of money charged for a product or service, or the sum the values consumers exchange for the benefits of having using the product or services (Kotler, Philip, 1998). In relation with purchase decision, as studied by (Tan, 2011) it stated that if the consumers considered that price-offered is accordance with the bene fits, it would be a consideration for consumer decision for repeating service order in the future. Other studies have found that price has a positive effect on purchasing decision as conducted by (Hariadi,D., 2012; Satit et al., 2012). From the studies it could be assumed that there is a relationship between price and consumer decision in purchasing goods or services such as online taxi delivery services, and thus alternative hypothesis is as follows:

H1: Price has positive influence on purchasing decisions.

2.2 The Relationship Between Product Quality and Purchase Decisions

A consumer purchases goods or services due to the confidence that the qualities of the product meet the expectations of consumer. Product quality is the characteristic of a product or service that bear on its ability to satisfy needs of the consumers either expressed or implied (Kotler, Philip, 1998). As argued by (Evelina et al., 2012), product quality has positive effects on consumer purchase decision. As also found in (Sarini Kodu, 2013; Weenas, 2013) concluded that there is a positive influence on product quality on purchasing decisions. From those arguments, this study proposed that there is a relationship between product quality with the consumer purchase decision, the following hypothesis as follows:

H2: Product quality has positive effects on purchasing decisions

2.3 The Relationship of Service Quality and Purchase decisions

The company provides services to consumers and with excellent service, consumers will feel happy, and so they will repeat transactions in the future. Service quality is an excellent level of expectation and control over level of excellence to meet customer interest (Wyckof and Lovelock, on (Ratminto., 2005)). (Zeithaml, Valarie A., 1996) stated that service quality is actually an assessment of consumer's perception of service superiority as a whole, this statement is also wrote by Parasuraman, which stated that service quality is consumer's overall impression of the relative inferiority/superiority of a firm.

Based on study conducted by (Sarini Kodu, 2013; Weenas, 2013) it concluded that there is a positive influence of service quality on purchasing decision. Thus, it is strongly believed that there is a relationship between service quality and purchase decision. The following alternative hypothesis is as follows:

H3: There is a positive influence of service quality on purchase decision.

2.4 The Relationship Between Consumer Satisfaction and Purchase Decision

Research conducted by (Samuel, Hatane., 2005) concluded that there is an influence of consumer satisfaction on brand loyalty. Loyal customers are the ones who will purchase the same brand. According to (Hidayat, 2015) there is an influence of customer satisfaction on purchase intention. Based on those studies, it could be developed an alternative as follows:

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H4: There is a positive influence of customer satisfaction on purchase decision.

2.5 Gender as a Moderator variable between Price and Purchase Decision

Moderator variables could affect the strength of the relationship betweenvariables (Ghozali, 2005). Meanwhile, other studies mentioned that gender plays role in product utilization, (Stoltenberg et al., 2008). So the alternative hypothesis in this study, constructed as follows:

H5: Gender could be a moderator variable between price and purchase decision.

H6: Gender could be a moderator variable between product quality and the purchase decision.

H7: Gender could be a moderator variable between service quality and purchase decision.

H8: Gender could be a moderator variable between customer satisfaction and the purchase decision.

In this study, the relationship between these variables is illustrated in this chart:

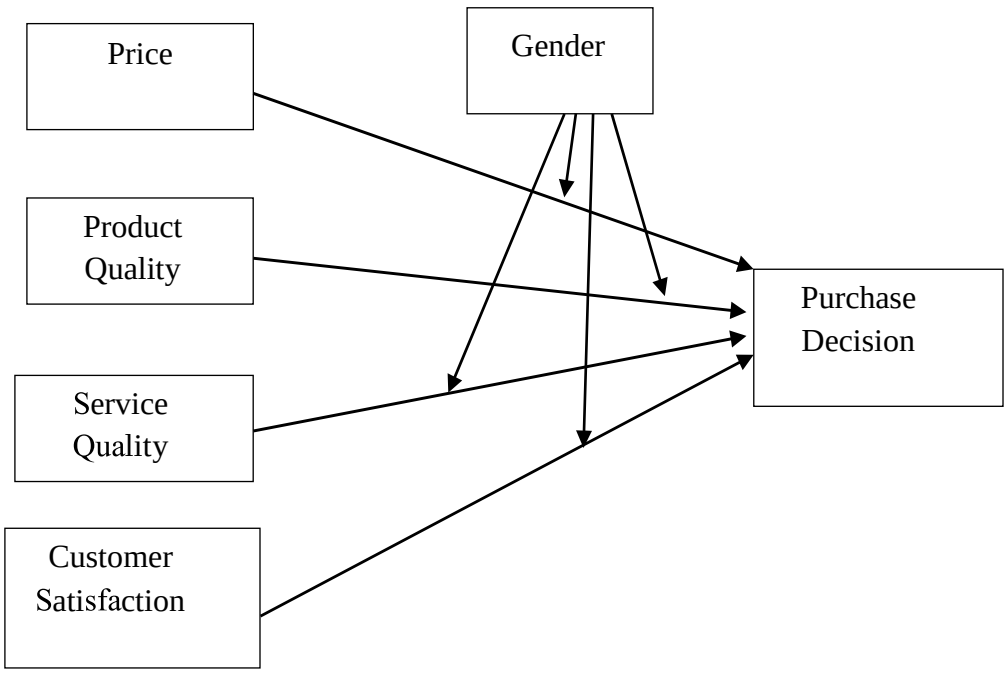

Figure 1. The Research Model

3. Methodology

3.1 Method and sample

Purposive sampling is conducted in this study by selecting consumers who use online motorcycle taxi services located in Banyumas Regency of Central Java, Indonesia. Population in this study was not clearly recorded, and thus for the purpose of sample adequacy, the number of sample size was 150 respondents. Primary data is collected

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directly from interviews and questionnaires, both observed and recorded by researches. The data is analysis with AMOS Structural Equation Modelling. Alternative Hypothesis (Ha) is rejected if p value is ≥ 0.05, or null hypothesis is accepted. Ha would be accepted if p value is < 0.05, or in this case null hypothesis is rejected.

3.2 Results and Analysis

This study aims to analysis whether if gender acted as moderator variable, among price, product quality, service quality, and consumer satisfaction with purchasing decision. Sample was taken from consumers who use application-based online transportation services, located in Banyumas Regency of Central Java. The descriptive statistics displays as follows:

Table 1: Profile of Respondents by Gender

No	Gender	Total	Percentage
1	Women	73	48,67
2	Men	77	51,33
	Total	150	100,00

Table 2: Profile of Respondents by Education level

No	Education	Total	Percentage
1	Elementary-Junior High School	5	3,33
2	High School	71	47,33
3	Diploma	34	22,67
4	Bachelor	40	26,67
	Total	150	100,00

Table 3: Profile of Respondents by Profession

No.	Occupation	Total	Percentage
1	Government Civil Servants	9	6,00
2	Private Employee	53	35,33
3	Entrepreneur	41	27,33
4	Army and Police	11	7,33
5	State owned Enterprises Employee	6	4,00
6	Student and College Student	30	20,00
	Total	150	100

Table 4: Profile of the Respondents by Age

No.	Age of Respondent	Total	Percentage

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1	< 25 Years	83	55,33
2	25 - 40 Years	56	37,33
3	> 40 Years	11	7,33
	Total	150	100

Table 5: Profile of the Respondents by Income

No.	Income	Total	Percentage
1	< Rp. 5 Million	99	66,00
2	5 - 10 Million	44	29,33
3	> 10 Million	7	4,67
	Total	150	100

Table 6: Profile of the Online Taxi Driver's Gender Used by Respondents

No.	Gender	Total	Percentage
1	Men	142	94,67
2	Women	8	5,33
	Total	150	100

The substructure was first developed, to assess the relationship between research variables. There is only one substructure that shows the effect of price, product quality, service quality, and customer satisfaction on this service. This substructure can be learned from the path coefficient four, namely:

Path 1: Shows the influence of Price on Consumer Decision of Online Taxi (P_1)

Path 2: Shows the influence of Product Quality on Consumer Decision of Online Taxi (P_2)

Path 3: Shows the influence of Services Quality on Consumer Decision of Online Taxi (P_3)

Path 4: Shows the influence of Customer's Satisfaction on Consumer Decision of Online Taxi (P_4)

The existence of multilevel issues indicated that it needs to be analysed with Structural Equation Modelling (SEM).

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Table 7: Standardized Regression weight confirmatory analysis on Price, Product Quality, Services Quality Satisfaction and Consumer's Purchase Decision Using Online Taxi Services

			Estimate	S.E.	C.R.	P
H4	<---	Price	0,880			
H3	<---	Price	0,851	0,06	13,940	0,000
H2	<---	Price	0,887	0,07	15,247	0,000
H1	<---	Price	0,864	0,06	14,249	0,000
KPr4	<---	Product Quality	0,824			
KPr3	<---	Product Quality	0,898	0,08	13,307	0,000
KPr2	<---	Product Quality	0,872	0,08	12,705	0,000
KPr1	<---	Product Quality	0,764	0,07	10,522	0,000
KPe5	<---	Service Quality	0,816			
KPe4	<---	Service Quality	0,822	0,09	11,580	0,000
KPe3	<---	Service Quality	0,848	0,08	12,183	0,000
KPe2	<---	Service Quality	0,822	0,08	11,409	0,000
KPe1	<---	Service Quality	0,843	0,08	11,975	0,000
Kep5	<---	Satisfaction	0,771			
Kep4	<---	Satisfaction	0,816	0,10	10,555	0,000
Kep3	<---	Satisfaction	0,809	0,11	10,220	0,000
Kep2	<---	Satisfaction	0,796	0,11	10,024	0,000
Kep1	<---	Satisfaction	0,804	0,10	10,114	0,000
Kpt1	<---	Purchase Decision	0,848			
Kpt2	<---	Purchase Decision	0,826	0,08	12,238	0,000
Kpt3	<---	Purchase Decision	0,830	0,08	12,233	0,000
Kpt4	<---	Purchase Decision	0,808	0,08	11,795	0,000

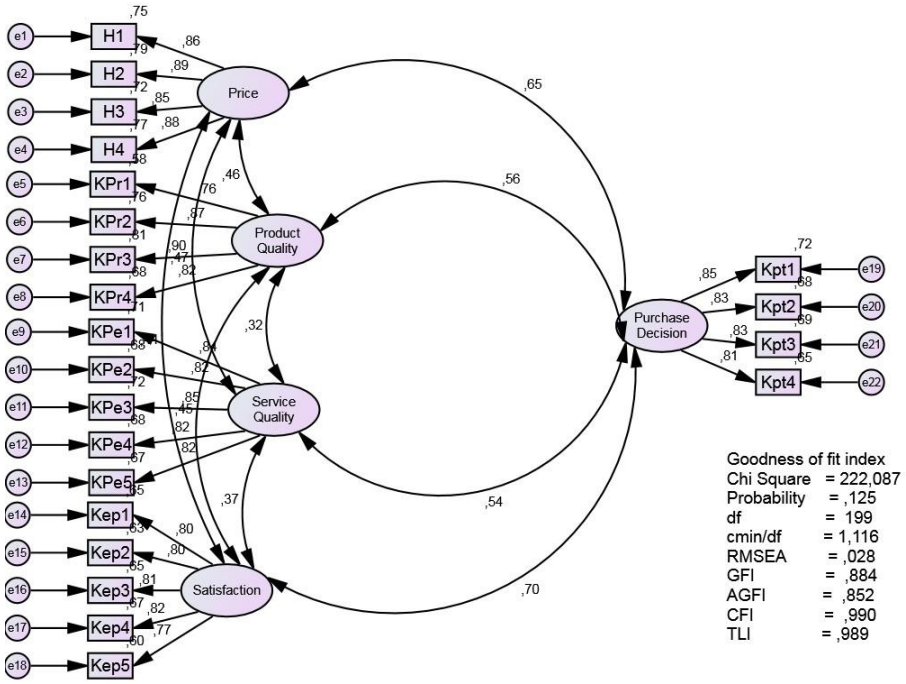

Figure 2. Confirmatory Factor Analysis

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Information of Figure 2:

H1 = Product Price is affordable to the consumers

H2 = Product price is suitable with Product Quality

H3 = Product price has competitive value with competitors

H4 = Product price is suitable with the benefits

KPr1 = Product price has specific features

KPr2 = Product price has specific advantages

KPr3 = Product offered has performing reliability

KPr4 = Product offered is suitable with consumer's expectations

KPe1 = Employee is responsive on service delivery

KPe2 = Employees has adequate competition

Pe3 = Employee has friendly response

KPe4 = Employee has a good communication skill

KPe5 = Employee has a good understanding on consumers

Kep1 = I am satisfied with the service delivery

Kep2 = I am satisfied with company service facilities

Kep3 = Company workplace is easy to reach

Kep4 = Cleanliness of the environment is treated well

Kep5 = What I feel is suitable with promotional advertising

Kpt1 = Purchase decision I make, has through evaluation processes from the prior purchase experience

Kpt2 = I feel confident about the purchase decision I made

Kpt3 = Purchase decision I make due to the beliefs that this product is the top priority

Kpt4 = The purchasing decision I made showed that I was loyal to a certain brand

Table 8: Result from Variance Extract

Variable	Average Variance Extracted (AVE)
Price	0,758
Product Quality	0,707
Services Quality	0,689
Consumer Satisfaction	0,639
Purchase decision Services	0,686

Table 9: Result from Construct Reliability

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No	Variable	Construct Reliability
1	Price	0,926
2	Product Quality	0,906
3	Services Quality	0,917
4	Satisfaction	0,898
5	Purchase Decision	0,897

Table 10: Result from Discriminant Validity

	H	KPr	KPe	Kep	Kpt
H	**0.871**				
KPr	0,462	**0,841**			
KPe	0,472	0,317	**0,830**		
Kep	0,442	0,451	0,369	**0,799**	
Kpt	0,646	0,561	0,541	0,695	**0,828**

Information: The bold–underline diagonal number is square root of AVE

Table 11: Normality Test

Variable	Min	max	Skew	cr.	kurtosis	cr.
Kpt4	2	5	0,231	1,156	-0,931	-2,327
Kpt3	2	5	-0,335	-1,675	-0,848	-2,119
Kpt2	2	5	-0,185	-0,923	-1,014	-2,534
Kpt1	2	5	-0,19	-0,951	-0,93	-2,326
Kep1	2	5	0,295	1,477	-0,562	-1,405
Kep2	2	5	0,079	0,395	-0,956	-2,391
Kep3	2	5	0,084	0,419	-1,021	-2,551
Kep4	2	5	0,143	0,716	-0,816	-2,039
Kep5	2	5	0,203	1,014	-0,672	-1,68
KPe1	2	5	0,144	0,721	-0,975	-2,437
KPe2	2	5	0,153	0,765	-0,889	-2,222
KPe3	2	5	0,125	0,625	-0,929	-2,323
KPe4	2	5	0,075	0,374	-0,989	-2,472
KPe5	2	5	0,202	1,01	-0,861	-2,153
KPr1	2	5	0,176	0,879	-0,636	-1,59
KPr2	2	5	0,306	1,531	-0,795	-1,988
KPr3	2	5	0,288	1,442	-0,698	-1,744
KPr4	2	5	0,199	0,994	-0,88	-2,201
H1	2	5	0,296	1,48	-0,545	-1,361
H2	2	5	0,354	1,769	-0,934	-2,334
H3	2	5	0,273	1,364	-0,427	-1,069
H4	2	5	0,278	1,391	-0,758	-1,895
Multivariate					-7,424	-1,399

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4. Discussion and Conclusion

4. 1 Structural Equation Modelling (SEM) Model 1

In this study, Model 1 is a model without moderator variables. After the model is analyzed in the Confirmatory Factor Analysis, each indicator that fits the model can be used to define Latent Construct, so that the full SEM model can be calculated. Detailed information as shown in Figure 3 and table 12.

Table 12: *Structural Equation Modelling* Price, Product Quality, Services Quality, and Purchase decision without moderator variable

Variable			Estimate	S.E.	C.R.	P
Purchase decision	<--	Price	0,282	0,077	3,67	0,000
Purchase decision	<--	Product Quality	0,186	0,076	2,464	0,014
Purchase decision	<--	Services Quality	0,204	0,074	2,762	0,006
Purchase decision	<--	Customer's Satisfaction	0,487	0,093	5,241	0,000

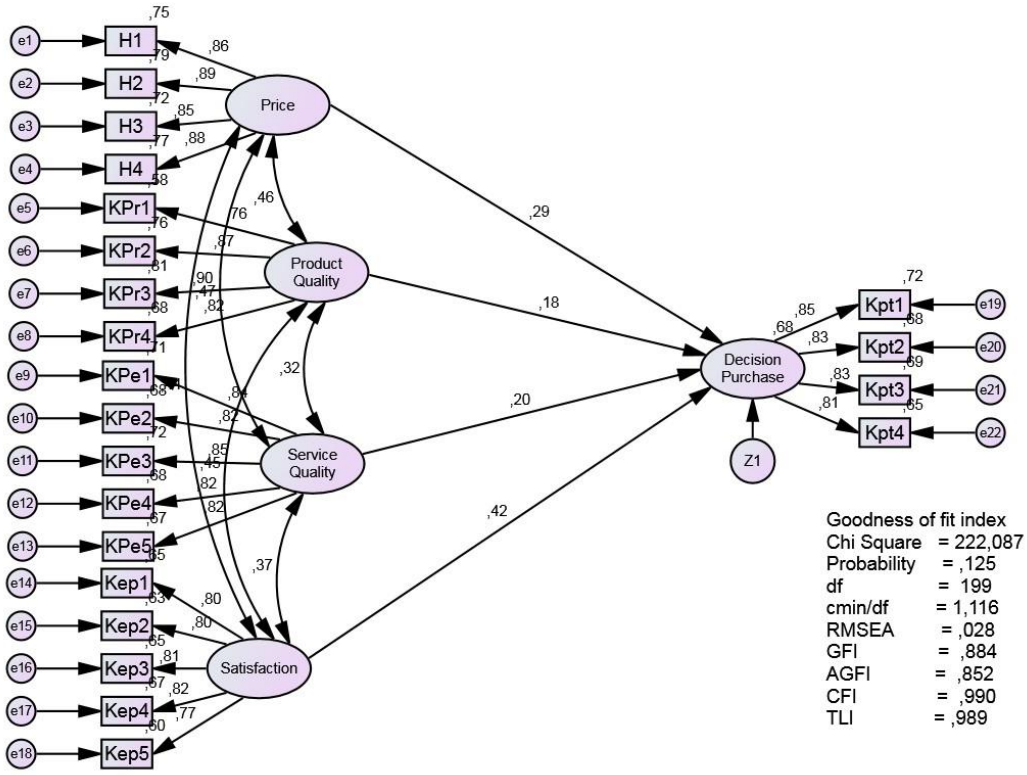

Figure 3: Results from Structural Equation Modelling Analysis (Model 1)

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Based on Table 12. Structural Equation Modelling could be as follows: Kpt = 0,282 H + 0,186 KPr + 00,204 KPe + 0,487 Kep + Z1

Information:

Kpt = Purchase Decision

H = Price

KPr = Product Quality

KPe = Services Quality

Kep = Consumer Satisfaction

Results from *goodness-of-fit index* on Table 13.

Table 13: *Goodness-of-fit Index* indices for Model 1

Goodness of fit index	Cut-of value	Result of Analysis	Model Evaluation
X^2-Chi-square	248,328	222,087	Good
Significance	□ 0.05	0,125	Good
RMSEA	□ 0.08	0,028	Good
GFI	□ 0.90	0,884	Marginal
AGFI	□ 0.90	0,852	Marginal
CMIN/DF	□ 2.00	1,116	Good
TLI	□ 0.95	0,989	Good
CFI	□ 0.95	0,990	Good

a. *Chi square*-X^2

The Chi Square value in this study was 222,087. This shows that there is no difference between the estimated value and the actual value or in other words, the structural model produced is the best model.

b. *RMSEA* – The Root Mean Square Error of Approximation

RMSEA is another analytical tools that also showing goodness-of fit on estimating population size (Hair, et al, 1995 on (Ferdinand, 2005)). RMSEA value that is smaller or equal to 0.08 indices acceptance of a model which also shows that close fit of the model based on the degrees of freedom (Brown & Cudeck on (Ferdinand, 2005)). The value of RMSEA in this study was 0.028. The concluded model is suitable because the RMSEA value is less than 0.08.

c. GFI- Goodness of Fit Index

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GFI is a non-statistical analysis that the value is range from 0 (poor fit) to 1.0 (perfect fit). The GFI value in this study was 0.884 or concluded as the better fit model (Ferdinand, 2005).

d. AGFI- *Adjusted Goodness of Fit Index*

The recommended level of acceptance as if AGFI value is equal or greater than 0.90. The AGFI value in this study was 0.852 or it is in the range of marginal fit.

e. *CMIN/DF-The Minimum Sample Discrepancy*

CMIN/DIF is an indicator to evaluate the model fit. In this case, there is no big difference between CMIN/DF and *chi-square*, but the value of is divided by the value of degree of freedom as it called relative. Value of relative which less than 2.0 or less than 3.0, indicating *acceptable fit* between the model and the data(Arbuckle, 1997) on (Ferdinand, 2005)). The CMIN/DF value of this research is 1,116 which includes in *good fit* (CMIN/DF value is less than 2.0).

e. *TLI-Tucker Lewis Index*

TLI is an alternative incremental fit index which compares a tested model with a baseline model (Baumgartner and Homburg, 1996) on (Ferdinand, 2005)). Closer the Value to 1 or more than 0.95, indicates good fit (Arbuckle, 1997 on (Ferdinand, 2005)). TLI value in this study was 0,989 as it considered as a good fit.

f. *CFI-Comparative Fit Index*

The range of this index is between 0 (*poor fit*) to 1.0 (*perfect fit*). Values that greater than 0.95 indicates the highest fit level or *a good fit* (Arbuckle, 1997 on (Ferdinand, 2005)). The CFI value in this study is 0,990. It is more than 0.95 or it considered as a good fit.

Hypothesis Testing Model 1

a. The influence of Price variables on Purchase Decision of Application-Based Online Motorcycle Taxi

Based on the table 12, it could be that estimated that the value of the path coefficient variable on consumer decision of Online Taxi is 0,282. From the test of significance, p value is p= 0,000, or less than 0.05. Or it means that Price variable has a positive influence on consumer decision of Online Taxi. In other words, the more affordable the price is, the stronger consumer decision to use online motorcycle taxi services. The first alternative hypothesis which stated that "There is a positive influence of price on Consumer Purchase decision "is true.

b. The Influence of Product Quality on Purchase decision

From the table 12, the estimated value of path coefficient, of Product Quality on Consumer Decision is 0,186. The result from significance test is p= 0,014, or less than 0.05. It proved that the variable of Product Quality has a positive influence on Consumer Decision of Online Taxi. Or, it could be stated that the better Product Quality is, the stronger consumer purchase decision to use the online taxi services. It

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also stated that second Hypothesis of this study which stated that "There is a positive influence of Product Quality on Purchase Decision is True.

c. The Influence of Service Quality on Purchase Decision

Based on the table 12, it is known that the estimated value of path coefficient of service quality on consumer decision of online taxi is 0,204. Based on test of significance, the p value p= 0,006, or less than 0.05. It shows that service quality has a positive influence on Consumer Decision of Online Taxi, or the better the service quality the stronger consumer decision on consumer decision of online taxi services. It concludes in this study that "There is a positive influence of service quality on purchase decision or third hypothesis is accepted.

d. The Influence of Satisfaction on Purchase Decision

Based on table 12, it is known that the estimated value of path coefficient of customer satisfaction variable on purchase decision of online taxi is 0.487. Based on the significance test, p value is p= 0,000, or less than 0.05. It shows that Customer's Satisfaction variable has a positive influence on Consumer Decision of Online Taxi, or the higher Customer's Satisfaction the stronger consumer decision of online taxi services. Or it concludes that the fourth hypothesis which stated that "There is a positive influence of customer satisfaction on purchase decision" is accepted.

4.2 Structural Equation Modelling (SEM) Model 2

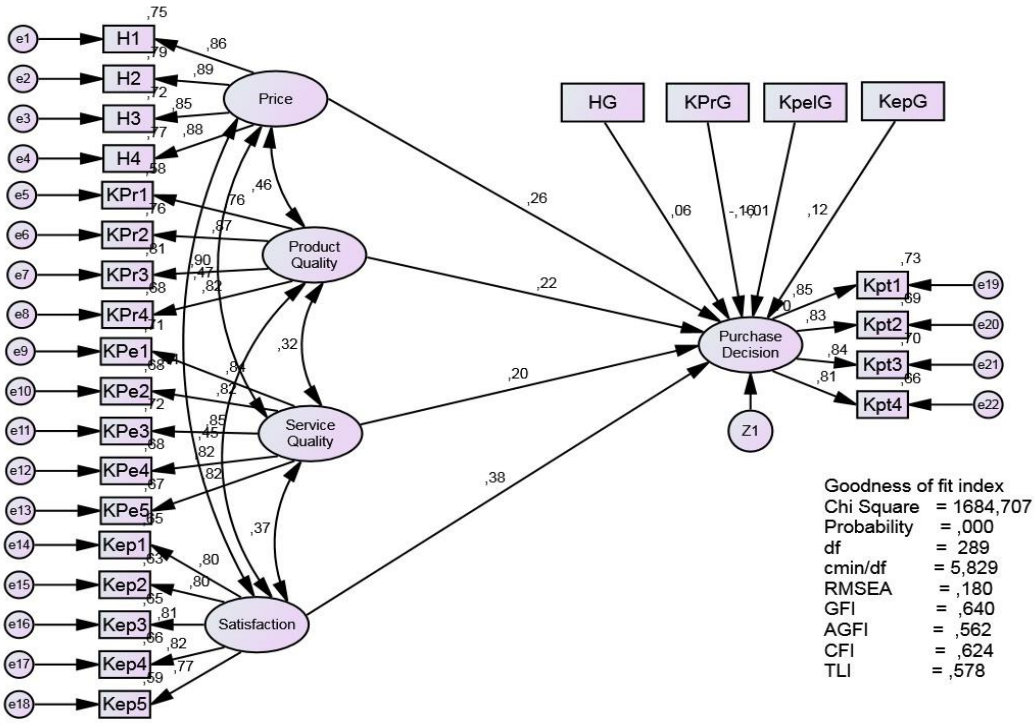

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Figure 4: Results from Structural Equation Modelling (Model 2)

Model 2 in this study is a model with moderation variables. This model is analyzed by Confirmatory Factor Analysis first, to get the fit model, used to construct latent construction, then SEM can be fully analyzed. The results of this process can be seen in Figure 4 and table 14.

Table 14: Structural Equation Modelling of Price, Product Quality, Services Quality, with the Consumer purchasing decisions towards application-based online motorcycle taxi

Variable			Estimat	S.E.	C.R.	P
Purchase Decision	<---	Price	,263	,109	2,422	,015
Purchase Decision	<---	Product Quality	,229	,109	2,097	,036
Purchase Decision	<---	Service Quality	,215	,096	2,242	,025
Purchase Decision	<---	Satisfaction	,457	,128	3,567	,000

Variable			Estimate	S.E.	C.R.	P
Purchase Decision	<---	HG	,008	,033	,226	,821
Purchase Decision	<---	KPrG	-,019	,033	-,578	,563
Purchase Decision	<---	KpelG	-,001	,024	-,047	,963
Purchase Decision	<---	KepG	,011	,025	,430	,667

After Confirmatory Analysis and Structural Equation Modelling, the model is then tested by analyzing the value of The Goodness of fit index. The calculation could be seen in Table 15.

Table 15: The *Goodness-of-fit index* of *Structural Equation Modelling* of price, product quality, services quality, consumer satisfaction and consumer purchasing decision on application-Based Online motorcycle Taxi

Goodness of fit index	Cut-of value	Result of Analysis	Model Evaluation
χ^2-Chi-square	248,328	1684,707	Marginal
Significance probability	≥ 0.05	0,000	Marginal
RMSEA	≤ 0.08	0,180	Marginal
GFI	≥ 0.90	0,640	Marginal
AGFI	≥ 0.90	0,562	Marginal
CMIN/DF	≤ 2.00	5,829	Marginal
TLI	≥ 0.95	0,578	Marginal
CFI	≥ 0.95	0,624	Marginal

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a. *Chi square-* χ^2

Likelihood ratio Chi-Square statistic is an indicator to evaluate the overall fit model. The smaller Chi-Square value is better and it is accepted based on the probability with the value of the cut of value P>0.05 or P>0.10 (Hulland on (Ferdinand, 2005)). In this study *Chi-Square value is* 1684,707, with p=0.000. It concluded that model in this study in not "fit model" or there is a difference between predicted value and the actual value. This study concluded that the structural model is not the best model.

b. RMSEA – The Root Mean Square Error of Approximation

As stated above, RMSEA value that is smaller or equal to

0.08 indices acceptance of a model which also shows that close fit on the model based on the degrees of freedom (Brown & Cudeck on (Ferdinand, 2005)). The value of RMSEA in this study was 0.180. The model was concluded as poor fit because that the RMSEA value was higher than 0.08.

c. GFI- Goodness of Fit Index

GFI is a non-statistical analysis that the value is range from 0 (poor fit) to 1.0 (perfect fit). The GFI value in this study was 0.640 or quite far from 0.90 and thus concluded as poor fit.

d. AGFI- *Adjusted Goodness of Fit Index*

The recommended level of acceptance as if AGFI value is equal or greater than 0.90. The AGFI value in this study was 0.562 or it is in the range of poor fit.

e. CMIN/DF-The Minimum Sample Discrepancy

The CMIN/DF value of this research is 5.829 which includes in *a particularly good fit* (CMIN/DF value is higher than 2.0).

e. TLI-Tucker Lewis Index

As TLI is an alternative incremental fit index which compares a tested model with a baseline model, closer the Value to or more than 0.95, indicates a very good fit (Arbuckle, 1997) on (Ferdinand, 2005)). TLI value in this study was 0.578 or it considered as a poor fit.

f. CFI-Comparative Fit Index

The range of this index is between 0 (*poor fit*) to 1.0 (*perfect fit*). Values that greater than 0.95 indicates the highest fit level or *a very good fit* (Arbuckle, 1997 on (Ferdinand, 2005)). The CFI value in this study is 0,640. It is far less than 0.95 or it considered as a poor fit.

Moderation Analysis

a. The Influence of Price on Consumer Decision using Online Taxi Services

Based on the Table 14, it is known that the value of estimated path coefficient variable of interaction between gender and the price purchase decision services is 0,008. From the significance test, the result of p value is 0.821, or higher than 0.05. Thus, this study conclude that gender could not be

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a moderator variable or the fifth hypothesis which stated that "Gender could be a moderator variable between price and purchase decision" is **rejected**.

b. The Influence of Product Quality on Purchase Decision
Based on Table 14, the value of estimated path coefficient of interaction between gender and product quality on Consumer Decision is -0,019. The p value from the significance test is 0.563, or higher than 0.05. It is showed that gender could not be a moderator variable or the sixth hypothesis which stated that Gender could be a moderator variable of Product quality and Purchase decision" is **rejected**.

c. The Influence of Service Quality on Purchase Decision
Based on table 14, it shows that the value of estimated pathcoefficient, of interaction between gender and service quality on consumer decision is -0,001. Based on the test of significance, p value is 0,963 or it is higher than 0.05. It shows that Gender could not be a moderator variable of service quality with consumer purchase decision or the seventh Hypothesis which stated that "Gender could be a moderator variable of service quality with purchase decision" is **rejected**.

d. The Influence of Satisfaction on Purchase Decision
Based on the table 14, it is known that the value of pathcoefficient of interaction between Gender and Customer's Satisfaction variable on Consumer Decision of Online Taxi is 0.457, p value from the significance test is 0.000, or lower than 0.05. It concluded that gender is not a moderator variable between Consumer Satisfaction and the Consumer Decision of Online Taxi services, or the hypothesis is **accepted**.

Based on the study and data analysis, it concludes that there is a positive influence of Price, Product Quality, Services Quality, Consumer satisfaction on consumer decision. The better consumer perception on Price, Product Quality, Services Quality and Customer's Satisfaction the stronger consumer purchasing decision of online taxi services. This study also finds that Gender is not a moderator variable on Price, Product Quality, Services Quality, Customer satisfaction with the purchase decision. Or in other words consumer purchase decision is not influenced by gender differences. Implication from this study is that company needs to maintain services because of that fact it increases the customer satisfaction. This because of company orientation to give maximum services without concerning gender differences. This study suggests that in the future, the researchers need to analyze the consumer tendency on selecting online taxi provider with the consumer interaction with the driver.

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