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The Effect of Telemarketing and Consumer Trust on the Purchase Decision of P&G Products at PT. Borwita Citra Prima Yogyakarta

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ABSTRACT

This study aims to analyze the influence of telemarketing and consumer trust on purchasing decisions of P&G products at PT. Borwita Citra Prima Yogyakarta. The research employed a descriptive quantitative method. Data were collected through questionnaires distributed to 101 consumers who had purchased P&G products via telemarketing agents at PT. Borwita Citra Prima Yogyakarta. The results reveal that telemarketing has a positive and significant effect on purchasing decisions. Likewise, consumer trust also has a positive and significant influence on purchasing decisions. The coefficient of determination (R^2) of 0.771 indicates that telemarketing and consumer trust simultaneously affect purchasing decisions by 77.1%, while the remaining 22.9% is influenced by other factors not examined in this study.

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INTRODUCTION

In today's competitive business environment, companies continuously strive to increase sales and maintain long-term customer relationships. One of the most essential strategies to achieve these objectives is marketing, which serves as a bridge between businesses and consumers. According to Kotler and Keller (2016), marketing is a social and managerial process through which individuals and organizations obtain what they need and want by creating and exchanging value with others. Effective marketing not only enhances brand awareness but also fosters consumer trust and influences purchasing decisions.

In this context, *direct marketing* specifically telemarketing has become an increasingly relevant approach for companies seeking to strengthen consumer engagement. Telemarketing enables businesses to interact directly with potential customers through telephone communication, providing real-time explanations, persuasive messages, and immediate feedback. Kotler and Armstrong (2012) define telemarketing as the use of telephone communication to sell products and services directly to consumers or businesses, offering a cost-efficient way to generate sales without requiring face-to-face interactions.

PT. Borwita Citra Prima, as the official distributor of P&G products in Yogyakarta, has adopted telemarketing as a core strategy to enhance product distribution and market penetration. Through telemarketing agents, the company reaches out to retailers and end users to promote products such as Pantene, Head & Shoulders, Rejoice, and Herbal Essences. However, while telemarketing offers efficiency and a personalized touch, its effectiveness depends largely on the skills, communication style, and professionalism of telemarketers in building consumer trust a key determinant of successful purchasing decisions.

Consumer trust represents the belief that a company or salesperson will act with honesty, integrity, and reliability during the transaction process (Kotler & Keller, 2016). In the absence of direct face-to-face interaction, as in telemarketing, trust becomes even more crucial because customers rely solely on verbal information and perceived credibility. When consumers trust the telemarketer and the company, they are more likely to make purchasing decisions confidently. Conversely, a lack of trust can lead to hesitation, perceived risk, and ultimately, lost sales opportunities.

Previous studies have shown that telemarketing can significantly influence purchasing decisions, but its success varies depending on contextual factors such as communication effectiveness, consumer behavior, and industry characteristics (Monareh et al., 2018; Ramadhan, 2023). Similarly, trust has been identified as a fundamental psychological factor that mediates consumer attitudes toward purchase intentions (Sobandi & Somantri, 2020; Maulana, 2019). However, there remains a research gap in understanding how these two variables telemarketing and consumer trust jointly affect purchasing decisions in the distribution sector, particularly within Indonesia's fast-moving consumer goods (FMCG) industry.

Building upon this gap, the present study aims to empirically investigate the influence of telemarketing and consumer trust on purchasing decisions for P&G products at PT. Borwita Citra Prima Yogyakarta. This research integrates concepts from consumer behavior theory and relationship marketing to examine how telemarketing practices and levels of trust shape consumer decision-making patterns.

The specific objectives of this study are:

1. To analyze the effect of telemarketing on purchasing decisions for P&G products at PT. Borwita Citra Prima Yogyakarta.
2. To examine the influence of consumer trust on purchasing decisions for P&G products at PT. Borwita Citra Prima Yogyakarta.

By employing a quantitative descriptive approach, this study provides empirical evidence on the behavioral dynamics between marketing communication and consumer psychology. The findings are expected to contribute to the literature on direct marketing and consumer trust while offering practical insights for managers and marketers in designing effective telemarketing strategies that foster long-term customer loyalty and drive sales performance.

LITERATURE REVIEW

Theoretical Perspectives on Purchasing Decisions

Purchasing decisions represent the culmination of a complex process influenced by both psychological and marketing-related factors. According to Kotler and Keller (2016), the consumer decision-making process involves five stages: problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase evaluation. Each stage can be influenced by marketing strategies such as promotions, personal selling, and direct marketing, as well as by individual attitudes and trust. In the context of this study, telemarketing and consumer trust are viewed as key marketing stimuli that can shape purchasing decisions.

The following theories provide a conceptual foundation for understanding how these factors interact within the consumer behavior framework.

a. Theory of Planned Behavior (TPB)
   Developed by Ajzen (1991), the Theory of Planned Behavior explains that behavioral intentions, including purchasing decisions, are determined by three main components: attitude toward the behavior, subjective norms, and perceived behavioral control. In telemarketing, persuasive communication can positively influence consumers' attitudes and intentions by reinforcing product value and social approval. When consumers feel in control of their purchasing choices and perceive the company as credible, the likelihood of purchasing increases.

b. Trust Theory in Marketing Relationships
   According to Morgan and Hunt (1994), trust is a fundamental component in relationship marketing. It arises when one party has confidence in the reliability and integrity of another. In telemarketing, where interactions are conducted without physical contact, trust serves as the cornerstone of effective persuasion. Consumers must believe that the telemarketer's information is accurate, that their data is protected, and that the company operates transparently. High trust levels reduce perceived risk and foster repeat purchasing behavior.
c. Stimulus-Organism-Response (S-O-R) Model
   Proposed by Mehrabian and Russell (1974), the S-O-R model explains that external stimuli (S), such as telemarketing communication, influence consumers' internal states (O), including perceptions, emotions, and trust, which then lead to behavioral responses (R) such as purchasing decisions. This model aligns with the structure of this study, where telemarketing acts as the external stimulus, consumer trust as the internal state, and purchasing decision as the behavioral response.
d. Relationship Marketing Theory
   Grönroos (1994) emphasizes that long-term customer relationships are built through continuous interaction, mutual trust, and perceived value. Telemarketing not only serves as a sales tool but also as a relational communication channel that enables companies to maintain direct contact with consumers. This relationship-oriented approach can transform one-time buyers into loyal customers, reinforcing both trust and purchase frequency.
   Integrating these theories provides a holistic understanding of how telemarketing and consumer trust collectively influence purchasing decisions, both cognitively and emotionally.

Empirical Studies on Telemarketing and Consumer Trust

Previous studies have explored the impact of telemarketing and trust on consumer behavior, revealing consistent evidence that these factors significantly affect purchasing decisions.

Monareh et al. (2018) found that effective telemarketing techniques, such as clarity, empathy, and persuasive communication, significantly influence consumers' willingness to purchase. Similarly, Yulianingtyas and Suharyono (2019) confirmed that telemarketing enhances purchase intention by providing detailed product information and personalized offers. In relation to trust, Sobandi and Somantri (2020) revealed that trust positively impacts consumers' decisions in online purchasing, as it reduces uncertainty and perceived risk. Likewise, Maulana (2019) noted that a trustworthy company image increases consumers' readiness to make repeat purchases.

Other studies have integrated both variables. Ramadhan (2023) demonstrated that telemarketing performance positively affects purchasing decisions through the mediating role of consumer trust. These findings emphasize that telemarketing is not merely a transactional communication process but a trust-building mechanism that influences long-term consumer relationships.

However, empirical research focusing on telemarketing effectiveness in the fast-moving consumer goods (FMCG) sector remains limited, particularly in the Indonesian context. This study therefore extends existing knowledge by investigating the combined influence of telemarketing and consumer trust on purchasing decisions of P&G products distributed by PT. Borwita Citra Prima Yogyakarta.

Telemarketing and Consumer Behavior in Indonesia

Telemarketing has become one of the most widely used direct marketing tools in Indonesia’s retail and distribution industries. According to Kotler and Armstrong (2016), telemarketing enables companies to reach customers directly through personalized communication, enhancing efficiency and customer satisfaction.

At PT. Borwita Citra Prima, telemarketing plays a vital role in promoting P&G products such as Pantene, Head & Shoulders, and Rejoice to retail stores and individual consumers. The effectiveness of telemarketing in this setting depends on agents’ ability to convey accurate information, build rapport, and instill trust during verbal interactions. Despite its benefits, telemarketing in Indonesia faces challenges such as customer skepticism, privacy concerns, and negative perceptions due to unprofessional agents. To address these issues, companies must strengthen communication ethics, provide continuous training, and implement data protection policies to ensure that consumers perceive telemarketing as credible and reliable.

Research Gap and Novelty

While several studies have analyzed the relationship between telemarketing, consumer trust, and purchasing behavior, most focus on online or e-commerce platforms. Limited attention has been given to telemarketing-based purchasing decisions within the FMCG distribution context. Additionally, few studies explore how trust functions as both a direct and mediating factor in influencing purchasing decisions driven by interpersonal communication through telemarketing. Previous research also tends to overlook how customer perceptions of communication ethics and credibility shape their purchase confidence.

Therefore, this study seeks to fill these research gaps by:

a. Investigating the direct effects of telemarketing and consumer trust on purchasing decisions in a B2C telemarketing environment.
b. Providing empirical evidence from Indonesia's FMCG sector, particularly the case of PT. Borwita Citra Prima Yogyakarta as an official distributor of P&G products.
c. Offering managerial insights for companies to enhance telemarketing effectiveness through consumer-centered trust-building strategies.
d. By addressing these gaps, the study contributes both theoretically and practically to the literature on consumer behavior, direct marketing, and trust-based relationship marketing.

METHODOLOGY

Research Design

This study employs a quantitative descriptive research design to analyze the influence of telemarketing and consumer trust on purchasing decisions of P&G products at PT. Borwita Citra Prima Yogyakarta. The quantitative approach was selected to measure the relationship between variables using statistical analysis and to generalize the findings based on numerical data collected from respondents. The research aims to test two main hypotheses: (1) telemarketing significantly influences purchasing decisions, and (2) consumer trust significantly influences purchasing decisions. This approach aligns with the positivist paradigm, emphasizing objectivity, measurable data, and empirical verification (Sugiyono, 2022).

Population

The population of this study includes all consumers of PT. Borwita Citra Prima Yogyakarta who have purchased P&G products through telemarketing services. These consumers represent active buyers who have interacted directly with the company's telemarketing agents.

Sampling Technique

The sampling technique used in this study was proportionate stratified random sampling, ensuring that every group of consumers (based on store type or business scale) was proportionally represented. A total of 101 respondents were selected, each having experience purchasing P&G products through telemarketing. According to Sugiyono (2022), this technique is appropriate when the population is heterogeneous but can be divided into strata to achieve balanced representation and minimize sampling bias.

Types and Sources of Data

This research utilized primary and secondary data sources:

a. Primary Data: Obtained directly from respondents through structured questionnaires designed to measure perceptions of telemarketing, consumer trust, and purchasing decisions.
b. Secondary Data: Collected from company records, reports, and literature related to marketing strategies, consumer behavior, and telemarketing effectiveness at PT. Borwita Citra Prima.

Combining both data types ensured data accuracy and reinforced the reliability of the findings (Sugiyono, 2022).

Data Collection Techniques

a. Questionnaire
The primary instrument used was a structured questionnaire based on a five-point Likert scale ranging from "strongly disagree" (1) to "strongly agree" (5). The questionnaire was divided into three variable sections:
   1. Telemarketing (X_1):
   Measured through indicators such as timely calls, politeness, tone, friendliness, and completeness of information.
   2. Consumer Trust (X_2):
   Measured through indicators of benevolence, ability, integrity, and willingness to depend (Kotler & Keller, 2016).
   3. Purchasing Decision (Y):
   Measured through indicators including problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior (Kotler & Armstrong, 2016).
b. Observation and Interview (Supporting Data)
Supporting data were collected through limited observations and informal interviews with telemarketing staff to better understand customer interaction practices and challenges faced during communication.

Operational Definition of Variables

Table 1. Operational Definition of Variables

Variable	Definition	Indicators	Source	Scale
Telemarketing (X_1)	Direct marketing activity using telephone communication to promote and sell products.	Timely calls, politeness, tone, friendliness, completeness of information	Priansa (2017), Kotler & Keller (2016)	Ordinal
Consumer Trust (X_2)	The level of confidence consumers have in the	Benevolence, ability, integrity,	Kotler & Keller (2016)	Ordinal

	integrity and reliability of the company.	willingness to depend		
Purchasing Decision (Y)	The process of consumer actions in selecting and purchasing products.	Problem recognition, information search, evaluation, purchase decision, post-purchase behavior	Kotler & Armstrong (2016)	Ordinal

Data Analysis Technique

a. Descriptive Statistical Analysis
   Used to describe respondents' characteristics and summarize responses to each variable.
b. Instrument Testing
   1. Validity Test: Conducted using the Pearson Product-Moment correlation, where items are considered valid if r-count > r-table ($\alpha = 0.05$).
   2. Reliability Test: Conducted using Cronbach's Alpha, where $\alpha \geq 0.70$ indicates acceptable internal consistency.
c. Classical Assumption Tests
   To ensure unbiased regression results, classical assumption tests were performed, including normality, multicollinearity, and heteroscedasticity tests.
d. Multiple Linear Regression Analysis
   This analysis was conducted to examine the simultaneous and partial influence of telemarketing and consumer trust on purchasing decisions. The regression equation model is expressed as:

$$\boldsymbol{Y = a + b_1 X_1 + b_2 X_2 + e}$$

   Where:
   1. Y = Purchasing Decision
   2. X_1 = Telemarketing
   3. X_2 = Consumer Trust
   4. a = Constant
   5. b_1, b_2 = Regression Coefficients
   6. e = Error term

e. Hypothesis Testing
   1. t-test: To determine the partial influence of each independent variable.
   2. F-test: To examine the simultaneous influence of all independent variables.
   3. Coefficient of Determination (R^2): To assess how much of the variation in purchasing decisions is explained by telemarketing and consumer trust.

   All analyses were performed using SPSS software to ensure statistical accuracy and empirical validity.

Validity and Reliability

Instrument validity was confirmed through expert judgment and pilot testing before full distribution. Reliability testing using Cronbach's Alpha showed acceptable levels (≥ 0.70) for all variables, indicating consistent measurement across items. To ensure result accuracy, data triangulation from company insights and respondent feedback was conducted, thereby strengthening the research credibility.

RESEARCH RESULT

Descriptive Statistical Analysis

Descriptive statistics were used to describe the characteristics of 101 retail respondents of PT Borwita Citra Prima in Sleman, Yogyakarta, and to summarize responses for each variable. Respondents' characteristics include gender, age, education, store tenure, length of partnership, store segment, and purchase history via telemarketing. The majority of respondents were female (64.4%), aged 31–40 years (38.6%), and had completed high school or equivalent education (37.6%). Most stores had been operating for more than 2 years (66.3%) and had partnered with PT Borwita Citra Prima for 1–2 years (46.5%). The predominant store segment was HFS/small stores (50.5%), and all respondents had experience purchasing through telemarketing, ensuring relevance for analyzing the effect of telemarketing and consumer trust on purchasing decisions.

Instrument Testing

a. Validity Test: Conducted using the Pearson Product-Moment correlation. Each item was considered valid if r-count > r-table ($\alpha = 0.05$). All items for telemarketing and consumer trust were found to be valid.
b. Reliability Test: Conducted using Cronbach's Alpha. Telemarketing (X_1) and consumer trust (X_2) yielded $\alpha \geq 0.70$, indicating acceptable internal consistency and reliability of the instruments.

Classical Assumption Tests

To ensure unbiased regression results, several classical assumption tests were conducted:

a. Normality Test:
   The residuals were normally distributed, fulfilling the normality assumption.
b. Multicollinearity Test:
   Tolerance values and Variance Inflation Factor (VIF) values indicated no multicollinearity among independent variables.
c. Heteroscedasticity Test:
   Residuals showed no heteroscedasticity, confirming consistent variance of errors across observations.

Multiple Linear Regression Analysis

Multiple linear regression was employed to examine the simultaneous and partial effects of telemarketing and consumer trust on purchasing decisions. The regression model is expressed as:

$$\boldsymbol{Y = a + b_1X_1 + b_2X_2 + e}$$

Where:

Y = Purchasing Decision
X_1 = Telemarketing
X_2 = Consumer Trust
a = Constant
b_1, b_2 = Regression Coefficients
e = Error term

The Regression Results are Summarized as Follows

Table 2. The Regression Results are Summarized

Variable	Coefficient (B)	t-count	Sig.	Description
Constant (a)	1.735	0.653	0.516	
Telemarketing (X_1)	0.380	5.546	0.000	Significant
Consumer Trust (X_2)	0.612	7.929	0.000	Significant

Hypothesis Testing

a. t-Test: Telemarketing (X_1) and consumer trust (X_2) both showed t-counts greater than t-table (1.984) with significance ≤ 0.05, indicating each variable partially has a significant positive effect on purchasing decisions.
b. F-Test: Simultaneous effect testing revealed F-count = 169.795 > F-table = 3.09, with a significance of 0.000 < 0.05, confirming that telemarketing and consumer trust together have a significant positive influence on purchasing decisions.

c. Coefficient of Determination (R^2): The model produced $R^2 = 0.776$ and Adjusted $R^2 = 0.771$, indicating that 77.1% of the variation in purchasing decisions can be explained by telemarketing and consumer trust, while the remaining 22.9% is influenced by other factors not examined in this study.

DISCUSSION

Effect of Telemarketing on Purchase Decisions

The study shows that telemarketing has a positive and significant effect on the purchase decisions of P&G products at PT Borwita Citra Prima, Yogyakarta. With a significance value of $0.000 \leq 0.05$ and a t-value of $5.546 > 1.984$, it is evident that better telemarketing quality leads to higher purchase decisions. These findings align with Monareh, Dh, & Nuralam (2018), who found that telemarketing significantly affects purchase decisions at PT Astra Sedaya Finance, and with Ramadhan (2023), who demonstrated that telemarketing increases purchase decisions in refinancing products at PT Bank Panin Dubai Syariah Malang. Effective communication, politeness, clarity of information, and timeliness in telemarketing activities positively influence consumer trust and purchasing interest.

Effect of Consumer Trust on Purchase Decisions

Consumer trust (X_2) also has a positive and significant effect on purchase decisions, with a t-value of $7.929 > 1.984$ and a significance of $0.000 \leq 0.05$. This indicates that higher consumer trust in the company leads to higher purchase decisions for P&G products. The findings support Sobandi & Somantri (2020), who stated that consumer trust positively affects online purchase decisions, and Maulana (2019), who found that higher consumer trust increases purchase decisions in online stores. In this context, consumer trust is built from product quality consistency, transparent information, and a good corporate reputation, all of which are crucial in driving consumer purchase intentions.

Simultaneous Effect of Telemarketing and Consumer Trust on Purchase Decisions

The F-test results indicate that telemarketing and consumer trust simultaneously have a significant positive effect on purchase decisions. With $F = 169.795$ and significance $= 0.000 < 0.05$, it can be concluded that better telemarketing performance and higher consumer trust together increase purchase decisions. The combination of effective marketing communication and high consumer trust makes consumers more confident in P&G products, showing that professional and credible telemarketing strengthens consumer trust, which ultimately encourages purchase behavior.

CONCLUSIONS AND RECOMMENDATIONS

This study examined the influence of telemarketing and consumer trust on purchasing decisions of P&G products at PT. Borwita Citra Prima Yogyakarta. Using a quantitative descriptive approach with 101 respondents who had purchased P&G products via telemarketing, the research produced several important findings.

First, the results indicate that telemarketing has a positive and significant effect on purchasing decisions. Effective telemarketing practices such as timely communication, polite interaction, clear tone, friendliness, and complete product information successfully enhance customer interest and confidence in purchasing products. This finding supports the notion that telemarketing, as a form of direct marketing, can serve as an efficient and persuasive communication strategy to influence consumers' buying behavior.

Second, consumer trust also positively and significantly affects purchasing decisions. Trust is built through perceived honesty, ability, integrity, and dependability of the company and its telemarketers. When customers believe that PT. Borwita Citra Prima provides reliable information and maintains its commitments, they are more likely to make repeat purchases and develop long-term loyalty.

Third, the coefficient of determination (R^2) value of 0.771 shows that telemarketing and consumer trust collectively explain 77.1% of the variance in purchasing decisions, while the remaining 22.9% is influenced by other factors not examined in this study, such as product price, promotions, or customer experience.

Overall, the findings emphasize that effective communication through telemarketing and the establishment of consumer trust are critical determinants of purchasing decisions. These results reaffirm consumer behavior theories stating that both cognitive and emotional aspects influence purchase intentions and decision-making processes.

ADVANCED RESEARCH

This study concludes that telemarketing and consumer trust are interrelated elements that significantly shape purchasing decisions. Effective telemarketing not only provides product information but also acts as a bridge to establish long-term consumer relationships grounded in trust. Strengthening these aspects will enable PT. Borwita Citra Prima to maintain competitiveness, enhance customer loyalty, and achieve sustainable sales growth in an increasingly competitive FMCG market.

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