

Purchase Decision and Repurchase Models: Product Quality and Process Analysis (Case Study of House Ownership Credit Financing in Permata Sharia Bank Jakarta)

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Abstract

House ownership credit financing in Permata Sharia Bank for business unit targets and achievements up to August 2018 there is a high enough gap from the target. In addition the ranking of Permata Sharia Bank which is still far below shows that the contribution of mortgage financing has not been high. This is caused by many factors including the financing process and product quality that still needs to be improved so that it affects on purchase decisions and also the repurchase of Permata Sharia Bank mortgage financing. This study aims to determine the effect of process and product quality on purchase decisions and repurchase. The design of this study is explanatory. The sampling technique in this study is Permata Sharia Bank customers in South Tangerang Region and filled out the questionnaire using the accidental sampling method but still fulfilled the specified criteria. The sampling technique is purposive sampling with a total population of 150 Permata Bank customers in the South Tangerang Region. By using the Slovin formula, a sample of 100 customers is obtained, the defined margin of error is 10% or 0.10. This study used quantitative analysis method with SEM analysis tools and Smart PLS and SPSS tools.

Keywords: Purchase Decision, Repurchase, Process and Product Quality.

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INTRODUCTION

Islamic banks have various financing products. Ranging from working capital financing provided for small businesses, as well as consumer financing to individuals such as housing ownership financing or mortgages. As for the related mortgage financing provided by Islamic banks the difference is the contract used. If conventional mortgages are known as sale and purchase agreement contracts, Sharia mortgages have several alternative contract options that can be utilized by customers. The choice of the contract is of course dependent on the intended use and benefits of the mortgage financing that will be submitted by the customer. In practice, several types of contracts used in

Sharia mortgages are *murabahah* (buying and selling) contracts, *musyarakah mutanaqisah* (MMQ) contracts, namely joint ownership between banks and customers, accompanied by gradual transfer of ownership, *ijarah muntahiya bittamlik* (IMBT) contracts, which are lease agreements accompanied by mutual ownership of banks and customers, grant at the end of the period.

There is a gap in achieving the target of Permata Sharia Bank for house ownership credit financing with the realization of financing provided to customers until August 2018. This can be seen in Figure-1. Target and Realization of Financing Disbursements by August 2018.

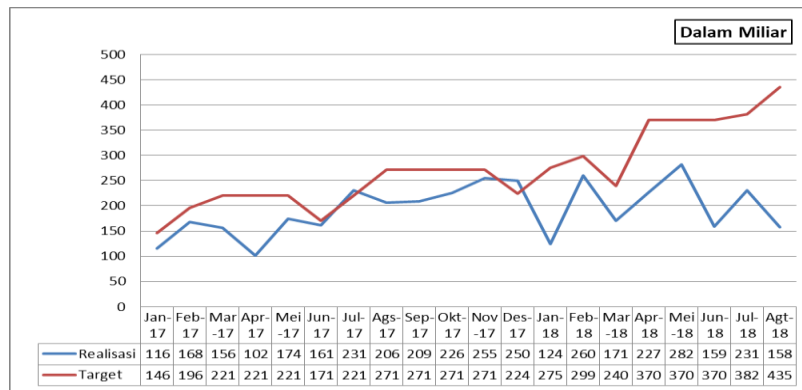


Fig-1: Target and Realization of Sharia Mortgage Disbursement by August 2018

Source: Data processed (2018)

Another phenomenon can also be seen in the position of Permata Sharia Bank serial numbers among other Islamic banks to achieve financing figures. House ownership credit financing contribution certainly affects

the total financing provided to the public. From these conditions we can see the position of Permata Sharia Bank against other similar banks. As shown in the table below:

Table-1: Sharia Bank Ranking of Assets and Financing 2017 period trillions

No	Name of Bank	Asset	DPK	Financing
1	Bank Sharia Mandiri	87.94	77.90	60.47
2	Bank Muamalat	61.69	48.69	41.28
3	BNI Sharia	34.82	29.38	23.59
4	Maybank Indonesia Sharia	27.12	16.66	20.69
5	Bank Tabungan Negara Sharia	23.39	18.75	17.99
6	CIMB Niaga Sharia	23.64	19.91	16.69
7	Permata Sharia Bank	33.19	10.42	13.69
8	Bank Aceh Sharia	22.61	18.49	12.85
9	BTPN Sharia	9.16	6.55	6.05
10	BCA Sharia	5.96	4.74	4.19

Source: Infobank Magazine Vol XL (2018)

From the above data can be seen that Permata Sharia Bank ranks seventh out of the order of ten bank rankings for assets and financing issued based on a survey of Infobank Magazine. From these data there is a problem why Permata Sharia Bank is only in seventh position.

From the phenomenon of the problem above this research is supported also from the results of research sourced from reputable and international journals, namely:

- Yunita [1], product quality, price and services have a positive and significant effect on purchase decisions either partially or simultaneously.
- Ikhsani [2], product quality, price and brand awareness have a positive and significant effect on purchase decisions, both partially and simultaneously.
- Brata [3], product quality, price, promotion and location affect on purchase decisions, both partially and simultaneously

Based on the background and identification of the problem, the following research problems can be formulated:

- How does process affect on purchase decisions?
- How does product quality affect on purchase decisions?
- How does process affect on repurchase?
- How does product quality affect on repurchase?
- How does purchase decision affect on repurchase?

LITERATURE REVIEW

Purchasing Decisions

Kotler and Keller [4] state that at the evaluation stage, consumers from preferences among brands in a set of choices and perhaps also from the intention to buy the most preferred brand. Kotler and Armstrong [5] add that consumer buyer behavior is the buying behavior of individual end consumers and households who buy goods and services for personal consumption.

According to Kotler and Keller [4], humans generally act rationally and consider all types of information available and consider everything that can arise from their actions before committing a particular

behavior. According to Kotler and Keller [4] purchasing decisions have dimensions namely: product selection, brand choice, supplier selection, purchase amount, determination of visit time, payment method

Repurchase

Repurchase is a behavior that arises in response to an object. Repurchase interest shows the customer's desire for the future. Repurchase behavior is often associated with Product Quality. However, there are differences between the two. If loyalty reflects a psychological commitment to a particular brand, then the repurchase behavior solely concerns the purchase of the same specific brand repeatedly, Tjiptono [6].

According to the Journal of International Management Studies. Vol. 6 No. 3. P1 about a Study of Antecedents of Customer Repurchase Behaviors in the Supermarkets Chain Store. Repurchase means that the customer adopts a response to evaluate the product as a whole and for the future intense. One of the effects of buying a product is repurchase. But what's interesting is the relationship of consumer satisfaction. Repurchase can include two characteristics, namely intention and behavior. Repurchase intention and Repurchase behavior are certainly different. It is in accordance with the form of the desire to repurchase and also repurchase behavior.

In Husaeni's research [7] also includes research which states that satisfaction is not directly related to repurchase, but satisfaction will affect again that it is not wrong that consumer satisfaction affects repurchase when viewed from psychological research where satisfaction drives intentions and intentions drive behavior.

The more experience a person has of a brand or product, the more repeat purchases that occur on products that get a good evaluation. Atikanit [8], the dimensions that make up a repurchase are: the search for further information, the willingness to understand the product, the desire to try the product and a visit to an outlet.

Process

Actual procedures, mechanisms, and flow of service activities delivered - service delivery and operating systems. Actual delivery steps experienced by consumers, or service operations, also provide consumers with evidence to assess services. Zeithaml *et al.*, Kotler and Keller [4] suggest that the process reflects all the creativity, discipline, and structure that are brought to marketing management. Marketers must avoid planning and decision making and ensure that the latest marketing ideas and concepts play and the appropriate role in everything they do. Only by institutionalizing the right set of processes to

guide activities and programs, companies can engage in long-term mutually beneficial relationships. Other important tools guide the company in producing imaginative product insights and breakthrough marketing activities.

Based on the understanding of the process put forward by Kotler and Keller above it can be interpreted that the process reflects all the creativity, discipline, and structure that leads to marketing management. Marketers must ensure that marketing ideas and concepts play and match all the roles they perform. Only by instituting a series of processes to guide appropriate activities and programs can companies involved in long-term mutually beneficial relationships. Other essentials provide imaginative corporate guidance in generating insights and breakthroughs in products, services, and marketing activities. The dimensions of the process according to Kotler and Keller [4] are: the initial steps to obtain an easy of service, speed and timeliness.

Product Quality

According to Kotler and Keller that product quality is the ability of a product to deliver performance results that match or even exceed what customers expect. In line with this theory, in the research journal Anggita [9], product quality is a product characteristic in the ability to meet predetermined and latent needs. This product is defined as everything that can be offered to the market to get attention, expertise, usability or consumption of wants or needs, which reflects the quality of all dimensions of product offerings that produce benefits (benefits) for customers. The quality of products in the form of goods or services is determined by the dimension, Tjiptono [6].

From the above definition it can be concluded that the quality of the product is the level or level of good or bad something that consists of all factors inherent in the goods or services, so that the product has the ability to be used as desired by consumers of the product.

According to Kotler and Keller [10] there are nine dimensions of product quality, namely:

- The form which includes the size, shape, or physical structure of the product.
- Features, product characteristics that complement the basic functions of the product.
- Performance quality, is the level at which the main characteristics of the product operate.
- Impression of quality (perceived quality) is often spelled out as a result of the use

of measurements made indirectly because there is a possibility that consumers do not understand or lack information about the product concerned.

- Durability, a measure of the expected operating life of a product under ordinary or stressful conditions, is a valuable attribute for certain products.
- Reliability, a measure of the probability that the product will not malfunction or fail within a certain time.
- Ease of repair (repairability), a measure of the ease of repairing a product when the product is not functioning or fails.
- Style describes the appearance and taste of the product to the buyer.

Framework

This Research framework is presented in Figure-2 below:

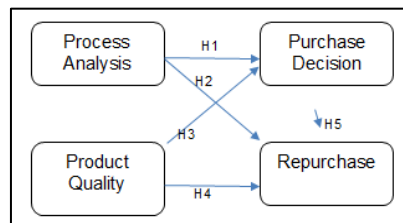


Fig-2: Conceptual Framework

Source: Primary data, processed 2019

Based on the research objectives, the research hypothesis as below:

- Process affects on Purchase Decision.
- Product Quality affects on Purchase Decisions.
- Process affects on Repurchase.
- Product Quality affects on Repurchase.
- Purchase Decision affects on Repurchase.

METHODS

This research was conducted at Permata Sharia Bank, with a case study on house ownership credit customers in South Tangerang area. The research will be conducted on three academic years, starting from 2016/2017 until 2018/2019, or from October 2016 to September 2019.

Analysis Methods and Tools

The method of analysis of this study is a quantitative method and its analysis tool with SEM Before being analyzed by Path analysis, the instrument test (questionnaire) is tested first with the validity and reliability and Hypothesis tests. This study used SEM analysis tool with the Smart PLS 3.0 application.

Process and product quality as independent variables, purchase decisions as intervening variables and repurchase as dependent variables. To test intervening variables the path analysis method is used, as an extension of multiple linear regression analysis.

The method can be illustrated as shown in Figure 2 above with the path structure and sub structure as below:

$$Y = \text{Pyx1}.X1 + \text{Pyx2}.X2 + \varepsilon1$$

$$Z = \text{Pzx1}.X1 + \text{Pzx2}.X2 + \text{Pzy}.Y + \varepsilon$$

Note: X1 = Process; X2 = Product Quality; Y = Purchase Decision; Z = Repurchase; and ε = epsilon (other factors that influence)

RESULT AND DISCUSSION

Convergent Validity

Convergent validity is used to determine instrument items that can be used as indicators of overall latent variables. The results of this test are measured based on the value of the loading factor (outer loading) of the construct indicator. The following convergent validity test results are presented in the table.

Table-2: Convergent Validity Test Results Table

Variabel	Indikator	Outer Loadings	Keterangan
Analisis Proses	x1.1	0.855	Valid
	x1.2	0.711	Valid
	x1.3	0.837	Valid
	x1.4	0.864	Valid
	x1.5	0.846	Valid
	x1.6	0.712	Valid
Kualitas Produk	x2.1	0.800	Valid
	x2.2	0.794	Valid
	x2.3	0.764	Valid
	x2.4	0.901	Valid
	x2.5	0.871	Valid
	x2.6	0.936	Valid
Keputusan Pembelian	y1.1	0.872	Valid
	y1.2	0.787	Valid
	y1.3	0.810	Valid
	y1.4	0.842	Valid
	y1.5	0.867	Valid
	y1.6	0.832	Valid
Pembelian Ulang	y2.1	0.836	Valid
	y2.2	0.845	Valid
	y2.3	0.817	Valid
	y2.4	0.894	Valid
	y2.5	0.786	Valid
	y2.6	0.834	Valid
	y2.7	0.795	Valid

Source: Primary data, processed 2019

The table shows that all outer loading factors have values greater than 0.5. So that this measurement can be concluded has met the requirements of convergent validity. The convergent validity of the measurement model using reflective indicators is assessed based on the outer loading factor of the indicators that measure the construct. In this study there are 5 constructs with a number of indicators ranging from 3 to 10 indicators with a scale of 1 to 5.

If the correlation coefficient is equal to 0.3 or greater (no less than 0.3) then the instrument is declared

Table-3: Table AVE

<i>VARIABLE</i>	<i>Average Variance Extracted (AVE)</i>
<i>Analisis Proses</i>	0.651
<i>Kualitas Produk</i>	0.717
<i>Keputusan Pembelian</i>	0.698
<i>Pembelian Ulang</i>	0.689

Source: Primary data, processed 2019

Composite Reliability and Alpha Cronbach's

Besides the construct validity test, a construct reliability test is also measured by composite reliability and Cronbach's alpha from the indicator block that measures the construct. The following are the results of testing the reliability and cronbach's alpha composite of Smart PLS:

valid, and invalid if the correlation coefficient is smaller than 0.3. Sugiyono [27] states based on the results of the loading factors above, it is concluded that constructs that have a dominant loading factor above 0.5 have a good convergent validity.

Validity test is also performed by testing methods comparing the value of the square root of average variance extracted (AVE) in each construct with the correlation between other constructs contained in the model.

Table-4: Composite Reliability and Alpha Cronbach's

<i>Variabel</i>	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>
<i>Analisis Proses</i>	0.892	0.918
<i>Kualitas Produk</i>	0.920	0.938
<i>Keputusan Pembelian</i>	0.913	0.933
<i>Pembelian Ulang</i>	0.925	0.939

Source: Primary data, processed 2019

The construct is declared reliable if it has a composite reliability value above 0.70 and Cronbach's alpha above 0.60. From the results of SmartPLS out put above all constructs have composite reliability values above 0.70. So it can be concluded that the construct has good reliability. The measurement model for the validity and reliability test, the coefficient of determination of the model and the path coefficient for the equation model, can be seen in the following figure:

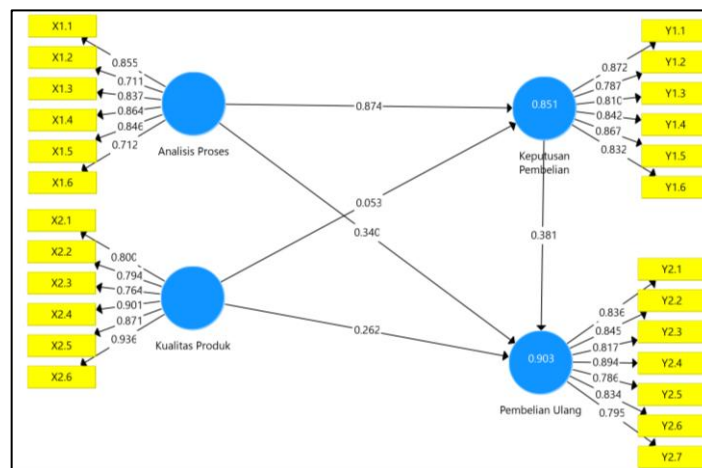


Fig-3: Display of PLS Algorithm Results

Source: Primary data, processed 2019

Structural Model Testing (Inner Model)

The structural model in PLS is evaluated by using R2 for the dependent variable and the value of the path coefficient for the independent variable which is

then assessed for its significance based on the t-statistic value of each path. The structural model of this research can be seen in the following figure:

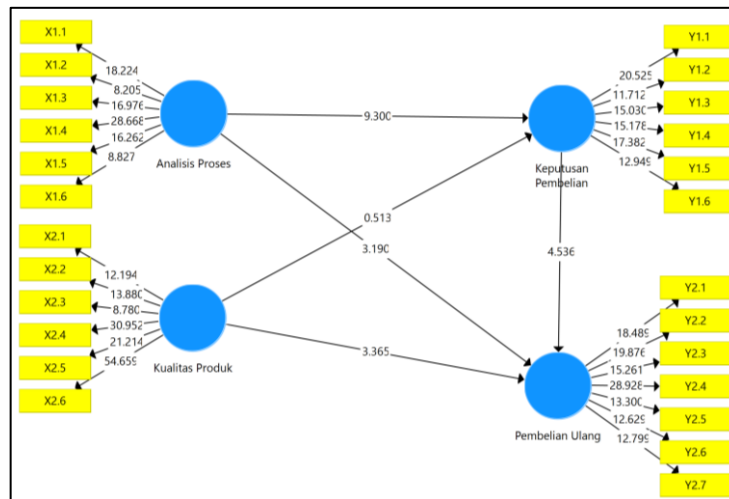


Fig-4: Display of PLS Bootstrapping Results
Source: Primary data, processed 2019

R2 values for each endogenous variable in this study can be seen in Table:

Table-5: R-square

Variabel	R Square	
	R Square	Adjusted
Keputusan Pembelian (Y1)	0.851	0.848
Pembelian Ulang (Y2)	0.903	0.900

Source: Primary data, processed 2019

Goodness of Fit

In the next stage the model evaluation will be carried out through goodness of fit. The assessment of goodness of fit is known from the Q-Square value. Q-Square value has the same meaning as the coefficient of determination (R-Square) in the regression analysis, where the higher the Q-Square, the model can be said to be more fit with the data. The results of the calculation of the values of Q-Square are as follows:

$$\begin{aligned}
 \text{Q-Square} &= 1 - [(1-0.851) \times (1-0.903)] \\
 &= 1 - (0.149 \times 0.097) \\
 &= 1 - 0.014453 \\
 &= 0.985
 \end{aligned}$$

Based on the calculation above, the Q-Square value of 0.749 is obtained. This shows the amount of diversity of research data that can be explained by the

research model is 98.5%, while the remaining 1.5% is explained by other factors that are outside this research model. Based on these results, the model in this study can be stated to have had an excellent goodness of fit.

Other variables or other factors that can affect on purchase decisions include service quality and a significant positive effect on Anggita's purchasing decisions [9], prices have a positive and significant effect on Ikhsani's purchasing decisions [2], brand awareness has a positive and significant effect on Novansa purchase decisions etc [11].

Calculation of effect between Variables

The effect between variables can be seen in table:

Table-6: Path Coefficients (Mean, STDEV, t-Value)

Variable	Original Sample (O)	T Statistics	P Values	Significance Level
Process Analysis -> Purchase Decision	0.874	9.300	0.000	<0.05
Product Quality -> Purchase Decision	0.340	3.190	0.002	<0.05
Process Analysis -> Repurchase	0.381	4.536	0.000	<0.05
Product Quality -> Repurchase	0.053	0.513	0.608	>0.05
Purchase Decision -> Repurchase	0.262	3.365	0.001	<0.05

Source: Primary data, processed 2019

Based on the table above it can be seen that the measurement model formed is the Equation Model as below:

$$Y1 = 0.874X1 + 0.340X2$$

$$Y2 = 0.381X1 + 0.053X2 + 0.262Y1$$

Where,

X1 = Process Analysis
X2 = Product Quality
Y1 = Purchase Decision
Y2 = Repurchase

The equation above can be interpreted as follows:

- Process Analysis Variable has a positive coefficient direction on Purchase Decisions.
- Product Quality Variable has a positive coefficient direction on Purchase Decisions
- Process Analysis Variable has a positive direction coefficient on Repurchase.

- Product Quality Variable has a positive coefficient direction on Repurchase.
- Purchase Decision Variable has a positive coefficient direction on Repurchase.

Hypothesis Testing

Based on data processing conducted by researchers can be used to answer the hypothesis of this study. Hypothesis testing in this study was conducted by looking at the t value and p-value. The research hypothesis can be accepted if the p-value < 0.05 and the calculated t value is positive. Following are the results obtained in the hypothesis testing in this study through the inner model:

Table-7: Result of Hypothesis Testing

Hypothesis	Effect	t-Count	P-Value	Result
H1	Process Analysis affects on Purchase Decision	9.300	0.000	Proved
H2	Product Quality affects on Purchase Decision	3.190	0.002	Proved
H3	Process Analysis affects on Repurchase	4.536	0.000	Proved
H4	Product Quality affects on Repurchase	0.513	0.608	Unproved
H5	Purchase Decision affects on Repurchase	3.365	0.001	Proved

Source: Primary data, processed 2019

The Table above proved the hypothesis that process analysis and product quality affect on repurchase and influencing purchasing decisions:

- The first hypothesis which states that process analysis affects on purchasing decisions can be proven true. This can be seen from the statistical t value of 9,300 which is greater than the value of t table = 1.96, and the probability value of 0,000 which is smaller than the specified critical value limit of 0.05. Thus it is stated that process analysis has significant effect on purchase decisions.
- The second hypothesis which states that product quality affects on purchase decisions can be proven true. This can be seen from the statistical t value of 3.190 which is greater than the value of t table = 1.96, and the probability value of 0.002 which is smaller than the specified critical value limit of 0.05. Thus it is stated that product quality has a significant effect on purchase decisions.
- Third Hypothesis which states that processes analysis affects on repurchase can be proven true. This can be seen from the statistical t value of 4536 which is smaller than the value of t table = 1.96, and the probability value of 0,000 which is smaller than the specified critical value limit of 0.05. Thus it is stated that the process analysis has no significant effect on repurchase.
- The fourth hypothesis which states that product quality affects on repurchase cannot be proven true. This can be seen from the statistical t value of 0.513 which is greater than the value of t table = 1.96, and the probability

value of 0.608 which is greater than the specified critical value limit of 0.05. Thus it is stated that product quality has no significant effect on purchase decisions.

- The fifth hypothesis which states that purchase decision affects on repurchase can be proven true. This can be seen from the statistical t value of 3.365 which is greater than the value of t table = 1.96, and the probability value of 0.001 which is smaller than the specified critical value limit of 0.05. Thus it is stated that purchase decision has significant effect on repurchase.

DISCUSSION

The effect of process variable on purchasing decision

Based on Table-7 above the timeliness dimension on the process variable (X1) has a very strong relationship with the purchase decision variable (Y1). This shows that the timeliness of the mortgage financing process will affect on purchase decision. Research variables that need to be improved according to researchers are the initial steps to get to the selection of suppliers, ease in terms of service to the selection of suppliers, speed to the selection of suppliers, speed to payment methods.

The dimensions of the process are; the first step to get, ease of service, speed, timeliness. While purchase decision dimensions include; product selection, brand selection, supplier selection, number of purchases, determination of visit times, and payment methods.

The results of this study are in accordance with several studies that there is a relationship between process and purchase decisions, among others; Maji [12], Mongdong [13], and Tumewu [14] who explained that the process affects on purchase decisions.

The effect of product quality variable on purchasing decision

Based on Table-7 above, the durability dimension of the product quality variable (X2) has the strongest relationship with the dimensions of the number of purchases (Y1). This shows that the product quality affects on purchase decision mortgage products at Permata Sharia Bank.

The results of this study are in line with the results of research conducted by Ikhsani [2], Yunita [1], and Maharani [15] where the results of the study shows that product quality has a positive and significant effect on purchase decisions.

The Effect of Process Variable on Repurchase

Based on Table-7 above the timeliness dimension on process variable (X1) has a very strong relationship with purchase decision variable (Y2). This shows that the timeliness of the mortgage financing process will affect on purchase decision.

The results of this study are in accordance with several studies that there is a relationship between process and purchase decision, among others; Fang [16], Lin [17], and Blut [18] who explain that process affects on purchase decision.

The Effect of Product Quality Variable on Repurchase

Based on Table-7 above, the durability dimension of the product quality variable (X2) has the strongest relationship with the dimensions of the number of purchases (Y2). This shows that product quality affects on repurchase mortgage products at Permata Sharia Bank.

The results of this study are in line with the results of research conducted by Ariffin [19], Cho [20], and Sullivan [21] where the results of the study show that product quality has a positive and significant effect on purchasing decisions. This research was conducted at the bank as in previous studies, namely: Shinta [22], Havidz [23], Havidza [24], Aima [25], and Mansur [26].

CONCLUSION

Based on the results of research and discussion in the previous chapter, regarding the effect of process and product quality on purchase decision and repurchase can be concluded that:

- The process has a positive and significant effect on purchase decisions. The dimension of

timeliness in the process variable has a very strong relationship with the dimensions of the number of purchases on the purchase decision variable. This shows that the timeliness of the mortgage financing process will affect on purchase decision. While the dimension that has a very weak relationship is the initial step dimension gets with the channel selection dimension. This shows that the lack of initial information when customers need mortgage financing because it is caused by customer service that is still lacking. According to the results of the research other matters related to the process that need to be improved are the initial steps to obtain, ease of service and speed and timeliness.

- Product quality has a positive and significant effect on purchase decision. The durability dimension on product quality variables has the strongest relationship with the dimensions of the number of purchases. This shows that the product quality affects on purchase decision of mortgage products at Permata Sharia Bank. While the dimensions that have a very weak relationship are between the dimensions of reliability of the payment method. This shows that the reliability of Sharia mortgage financing products that still need to be improved so that it affects the payments made by customers to pay installments. In accordance with the results of research other matters related to product quality that need to be improved are the form, features, reliability, and ease of repair (repairability).
- Process and product quality have a positive and significant effect on purchase decision. Variable of process and product quality affect on purchase decision. This shows that if the price offered to the customer is appropriate and competitive enough so that the customer has a good perception of the price offered from house ownership credit Permata Sharia Bank, then the house ownership credit financing process is also fast and precise as well as expected and supported by the quality of the house ownership credit financing product Permata Sharia Bank, then these things affect customers' decision to take mortgage financing at Permata Sharia Bank. There is a relationship of each free dimension to the dimensions of purchase decision, either a very weak relationship to a very strong relationship, indicating the effect of the variable perception of price, process, and product quality on purchase decision.

SUGGESTION

For Companies

Based on the results of the analysis in the previous chapter, several things that can be suggested for Permata Sharia Bank to improve customer purchasing decisions on Sharia mortgage financing products are as follows:

- Lower the price or profit sharing margin provided to customers. Because the prices given to customers are still quite high, so they are less competitive compared to prices given by other banks. In addition to lowering prices, another way can be done by giving discounts on administrative costs so that it is attractive to customers.
- Improve the mortgage financing process by means of simplifying the required documents. Quite a lot of requirements documents cause the length of time for the customer to be fulfilled, thus causing the funding submission process to take longer.
- Add information services on Sharia mortgage financing products, including the addition of branch offices that can be easily accessed by customers. The addition of this service will make it easier for customers to obtain information about Sharia mortgage financing products and affects customers to decide to buy the product.
- Added features of Sharia mortgage financing products so that they are attractive to customers. Adding features needed by customers include murabahah mortgage financing with a long period of time (up to 15 years), adding mortgage features with existing contracts (MMQ and IMBT) but with convenience for customers to top up financing. This will provide an option for customers to buy this financing product, and is expected to be able to adjust to the needs of the customers.

For Further Research

As for some of the things that researchers suggest for the next research are:

- To get a comparison and strengthen the theory of the influence of the studied variables, it is necessary to do a review and re-study at different locations so that it is expected to strengthen the theory of the effect of the variables of this study.
- As stated in the previous discussion that the variable perception of price, process and product quality gives an effect of 73.9% on purchasing decisions. This means that there are still 26.1% which is another factor that affects purchase decision of Sharia mortgage products at Permata Sharia Bank in the South Tangerang area. Further studies are needed by using or adding other indicators and can also use different concepts. Other variables or other factors that can affect purchase decisions include service quality, brand trust, brand equity and other factors. It is hoped that these

other factors can be examined, so that the development of knowledge will continue to develop.

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