

# Determining factors of continuance intention in mobile payment: fintech industry perspective

Continuance  
intention in  
mobile  
payment

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## Abstract

**Purpose** – To investigate consumer continuance intention in mobile payment in the financial technology (fintech) industry.

**Design/methodology/approach** – This empirical study used an online survey with 673 responses from consumers, with structural equation modelling for data analysis.

**Findings** – The results revealed that trust, perceived usefulness, perceived ease of use, perceived risk and perceived security significantly affect consumer attitude. A positive impact on consumer attitude towards consumer engagement was also exposed.

**Research limitations/implications** – Trust, perceived usefulness, perceived ease of use, perceived risk and perceived security significantly affect consumer attitude. Hence, consumer attitude and consumer engagement have a positive influence on continuance intention.

**Practical implications** – The study offers guidelines for decision makers to expand long-term engagement with consumers and enable continuance use of mobile payment services.

**Social implications** – The findings will ultimately guide fintech firms in the implementation of a more secure macro financial system.

**Originality/value** – This study highlights the importance of consumer attitudes and engagement in mobile payment and extends the TAM model for more extensive technological advancements.

**Keywords** Continuance intention, Consumer attitude, Consumer engagement, Adoption, Mobile payment

**Paper type** Research paper

## Introduction

The integration of information and communication technology into daily life is transforming human life, society and the economy (Tasca *et al.*, 2016). Financial technology (fintech) is a new form of the financial industry that applies technology to improve financial activities (Schueffel, 2016). It has enabled companies to offer new and innovative financial services to their consumers (Nicoletti, 2017; Wonglimpiyarat, 2017). For developing countries such as Indonesia, fintech firms are mainly dominated by payment service and money transfer (Islam, 2021). Hence, with the COVID-19 pandemic, mobile payment is being widely used to adhere to social distancing norms, with many delivery services accepting digital payments (Upadhyay *et al.*, 2022). Therefore, the study focuses on mobile payment in the fintech industry.

This study sought to determine the factors that affect user continuance of mobile payment use. We used a theoretical model derived from the literature to explain consumer attitude and behaviour regarding the likelihood of continuance intention. This is relevant because, despite the popularity and growth of mobile payment in the fintech industry, it has remained underexplored in the academic literature. Previous studies have focused on the antecedents of mobile payment adoption (Flavián *et al.*, 2020; Gupta and Arora, 2020; Kalinić *et al.*, 2020) and rarely on users' post-adoption experiences and continuance intention (Liébana-Cabanillas *et al.*, 2019; Raman and Aashish, 2021). Studies on mobile payment in fintech are also lacking



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(Lim *et al.*, 2018). This study therefore sought to fill these research gaps. This study has two objectives: first, to identify the antecedents that influence intention to continue using mobile payment and second, to establish a multi-dimensional model based upon the technology acceptance model (TAM) and the theory of planned behaviour (TPB).

## Literature review

### *Fintech*

Fintech is defined as the technology-enabled or digitalization process of finance solutions (Arner *et al.*, 2016). Arguably, there are three stages of fintech that revolutionised financial services (Thakor, 2020). First stage (1866–1967), transatlantic cables and telegraphs demonstrated the fast transmission of financial and payment information. Second stage (1967–2008), through the use of information technology, traditional financial institutions were able to improve their products and services through clearing systems, automated teller machines, electronic payments and online banking. Third stage (2008-present), technology has allowed new entrants to offer non-intermediated financial services directly to customers, resulting in increased financial competition for financial institutions. It is a fast-growing sector driven by start-ups and technology firms, covering a wide range of applications from mobile payment systems, marketplace financing, robo-advisors and cryptocurrencies to smart contracts and even autonomous organizations that are decentralised (Böhme *et al.*, 2015; Yu *et al.*, 2017).

### *Theoretical background*

Many scholars have studied the adoption of new technologies, including Internet banking, fintech, mobile payment, e-marketing and online shopping (e.g. Gefen *et al.*, 2003; Lee, 2009; Kanchanatane *et al.*, 2014; Chuang *et al.*, 2016; Gupta and Arora, 2020; Leong *et al.*, 2021; Liu *et al.*, 2021) and a number of theoretical models have been proposed to explain and predict how users choose to adopt both general and specific technologies. Among them is the theory of reasoned action (TRA) by Fishbein and Ajzen (1975). The TRA suggests that actual behaviour is derived from intention, which is influenced by attitudes and subjective norms (Fishbein and Ajzen, 1975). To better clarify one particular phenomenon or practical issue, past studies have combined two or more models to develop a more comprehensive model. For example, in recent studies in the context of mobile payment during COVID-19, Rafdinal and Senalasar (2021) combined TAM and the technology readiness index (TRI), while Goel *et al.* (2021) combined TAM and stimulus organism response (SOR) theory and Al-Sharafi *et al.* (2021) combined protection motivation theory (PMT) and the expectation confirmation model (ECM) (see Table 1).

This study is based on TAM by Davis (1989) and the theory of planned behaviour (TPB) by Fishbein and Ajzen (1975). TAM is derived from TRA and includes attitudes, behavioural intentions and external variables to understand personal internal beliefs and attitudes. Attitudes about a new technology, based on their perceived usefulness and ease of use, can be either positive or negative. In sum, TAM was designed to anticipate the adoption of information technology with perceived usefulness and perceived ease of use as the antecedents of attitudes. In contrast, TPB has two additional constructs: subjective norms and perceived behavioural control (Ajzen, 1991). As suggested by the TPB, when one perceives control over a specific behaviour, the behaviour is more likely to be performed positively. Accordingly, an individual's attitude towards a particular behaviour is based on the degree to which he or she makes a favourable or unfavourable evaluation of it (Ajzen, 1991). In this study, TAM and TPB are integrated based on their respective unique characteristics.

Authors	Context	Country	Basic theory/Framework	Variables studied
Mu and Lee (2022)	During COVID-19 pandemic	Korea	Migration theory	Dissatisfaction, perceived usefulness, perceived ease of use, perceived security, low perceived substitutability, switching intention
Upadhyay <i>et al.</i> (2022)	During COVID-19 pandemic	India	Unified theory of acceptance and use of technology (UTAUT)	Performance expectancy, effort expectancy, social influence, facilitating conditions, self-efficacy, perceived severity, attitude, behavioural intention, use behaviour
Loh <i>et al.</i> (2022)	During COVID-19 pandemic	Malaysia	Cognitive-affective-conative framework	Mobile usefulness, price savings, referent network size, satisfaction, technostress, continuance intention
Rafidinal and Senalassari (2021)	During COVID-19 pandemic	Indonesia	(1) Technology acceptance model (TAM) (2) Technology readiness index (TRI)	Optimism, innovativeness, discomfort, insecurity, perceived usefulness, perceived ease of use, attitude, intention to use
Goel <i>et al.</i> (2021)	During COVID-19 pandemic	India	(1) TAM (2) Stimulus organism response (SOR) theory	Perceived severity, perceived susceptibility, trust, perceived usefulness, satisfaction, intimacy, loyalty
Al-Sharafi <i>et al.</i> (2021)	Within and beyond COVID-19 pandemic	Malaysia	(1) Protection motivation theory (PMT) (2) Expectation confirmation model (ECM)	Expectation confirmation, perceived usefulness, perceived severity, perceived vulnerability, self-efficacy, response efficacy, response costs, perceived trust, satisfaction, sustainability
Liu <i>et al.</i> (2021) Raman and Aashish (2021)	QR code General	China India	Self-determination theory TAM	Payment method, sense of control, payment pleasure Perceived trust, convenience, social value, service quality, satisfaction, effort expectancy, attitude, perceived risk, continuance intention
Handarkho (2021)	General	Indonesia	Trust transfer theory	Perceived herd, parasocial interaction, perceived risk, trust, continuance usage
Loh <i>et al.</i> (2021)	Retail	Malaysia	(1) Push pull mooring (PPM) framework (2) Status quo bias (SQB) perspective	Monetary value, alternative attractiveness, trust, perceived security and privacy, switching costs, traditional payment habit, inertia, switching intention to M-payment
Mouakket (2020)	General	United Arab Emirates	Information system success model (IS success model)	Personal innovativeness, M-payment self-efficacy, system quality, information quality, service quality, effort expectation, performance expectation, satisfaction, continuance usage intention

(continued)

Continuance intention in mobile payment

Table 1. Different studies on mobile payment

Table 1.

Authors	Context	Country	Basic theory/Framework	Variables studied
Sreelakshmi and Prathap (2020)	During COVID-19	India	(1) Health belief model (HBM) (2) ECM	Perceived susceptibility, perceived severity, perceived self-efficacy, perceived usefulness, extent of confirmation, satisfaction, adoption, continuance intention
Flavián <i>et al.</i> (2020)	General	USA and Spain	(1) TAM (2) Theory of planned behaviour (TPB)	Mindfulness, perceived usefulness, perceived ease of use, subjective norms, attitude, intention to use
Verma <i>et al.</i> , (2020)	Government regulations	India	(1) TPB (2) Norm-activation model	Attitude, subjective norm, perceived behavioural control, moral norm, merchant pro-activeness, continuance intention
Kalinić <i>et al.</i> (2020)	Peer-to-peer	Spain	TAM	Subjective norms, personal innovativeness, perceived risk, perceived trust, perceived usefulness, perceived ease of use, intention to use
Alhassan <i>et al.</i> (2020)	Developing country	Ghana	Uses and gratification (U&G) theory	Cognitive, hedonic, integrative, ease of use, convenience, usefulness, attitude, continued use
Gupta and Arora (2020)	General	India	TAM	Performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, habit, behavioural intention, use behaviour
Humbani and Wiese (2019)	Mobile payment apps	South Africa	TRI	Adoption, drivers, inhibitors, perceived ease of use, perceived usefulness, satisfaction, continuance intention
Liu <i>et al.</i> (2019)	General	China	TAM	Perceived mobility, perceived ease of use, perceived cost, perceived risk, perceived usefulness, intention to use
Johnson <i>et al.</i> (2018)	General	USA	Diffusion of innovation theory	Privacy risk, ubiquity, triability, ease of use, relative advantage, visibility, perceived security, usage intention
Fan <i>et al.</i> (2018)	Comparative study	USA and China	Theory of perceived value	Security technology protection, security rules and policies, security responsibility commitment, coverage of mobile payment context, uncertainty avoidance, perceived security, trust, users' attitude
Cao <i>et al.</i> (2018)	E-payment platform	China	Trust transfer theory	Trust in online payment, perceived similarity, perceived entitlement, trust in mobile payment, satisfaction, continuance intention

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### *Mobile payment*

Mobile payments are one of the most important innovations in today's technology and are widely accepted worldwide (Humbani and Wiese, 2019). For this study, we followed the definition of mobile payment by Kim *et al.* (2010a): "any payment in which a mobile device is used to initiate, authorise and confirm a commercial transaction" (p. 310). There are also many types of mobile payment applications, including mobile commerce, mobile banking and e-wallets. Various aspects of mobile payments have been studied, such as QR codes (Liu *et al.*, 2021), mobile payment apps (Humbani and Wiese, 2019), government regulations (Verma *et al.*, 2020), peer-to-peer payments (Kalinić *et al.*, 2020) and e-payment platforms (Cao *et al.*, 2018) (see Table 1).

### *Mobile payment adoption*

Technological feasibility and consumer acceptance are among the key elements for the adoption of mobile payments; for example, if the risk is higher, customers will be more likely to prefer cash on delivery (Wu *et al.*, 2020). The adoption of mobile payments has been studied in various contexts (e.g. Liébana-Cabanillas *et al.*, 2018; Flavián *et al.*, 2020; Kalinić *et al.*, 2020) and past research has considered important factors such as trust (Lu *et al.*, 2011; Goel *et al.*, 2021), perceived usefulness (Liébana-Cabanillas *et al.*, 2018), perceived ease of use (Liu *et al.*, 2019; Alhassan *et al.*, 2020), perceived risk (Kalinić *et al.*, 2020) and perceived security (Johnson *et al.*, 2018). Following the characteristics of mobile payment, the study used perceived ease of use rather than willingness because it involved digital technology with high capabilities. Hence, perceived ease of use is more relevant than willingness at the early stage. With the onset of the COVID-19 pandemic, more recent studies have found that the pandemic has accelerated the adoption of mobile payment (Rafdinal and Senalasar, 2021; Mu and Lee, 2022; Upadhyay *et al.*, 2022).

### *Post-adoption*

Although initial adopters are important, continuing users are essential for consistent revenue generation and increasing market share (Weng *et al.*, 2017). Continuation of usage intention refers to users' intentions to continue using a service within the post-adoption phase (Bhattacharjee, 2001). It describes the intensity of an individual's intention to perform a particular behaviour continuously. However, unlike the original online payment, which involves the same firm or brand to execute a transaction, mobile payment may comprise two different firms. Consequently, these restrictions could discourage users from continuing to use mobile payments. The ongoing relationships with users are thus crucial for the continuance of mobile payment services (Zhou, 2014).

### *Consumer engagement*

As an extension of relationship marketing that emphasizes both interactivity and customer experience (Vivek *et al.*, 2012), consumer engagement is defined as the eagerness of consumers to participate in the business process for a firm that leads to positive or negative outcomes (Van Doorn *et al.*, 2010). In the context of mobile payment, we identify consumer engagement as a consumer's positively valenced cognitive, emotional and behavioural activities related to mobile applications during or associated with the focal consumer interaction (Glavee-Geo *et al.*, 2020). For the purpose of the study, the terms "consumer engagement" and "customer engagement" are used interchangeably.

### **Hypothesis development**

Building trust is an important step to overcoming consumer resistance to a new technology. Trust ensues between two parties involved for the purpose of mutual benefit

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(Siau and Shen, 2003). For the purpose of the study, following Fan *et al.* (2018), trust refers to “one’s belief that all stakeholders of mobile payment, such as mobile payment service providers, banks and other users, will behave appropriately to improve the security of mobile payment” (p. 526). When trust is established, uncertainty and other negative aspects of electronic payments can be minimized, thus increasing the diffusion of payment services (Cao *et al.*, 2018; Sharma and Sharma, 2019). In the context of mobile payments, prior studies have found that trust has a positive impact on user attitude (Schepers and Wetzels, 2007; Liébana-Cabanillas *et al.*, 2015; Fan *et al.*, 2018). We then postulated:

*H1.* There is a positive relationship between trust and consumer attitudes.

Perceived usefulness is defined as a person’s belief that using a particular system would improve his/her performance at work (Davis, 1989). Whilst advances in technologies enable individuals to interact with others whether it is a positive or negative reaction (Leonardi, 2013), studies have noted that the more useful a technology is perceived to be, the more positive one’s attitude. Similarly, perceived usefulness of information technology has a positive impact on attitude (e.g. Koenig-Lewis *et al.*, 2010). The literature thus identifies perceived usefulness as an essential element that influences user attitudes towards technology (Alhassan *et al.*, 2020). We therefore suggest:

*H2.* There is a positive relationship between perceived usefulness and consumer attitudes.

Perceived ease of use refers to a customer’s willingness to use a technology or system they believe will require less effort (Davis, 1989). Scholars have studied perceived ease of use extensively for predicting users’ attitudes and technology adoption (e.g. Liébana-Cabanillas *et al.*, 2018; Belanche *et al.*, 2019; Flavián *et al.*, 2020). Demographically, perceived ease of use affects consumer attitudes based on education and income (Alhassan *et al.*, 2020). Regardless of their income level, however, users are concerned about the ease of using mobile payments. We thus proposed:

*H3.* There is a positive relationship between perceived ease of use and consumer attitudes.

Perceived risk can be defined as the potential loss of pursuing the desired outcome of applying e-service; this includes privacy, social, psychological, financial, time, performance and overall risks (Featherman and Pavlou, 2003). It is believed that risk is higher when it involves information technology (Kuisma *et al.*, 2007), so consumers either adopt or are resistant to technology (Lee, 2009). Consumers may feel vulnerable to the risks of mobile technology (Raab, 1998) and insecure due to the risk of costs or outputs (Ghosh and Swaminatha, 2001). We therefore argue that fintech firms’ ability to facilitate transactions in a manner that reduces user anxiety and worries about payment risks could increase positive attitudes towards mobile payments. Hence, the following hypothesis was proposed:

*H4.* There is a positive relationship between perceived risk and consumer attitudes.

The perceived security of mobile payments refers to how secure people believe their property and personal information are when they make payments with their mobile device (Fan *et al.*, 2018). As one of the key determinants in fintech, security has an important role in mobile payments; for example, consumers must provide their privacy and property information, such as an identification card number, debit card number and their account balance (Kim *et al.*, 2010b). Therefore, the ease and flexibility of electronic payment must be supported by a flawless security system (Lee and Turban, 2001b). The greater the perceived security risks (in a technological form) in the mobile payment service, the less likely an individual are to adopt the service (Arvidsson, 2014). Previous studies on mobile payments have confirmed the

influence of perceived security on consumer attitudes (Schierz *et al.*, 2010; Shah *et al.*, 2014; Khalilzadeh *et al.*, 2017; Fan *et al.*, 2018). We therefore proposed:

*H5.* There is a positive relationship between perceived security and consumer attitudes.

The present study proposes that consumer engagement may be a potential mediator between consumer attitude and continuance intention. It implies that a positive impact of consumer attitude on consumer engagement leads to a positive impact on continuance intention. Attitude is crucial for determining individual evaluation and beliefs based on the formation of preferences. Following the person-centric model of attitudes, it serves as a means of self-expression and attitudes symbolize one's values and social identity (Riemer *et al.*, 2014). The influence of attitude on consumer engagement has been validated for mobile payments (Alhassan *et al.*, 2020; Raman and Aashish, 2021). Additionally, prior research has confirmed the positive relationship between user engagement and continuance intention (Kim *et al.*, 2019; Pattnaik and Shukla, 2021; Qing and Haiying, 2021). We therefore postulated:

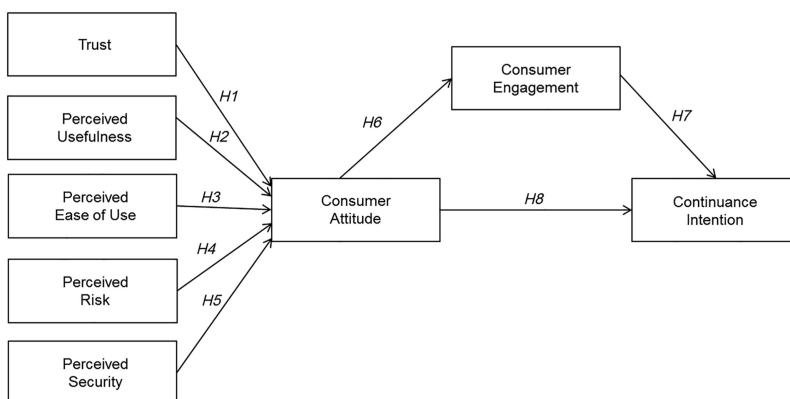
*H6.* There is a positive relationship between consumer attitude and consumer engagement.

*H7.* There is a positive relationship between consumer engagement and continuance intention.

Attitude is defined as the users' favourable or negative attitudes towards a given technology or service (Praveena and Thomas, 2014). It is the overall evaluation of a product or service offering that includes both functional and experiential assessment (Lee and Jeong, 2012). Whilst TAM suggests that users' attitudes towards technology use determine their behaviour, attitude is a relatively persistent and consistent trait that is not easily altered (Horvat and DOŠEN, 2013). Prior research has also determined that continuance intention is influenced by consumer attitude (Koloseni and Mandari, 2017; Raman and Aashish, 2021). The positive attitude of users towards mobile payment thus increases their probability of continuing to use the service. We therefore hypothesize the following:

*H8.* There is a positive relationship between consumer attitudes and continuance intention.

We then propose a research model and hypotheses related to mobile payment adoption, as shown in Figure 1.



**Figure 1.**  
Research model

## Method

Data was collected from an online survey. The participants in the study were selected from Indonesia as an emerging economy. Indonesia has been selected because, first, it is typical of monthly Internet users in using mobile payment services; 21.6% for Indonesia and 25.8% for global. Second, Internet penetration has reached more than half of the total population; 73.7% for Indonesia and 62.5% for global (Hootsuite, 2022).

All measurement items were adapted from the literature with slight modifications. The trust measurement came from [Awad and Ragowsky \(2008\)](#) and perceived usefulness was adapted from [Venkatesh et al. \(2003\)](#). The measures for perceived ease of use were adapted from [Turel et al. \(2011\)](#) and those for perceived risk came from [Hanafizadeh et al. \(2014\)](#). Items for perceived security were adapted from [Harris and Goode \(2010\)](#). Hence, the measurement of customer attitude towards fintech was adapted from [Curran and Meuter \(2005\)](#) and that for consumer engagement towards fintech adapted from [Bergkvist and Bech-Larsen \(2010\)](#). Finally, the measurement of continuance intention adapted from [Cheng et al. \(2006\)](#) and [Lee \(2009\)](#). All of the items were measured with a five-point Likert scale (“strongly disagree” = 1 to “strongly agree” = 5). The survey also contained demographic questions related to gender, age and education background, among others.

In order to prevent common method bias (CMB) of the study, we conducted Hermann’s one factor test. A CMB of less than 50 would not pose a threat to the study ([Usmanova et al., 2020](#)). Further, reliability analysis of the measured variables was based on Cronbach’s Alpha ([Hair et al., 2014](#)), which is considered reliable in social science research when it exceeds 0.7 ([Nunnally and Bernstein, 1994](#)). The data collected were then analysed with the partial least squares (PLS) method that confirmed a component-based structural equation modelling (SEM) ([Hair et al., 2013](#)). In PLS the goal is to predict key target constructs and therefore, formative constructs are included in the complex structural model. The proposed model was tested with the maximum likelihood method of estimation and a two-stage testing process was adopted.

In total there were 750 surveys distributed and 673 responses were completed and valid for analysis (response rate 89.7%). Out of 673 respondents, 46.8% were male and 53.2% female. Roughly a third of respondents were between 31 and 40 years old (31.8%), followed by 41–50 years old (26.9%), 21–30 years old (22.9%), 51–60 years old (10.1%), less than 20 years old (7.4%) and more than 61 years old (0.9%). As for education background, 67.2% respondents have a bachelor’s degree, 14.2% a graduate degree, 14.1% finished high school and 4.5% completed vocational study.

## Results

### *Common method bias (CMB)*

We applied Hermann’s one factor test to determine the CMB threat. The test confirmed that all of the elements clarified 46.54% of the inconsistency and concluded that the CMB did not pose a threat to the study.

### *Assessment of measurement model*

We assessed convergent and discriminant validity to test the reliability and validity of the measurement model. Following [Hair et al. \(2019\)](#), all of the indicators’ outer loadings were bigger than 0.7 and, therefore, the indicator reliability was confirmed ([Table 2](#)).

We also test to confirm indicator reliability and internal consistency. The Cronbach’s  $\alpha$  values of the constructs ranged from 0.789 to 0.932 and the composite reliability values ranged from 0.876 to 0.932 ([Table 3](#)); both were larger than 0.7 and, consequently, the good internal consistency is confirmed ([Nunnally and Bernstein, 1994](#)). As for assessing the



Construct	Indicator	Measuring instrument	Factor loadings	Adopted from	Continuance intention in mobile payment
Trust (X1)	X1.1	I trust my mobile payment service provider	0.919	Awad and Ragowsky (2008)	
	X1.2	I trust the security measures or mechanisms of the third-party mobile payment	0.936		
	X1.3	I trust that when payment security problems arise, my mobile payment service provider is able to solve these problems in time	0.825		
Perceived Usefulness (X2)	X2.1	I think that using mobile payment would enable me to accomplish my tasks more quickly	0.876	Verkantesh <i>et al.</i> (2003)	
	X2.2	I think that using mobile payment would make it easier for me to carry out my tasks	0.904		
	X2.3	I think mobile payment is useful	0.892		
	X2.4	Overall, I think that using mobile payment is advantageous	0.863		
Perceived Ease of Use (X3)	X3.1	I think that learning to use mobile payment would be easy	0.859	Turel <i>et al.</i> (2011)	
	X3.2	I think that interaction with mobile payment does not require a lot of mental effort	0.892		
	X3.3	I think that it is easy to use mobile payment to accomplish my financial tasks	0.775		
Perceived Risk (X4)	X4.1	Using mobile payment is associated with a high level of risk	0.815	Hanafizadeh <i>et al.</i> (2014)	
	X4.2	There is a high level of uncertainty using mobile payment	0.876		
	X4.3	Overall, I think that there is little benefit to using mobile payment compared to traditional financial services	0.819		
Perceived Security (X5)	X5.1	I think my mobile payment transaction information is secure in third-party payment platforms	0.933	Harris and Goode (2010)	
	X5.2	I think my mobile payment account information and account money are safe in third-party payment platforms	0.950		
	X5.3	I think my money transfer process is secure and safe in third-party payment platforms	0.933		
Consumer Attitude (X6)	X6.1	I think that using mobile payment is a good idea	0.901	Curran and Meuter (2005)	
	X6.2	I think that using mobile payment for financial transactions would be a wise idea	0.892		
	X6.3	I think that using mobile payment is pleasant	0.866		
	X6.4	In my opinion, it is desirable to use mobile payment	0.892		

(continued)

**Table 2.**  
Measurement model evaluation

Construct	Indicator	Measuring instrument	Factor loadings	Adopted from
Consumer Engagement (X7)	X7.1	I often follow news about my mobile payment service provider	0.862	Bergvist and Bech-Larsen (2010)
	X7.2	I often talk about my mobile payment service provider to others	0.879	
	X7.3	I often visit my mobile payment service provider's website or social media	0.872	
	X7.4	I am interested in buying merchandise with my mobile payment service provider's logo on it	0.739	
Continuance Intention (Y)	Y1	I would positively consider mobile payment in my choice set.	0.852	Cheng <i>et al.</i> (2006) and Lee (2009)
	Y2	I would prefer mobile payment	0.872	
	Y3	I intend to continue to use mobile payment	0.927	
	Y4	I will use mobile payment in the future	0.897	

**Table 2.**

convergent validity, average variance extraction (AVE) was employed; values ranged from 0.701 to 0.881 (Table 3) and exceeded 0.5 as required to confirm convergent validity.

To examine the discriminant validity, we assessed the Fornell–Larcker criterion (Fornell and Larcker, 1981). Accordingly, the value of the square roots of the AVE was also examined individually throughout Table 4 (diagonal elements in bold) and the values are higher than the correlations among other latent variables (Barclay *et al.*, 1995), thus meeting the requirement for discriminant validity.

Construct	Cronbach's Alpha	Composite reliability	Average variance Extracted (AVE)
Trust	0.874	0.923	0.800
Perceived Usefulness	0.907	0.935	0.781
Perceived Ease of Use	0.795	0.881	0.711
Perceived Risk	0.789	0.876	0.701
Perceived Security	0.932	0.957	0.881
Consumer Attitude	0.910	0.937	0.788
Consumer Engagement	0.859	0.905	0.706
Continuance Intention	0.910	0.937	0.788

**Table 3.** Cronbach's  $\alpha$ , composite reliability and average variance extracted of constructs

	CA	CE	CI	PEU	PR	PS	PU	T
Consumer Attitude (CA)	<b>0.888</b>							
Consumer Engagement (CE)	0.569	<b>0.840</b>						
Continuance Intention (CI)	0.792	0.557	<b>0.888</b>					
Perceived Ease of Use (PEU)	0.669	0.521	0.618	<b>0.843</b>				
Perceived Risk (PR)	-0.295	-0.097	-0.251	-0.212	<b>0.837</b>			
Perceived Security (PS)	0.596	0.514	0.532	0.563	-0.211	<b>0.939</b>		
Perceived Usefulness (PU)	0.706	0.446	0.698	0.706	-0.254	0.488	<b>0.884</b>	
Trust (T)	0.640	0.472	0.578	0.623	-0.287	0.613	0.657	<b>0.895</b>

**Table 4.** Fornell-Larcker criterion

### Assessment of structural model

We examined the structural model to test the hypotheses using PLS-SEM. First, collinearity between constructs was assessed. VIF values ranged from 1.000 to 2.371, which is smaller than the threshold 3 (Hair *et al.*, 2019); this suggests that collinearity was not an issue. Second, we tested the hypotheses. Table 5 shows that all of the hypotheses were supported. Mobile payment trust is significantly and positively associated with consumer attitude ( $\beta = 0.125$ ,  $p < 0.05$ ), supporting H1. Hence, perceived usefulness has a positive impact on consumer attitude ( $\beta = 0.357$ ,  $p < 0.001$ ), supporting H2. The influence of perceived ease of use on consumer attitude is positive and significant ( $\beta = 0.201$ ,  $p < 0.001$ ), supporting H3. As for the effect of perceived risk on consumer attitude, it has a positive impact ( $\beta = -0.080$ ,  $p < 0.05$ ), supporting H4. Perceived security has positive influences on consumer attitude ( $\beta = 0.215$ ,  $p < 0.001$ ), supporting H5. Consumer attitude is significantly and positively associated with consumer engagement ( $\beta = 0.569$ ,  $p < 0.001$ ), supporting H6. Further, consumer engagement is significantly and positively associated with a positive impact on continuance intention ( $\beta = 0.157$ ,  $p < 0.001$ ), supporting H7. Finally, the Consumer attitude has a significant and positive influence on continuance intention ( $\beta = 0.703$ ,  $p < 0.000$ ), supporting H8.

The  $R^2$  of consumer attitude is 0.619, suggesting that mobile payment trust, perceived usefulness, perceived ease of use, perceived risk and perceived security explain 61.9% of the variance in consumer attitude. Consumer attitude explains 32.4% of the total variance in consumer engagement; consumer engagement and consumer attitude explain 64.4% of the total variance in continuance intention. Figure 2 summarizes the results of the research model.

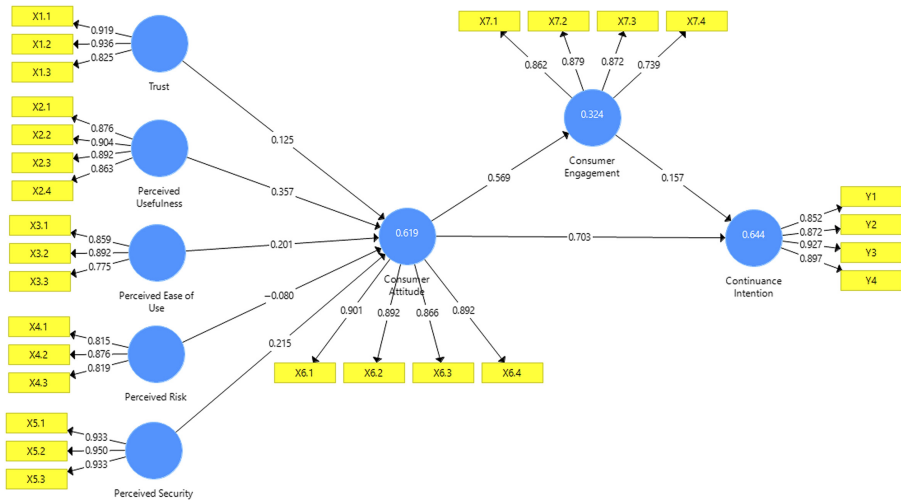
### Discussion

The results show that all of the proposed associations are supported. We found that trust contributes to consumer attitudes. Due to the distinctive vulnerability of the mobile payment environment, consumers are more concerned with trust and security and this is consistent with a previous study from Stewart and Jürjens (2018), which found consumers need to feel safe, comfortable and confident to have a business transaction with a fintech firm. We suggest that social media is an alternative electronic medium for enhancing trust in relationships and engagement with consumers (Ananda *et al.*, 2019; Laksamana, 2020). The ability to interact with consumers twenty-four hours a day is one advantage of social media.

With respect to other factors affecting consumer attitude, perceived usefulness has the most substantial impact. This is consistent with previous research from Rafdinal and Senalasar (2021). In this era of digitalization and digitization, less hassle, speed, simplicity and safety are found to be useful and practical (Gobble, 2018) and this includes payment methods. Accordingly, we argue that the right products and services should be offered to augment perceived usefulness.

Hypotheses	Path coefficient	<i>p</i> values	Remark	
H1	Trust → Consumer Attitude	0.125	0.009	Supported
H2	Perceived Usefulness → Consumer Attitude	0.357	0.000	Supported
H3	Perceived Ease of Use → Consumer Attitude	0.201	0.000	Supported
H4	Perceived Risk → Consumer Attitude	-0.080	0.004	Supported
H5	Perceived Security → Consumer Attitude	0.215	0.000	Supported
H6	Consumer Attitude → Consumer Engagement	0.569	0.000	Supported
H7	Consumer Engagement → Continuance Intention	0.157	0.000	Supported
H8	Consumer Attitude → Continuance Intention	0.703	0.000	Supported

**Table 5.**  
Assessment of  
hypotheses



**Figure 2.**  
Results of  
research model

Perceived ease of use supports consumer attitude in using mobile payment. If a user believes that mobile payment is simple and easy to use, they will ultimately have a more positive attitude towards it. This confirms previous research findings (Liébana-Cabanillas *et al.*, 2017; Rafidinal and Senalasar, 2021). We also argue that there are at least two components for positive feedback for ease of use in consumer attitudes: the first is convenience, which means not only saving time by avoiding physical queues, but also increased safety in this pandemic era. The second is affordable technology. Further, to expand consumer's ease of use, we suggest that fintech firms must develop strong applications with a user-friendly interface.

This study has shown that perceived risk has a substantial part in determining consumer attitude. Risk includes the technology aspect (Nguyen and Khoa, 2019), therefore, a consumer perceives online purchases as more risky than offline purchases (Ariffin *et al.*, 2018). The fear of unreliability is prevalent among users when expressing positive attitudes. Fintech firms must therefore take prudent risk control measures.

Further, this study confirmed that perceived security influences consumer attitude. This is consistent with previous findings from past research (Khalilzadeh *et al.*, 2017; Fan *et al.*, 2018). Due to fraud, hacking and unauthorized transactions, consumers need to be convinced that mobile payments are secure. Consequently, fintech firms must address the security and reliability of customer data.

The present study has revealed that positive attitudes from consumers lead to consumer engagement. This finding confirms those found in previous research (Alhassan *et al.*, 2020; Raman and Aashish, 2021). As mobile payments become more prevalent, fintech firms can maintain exceptional relationships with their customers through consumer engagement. We argue that fintech firms may enhance consumer engagement by constantly texting/instant messaging, emailing, blogging and virtual social networking with a two-way communication approach. This interaction may extend to value creation and extraction. Consequently, a delighted or existing customer may become an advocate to other consumers or potential consumers (Yang "Chris" *et al.*, 2012, Phau *et al.*, 2015).

This study also confirmed that consumer engagement has a positive effect on continuation intention. The more engaged the consumer is with mobile payment, the more likely it is that they will continue to use it in the long term. This is in accordance with previous research (Pattnaik and Shukla, 2021; Qing and Haiying, 2021). Hence, as a result of the COVID-19

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pandemic, consumers have continued to use mobile payments instead of traditional ones. It seems unlikely that the shift to mobile payment will be reversed.

Finally, consumer attitudes have a significant impact on continuance intention. This finding has also been identified in previous research (Koloseni and Mandari, 2017; Verma *et al.*, 2020; Raman and Aashish, 2021). We found that respondents form opinions based on trust, perceived usefulness, perceived ease of use, perceived risk and perceived security. This attitude leads them to consider mobile payments for their future fintech needs. The results therefore, support the theory that attitude affects continuance intention in a direct and positive manner.

## Conclusion

Past studies have revealed the importance of consumer attitudes on continuance intention. However, our study supplemented consumer engagement as an essential component of continuance intention. The current study provides insight into consumer attitude and consumer engagement, which can induce continuance intention related to mobile payment. The digital nature of mobile payments also makes consumers interested in the agility and ease of the service (Son *et al.*, 2020), while generating consumer engagement with the service provider (Moliner *et al.*, 2018).

Further, this study was designed to explore the role of consumer attitude and consumer engagement on continuance intention in fintech and, more specifically, mobile payment. A model was developed to empirically examine the antecedents and consequences of consumer attitude leading to consumer engagement. The findings of this study have demonstrated that trust, perceived usefulness, perceived ease of use, perceived risk and perceived security all have a positive influence on consumer attitude. Consumer attitude has also been found to affect consumer engagement and continuance intention. Finally, consumer engagement has an impact on continuance intention. The results of the study can encourage marketers to attain continuance intention by supporting consumer engagement and positive consumer attitude.

### *Theoretical implications*

The study has contributed to the marketing literature by providing a new body of knowledge on the adoption and post-adoption of mobile payment in the fintech industry. The conceptual model was empirically tested. Unlike many other studies on mobile payment, this study investigated both consumer engagement and post-adoption of the service for the fintech industry. Generally, consumer engagement has been viewed as a result of offerings and activities presented by a company (Abdul-Ghani *et al.*, 2019) and the consequences of consumer engagement include commitment to the firm or a brand (Brodie *et al.*, 2011). This study endeavours to fill this research gap.

Hence, this study has contributed to the consumer behaviour literature by combining and extending the TAM and TPB model and providing empirical evidence. The current study not only investigated the effects of traditional personal internal beliefs and attitudes but also validated the significant effect of consumer engagement on continuance intention. The model also implemented a more holistic approach for more specific consumer responses. Consequently, it enables us to predict or respond more accurately based on attitude outcomes.

### *Managerial implications*

One of the competitive advantages of fintech firms is expanding the financial market to unserved or underserved populations through faster and cheaper services. The pandemic provided an opportunity for fintech firms to expand the market exponentially. For example,

compared to before the pandemic, 60% of Indonesian consumers carry less cash in their wallets and 93% of Indonesian have adopted cashless payments (Visa, 2021). From a managerial perspective, a positive consumer attitude and high engagement are essential. We suggest that to increase trust and maximize consumer benefits, thorough interaction or communication is needed. With an easy application interface, trustworthy and transparent feedback, a consumer will have a positive attitude and intensify their engagement and continuance intention with a fintech firm.

Further, the results of this study provide a blueprint for fintech firms when developing mobile payment applications. For instance, perceived usefulness and ease of use should be emphasized, because they both have a greater impact on consumer attitudes and ultimately consumer engagement and continuance intention.

Finally, it should be noted that the findings will ultimately guide fintech firms in the implementation of a more secure macro financial system. Through the continuous use of fintech's mobile payment service, a sustainable financial system has been created in Indonesia. As fintech could create new systematic risks for the economy, Bank Indonesia acknowledges two types of risk in fintech: micro risks, which include financial risks and operational risks and, macro risks, which include contagion risk, procyclicality, excess volatility and becoming too big to fail (BankIndonesia, 2017). Strengthening governance and risk management for fintech should continue to remain a priority for the Indonesia Financial Service Authority (OJK, 2020).

### Limitations and future research

This study has a few limitations, which provide opportunities for future research. First, this study was conducted in the context of mobile payment, as this is the most popular category in fintech. Future research should generalize the outcomes cautiously. To validate our findings, there is also a need to examine our model with respect to different mobile service contexts, such as mobile banking and mobile commerce (Mouakket, 2020). Second, the nature of the study is quantitative with a cross-sectional approach. Future research with a combined quantitative and qualitative approach is also called for. Finally, our findings might not be applicable and generalizable because our sample was restricted to Indonesia, which has different characteristics from other advanced technology nations. Future studies might therefore consider other nations and backgrounds.

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## The Effect of Omni-channel Value Perception and Customer Engagement on Customer Commitment, Mediated by Customer Trust

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### Abstract

This research aimed to analyse and reveal the influence of omni-channel perceived value and consumer engagement on customer trust and the implications thereof on customer commitment at BUKU IV banks in Jabodetabek, which are commercial banks based on business activities. The research employed a quantitative descriptive approach and a causal technique to a sample of 245 respondents. Structural equation modelling using the Lisrel Program was utilized as the method of data analysis. According to the research results, the omni-channel perceived value and basic consumer engagement partially or cooperatively impacted customer trust at BUKU IV banks in Jabodetabek with a coefficient of determination ( $R^2$ ) of 82%. Likewise, omni-channel perceived value, consumer engagement and customer trust partially and jointly affected customer commitment at BUKU IV banks in Jabodetabek, in a way that was both positive and significant, with a coefficient of determination ( $R^2$ ) of 95%. This research thus proved that to increase customer commitment, it is necessary to increase omni-channel perceived value, consumer engagement and customer trust.

## 1. Introduction

The Indonesian banking industry is developing rapidly, particularly since the Pakto 88 (October 1988 Package), a banking liberalization policy that eased the requirements for establishing a bank, making it easier for anyone to set up a bank and become a banker. One of the fundamental provisions in Pakto 88 stipulated that the establishment of a national private bank would be made easier by only requiring a paid-up capital of 10 billion rupiahs, the only necessity to establish a commercial bank. Indeed, it allowed a bank to be established with a paid-up capital of 1 billion rupiahs, and the establishment of a people's credit bank required only a minimum paid-up capital of 50 million rupiahs. Pakto 88 was thus a banking liberalization policy that eliminated regulations that make it difficult to establish a bank and represents the most liberal regulation in the history of Indonesian banking.

The main goal of a company is to gain maximum profits; this also applies to the Indonesian banking industry. Banks compete with each other to reach as many customers as possible so this maximum profit can be achieved while still focusing on the main interests of banking activities. The decreasing number of banks and bank offices in Indonesia will have a huge impact on banks' ability to gain customers. On the other hand, however, financial technology institutions, or fintech, are on the rise and have grown since 2016 to a total of 170 in 2021. In recent years, the rapid growth of fintech has captivated the attention of all areas of society (Sheng, 2021).

According to the Core Capital and based on the Regulation of Financial Services Authority of the Republic of Indonesia Number 12/POJK.03/2021, Indonesian banks are divided into 4 (four) BUKUs. The category BUKU IV, in turn, comprises 4 commercial banks, namely Bank Mandiri, Bank Rakyat Indonesia, Bank Central Asia, and Bank Negara Indonesia. The banking service companies listed in the BUKU IV category are currently faced with very sharp competition and a rapidly changing business environment; therefore, they must take special measures to retain customer loyalty. Customer loyalty is the main driving factor of banks' marketing activities (Akoto, Nkrumah, Benjamin, & Adjei, 2019; Marshal, 2017; Prasetyo & Ariawan, 2021; Watson, Beck, Henderson, & Palmatier, 2015; Wiharso, Prasetyo, Prakoso, & Fabrianto, 2022), making it a necessary focus for them to survive the current business competition. Customer loyalty is reflected in the continued increase in third-party funds deposited in banks.

The Indonesian banking industry has adopted various strategies to retain customers. One method banks can pursue is increasing customer commitment. Customers with a high level of sustainable commitment will continue to be customers because their financial transaction needs can be met. Commitment also involves customers' long-term relationships (Parihar & Dawra, 2020). Customer commitment is an individual's desire to maintain a valuable connection (Lee, Jeong, & Choi, 2014). High customer commitment to the bank is expected to keep customers loyal, with hopes those customers will recommend their experience with the bank to their families or others.

In this study, customer commitment may be affected by customer trust. When customer trust is created, the customer will tend to continue to buy the products offered, even though there are many similar products on the market that offer lower prices and greater benefits. In fact, trust in the brand makes the product a "part" of the customer's identity that is connected to their memory. When this phase is reached, the customer will tend to buy any product issued by the brand, even at an irrational price, and will also tend to buy products that they do not really need.

Customer trust and customer commitment may also be affected by omni-channel perceived value, customer engagement and interaction quality. Omni-channel marketing is defined as a coherent and coordinated strategy, especially for interacting with customers and potential customers, on how to give customers the best service through the right channels, at the right moment, and under the right conditions (Sugesti, Kusniawati, & Prabowo, 2019). All banks' offline and online services should be integrated to provide the best service to customers. Thus, customers no longer need to worry about customer banking services, even though they do not visit the bank directly.

In addition to omni-channel perceived value, consumer engagement is also thought to have an impact on customer trust and commitment, given the emergence of various global service activities involving the concept of consumer engagement as a key success factor for companies (Kumar, Rajan, Gupta, & Pozza, 2019; Vivek, Beatty, & Morgan, 2012). Customer engagement leads to a level of contribution and relations in which information is shared through interactions between companies and their customers, such that a deep bond is created that leads to customer loyalty. Customers, or those who are engaged with and have an emotional attachment to the bank of their choice, feel satisfied and proud to be called a customer of that bank. Thus, it is important that banks in category BUKU IV adopt this method to create trust and commitment among their customers.

Several studies have shown that customer trust has a significant effect on customer commitment (Al-Hawari, 2011; Tabrani, Amin, & Nizam, 2018), although the research of Sumaedi, Juniarti, and Bakti (2015) found that customer trust had no effect on commitment. On the other hand, Giovanis (2016); Rather (2018) and Tran Le Na and Hien (2021) found that omni-channel perceived value played a significant role in increasing customer trust and customer commitment. Furthermore, Auh (2005); Kusumasondjaja, Shanka, and Marchegiani (2012) and Lee et al. (2014) found that customer trust and customer commitment could be increased through consumer engagement.

Previous research on this phenomenon still shows gaps and variation in the research results that make it advisable for more scholars to conduct research along similar lines. This study has focused on the Indonesian banking industry; this was selected as the object of the research because, as of 2020, Indonesia was the 4<sup>th</sup> most populous country in the world, with 325,728,934 savings accounts. In this research, the authors examined the effect of omni-channel perceived value and consumer engagement in the banking industry on customer commitment, with customer trust playing a mediating role. The influence of omni-channel perceived value on customer commitment has not previously been widely studied by other researchers; therefore, the omni-channel perceived value variable is a novel aspect of this research, which is expected to increase customer commitment and thus lead to increased customer loyalty in BUKU IV banks.

## **2. Literature Review**

### **2.1. Omni-Channel Perceived Value (OPV)**

Omni-channel is an advanced multi-channel strategy that makes it easy for customers to search for product information and facilitates interactions between entrepreneurs and their customers. Omni-channel refers to the integration of online and offline channels with direct marketing channels, which makes it easier for customers and companies to interact with each other and thereby increases customer value (Neslin et al.,

2006; Verhoef, Kannan, & Inman, 2015). The implementation of omni-channel banking is expected to provide improved services to customers by making it more convenient to carry out finance-related activities. The omni-channel interaction model allows banks to simultaneously achieve several main goals in the effort to increase the efficiency of the customer's business, which is expected to increase the customer's perception of the value of banking (Vasiliev & Serov, 2019). Perceived value is the consumer's assessment of a product's utility (Zeithaml, Bitner, & Gremler, 2006). The customer's perception of value can be used as an evaluation method for customers to measure the benefits provided and as a way for companies to increase profits because customers will perceive this value during the buying process (Butler, Gordon, Roggeveen, Waitt, & Cooper, 2016; Prasetyo, Prakoso, Wiharso, & Fabrianto, 2021). An omni-channel strategy allows customers to access various banking services seamlessly, so that the perceived value, which represents the benefits that customers seek, expect or experience, can be developed in the long term (Tran Le Na & Hien, 2021).

### *2.2. Consumer Engagement (CE)*

Consumer engagement is a psychological process that models the mechanism that underlies the creation of customer loyalty for new customers, as well as the mechanism by which loyalty can be maintained for repeat purchase customers (Khan, Hollebeek, Fatma, Islam, & Rahman, 2020). Consumer engagement focuses on the cognitive, emotional and behavioural dimensions that play a central role in repeat purchases (Brodie, Ilic, Juric, & Hollebeek, 2013; Khan et al., 2020). Considering customer engagement in the long term, it has an impact on the customer's voluntary contribution to the bank beyond the transaction process itself (Jaakkola & Alexander, 2014). Banking services that put a customer engagement program in place to handle all customer complaints enable banks to maintain long-term relationships with customers so that strong bonds are created between customers and products, and customers are engaged in 2-way communication and cooperative interactions (Cook, 2017).

### *2.3. Customer Trust (CT)*

Customer trust is defined as the feeling of security that customers have in their interactions for the interests and welfare of the customer themselves (Wen, Qin, & Liu, 2019). Customer trust is an important factor in customer interactions and business connections, and represents the extent to which consumers believe that the functions required by customers can be performed well (Kwon, Jung, Choi, & Kim, 2020). Trust is considered a major antecedent of customer commitment, satisfaction and retention (Høgevold, Svensson, & Roberts-Lombard, 2020). According to Delgado-Ballester and Munuera-Alemán (2005), trust is a key variable in developing consumer desire for durable products and maintaining a long-term relationship with a company's brand. High customer trust in a bank results in the customer feeling a sense of pleasure or pride and feeling satisfied with the bank's services; in the end, it will therefore affect the customer's commitment to the bank.

### *2.4. Customer Commitment (CC)*

Commitment is a customer's long-term desire to maintain a valuable relationship, which allows the customer to take actions that have a positive impact on the company (Moorman, Zaltman, & Deshpande, 1992; Riyanto & Prasetyo, 2021). Customer commitment is a psychological force that incorporates customers into the business organization in which they do business (Fullerton, 2019). In marketing, customer commitment can be divided into 3 (three) categories, namely affective commitment, behavioural commitment and continuance commitment (Lee et al., 2014). Affective commitment relates to a person's feelings, which are relatively short-lived, behavioural commitment relates to taking action, promising and sacrificing to demonstrate commitment, and continuance commitment relates to a long-term relationship (Lee et al., 2014). Continuance commitment has been used frequently in the field of marketing, where it is connected to switching costs, regulation and lack of options (Lee et al., 2014; Parihar & Dawra, 2020). To create a sustainable commitment, the company must maximally support the various business sectors in which it is involved because a sustainable commitment will result in a higher level of loyalty (Jones, Fox, Taylor, & Fabrigar, 2010; Riyanto, Janiah, & Prasetyo, 2021).

### *2.5. Conceptual Framework*

This conceptual framework is based on the theory and previous research, as well as the problems and research objectives that have been stated above.

Figure 1 illustrates the conceptual framework.

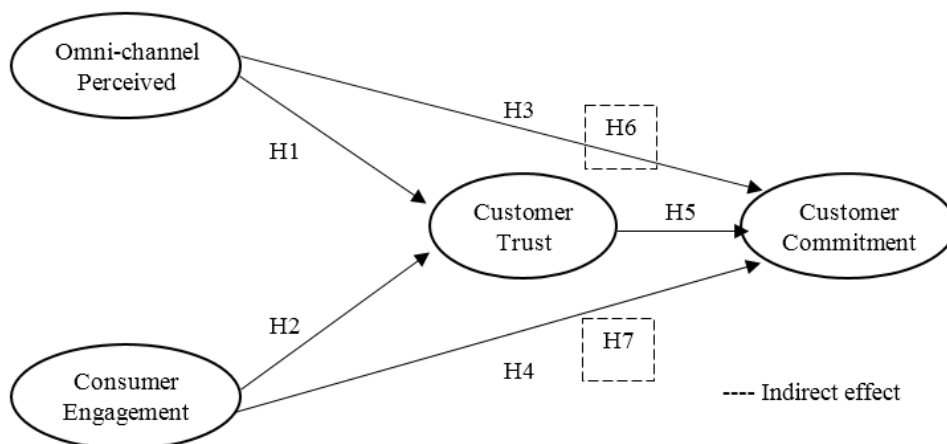


Figure 1. The conceptual framework.

### 3. Research Methods

The research method used was a quantitative descriptive approach with a causal technique, which provides a real picture of a phenomenon in the research context and answers questions related to the research problems. The unit of analysis used in this research refers to customers of BUKU IV category banks in Jabodetabek. This research used a cross-sectional study to answer the research questions (Sekaran & Bougie, 2016), while the data collection technique consisted of a field survey using a questionnaire.

The variables in this research included independent variables, such as omni-channel perceived value and consumer engagement, and dependent variables, which were customer trust and customer commitment. Each variable was measured on a 1–5 Likert scale (Hair, Black, Babin, & Anderson, 2018). The sampling technique used in this research was cluster random sampling. The sample was taken based on bank customers who had used at least 3 banking channels. In this study, the sample size was adjusted for the analytical model employed, namely structural equation modelling (SEM), through a maximum likelihood estimation model of 100–200 samples (Ghozali, 2014). In accordance with Hair et al. (2018), the minimum sample size was determined as 5 observations for each measured parameter, thus the number of samples was set at 5 x 49 indicators = 245 respondents. To analyse and prove the influence of omni-channel perceived value and consumer engagement on customer commitment, mediated by customer trust, among customers of BUKU IV banks in Greater Jakarta, the SEM Lisrel analysis was supplemented by a model feasibility test, a goodness of fit evaluation and a hypothesis test.

### 4. Results and Discussion

#### 4.1. Results

In examining the validity of all research indicators, which totalled 49 items, the standardized loading factor value was > 0.5, and the reliability test showed a construct reliability (CR) value of > 0.7 and a variance extracted (VE) of > 0.5, meaning that all indicators and research variables were declared valid and reliable.

Figure 2 illustrates the full model of the path diagram.

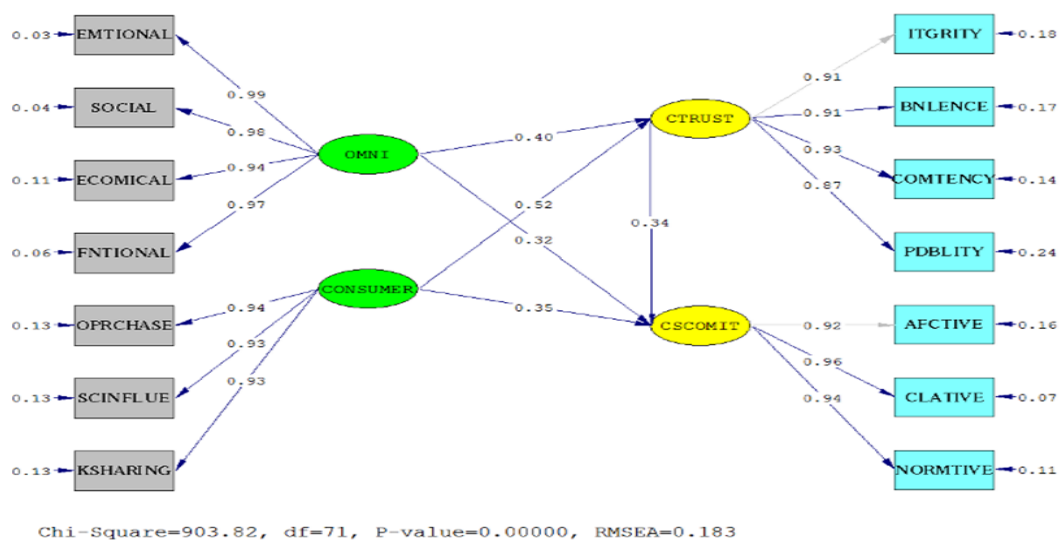


Figure 2. Full model of path diagram.



In the goodness of fit (GoF) test, all estimates of the goodness of fit value from the structural model had good values, although some were marginal, such as the Chi-Square and GFI (Goodness of Fit Index). Nevertheless, the estimated structural model was acceptable overall; therefore, it can be said that the correlations among the various constructs of these variables were structural. This can be justified by the opinion of Hair et al. (2018), who stated that the application of 4 to 5 GoF criteria was sufficient to measure the feasibility of a model, provided that the GoF criteria included absolute fit indices, incremental fit indices and parsimony fit indices.

Table 1 presents the goodness of fit test results.

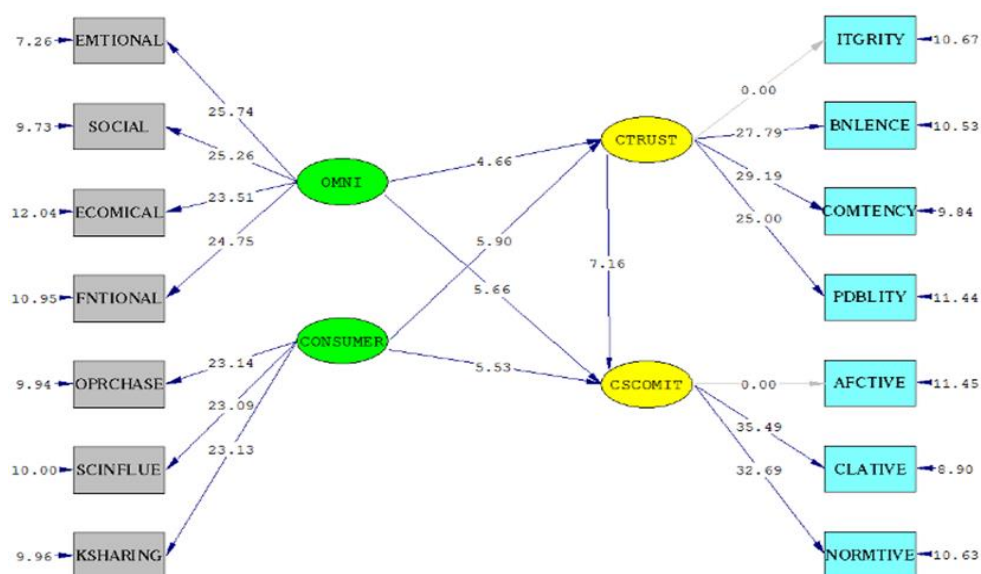
Table 1. Goodness of fit test results.

No	GoF Size	Fit Rate	Result	Conclusion
1	Chi-Square ( $\chi^2$ ) P > 0.05	Expect lower than P ≥ 0.05	903.82 P = 0.005	Marginal
2	RMSEA Root Mean Square Error Approximation	≤ 0.08	0.18	Marginal
3	NFI Normed Fit Index	≥ 0.90	0.94	Fit
4	PNFI Parsimony Normed Fit Index	Expect higher than	0.73	Fit
5	CFI Comparative Fit Index	≥ 0.90	0.95	Fit
6	RFI Relative Fit Index	≥ 0.90	0.95	Fit
7	RMR Root Mean Square Residual	≥ 0.05	0.030	Fit
8	GFI	≥ 0.90	0.73	Marginal

The results of testing hypotheses 1 to 5 proved that they could all be accepted (T-Value > 1.97). The overall results of the hypothesis tests for the direct effects are summarized in Table 2.

Table 2. Summary of hypothesis test results (direct effects).

Hypothesis	Path	Path Coefficient/R <sup>2</sup>	T-Value	Information
H <sub>1</sub>	OPV → CT	0.40	4.46	Accepted
H <sub>2</sub>	CE → CT	0.52	5.90	Accepted
H <sub>3</sub>	OPV → CC	0.32	5.66	Accepted
H <sub>4</sub>	CE → CC	0.35	5.33	Accepted
H <sub>5</sub>	CT → CC	0.34	7.16	Accepted



Chi-Square=903.82, df=71, P-value=0.00000, RMSEA=0.183

Figure 3. Full model (t-value) path diagram.

Figure 3 illustrates the full model (t-value) path diagram.

Aside from the direct effect tests that were carried out, the study also investigated indirect effects, in other words, the mediating role of customer trust on the relationship between omni-channel perceived value and customer commitment and between consumer engagement and customer commitment, as customer commitment could be increased if customers have high trust in BUKU IV banks in Jabodetabek. Table 3 presents the summary of the hypothesis test results for the indirect effects.

Table 3. Summary of hypothesis test results (indirect effects).

Hypothesis	Path	Direct Effect	Indirect Effect	Conclusion
H <sub>6</sub>	OPV → CC	0.32 <sup>2</sup> = (0.10)	0.40 x 0.34 = 0.14	Direct Effect < Indirect Effect (Full mediation)
H <sub>7</sub>	CE → CC	0.35 <sup>2</sup> = (0.12)	0.52 x 0.34 = 0.18	Direct Effect < Indirect Effect (Full mediation)

The structural equivalence of this research can be presented as follows:

$$CT = 0.40*OPV + 0.52*CE, \text{ Errorvar.} = 0.18, R^2 = 0.82 \tag{1}$$

$$CC = 0.34*CT + 0.32*OPV + 0.35*CE, \text{ Errorvar.} = 0.046, R^2 = 0.95 \tag{2}$$

The results of structural Equation 1 show that the contribution of the two independent variables (omni-channel perceived value and consumer engagement) to customer trust was 82%, so these two independent variables were a very strong antecedent in increasing customer trust. Structural Equation 2 reveals that the contribution of the two independent variables (omni-channel perceived value and consumer engagement), together with customer trust, to customer commitment was 95%; therefore, these three variables were a very strong antecedent for increasing customer commitment.

#### 4.2. Discussion

According to the test results, omni-channel perceived value has a significant positive impact on customer trust. The results of this research support the findings of Giovanis (2016); Rather (2018) and Tran Le Na and Hien (2021), who found that omni-channel perceived value could directly increase customer trust. The dimension that contributes most to omni-channel perceived value is the dimension of economic value. This indicates that economic value or a reasonable price of use are very necessary to omni-channel perceived value. Respondents who feel that the price is reasonable when using omni-channels show increased customer trust. Omni-channel marketing is a persistent and coordinated strategy for interacting with customers and potential customers that includes how to provide customers with the best service, through the right channels, at the right moment, and under the right conditions (Sugesti et al., 2019). Bank management must consider how to provide their customers with omni-channel perceived value. All banks' offline and online services should be integrated to offer customers the best possible service. In that way, customers no longer need to worry about banking services, even though they do not visit the bank in person. According to these findings, if customers' omni-channel perceived value increases, it could improve customer trust.

Also, based on the test results, consumer engagement has a significant positive effect on customer trust. This finding supports those of Auh (2005); Kusumasondjaja et al. (2012) and Lee et al. (2014) who found that customer engagement has the effect of increasing customer trust in a company. The dimension that most reflects on customer engagement is knowledge sharing. This indicates that knowledge sharing by means of bank feedback is very necessary. Respondents who feel engaged will respond well to feedback provided by the bank, which will increase customer trust. Customer engagement is a psychological process that underlies the development of customer loyalty in new customers as well as the mechanism by which loyalty can be maintained for repeat customers (Khan et al., 2020). Customer engagement is more concerned with the emotional bonds between the company and the customer, particularly the interaction between the two parties when sharing information. This communication can generate profits for the company through customer loyalty (Vivek et al., 2012). Customers who have a high level of engagement with banking companies will voluntarily make a positive contribution to the company. Consumers or customers who have an emotional attachment to the bank they choose feel happy and proud to be a customer of that bank.

Furthermore, test results indicate that omni-channel perceived value has a significant positive impact on customer commitment. This result supports the research of Giovanis (2016); Rather and Parray (2018) and Tran Le Na and Hien (2021) who found that omni-channel perceived value has a close and positive correlation with customer commitment. This shows that the application of omni-channel banking was expected to provide excellent service to all customers, allowing them to access various banking services so that the perceived value expected by customers could develop into increased customer commitment in the long term.

According to the test results, it was further revealed that customer engagement has a significant positive effect on customer commitment. This is in line with the research of Rather (2018) and Rather and Parray (2018) who found that consumer engagement increases customer commitment on an ongoing basis. By considering customer engagement in long-term connections, it has an impact on the customer's voluntary

contribution to the bank because consumer engagement affects the customer behaviours of committing to and making repeat purchases.

Finally, the test results showed that customer trust has a significant positive effect on customer commitment. This research result is in line with the findings of Al-Hawari (2011) and Tabrani et al. (2018), who found that customer trust can increase customer commitment. Customer trust is an important factor in consumer interactions and business relationships and represents the extent to which consumers believe that the functions specified by customers can be performed well (Kwon et al., 2020). This indicates that high customer trust in a bank where they are a customer results in a sense of pleasure, pride, and satisfaction with the bank's services, ultimately resulting in high customer commitment to the bank itself.

## 5. Conclusion

The research results outlined above can be interpreted to suggest that omni-channel perceived value and customer engagement directly increase customer trust and customer commitment at BUKU IV category banks in Jabodetabek. Customer trust also perfectly mediates the relationships between omni-channel perceived value and customer commitment and between consumer engagement and customer commitment.

Based on these results, it is recommended that the management teams of BUKU IV category banks in Jabodetabek recognize the factors that can affect customer trust and customer commitment, such as omni-channel perceived value and customer engagement.

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## The Influence Of Lifestyle, Celebrity Endorser, And Brand Awareness On Purchase Intention Instant Lemonilo Noodles Products In Jabodetabek

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### Abstract

*This study aims to determine the effect of Lifestyle, Celebrity Endorser, and Brand Awareness on Purchase Intention Lemonilo Instant Noodle Products. The research design used is causality research design while the type of research used is quantitative research using questionnaires. The research population is all people who are interested in and or like healthy instant food in Jabodetabek, while the sampling technique uses purposive sampling with a total of 100 respondents. The analytical tool used is SPSS version 26. The results of the analysis obtained are multiple linear regression analysis, partial analysis (t-test), regression model reliability analysis (f-test), correlation coefficient analysis, and coefficient of determination analysis. The results showed that: (1) Lifestyle had a positive and significant effect on Purchase intention and had the greatest influence; (2) Celebrity Endorser has a positive and significant effect on Purchase intention and has the least effect; (3) Brand Awareness has a positive and significant effect on Purchase intention and has a greater influence than Celebrity Endorser and less than Lifestyle. Reliability analysis of the regression model (f-test) shows that the regression model is considered feasible in explaining the independent variables. Analysis of the coefficient of determination ( $R^2$ ) shows that Lifestyle, Celebrity Endorser, and Brand Awareness contribute 59.6% to Purchase intention.*

**Keywords:** Lifestyle, Celebrity Endorser, Brand Awareness, Purchase intention.

## INTRODUCTION

Currently, various countries have made instant noodles as one of the staple foods that can compete with rice and bread. The World Instant Noodles Association (WINA) has conducted research that the number of instant noodle consumption has increased every year, especially in Asia. Indonesia is in 2nd place, which is 12,640 billion portions per year 2020. Reported in <https://instantnoodles.org> the growth of instant noodle consumption in the world in 2020 has increased with a total difference of 10,140 billion portions from the previous year. Indonesia is a country that makes instant noodles a popular instant food in the world. According to <https://bacaterus.com>, there are many brands of instant noodles in Indonesia such as Indomie, Mi Sedaap, Sarimi, Supermi and many other brands. However, recently an instant noodle brand has emerged that has stolen the public's attention, namely Lemonilo

**Table 1**  
**Calorie Details of Instant Noodles in Indonesia in 2021**

No	Brand	Varian	Calorie	Calorie Breakdown		
				Fat	Carbo	Protein
1	Indomie	Mi Goreng	380 kal	31%	60%	9%
2	Lemonilo	Mi Goreng	300 kal	18%	71%	11%
3	Mi Sedaap	Mi Goreng	420 kal	38%	54%	8%
4	Sarimi	Mi Goreng	370 kal	39%	53%	8%
5	Supermi	Mi Goreng	410 kal	37%	56%	8%

Source: Primary Data Processed, 2021

It can be concluded that Lemonilo instant noodles are far superior to consumption, apart from the taste factor which is exactly the same as other instant noodles, but the content is still healthy, natural, and safe for consumption every day because it is non-MSG, safe from 3P, and low in calories and fat. in 1 portion.

To face competitors, companies can maximize their uniqueness and credibility when selling products and services. Lifestyle is one of the factors that can stimulate consumer purchase intention. According to (Kotler & Keller, 2016) lifestyle describes a person's whole self in interaction with the environment. According to (Zahro- et al., 2020) one of the environmental factors that can influence consumer purchase intention is the important role of celebrity endorsement. The more competent the role of celebrity endorsers in communicating a product and service, the level of interest in purchasing a product and service will also increase. Brand awareness according to (Duriyanto, 2017) is the individual ability of prospective consumers to recognize and remember the brand of a certain product category. Consumer awareness of a brand can also be one of the factors that influence purchase intention. Purchase intention is a consumer's action before deciding to buy products and services. Consumers will find out in advance what kind of product they will buy, use or consume.

Research conducted by (Subagiyo & Permatasari, 2019) reveals that lifestyle variables and celebrity endorsers have a positive and significant effect on consumer purchase intention. In addition (Anisa & Widjatmiko, 2021) also revealed that lifestyle variables have a positive and significant influence on consumer purchase intention. In contrast to (Firdaus et al., 2021) which states that lifestyle variables do not have a significant effect on consumer purchase intention. (Madiawati & Pradana, 2016) concluded that the celebrity endorser variable has a positive and significant influence on consumer purchase intention. However (Karim & Istiyanto, 2020) concluded that the celebrity endorser variable did not have a significant effect on consumer purchase intention. (Tariq et al., 2017) suggests that the brand awareness variable has a positive effect on consumer purchase intention. In contrast to (Utami & Istianto, 2020) suggesting that the brand awareness variable does not have a significant influence on consumer purchase intention. Based on this background, the author is interested in writing a thesis with the title "The Influence of Lifestyle, Celebrity Endorser, and Brand Awareness on Consumer Purchase Intention in Lemonilo Instant Noodle Products in Jabodetabek

## LITERATURE REVIEWS

According to (Kotler & Keller, 2016) “lifestyle is a way of life expressed by one's activities, interests and opinions in the world”. While the definition of lifestyle according to (Priansa, 2017) is a world mode expressed by a person in his activities, interests, and opinions. Lifestyle describes the consumer's self-concept that has a correlation with the surrounding environment. Based on the definition of lifestyle put forward by experts, it can be concluded that lifestyle is the pattern of a person's life that is portrayed by activities, interests, and opinions. This lifestyle cannot be categorized as a permanent trait but will experience changes along with the changing times. One measuring tool that can classify lifestyle approaches is AIO (activity, interest, and opinion) (Priansa, 2017)

Shimp in his research (Pontoh, 2016) celebrity endorsers are individuals who are known by the public for their achievements other than the products they support. Celebrities are believed to be more attractive and appetizing than ordinary people in influencing the interests of potential consumers. The celebrity is at least widely known by the public and has a positive influence on the audience according to the product he stars in. Endorser is a promotional strategy that has long been used by companies to increase sales of their products. It can be concluded that celebrity endorser is the use of icons of famous people such as artists and other advertising stars who have a direct, positive, strong appeal and benefit from their attributes such as good looks, courage, and talent to attract prospective consumers to buy. Shimp in (Assalam & Wibisono, 2020) revealed that there are 3 (three) dimensions possessed by celebrity endorsers which consist of physical attractiveness, credibility, expertise.

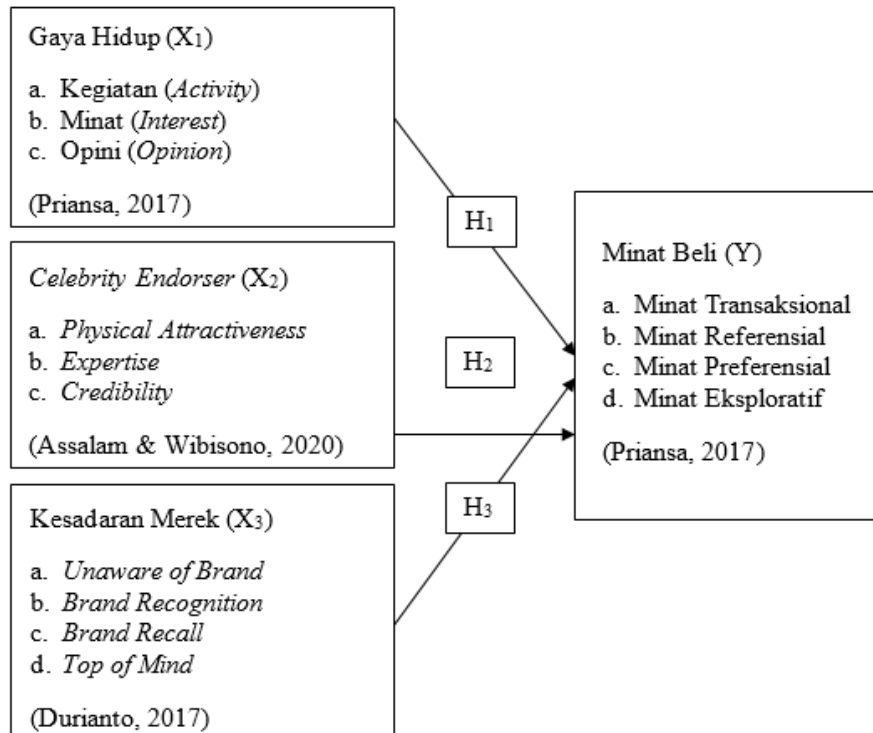
According to (Durianto, 2017) brand awareness is the willingness of a potential consumer to recognize and remember a product category based on a particular brand. Brands that are recognized and remembered tend to be easier to enter into a consumer's purchase intention list. Consumers will assume the brand that has entered into their consciousness can be relied on from the company to its quality. Meanwhile, according to (Fandy, 2016) brand awareness can be interpreted as the ability of consumers to recognize or remember that a brand is part of a certain product category. It can be concluded that brand awareness is one of the important factors in the company which is often considered as one of the requirements of a consumer's purchase intention, because it is an important factor in considering a brand. (Durianto, 2017) uses 5 (five) dimensions in brand awareness, namely unaware of the brand, brand recognition, brand recall, top of mind.

According to (Priansa, 2017) the notion of consumer purchase intention is a form of consumer behavior that can appear in response to products and services that will show intuition in the form of a purchase desire. Meanwhile (Durianto, 2017) explains that purchase intention is a desire to have a product or service, this will arise from the enormous influence of the product or service both in terms of quality, quality, benefits and uses. According to (Kotler & Armstrong, 2018) regarding purchase intention "consumers will start with the interest in buying products from their favorite brands, which happens during the evaluation phase". (Priansa, 2017) 4 (four) dimensions in consumer purchase intention, namely exploratory interest, transactional interest, preferential interest, and referential interest.

## METHODOLOGY

The study uses a quantitative research approach with a data collection technique using a questionnaire. This research has 3 (three) independent variables and 1 (one) dependent variable. The independent variables are Lifestyle (X1), Celebrity Endorser (X2), Brand Awareness (X3), and the dependent variable is Purchase Intention (Y). The analysis of this study examines the influence of lifestyle, celebrity endorser, brand awareness as an independent variable on purchase intention as the dependent variable

Figure 1  
Framework



Source: Processed Data, 2022

The current research, in addition to referring to the existing literature, will also take references from similar studies that have been carried out previously. Below is Table 2.1 which summarizes some of the previous research, as follows:

Table 2  
Previous Research

No	Author	Variable	Results
1	(Anisa & Widjatmiko, 2021)	<i>Electronic-Word of Mouth (E-WOM) (X<sub>1</sub>), Lifestyle (X<sub>2</sub>), Celebrity Endorse (X<sub>3</sub>), and Purchase intention (Y)</i>	It can be concluded that the E-WOM, Lifestyle, and Celebrity Endorse variables have a significant influence on product purchase intention in online stores.



No	Author	Variable	Results
2	(Firdaus et al., 2021)	Gaya Hidup ( $X_1$ ), Harga ( $X_2$ ), Pengetahuan Produk ( $X_3$ ), dan Minat Beli ( $Y$ )	It was concluded that the Lifestyle and Price variables had no significant effect on purchase intention in e-cigarettes in the city of Padang. Meanwhile, Product Knowledge is influential.
3	(Madia wati & Pradana, 2016)	<i>Celebrity Endorser</i> ( $X_1$ ), <i>Halal Certificate</i> ( $X_2$ ), dan <i>Customer's Purchase intention</i> ( $Y$ )	It can be concluded that the Celebrity Endorser and Halal Certificate variables have an effect on consumer purchase intention.
4	(Karim & Istiyanto, 2020)	<i>Country of Origin</i> ( $X_1$ ), <i>Celebrity Endorser</i> ( $X_2$ ), <i>Advertisements</i> ( $X_3$ ), E-WOM ( $X_4$ ), dan <i>Purchase intention</i> ( $Y$ )	It is concluded that the Celebrity Endorser variable has no significant effect on purchase intention in OPPO Smartphones in Solo. Meanwhile, Country of Origin, Advertisements, and E-WOM are influential.
5	(Utami & Istianto, 2020)	<i>Word of Mouth</i> ( $X_1$ ), Kesadaran Merek ( $X_2$ ), Gaya Hidup ( $X_3$ ), Kualitas Produk ( $X_4$ ), dan Minat Beli ( $Y$ )	It can be concluded that the Brand Awareness variable has no influence on the purchase intention of Converse brand shoes in Surakarta.
6	(Subagiyo & Permatasari, 2019)	<i>Celebrity Endorser</i> ( $X_1$ ), Gaya Hidup ( $X_2$ ), dan Minat Beli ( $Y$ )	It can be concluded that the Celebrity Endorser and Lifestyle variables have a positive and significant effect on purchase intention on Instagram Social Media.
7	(Tariq et al., 2017)	E-WOM ( $X_1$ ), <i>Brand Awareness</i> ( $X_2$ ), <i>Brand Image</i> ( $Y_1$ ), <i>Purchase intention</i> ( $Y_2$ )	It can be concluded that the Brand Awareness variable has a significant influence on the purchase intention of cellphone users in the cities of Rawalpindi and Islamabad.
8	(Pratiwi et al., 2020)	Kualitas Produk ( $X_1$ ), <i>Brand Awareness</i> ( $X_2$ ), <i>Celebrity Endorsement</i> ( $X_3$ ), dan Minat Pembelian ( $Y$ )	It can be concluded that the variables of Product Quality, Brand Awareness, and Celebrity Endorsement have a significant effect on the purchase intention of OPPO Smartphones in FE Uniba Surakarta students.

No	Author	Variable	Results
9	(Setini et al., 2020)	E-WOM (X <sub>1</sub> ), <i>Celebrity Endorser</i> (X <sub>2</sub> ), <i>Brand Image</i> (Y <sub>1</sub> ), <i>Purchase Intention</i> (Y <sub>2</sub> )	It can be concluded that the Celebrity Endorser variable has a significant influence on the purchase intention of Shopee consumers in the city of Denpasar.

Source: Processed Data, 2022

Lifestyle is part of consumers' secondary needs that can change according to time, opinions, and desires. (Anisa & Widjatmiko, 2021) Lifestyle variable (X1) has a significant and positive influence on interest in buying online shop products in Surabaya (Y). Therefore, the hypothesis can be formulated

H1 : Lifestyle has a significant effect on consumer purchase intention in Lemonilo Instant Noodle products in Jabodetabek.

Celebrity endorsers can be representatives to communicate products and build the image of the company. According to research (Madiawati & Pradana, 2016) the Celebrity Endorser variable (X2) has a significant and positive effect on purchase intention in online shop products (Y). Therefore, the hypothesis can be formulated

H2: Celebrity endorsers have a significant effect on consumer purchase intention in Lemonilo Instant Noodle products in Jabodetabek.

Brand Awareness is an important factor in the company which is often considered as one of the considerations in the purchase intention of a consumer. According to research (Tariq et al., 2017) the Brand Awareness variable (X3) has a positive relationship to interest in buying mobile phones in Rawalpindi and Islamabad (Y). Therefore, the hypothesis can be formulated

H3: Brand Awareness has a significant effect on consumer purchase intention in Lemonilo Instant Noodle products in Jabodetabek.

The unit of analysis in this study is an individual analysis unit regarding respondents' perceptions of lifestyle, celebrity endorser, brand awareness, and consumer purchase intention in Lemonilo Instant Noodle products in Jabodetabek. In this research, the writer uses purposive sampling method. The definition of purposive sampling according to (Sugiyono, 2018) is a sampling technique with certain standards and requirements.

The population in this study is unknown and cannot be calculated. So (Ferdinand, 2014) formulated a calculation to determine a sample of 25 times the number of independent variables. This study contains 3 (three) independent variables so that the minimum number of samples is 75 respondents ( $25 \times 3 = 75$ ). In this case the researcher will use 100 respondents to fulfill the minimum number of samples

Lifestyle variables indicate that all items that have been tested are declared valid. The Celebrity Endorser variable shows that all the statements that have been tested are declared valid. The Brand Awareness variable shows that all statements that have been tested are declared valid. The purchase intention variable shows that all statement items that have been tested are declared valid.

**Table 3**  
**Reliability Test Results**

No	Variabel	Number of Items	Cronbach Alpha	Information
1	Lifestyle (X1)	6	0,882	Reliable
2	Celebrity Endorser (X2)	6	0,956	Very Reliable
3	Brand Awareness (X3)	5	0,858	Reliable
4	Purchase Intention (Y)	5	0,929	Very Reliable

Source: Data processing with SPSS version 26

Based on the reliability test results table above, it can be seen that the Cronbach Alpha value of 4 (four) variables has met the reliability requirements, namely  $> 0.7$  so that all research instruments that have been tested can be declared reliable to be used repeatedly.

## DISCUSSION OF RESEARCH RESULTS

The following is the output of normality analysis based on the Normal P-P Plot (Normal Probability Plots) and Kolmogorov-Smirnov methods. Based on the results of normality analysis, it can be seen that the distribution of data in the form of points is not far from or around the diagonal line. It can be concluded that the data used in this study is normally distributed. Based on the results of the multicollinearity analysis above, it is known that the VIF (variance inflation factors) and tolerance values have met the requirements. The VIF value of the Lifestyle variable is 1,576, the Celebrity Endorser variable is 1,433, and the Brand Awareness variable is 1,300. While the tolerance value for the Lifestyle variable is 0.634, the Celebrity Endorser variable is 0.698, and the Brand Awareness variable is 0.769. It can be concluded that the VIF value of the 3 (three) independent variables in this study was  $< 10$  and the tolerance value for the 3 (three) variables was  $> 0.1$ , so that all independent variables in this study were not detected for multicollinearity. The independent variable was not identified with heteroscedasticity so that the residuals of each independent variable had the same variance. Based on the results of the autocorrelation analysis, it can be seen that the Durbin-Watson value is 2.158. Based on the autocorrelation criteria, if  $d_u > d_{4-d_u}$ , there is neither positive nor negative autocorrelation. In this study, the value of  $d_u$  based on the Durbin-Watson table is 1.736 and the value of  $d_l$  is 1.613, so  $d_u > d_{4-d_u}$  is worth 2.264. It can be concluded that the regression model in this study is 1.736 2.158 2.264 so that there is no positive or negative autocorrelation.

Multiple linear regression equation as follows:

$$Y = 0.161 + 0.424 X_1 + 0.151 X_2 + 0.278 X_3 + e$$

The interpretation obtained from the equation is as follows:

- The constant value of 0.161 means that if the independent variables, namely Lifestyle (X1), Celebrity Endorser (X2), and Brand Awareness (X3) are considered non-existent or not used, the value of the dependent variable, namely Purchase Intention (Y) is 0.161.
- The regression coefficient for Lifestyle (X1) is 0.424, which means that there is a positive or unidirectional effect between the Lifestyle (X1) and Purchase intention (Y) variables of consumers on Lemonilo Instant Noodle products in Jabodetabek and has the highest influence among the other two variables.
- The regression coefficient for Celebrity Endorser (X2) is 0.151, meaning that there is a positive or unidirectional effect between the variables Celebrity Endorser (X2) and consumer purchase intention (Y) on Lemonilo Instant Noodle products in Jabodetabek and has the lowest influence on the Purchase Intention variable (Y).
- The regression coefficient of Brand Awareness (X3) is 0.278, meaning that there is a positive or unidirectional effect between the variables Brand Awareness (X3) and Purchase Intention (Y) of consumers on Lemonilo Instant Noodle products in Jabodetabek and has a smaller effect than the Lifestyle variable (X1) and greater than the Celebrity Endorser variable (X2).

Based on the results of the f-test, the f-count value is 47,115 when compared to the f-table 2.70, the f-count is  $47,115 > f\text{-table } 2.70$  with a significance level of  $0.000 < 0.005$ . So it can be concluded that the regression model is feasible or reliable to explain the independent variables.

The results of the t-test analysis can be explained as follows:

- The t-count value of the Lifestyle variable (X1) is 5.530 with a significance level of 0.000. So that it has fulfilled the requirements, namely the t-count value of  $5.530 > t\text{-table value of } 1.985$  and significance  $< 0.05$ , then H1 is accepted. It can be concluded that partially there is a significant influence between Lifestyle (X1) on Purchase Intention (Y).
- The t-count value of the Celebrity Endorser variable (X2) is 3.040 with a significance level of 0.003. So that it has fulfilled the requirements, namely the t-count value of  $3.040 > t\text{-table value of } 1.985$  and the significance  $< 0.05$ , then H2 is accepted. It can be concluded that partially there is a significant influence between Celebrity Endorser (X2) on Purchase Intention (Y).

- c. The t-count value of the Brand Awareness variable (X3) is 3.552 with a significance level of 0.001. So that it has fulfilled the requirements, namely the t-count value of  $3.552 >$  the t-table value of 1.985 and the significance  $<0.05$ , then H3 is accepted. It can be concluded that partially there is a significant influence between Brand Awareness (X3) on Purchase Intention (Y).

The results of the analysis of the coefficient of determination (R<sup>2</sup>) can be seen in the R Square column above, which is 0.596 or 59.6%. It can be concluded that the Lifestyle variable (X1), Celebrity Endorser (X2), and Brand Awareness (X3) jointly contribute to explaining the Purchase Intention variable (Y) by 59.6%, while the remaining 40.4% (100% - 59.6%) is influenced by other variables not examined in this study.

## CONCLUSIONS AND RECOMMENDATIONS

### Conclusion

Based on the results of research data processing, several main conclusions can be drawn simultaneously to answer the research objectives that have been described previously, namely as follows:

- Lifestyle variable has a positive and significant influence on the variable of Purchase Intention of Lemonilo Instant Noodle Products in Jabodetabek and has the highest influence among the variables of Celebrity Endorser and Brand Awareness. The results of the analysis were concluded to accept H1.
- The Celebrity Endorser variable has a positive and significant effect on the Lemonilo Instant Noodle Purchase Intention variable in Jabodetabek and has the lowest effect among the Lifestyle and Brand Awareness variables. The results of the analysis concluded to accept H2.
- The Brand Awareness variable has a positive and significant influence on the Lemonilo Instant Noodle Product Purchase Intention variable in Jabodetabek and has a greater influence than the Celebrity Endorser variable but smaller than the Lifestyle variable. The results of the analysis were concluded to accept H3.

### Recommendation

- Lemonilo can establish deeper relationships with consumers, especially lemonizens, by creating fun games, reminders for healthy living activities, and interesting promos that will raise public opinion, especially regarding the spirit of promoting a healthy lifestyle.
- Lemonilo evaluates the celebrity endorser criteria that he wants to use and is even more selective in the selection of celebrity endorsers while still paying attention to reliability, expertise, and skills in order to attract and convince consumers to buy products, especially food products.
- Monitoring competitive prices in the instant noodle market, expanding distributor network and increasing collaboration with resellers, conducting promotions by looking at community conditions and situations, improving online services on various platforms

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## **Pengaruh Persepsi Harga, Promosi Penjualan, dan Citra Merek Terhadap Kepuasan untuk Meningkatkan Loyalitas Pelanggan (Studi kasus pada pengguna SIMCARD Telkomsel di Jabodetabek)**

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### **ABSTRAK**

Penelitian ini bertujuan untuk menganalisis pengaruh Persepsi Harga, Promosi Penjualan dan Citra Merek Terhadap Kepuasan Untuk Meningkatkan Loyalitas Pelanggan. Populasi dalam penelitian ini adalah masyarakat di Jabodetabek yang menggunakan SIMCARD Telkomsel. Sampel yang digunakan dalam penelitian ini berjumlah 125 sampling dengan teknik yang digunakan adalah non-probability sampling dengan teknik purposive sampling. Pengumpulan data primer didapatkan dari kuesioner yang disebar menggunakan *Google Form*. Dalam penelitian ini melakukan pengujian validitas dan reliabilitas menggunakan uji *pearson product moment* dan statistik *Cronbach alpha*, teknik Analisis Asumsi Klasik dan metode Uji Regresi Linear Berganda. Untuk menguji hipotesis menggunakan Uji t, Uji Koefisien Determenasi (R<sup>2</sup>) dan Uji f. Pengolahan data primer menggunakan IBM SPSS *Version 26*. Hasil penelitian menunjukkan bahwa variabel Persepsi Harga, Promosi Penjualan, dan Citra Merek berpengaruh positif terhadap Kepuasan. Variabel intervening yaitu Kepuasan berpengaruh positif terhadap Loyalitas Pelanggan.

**Kata Kunci** : Persepsi Harga, Promosi Penjualan, Citra Merek, Kepuasan, dan Loyalitas Pelanggan.

### **ABSTRACT**

*This study aims to analyze the effect of price perception, sales promotion and brand image on satisfaction to increase customer loyalty. The population in this study is people in Jabodetabek who use SIMCARD Telkomsel. The sample used in this study amounted to 125 sampling with the technique used is non-probability sampling with purposive sampling technique. Primary data collection was obtained from questionnaires distributed using Google Form. In this study, the validity and reliability were tested using the Pearson product moment test and Cronbach alpha statistics, the Classical Assumption Analysis technique and the Multiple Linear Regression Test method. To test the hypothesis using the t test, the coefficient of determination test (R<sup>2</sup>) and the f test. Primary data processing using IBM SPSS Version 26. The results showed that the variables Price Perception, Sales Promotion, and Brand Image have a positive effect on satisfaction. The intervening variable, namely Satisfaction, has a positive effect on Customer Loyalty.*

**Keywords** : Price Perception, Sales Promotion, Brand Image, Satisfaction, and Customer Loyalty.

## LATAR BELAKANG

International network atau internet saat ini menjadi sesuatu yang sangat familiar di dunia ini. Dengan internet seseorang dapat dengan mudah mengakses informasi, berkomunikasi jarak jauh, berbisnis, bermain game, dan melakukan banyak hal-hal lainnya. Kehadiran perangkat mobile yang murah semakin banyak di pasaran. Harga perangkat gadget yang murah tersebut membuat penyebaran semakin luas dan cepat. Akibatnya, kebutuhan akan layanan data di Indonesia semakin meningkat seiring berjalannya waktu.

Berjalan dengan perkembangan zaman dan teknologi yang semakin meningkat bermunculanlah pesaing-pesaing dalam perusahaan komunikasi yang ingin meraih keuntungan dan kesempatan dalam dunia komunikasi. Di Indonesia sendiri terdapat 7 perusahaan telekomunikasi yang memiliki kemampuan yang hampir setara dengan satu sama lain di antaranya adalah PT. Telekomunikasi Seluler (Telkomsel) sendiri, PT. Hutchison 3 Indonesia (Tri), PT. XL Axiata (XL), PT. Indosat (Indosat), PT. Sampoerna Telekomunikasi Indonesia (Ceria), PT. Smartfren dan PT. Bakrie Telecom. Persaingan yang semakin ketat membuat timbulnya suatu peningkatan kualitas dari suatu perusahaan. Peningkatan kualitas dilakukan dengan adanya perang tarif, penayangan iklan, dan penambahan layanan. Hal ini membuat konsumen semakin banyak melakukan pemilihan produk terbaik dalam memenuhi kebutuhan dalam berkomunikasi.

Mempertahankan apa yang sudah diraih tak semudah mendapatkannya. Persaingan yang ketat mengharuskan perusahaan untuk memiliki strategi yang kuat untuk menciptakan kepuasan dan sikap loyal pada pelanggannya. Pelanggan yang loyal merupakan aset yang sangat berharga bagi perusahaan karena memiliki nilai strategis. Dimana kesetiaan yang tinggi oleh pelanggan akan berdampak pada minat beli pada produk yang pada akhirnya juga akan berdampak pada peningkatan penjualan perusahaan.

Usaha dalam menciptakan dan mempertahankan pelanggan hendaknya menjadi prioritas yang sangat penting bagi perusahaan. Strategi yang di susun secara tepat dapat menarik pelanggan untuk membeli produk atau jasa yang di hasilkan perusahaan bahkan dapat menghasilkan pelanggan yang setia.

Telkomsel merupakan perusahaan telekomunikasi yang mampu bersaing saat ini dan memimpin pasar dan menjadi *top brand Indonesia*, hal ini dapat dilihat berdasarkan hasil *top brand* sebagai berikut :

**Tabel 1.1 Top Brand Index SIMCARD Prabayar**

Brand	2018	2019	2020	2021	2022
Simpati	39.7%	40.3%	34.6%	36.4%	34.3%
IM3	14.4%	12.7%	14.6%	13.5%	13.3%
XL Prabayar	12.7%	12.0%	11.5%	10.7%	11.7%
Tri '3'	9.4%	11.0%	11.2%	9.8%	10.6%
Kartu AS	8.3%	9.4%	11.1%	8.8%	8.8%

Sumber : [topbrand-award.com](http://topbrand-award.com)

Hal tersebut membuktikan bahwa Telkomsel merupakan sim card yang mendominasi dibandingkan dengan sim card lainnya. Berdasarkan table tersebut, dapat

dilihat bahwa semakin baik sebuah merek maka akan menghasilkan kepuasan akan suatu produk yang dapat berpengaruh terhadap loyalitas bagi suatu produk.

Penelitian terdahulu yang membahas tentang kepuasan pelanggan di pengaruhi faktor persepsi harga seperti oleh (Suastini and Mandala 2018) mengungkapkan bahwa persepsi harga berpengaruh signifikan dan positif terhadap kepuasan pelanggan. Berbeda dengan hasil penelitian yang di lakukan oleh (Ningtiyas 2019) mengungkapkan bahwa persepsi harga tidak mempunyai pengaruh yang positif dan signifikan terhadap kepuasan konsumen. Persepsi harga adalah sejumlah uang yang ditagihkan atas suatu produk dan jasa atau jumlah dari nilai yang di tukarkan konsumen untuk dapat memperoleh manfaat dari menggunakan suatu produk dan jasa (Kotler, P. & Keller 2016a).

Faktor selanjutnya yang di duga memiliki pengaruh terhadap kepuasan pelanggan adalah variabel promosi penjualan. Hal ini muncul karena banyaknya promosi yang di lakukan oleh Telkomsel (Simpati) untuk mempertahankan penjualannya. Hasil penelitian yang di lakukan oleh (Handoko 2017) menunjukan bahwa promosi penjualan berpengaruh signifikan terhadap kepuasan pelanggan. Selain itu penelliti lain memiliki pendapat yang berbeda bahwa promosi penjualan berpengaruh positif tetapi tidak signifikan terhadap kepuasan pelanggan (Sondak, Tumbel, and Lintong 2021). Promosi merupakan sejenis komunikasi yang memberi penjelasan yang meyakinkan calon konsumen tentang barang dan jasa (H. Buchari Alma 2016).

Faktor berikutnya yang di duga memiliki pengaruh terhadap kepuasan pelanggan adalah variabel citra merek. Penelitian yang di lakukan oleh (Eka, Sampurno, and Iha 2020) mengungkapkan bahwa citra merek memiliki pengaruh yang signifikan terhadap kepuasan pelanggan. Sedangkan menurut (Gunardi and Erdiansyah 2019) citra merek tidak memiliki pengaruh yang signifikan terhadap kepuasan pelanggan. Menurut (Keller 2016) citra merek merupakan sebuah persepsi dari konsumen terkait dengan sebuah merek dari sebuah produk.

Faktor terakhir yaitu variabel kepuasan yang di duga memiliki pengaruh terhadap loyalitas pelanggan seperti oleh (Gultom, Dedek Kurniawan; Arif 2020) hasil penelitian mengungkapkan bahwa kepuasan pelanggan memiliki pengaruh yang positif dan signifikan terhadap loyalitas pelanggan. Sedangkan hasil yang di lakukan oleh peneliti lain yang di lakukan oleh (Haris 2018) mengungkapkan bahwa kepuasan pelanggan berpengaruh positif namun tidak signifikan terhadap loyalitas pelanggan. Perbedaan hasil penelitian tersebut menjadi alasan menarik atas diangkatnya variabel kepuasan pelanggan dalam penelitian ini sebagai variabel yang mempengaruhi loyalitas pelanggan. (Kotler, P. & Keller 2016) Kepuasan merupakan perasaan puas atau kecewa seseorang konsumen yang di hasilkan dai perbandingan performa produk dengan ekspektasi konsumen.

Berdasarkan dari fenomena dan research gap diatas penulis merumuskan masalah sebagai berikut :

bagaimana Persepsi Harga, Promosi, Citra Merek berpengaruh terhadap Kepuasan Pelanggan untuk meningkatkan Loyalitas Pelanggan Telkomsel di Jabodetabek?



## **Studi Pustaka Harga**

Menurut (Kotler, P. & Keller 2016a) persepsi harga adalah sejumlah uang yang ditagihkan atas suatu produk dan jasa atau jumlah dari nilai yang di tukarkan konsumen untuk dapat memperoleh manfaat dari menggunakan suatu produk atau jasa. Persepsi harga merupakan suatu nilai yang dinyatakan dengan uang yang nantinya konsumen tukarkan dengan sebuah produk atau jasa, sehingga konsumen akan mendapatkan manfaat dari barang atau jasa tersebut.

Menurut (Kotler, 2012) dalam penelitian (Abdilla and Husni 2018) dalam menyusun kebijakan penetapan harga, perusahaan harus mengikuti 6 tahap prosedur yaitu sebagai berikut:

1. Perusahaan memilih tujuan penetapan harga
2. Perusahaan memperkirakan kurva permintaan, profitabilitas dan kuantitas yang akan terjual pada setiap kemungkinan harga
3. Perusahaan memprediksi biaya bervariasi pada berbagai level produksi dan akumulasi pengalaman produksi
4. Perusahaan menganalisis biaya, harga dan tawaran pesaing
5. Perusahaan menyeleksi metode penetapan harga dengan metode *penetration price* atau *skimming price*
6. Perusahaan memilih metode harga dari berbagai alternatif yang ada

## **Promosi Penjualan**

Promosi merupakan salah satu dari tujuh elemen bauran pemasaran yang bertujuan untuk membujuk dan menginformasikan sebuah produk kepada konsumen agar tertarik dengan produk yang di tawarkan. Kegiatan promosi ini tidak bisa sembarangan dilakukan karena berhubungan dengan citra perusahaan dan produk itu sendiri untuk jangka waktu yang Panjang.

Menurut (Keller 2016) promosi merupakan aktivitas yang mengkomunikasikan keunggulan produk dan membujuk pelanggan sasaran untuk membelinya. Dari definisi tersebut, dapat disimpulkan bahwa promosi merupakan salah satu alat komunikasi dalam kegiatan pemasaran yang berperan dalam menginformasikan, membujuk, dan mengingatkan (Keller 2016) mengemukakan bahwa bauran promosi terdiri dari delapan alat-alat promosi, yaitu *Advertising, Sales Promotion, Event and Experience, Public Relationship and Publicity, Online and Social Media Marketing, Mobile Marketing, Direct and Database Marketing, Personal Selling*.

## **Citra Merek**

(Kotler, P. & Keller 2016) mendefinisikan merek sebagai sebuah nama, symbol, atau tanda untuk dijadikan identitas produk dan menjadi hal yang membedakan dari produk lainnya. Di dukung oleh Peter dan Oslon dalam Sianipar (2019) citra adalah apa yang dipikirkan konsumen tentang suatu produk. Dari definisi

diatas dapat disimpulkan secara sederhana bahwa citra merek adalah sebuah identitas dan persepsi konsumen terhadap suatu merek. Konsumen senantiasa memilih produk berdasarkan citranya. Jika konsumen tidak memiliki pengalaman dengan suatu produk, maka konsumen akan lebih cenderung mempercayai merek yang mereka ketahui dan mereka suka. Citra merek yang dimaksud dalam penelitian ini, yaitu citra merek merupakan representasi sebuah merek dari keseluruhan persepsi yang terdapat dibenak konsumen.

Menurut Kotler & Keller (2016) dalam jurnal (Fachry 2020) dimensi citra merek adalah *Brand identity, Brand Personality, Brand Attitude & Behavior, Brand Association, Brand Benefit & Competence*

### **Kepuasan**

Menurut Kotler dan Keller dalam penelitian (Zakaria 2019), kepuasan (satisfaction) adalah perasaan senang atau kecewa seseorang yang timbul karena membandingkan kinerja yang di persepsikan produk (atau hasil) terhadap ekspektasi mereka. Dapat diartikan bahwa pelanggan akan merasa puas setelah merasakan dan membandingkan produk atau jasa tersebut.

### **Loyalitas Pelanggan**

Menurut Kotler, P. & Keller (2016:153) definisi dari loyalitas pelanggan adalah sebagai berikut : *“a deeply held commitment to rebuy or repatronize a preferred a product or service in the future despite situational influence and marketing efforts having the potential to cause switching behavior”*. Indikator loyalitas menurut Griffin (2005) dalam penelitian (Lusiah, Djatmiko Noviantoro 2019) adalah: melakukan pembelian secara teratur, pelanggan yang berulang membeli lebih dari dua kali produk yang sama, membeli antar lini produk atau jasa, pelanggan membeli semua barang atau jasa yang ditawarkan dan mereka butuhkan, Mereferensikan kepada orang lain artinya pelanggan menjadi tenaga pemasar bagi perusahaan, menunjukkan kekebalan terhadap tarikan dari pesaing artinya pelanggan tidak tertarik dengan pelayanan sejenis lain dan juga tidak tertarik terhadap promosi-promosi dari perusahaan lain, dikarenakan pelanggan merasa puas terhadap layanan produk dan jasa dari perusahaan tersebut.

### Peneliti Terdahulu

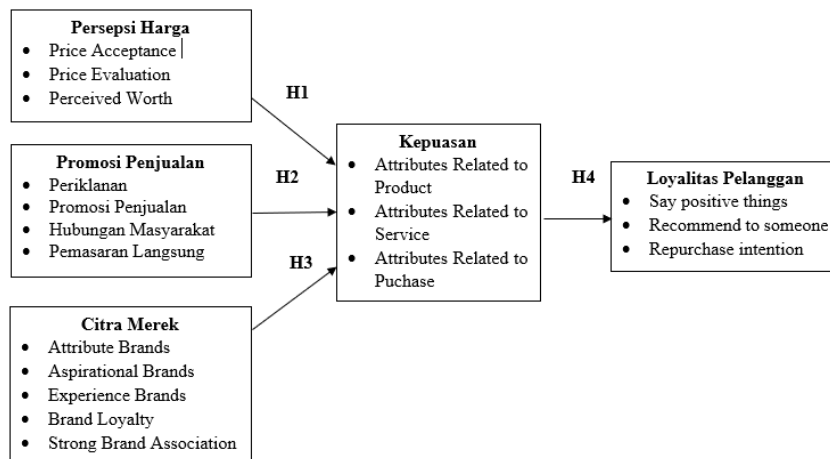
Table 2.1 Penelitian Terdahulu

No	Sumber	Industri	Persepsi Harga	Promosi Penjualan	Citra Merek	Kepuasan	Loyalitas Pelanggan	Temuan
1.	(Adi and Sukawati 2018)	Transportasi Online	√			√		Nilai yang dirasakan memiliki hubungan positif terhadap kepuasan.
2.	(Firatmadi 2017)	Penerbangan	√			√		Nilai yang dirasakan tidak memiliki hubungan positif terhadap kepuasan.
3.	(Bayu 2018)	Pariwisata		√		√		Nilai yang dirasakan memiliki hubungan positif terhadap kepuasan.
4.	(Saputri and Rahardjo 2020)	Minimarket		√		√		Nilai yang dirasakan tidak memiliki hubungan positif terhadap kepuasan
5.	(Dennisa and Santoso)	Klinik Kecanti						Nilai yang dirasakan memiliki hubungan

	2016)	kan			√	√		positif terhadap kepuasan.
6.	(Tangguh 2018)	Transpo rtasi Online			√	√		Nilai yang dirasakan tidak memiliki hubungan positif terhadap kepuasan.
7.	(Nalendra 2020)	Provider				√	√	Nilai yang dirasakan memiliki hubungan positif terhadap loyalitas pelanggan.
8.	(Chao, Wu, and Yen 2015)	Karaoke				√	√	Nilai yang dirasakan tidak memiliki hubungan yang positif terhadap loyalitas pelanggan.

Sumber : Diolah Peneliti

### Model



Sumber : Data Diolah Peneliti (2022)

### **Pengaruh persepsi harga terhadap kepuasan**

Persepsi harga merupakan satuan moneter atau ukuran lainnya (termasuk barang dan jasa lainnya) yang dibutuhkan agar memperoleh hak kepemilikan atau penggunaan suatu barang atau jasa (Tjiptono 2015). Menurut hasil penelitian terdahulu yang dilakukan oleh (Adi and Sukawati 2018) yang menunjukkan bahwa persepsi harga memiliki pengaruh signifikan dan positif terhadap kepuasan pelanggan. Kemudian penelitian yang dilakukan oleh (Firatmadi 2017) menunjukkan hasil yang berbeda yaitu persepsi harga tidak memiliki pengaruh terhadap kepuasan pelanggan. Sehingga hipotesis sebagai berikut :

H1 : Persepsi Harga berpengaruh terhadap kepuasan pelanggan SIMCARD telkomsel di Jabodetabek.

### **Pengaruh promosi penjualan terhadap kepuasan pelanggan**

(Alireza Aghighi 2015) mendefinisikan promosi penjualan merupakan bentuk strategi jangka pendek yang bertujuan untuk mempengaruhi peningkatan penjualan serta mendorong permintaan dan penawaran khusus yang lebih menguntungkan. Menurut hasil penelitian yang dilakukan oleh (Bayu 2018) menunjukkan bahwa promosi penjualan memiliki pengaruh yang signifikan dan positif terhadap kepuasan pelanggan. Berbeda dengan penelitian yang dilakukan oleh (Saputri and Rahardjo 2020) bahwa promosi penjualan tidak memiliki pengaruh terhadap kepuasan pelanggan. Dengan demikian dapat dirumuskan hipotesis bahwa :

H2 : Promosi Penjualan berpengaruh terhadap kepuasan pelanggan SIMCARD Telkomsel di Jabodetabek.

### **Pengaruh citra merek terhadap kepuasan pelanggan**

Dapat didefinisikan bahwa citra merek adalah suatu penggambaran sifat-sifat ekstrinsik produk maupun layanan, termasuk usaha merek dalam memenuhi kebutuhan social ataupun psikologis bagi pelanggannya (Keller 2016). Menurut hasil penelitian yang dilakukan oleh (Dennisa and Santoso 2016) menunjukkan bahwa citra merek memiliki pengaruh yang signifikan dan positif terhadap kepuasan pelanggan. Sedangkan penelitian yang dilakukan oleh (Tangguh 2018) menunjukkan hasil yang berbeda yaitu citra merek tidak memiliki pengaruh terhadap kepuasan pelanggan. Dengan demikian dapat dirumuskan hipotesis bahwa :

H3 : Citra Merek berpengaruh terhadap kepuasan pelanggan pengguna SIMCARD Telkomsel di Jabodetabek.

### **Pengaruh kepuasan terhadap loyalitas pelanggan**

Menurut (Nugroho 2015) menjelaskan bahwa kepuasan konsumen merupakan salah satu elemen penting dalam peningkatan kinerja pemasaran dalam suatu perusahaan. Kepuasan yang di rasakan oleh pelanggan dapat meningkatkan intensitas pembelian dari pelanggan. Dengan demikian terciptanya kepuasan yang optimal maka dapat mendorong terciptanya loyalitas di benak pelanggan yang merasa puas. Menurut hasil penelitian yang dilakukan oleh (Nalendra 2020) menunjukkan bahwa kepuasan memiliki pengaruh yang signifikan dan positif terhadap loyalitas pelanggan. Sedangkan penelitian yang dilakukan oleh (Chao, Wu, and Yen 2015) menunjukkan bahwa kepuasan tidak memiliki pengaruh terhadap loyalitas pelanggan. Dengan demikian dapat dirumuskan hipotesis bahwa :

H4 : Kepuasan berpengaruh terhadap loyalitas pelanggan pengguna SIMCARD Telkomsel di Jabodetabek.

## **METODE PENELITIAN**

Menurut Roscoe dalam (Sugiyono 2014) penentuan jumlah sampel dapat didasarkan pada ukuran sampel lebih 30 orang dan kurang 500 adalah jumlah yang tepat untuk kebanyakan penelitian. Ukuran sampel sebaiknya beberapa kali lebih besar dari jumlah variabel. Umumnya 10 kali lebih akan tetapi bisa lebih dari 10 kali. Untuk penelitian ini saya menggunakan 25 kali lebih besar dari variabel. Dari pengertian di atas dapat di implementasikan bahwa variabel dalam penelitian ini terdapat 5 variabel, sehingga 25 dikalikan dengan 5 mendapatkan hasil 125. Oleh karena itu sampel pada penelitian ini sebanyak 125 sampel.

### Uji Validitas

Berdasarkan hasil uji validitas dari 20 butir pernyataan mengenai variabel persepsi harga tersebut memperoleh hasil dari 17 pernyataan tersebut valid. Sedangkan 3 pernyataan mengenai variabel persepsi harga memperoleh hasil tidak valid. Berdasarkan hasil uji validitas dari 11 butir pernyataan mengenai variabel promosi penjualan valid dan layak untuk digunakan sebagai kebutuhan penelitian lebih lanjut. Berdasarkan hasil uji validitas dari 6 butir pernyataan mengenai variabel citra merek valid dan layak untuk digunakan sebagai kebutuhan penelitian lebih lanjut. Berdasarkan hasil uji validitas dari 6 butir pernyataan mengenai variabel kepuasan tersebut diperoleh valid dan layak untuk digunakan sebagai kebutuhan penelitian lebih lanjut. Berdasarkan hasil uji validitas dari 10 butir pernyataan mengenai variabel loyalitas pelanggan tersebut diperoleh hasil *valid* dan layak untuk digunakan sebagai kebutuhan penelitian lebih lanjut.

### Uji Reliabilitas

Tabel 3.12 Hasil Uji Reliabilitas

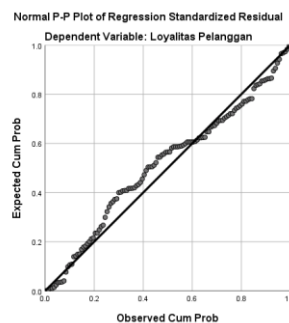
Variabel	Cronbach Alpha	N of Item	Keterangan
Persepsi Harga ( $x_1$ )	0,911	20	Reliable
Promosi Penjualan ( $x_2$ )	0,948	11	Reliable
Citra Merek ( $x_3$ )	0,868	6	Reliable
Kepuasan (Z)	0,938	6	Reliable
Loyalitas Pelanggan (Y)	0,943	10	Reliable

Sumber : Diolah, 2022

### Hasil

### Uji Normalitas

Gambar Normal P-Plot

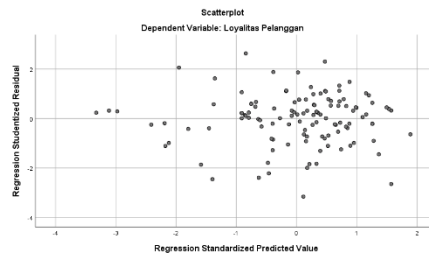


Sumber : Data diolah, 2022

Berdasarkan output pada data yang diolah melalui SPSS 26, dapat diartikan bahwa data yang telah diteliti berdistribusi normal, karena titik-titik yang berada dalam gambar tidak berada jauh dan mengikuti garis diagonal. Dengan demikian, dapat disimpulkan bahwa data yang digunakan dalam penelitian ini berdistribusikan normal.

**Uji Heteroskedastisitas.**

**Gambar Diagram Scatterplot**



Sumber : Data diolah, 2022

Berdasarkan gambar menunjukkan bahwa diagram tersebut memenuhi kriteria uji heteroskedastisitas. Hal ini dikarenakan titik menyebar dengan baik dan tidak berkumpul disatu titik, titik yang tersebar dalam data diatas dan di bawah angka 0 pada sumbu X dan Y, dan tidak membentuk pola tertentu. Sehingga dapat disimpulkan bahwa model regresi yang akan digunakan terbebas dari masalah heteroskedastisitas.

**Uji Multikolonieritas**

**Tabel Hasil Uji Multikolonieritas**

		Coefficients <sup>a</sup>					Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients			Tolerance	VIF
Model		B	Std. Error	Beta	t	Sig.		
1	(Constant)	-.325	2.178		-.149	.882		
	Persepsi Harga	.411	.061	.621	6.790	.000	.264	3.790
	Promosi Penjualan	-.228	.091	-.225	-2.493	.014	.272	3.683
	Citra Merek	.516	.161	.280	3.214	.002	.291	3.440
	Kepuasan	.363	.199	.203	1.819	.071	.177	5.641



a. Dependent Variable: Loyalitas Pelanggan

Sumber : Data diolah, 2022

Berdasarkan hasil uji multikolonieritas, menunjukkan bahwa tidak terjadi multikolonieritas. Hal tersebut bisa dilihat dari hasil output yang diolah, persepsi harga memiliki tolerance 0.264, promosi penjualan memiliki tolerance 0.272, citra merek memiliki tolerance 0.291 dan kepuasan memiliki tolerance 0.177.

**Analisis Jalur ( Path Analysis )**

Nilai R Square Model Pertama

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.907 <sup>a</sup>	.823	.818	2.18837
a. Predictors: (Constant), Citra Merek, Persepsi Harga, Promosi Penjualan				

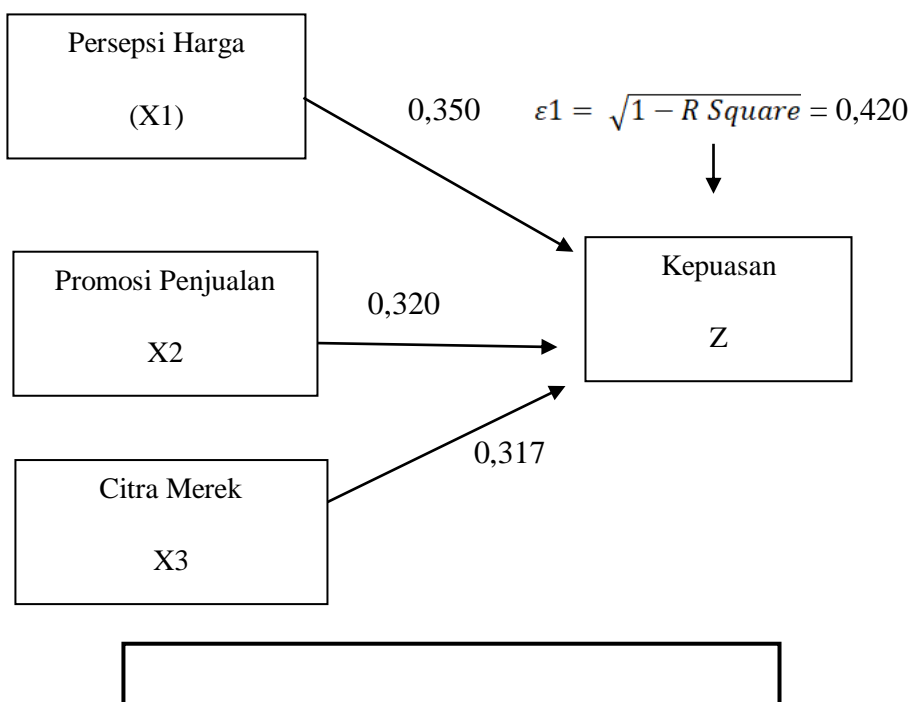
Sumber : Data diolah, 2022.

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.395	.993		-.398	.692		
	Persepsi Harga	.130	.025	.350	5.190	.000	.323	3.100
	Promosi Penjualan	.182	.038	.320	4.737	.000	.322	3.107
	Citra Merek	.327	.067	.317	4.877	.000	.348	2.875

a. Dependent Variable: Kepuasan

Sumber : Data diolah, 2022.

Diagram Jalur (*Path Analysis*) Model Struktural Pertama



$$Z = 0,350 (X_1) + 0,320 (X_2) + 0,317 (X_3) + 0,420$$

Sumber : Data Diolah Peneliti (2022)

Berdasarkan diagram jalur diatas dan persamaan regresi tersebut, maka dapat dijelaskan beberapa hal sebagai berikut :

1. Hasil dari  $\epsilon_1$  mendapatkan hasil 0,420. Nilai tersebut dimasukan kedalam persamaan regresi di atas.
2. Variabel persepsi harga memiliki koefisiensi regresi sebesar 0,350 dengan eror 0,420 menunjukkan bahwa setiap skor persepsi harga yang dirasakan konsumen akan meningkat satu satuan terhadap skor kepercayaan sebesar 0,350 dengan eror 0,420.
3. Variabel promosi penjualan memiliki koefisiensi regresi sebesar 0,320 dengan eror 0,420 menunjukkan bahwa setiap skor promosi penjualan yang dirasakan konsumen akan meningkat satu satuan terhadap skor kepercayaan sebesar 0,320 dengan eror 0,420.
4. Variabel citra merek memiliki koefisiensi regresi sebesar 0,317 dengan eror 0,420 menunjukkan bahwa setiap skor citra merek yang dirasakan konsumen akan meningkat satu satuan terhadap skor kepercayaan sebesar 0,317 dengan eror 0,420.

### Analisis Regresi Linear Berganda Model Kedua

#### Nilai R Square Model Kedua

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.769 <sup>a</sup>	.591	.588	5.89210
a. Predictors: (Constant), Kepuasan				

Sumber : Data diolah, 2022.

#### Nilai Standar Koefisien Beta Model Kedua

Coefficients <sup>a</sup>				
Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.

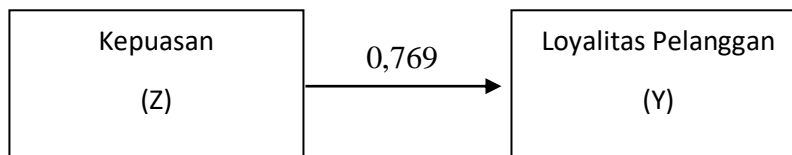
		B	Std. Error	Beta		
1	(Constant)	5.281	2.371		2.227	.028
	Kepuasan	1.374	.103	.769	13.333	.000

a. Dependent Variable: Loyalitas Pelanggan

Sumber : Data diolah, 2022.

### Diagram Jalur (*Path Analysis*) Model Struktural Kedua

$$\epsilon_1 = \sqrt{1 - R \text{ Square}} = 0,639$$



$$Y = 0,769 (Z) + 0,639$$

Sumber : Data diolah, 2022.

Berdasarkan diagram jalur diatas dan persamaan regresi tersebut, maka dapat dijelaskan beberapa hal sebagai berikut :

1. Hasil dari  $\epsilon_1$  mendapatkan hasil 0,639. Nilai tersebut dimasukan kedalam persamaan regresi di atas.
2. Variabel kepuasan memiliki koefisiensi regresi sebesar 0,769 dengan eror 0,639 yang menunjukkan bahwa setiap skor kepuasan yang dirasakan konsumen akan meningkat satu satuan terhadap skor loyalitas pelanggan sebesar 0,769 dengan eror 0,639.

### Uji Koefisien Determinasi (R<sup>2</sup>)

Hasil Determinasi Koefisien (R<sup>2</sup>) Model Pertama

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.907 <sup>a</sup>	.823	.818	2.18837

a. Predictors: (Constant), Citra Merek, Persepsi Harga, Promosi Penjualan

Sumber : Data diolah, 2022.

Hasil Determinasi Koefisien (R<sup>2</sup>) Model Kedua

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.769 <sup>a</sup>	.591	.588	5.89210
a. Predictors: (Constant), Kepuasan				

Sumber :

Data diolah, 2022.

**Hasil Uji Hipotesis t (Parsial)**

Hasil Uji t (Parsial) Model Pertama

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.395	.993		-.398	.692		
	Persepsi Harga	.130	.025	.350	5.190	.000	.323	3.100
	Promosi Penjualan	.182	.038	.320	4.737	.000	.322	3.107
	Citra Merek	.327	.067	.317	4.877	.000	.348	2.875

a. Dependent Variable: Kepuasan

Sumber : Data diolah, 2022.

Maka dapat disimpulkan bahwa *terdapat pengaruh dari variabel persepsi harga terhadap kepuasan pelanggan SIMCARD Telkomsel di Jabodetabek.*

- Pengaruh langsung promosi penjualan terhadap kepuasan (H2)
  - a. Nilai t hitung 4,737 > t tabel 1,98010 maka  $H_0$  ditolak dan  $H_2$  diterima
  - b. Nilai signifikan 0,000 < 0,05 maka  $H_0$  ditolak dan  $H_2$  diterima

Maka dapat disimpulkan bahwa *terdapat pengaruh dari variabel promosi penjualan terhadap kepuasan pelanggan SIMCARD Telkomsel di Jabodetabek.*

- Pengaruh langsung citra merek terhadap kepuasan (H3)
  - a. Nilai t hitung 4,877 > t tabel 1,98010 maka  $H_0$  ditolak dan  $H_3$  diterima
  - b. Nilai signifikan 0,000 < 0,05 maka  $H_0$  ditolak dan  $H_3$  diterima

Maka dapat disimpulkan bahwa *terdapat pengaruh dari variabel citra merek terhadap kepuasan pelanggan SIMCARD Telkomsel di Jabodetabek.*

#### Hasil Uji t (Parsial) Model Kedua

Coefficients <sup>a</sup>				
Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.

		B	Std. Error	Beta		
1	(Constant)	5.281	2.371		2.227	.028
	Kepuasan	1.374	.103	.769	13.333	.000

a. Dependent Variable: Loyalitas Pelanggan

Sumber : Data diolah, 2022.

Maka dapat disimpulkan bahwa *terdapat pengaruh dari variabel kepuasan terhadap loyalitas pelanggan SIMCARD Telkomsel di Jabodetabek.*

#### 4.5.6 Hasil Uji Hipotesis F (Simultan)

Hasil Determinasi Koefisien (R<sup>2</sup>) Z Terhadap Y

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.769 <sup>a</sup>	.591	.588	5.89210

a. Predictors: (Constant), Kepuasan

Sumber:

Data diolah, 2022.

#### Hasil Uji F (Simultan)

ANOVA <sup>a</sup>	
--------------------	--

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6171.476	1	6171.476	177.766	.000 <sup>b</sup>
	Residual	4270.172	123	34.717		
	Total	10441.648	124			

a. Dependent Variable: Loyalitas Pelanggan

b. Predictors: (Constant), Kepuasan

Sumber: Data diolah, 2022.

Berdasarkan hasil Uji F (Simultan) pada tabel diatas, diperoleh nilai signifikansi sebesar  $0,000 < 0,05$  dan nilai F hitung  $177,766 > F$  tabel maka  $H_0$  ditolak dan  $H_5$  diterima. Dengan demikian dapat disimpulkan bahwa hipotesis *terdapat pengaruh bersama-sama secara positif dan signifikan terhadap kepuasan dalam meningkatkan loyalitas pelanggan SIMCARD Telkomsel di Jabodetabek* dapat diterima.

## PEMBAHASAN

### Pengaruh Persepsi Harga Terhadap Kepuasan

Hasil analisis menunjukkan bahwa variabel persepsi harga mempertimbangkan hipotesis pertama untuk diterima karena persepsi harga berpengaruh positif terhadap kepuasan. Penelitian yang dilakukan oleh (Adi and Sukawati 2018) yang menunjukkan bahwa persepsi harga memiliki pengaruh yang signifikan dan positif terhadap kepuasan. Kemudian penelitian yang dilakukan oleh (Firatmadi 2017) menunjukkan hasil yang berbeda yaitu persepsi harga tidak memiliki pengaruh terhadap kepuasan. Oleh karena itu, persepsi harga mempengaruhi kepuasan dikarenakan semakin baik persepsi harga maka akan semakin memberikan hasil yang positif terhadap pelanggan.

### Pengaruh Promosi Penjualan Terhadap Kepuasan

Hasil analisis menunjukkan bahwa variabel promosi penjualan mempertimbangkan hipotesis kedua untuk diterima karena promosi penjualan memiliki pengaruh yang positif terhadap kepuasan. Penelitian yang dilakukan oleh (Bayu 2018) menunjukkan hasil bahwa promosi penjualan memiliki pengaruh yang signifikan dan positif terhadap kepuasan. Sedangkan penelitian yang dilakukan oleh (Saputri and Rahardjo 2020) menunjukkan hasil yang berbeda yaitu promosi penjualan tidak memiliki pengaruh terhadap kepuasan. Oleh karena itu, promosi penjualan mempengaruhi kepuasan dikarenakan promosi yang tepat akan menghasilkan hasil yang positif bagi pelanggan.

### Pengaruh Citra Merek Terhadap Kepuasan.

Hasil analisis menunjukkan hasil bahwa variabel citra merek mempertimbangkan hipotesis ketiga untuk diterima karena citra merek berpengaruh



positif terhadap kepuasan. Penelitian yang dilakukan oleh (Dennisa and Santoso 2016) memiliki hasil yang positif dan signifikan terhadap kepuasan. Sedangkan penelitian yang dilakukan oleh (Tangguh 2018) menunjukkan hasil bahwa citra merek tidak memiliki pengaruh terhadap kepuasan. Oleh karena itu, citra merek mempengaruhi perasaan puas pada pelanggan yang memakainya.

### **Pengaruh Kepuasan Terhadap Loyalitas Pelanggan**

Hasil analisis menunjukkan bahwa variabel kepuasan mempertimbangkan hipotesis keempat untuk diterima karena kepuasan berpengaruh positif terhadap loyalitas pelanggan.. Sedangkan menurut (Chao, Wu, and Yen 2015) menunjukkan hasil yang berbeda yaitu kepuasan tidak memiliki pengaruh terhadap loyalitas pelanggan. Oleh karena itu, kepuasan merupakan hal yang penting dikarenakan jika pelanggan merasa puas akan menimbulkan hal yang positif seperti pembelian ulang atau merekomendasikan produk tersebut sehingga menciptakan loyalitas.

### **KESIMPULAN**

Hasil dari pengolahan analisis terhadap seluruh data penelitian maka dapat disimpulkan sebagai berikut :

1. Persepsi Harga berpengaruh positif terhadap Kepuasan, sehingga hipotesis pertama dalam penelitian ini diterima.
2. Promosi Penjualan berpengaruh positif terhadap Kepuasan, sehingga hipotesis kedua dalam penelitian ini diterima.
3. Citra Merek berpengaruh positif terhadap Kepuasan, sehingga hipotesis ketiga dalam penelitian ini diterima.
4. Kepuasan berpengaruh positif terhadap loyalitas pelanggan, sehingga hipotesis keempat dalam penelitian ini diterima.

### **Rekomendasi**

Berdasarkan kesimpulan tersebut maka direkomendasikan dalam penelitian ini adalah sebagai berikut :

1. Perusahaan kedepannya dapat meningkatkan seputar price quality tersebut agar pengguna dapat merasakan pilihan yang tepat saat menggunakan Telkomsel.
2. Perusahaan kedepannya lebih menganalisa target mana yang sesuai dengan pasar yang diinginkan.
3. Perusahaan kedepannya bisa meningkatkan seputar user image agar pengguna tersebut merasakan kepercayaan dirinya tersebut meningkat bila menggunakan Telkomsel.
4. Perusahaan kedepannya lebih menganalisa apa yang diinginkan oleh pengguna agar pengguna mendapatkan perasaan puas dan tidak memiliki alasan terkait ketidaksesuaian akan produk yang bersifat subjektif.
5. Perusahaan kedepannya dapat memberikan rasa puas pada saat pembelian pertama agar pengguna akan merasa puas akan suatu produk dan dapat menciptakan rasa penasarannya dengan produk lainnya.

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## Peningkatan Kinerja UKM Laundry Melalui Marketing Mix

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### ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh marketing mix dalam meningkatkan kinerja UKM Laundry di Bekasi. Jenis penelitian adalah kuantitatif. Metode yang digunakan dalam penelitian ini dengan sumber data primer dengan sampel pelaku UKM Laundry di Bekasi. Pengumpulan data menggunakan *non probability sampling* dengan teknik *accidental sampling* dimana dalam pengambilan sampelnya secara kebetulan ditemui pada saat itu, dengan menyebarkan kuisioner kepada 100 responden pelaku UKM Laundry di Bekasi. Data telah diolah menggunakan uji regresi linear berganda. Hasil penelitian ini menunjukkan variabel harga, produk, dan promosi memiliki pengaruh positif dan signifikan terhadap kinerja UKM Laundry di Bekasi. Namun variabel tempat tidak berpengaruh terhadap kinerja UKM Laundry di Bekasi. Sehingga disarankan untuk meningkatkan promosi pada pelaku UKM Laundry di Bekasi.

**Kata Kunci:** Marketing Mix, Kinerja Laundry

### ABSTRACT

*This study aims to analyze the effect of the marketing mix in improving the performance of SMEs Laundry in Bekasi. This type of research is quantitative. The method used in this study is the primary data source with a sample of Laundry SMEs in Bekasi. Collecting data using non-probability sampling with accidental sampling technique where the sampling was coincidentally encountered at that time, by distributing questionnaires to 100 respondents of SMEs Laundry in Bekasi. The data has been processed using multiple linear regression test. The results of this study indicate that price, product, and promotion variables have a positive and significant impact on the performance of Laundry SMEs in Bekasi. However, the place variable has no effect on the performance of Laundry SMEs in Bekasi. So it is advisable to increase the promotion of SMEs Laundry in Bekasi.*

**Keywords:** Marketing Mix, Laundry Performance

### PENDAHULUAN

Usaha Mikro Kecil dan Menengah (UMKM) merupakan pilar perekonomian di Indonesia, walaupun kecil tetapi jumlahnya yang sangat banyak akan memperkokoh perekonomian di Indonesia. Akan tetapi UKM di Indonesia kurang mendapat perhatian yang serius untuk meningkatkan omsetnya, Ayodya (2020). Namun jika dilihat dari Grafik 1 terlihat jumlah UKM meningkat dan diikuti meningkatnya tenaga kerja seperti terlihat pada Grafik 2.

Dari pentingnya UMKM dan penyerapan tenaga kerja yang sepadan, maka UMKM perlu mendapatkan perhatian yang serius.

Perkembangan UKM di Bekasi sangat pesat, dimana Bekasi merupakan penyangga kota dan Ibu Kota Nasional. Sebuah fenomena menunjukkan bahwa hampir seluruh warga kota Bekasi bekerja di Jakarta, sehingga populasi kota Jakarta pada siang hari atau jam kantor meningkat secara drastis. Dengan berkembangnya industrialisasi yang pesat, maka perkembangan UKM juga berkembang dalam rangka mendukung sejumlah aktivitas sejumlah komponen industri, hal ini terlihat dari indikator penetapan UMR di wilayah Bekasi lebih tinggi dari wilayah Ibu Kota Jakarta. Sejumlah keluarga yang bertempat tinggal di Bekasi menunjukkan suami istri bekerja di Jakarta, dan kembali ke rumah tinggal pada malam hari. Dengan adanya keterbatasan waktu di rumah, maka setiap keluarga menyerahkan sejumlah kegiatan rumah sehari-hari ke pihak yang mempunyai tingkat kompetensi yang baik. Hal ini menunjukkan adanya pergeseran pola kehidupan, dari wilayah agraris menjadi area industrialisasi. Dengan perubahan ini, memberikan peluang bisnis terhadap sejumlah kegiatan, sehingga kebutuhan tenaga kerjapun tinggi.

Pada masa Pandemi Corvid Corona mendorong sejumlah keluarga untuk mengurangi biaya rumah tangga, termasuk penggunaan pembantu rumah tangga. Dengan peraturan PSPB, hal ini memberikan kontribusi negatif terhadap tingkat pendapatan para keluarga di Bekasi hal ini terlihat tingkat pengangguran yang tinggi. Untuk bisa mempertahankan biaya rumah tangga pada titik minimum, para keluarga melakukan sejumlah penghematan, sehingga terjadi penurunan daya beli masyarakat yang rendah. Pada suatu sisi terdapat penghematan biaya, maka tercipta peluang untuk kegiatan rumah tangga, seperti kegiatan pembersihan rumah, cuci baju dan pakaian serta jasa pengiriman makanan, yang dapat dilakukan secara online. Ketika sejumlah kegiatan informal dapat berkembang, maka hal ini dapat menjadi pemicu pertumbuhan ekonomi secara nasional, termasuk industri Laundry. Perusahaan yang menjual produk tentu membutuhkan bauran pemasaran. Bauran pemasaran yang umum diketahui yaitu 4P (*price, product, place, promotion*). Melalui bauran pemasaran tersebut dapat perusahaan dapat menentukan strategi yang tepat untuk dijalankan. Bauran pemasaran yang akan ditetapkan tentu perlu disesuaikan dengan kondisi serta situasi perusahaan terkait, karena bauran pemasaran yang dijalankan akan mempengaruhi kepuasan konsumen (Lengkong, Sepang, dan Tulung, 2017)

Ada berbagai penelitian dengan hasil yang berbeda-beda terkait dengan respon keputusan pembelian terhadap harga. Penelitian Izanah (2020), Arifah (2020), Wati (2019) menunjukkan bahwa harga berpengaruh positif terhadap keputusan pembelian karena jika harga yang ditetapkan semakin sesuai maka keputusan pembelian akan semakin meningkat. Sedangkan menurut Farahnur (2019), Yunefa & Sabardini (2020) dalam penelitiannya

menunjukkan bahwa harga berpengaruh negatif terhadap keputusan pembelian karena konsumen lebih memilih kualitas dibandingkan harga. Dengan demikian pandangan konsumen terhadap harga di setiap toko bisa saja berbeda-beda.

Maka akan dilakukan penelitian pengaruh bauran pemasan 4P terhadap keputusan pembelian. Karena sepanjang pengetahuan penulis belum ada riset yang meneliti tentang 4P (*price, product, place, promotion*) di tengah pandemi covid-19. Dari uraian diatas, penulis tertarik untuk membuat penelitian yang berjudul **“pengaruh bauran pemasaran terhadap keputusan pembelian industri Laundry di tengah dampak covid-19 di Jakarta”**.

### **Rumusan Masalah**

- a. Apakah harga (*price*) berpengaruh terhadap keputusan pembelian industri Laundry di tengah pandemi covid-19 di Jakarta?
- b. Apakah produk (*product*) berpengaruh terhadap keputusan pembelian industri Laundry di tengah pandemi covid-19 di Jakarta?
- c. Apakah lokasi (*place*) berpengaruh terhadap keputusan pembelian industri Laundry di tengah pandemi covid-19 di Jakarta?
- d. Apakah promosi (*promotion*) berpengaruh terhadap keputusan pembelian industri Laundry di tengah pandemi covid-19 di Jakarta?

### **Tujuan Penelitian**

- a. Untuk menganalisis pengaruh harga (*price*) terhadap keputusan pembelian industri Laundry di tengah pandemi covid-19 di Jakarta.
- b. Untuk menganalisis pengaruh produk (*product*) terhadap keputusan pembelian industri Laundry di tengah pandemi covid-19 di Jakarta.
- c. Untuk menganalisis pengaruh lokasi (*place*) terhadap keputusan pembelian industri Laundry di tengah pandemi covid-19 di Jakarta.
- d. Untuk menganalisis pengaruh promosi (*promotion*) terhadap keputusan industri Laundry di tengah pandemi covid-19 di Jakarta.

### **Manfaat Penelitian**

Manfaat yang bisa didapatkan dari hasil penelitian ini adalah:

#### 1. Bagi Industri

Hasil penelitian ini diharapkan dapat bermanfaat bagi pelaku usaha agar dapat membuat strategi yang tepat dalam menggunakan bauran pemasaran agar tercapainya keputusan pembelian yang diharapkan.

#### 2. Bagi Dunia Akademis.

Diharapkan dapat menambah pengetahuan tentang bauran pemasaran dan keputusan pembelian serta dapat dijadikan acuan untuk penelitian selanjutnya.



## **KAJIAN TEORITIS**

### **Keputusan Pembelian**

Keputusan pembelian dari konsumen sangat penting agar terjadinya transaksi. Menurut Hilmi (2018) keputusan pembelian merupakan suatu tindakan yang harus dilakukan konsumen sebelum membeli suatu produk. Proses pengambilan keputusan dilakukan dengan memilih salah satu alternatif sebagai penyelesaian masalah, melakukan evaluasi, dan menentukan sikap yang akan diambil.

Saat melakukan proses keputusan pembelian tentunya akan menghadapi beberapa tahap. Menurut Weenas (2013), terdapat 5 tahap pengambilan keputusan pembelian yaitu sebagai berikut: a) Pengenalan masalah yang terjadi b) Pencarian informasi masalah c) Melakukan evaluasi alternative d) Melakukan keputusan pembelian e) Perilaku Pasca Pembelian

### **Bauran Pemasaran**

Pemasaran mungkin merupakan kata yang akrab didengar oleh masyarakat. Menurut Kotler & Armstrong (2018) definisi paling sederhana dari pemasaran adalah “pemasaran melibatkan pelanggan dan mengelola hubungan yang menguntungkan”. Sedangkan definisi secara luas, pemasaran adalah proses sosial dan manajerial dimana individu dan organisasi memperoleh apa yang mereka butuhkan dan inginkan melalui penciptaan dan pertukaran nilai dengan orang lain. Dalam konteks bisnis yang lebih sempit, pemasaran merupakan proses dimana perusahaan melibatkan pelanggan, membangun hubungan pelanggan yang kuat, dan menciptakan nilai pelanggan untuk mendapatkan nilai dari pelanggan sebagai imbalan.

### **Harga**

Dalam faktor yang mempengaruhi keputusan pembelian, harga memiliki peran yang sangat penting. Karena sebelum memutuskan untuk membeli, konsumen akan sangat mempertimbangkan harga terlebih dahulu. Dalam arti sempit, harga adalah sejumlah uang yang dibebankan untuk suatu produk atau layanan. Dalam arti yang lebih luas, harga adalah sejumlah dari semua nilai yang diberikan pelanggan untuk mendapatkan manfaat memiliki atau menggunakan produk atau layanan (Kotler & Armstrong, 2018)

### **Produk**

Penjual harus mampu bersaing dengan baik jika ingin memajukan usahanya. Memberikan produk dengan kualitas yang baik, bersih, sehat, dan halal merupakan cara bersaing yang tepat karena produk yang berkualitas dapat memuaskan hati konsumen, dan

membuat konsumen tidak pindah ke pesaing (Nur, 2016). Jika penjual mampu memberikan produk yang terbaik, maka penjual tersebut akan mendapatkan hasil yang terbaik pula

### Lokasi

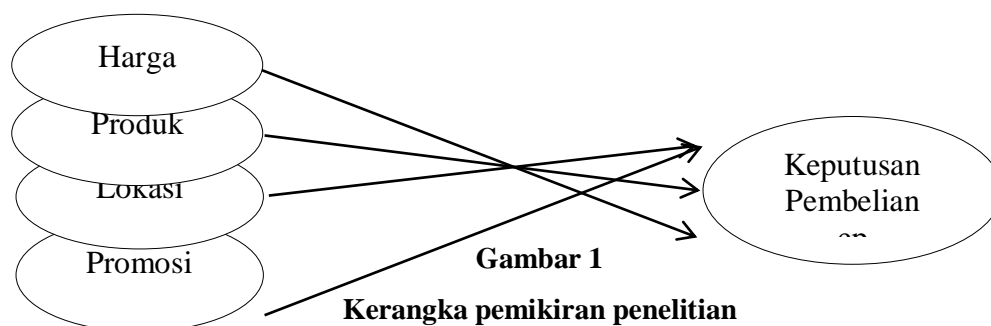
Pelaku usaha tentu membutuhkan toko untuk menjual barangnya. Karena lokasi toko yang strategis dapat menciptakan daya saing dan kemudahan bagi konsumen yang ingin berbelanja (Khairi, 2017). Lokasi merupakan tempat dilakukannya berbagai kegiatan bagi perusahaan dalam membuat produk dan yang dapat diperoleh oleh konsumen (Kotler & Armstrong, 2018). Pemilihan lokasi yang strategis dan mudah ditemukan dapat membuat konsumen mengingat toko kita. Karena itu pemilihan lokasi harus sangat diperhatikan dan dipertimbangkan. Pemilihan lokasi yang tepat dapat dinilai dari beberapa faktor. Menurut Lubis (2017) faktor yang harus diperhatikan dalam menentukan lokasi toko yaitu: 1. Lalu lintas pejalan kaki. 2. Lalu lintas kendaraan. 3. Fasilitas parkir. 4. Transportasi umum. 5. Komposisi toko. 6. Letak berdirinya toko. 7. Penilaian keseluruhan.

### Promosi

Setiap usaha membutuhkan promosi untuk memberitahu targetnya tentang produk yang dijual. Menurut Anzar (2016) promosi merupakan pesan yang disiarkan atau dikomunikasikan melalui berbagai alat promosi. Alat promosi tersebut bisa berupa iklan, menyebarkan brosur, memberikan diskon, dan lain sebagainya. Menurut Kotler & Armstrong (2018) 5 alat promosi utama adalah sebagai berikut: 1. Iklan. 2. *Sales promotion* 3. *Personal selling* 4. *Public Relations* 5. *Direct and digital marketing* **METODE**

### Kerangka Pemikiran

Berdasarkan fenomena gap dan research gap yang terjadi, serta beragam hasil penelitian yang berbeda, maka penulis ingin meneliti lebih lanjut tentang bauran pemasaran terhadap keputusan pembelian dengan kerangka pemikiran sebagai berikut:



### Hipotesis Penelitian

H1 : Harga berpengaruh positif dan signifikan terhadap keputusan pembelian

H2 : Produk berpengaruh positif dan signifikan terhadap keputusan pembelian

H3 : Lokasi berpengaruh positif dan signifikan terhadap keputusan pembelian

H4 : Promosi berpengaruh positif dan signifikan terhadap keputusan pembelian

### METODE PENELITIAN

#### Desain Penelitian

Metode penelitian ini adalah penelitian kuantitatif dengan jenis penelitian deskriptif. Menurut Sugiyono (2018) metode kuantitatif merupakan metode yang dipakai untuk meneliti suatu sampel atau populasi tertentu. Unit analisis adalah pelaku usaha industri Laundry. Penelitian ini menggunakan dua variabel. Menurut Sugiyono (2018) variabel merupakan seluruh hal yang dipilih untuk diteliti agar mendapat informasi yang selanjutnya dapat diambil kesimpulannya. Variabel terikat (Y) dan Variabel bebas yaitu harga ( $X_1$ ), produk ( $X_2$ ), lokasi ( $X_3$ ), Promosi ( $X_4$ ). Dengan operasional variabel sebagai berikut:

**Tabel 2**  
**Operasional Variabel**

No	Variabel	Konsep Variabel	Dimensi	Indikator
1	Keputusan pembelian (Y)	Tahap dimana konsumen memutuskan untuk melakukan pembelian	Keputusan membeli	Merasa cocok dan membeli produk
			Kualitas produk	Merasa puas
			Perilaku pasca pembelian	1. Merekomendasikan kepada orang lain 2. Melakukan pembelian ulang
2	Harga ( $X_1$ )	Sejumlah dari semua nilai yang diberikan pelanggan untuk mendapatkan manfaat memiliki atau menggunakan produk atau layanan	Keterjangkauan harga	Harga terjangkau
			Tingkat persaingan	Harga produk lebih murah dari <i>brand</i> lain
			Kualitas produk	Kesesuaian harga dengan kualitas produk
3	Produk ( $X_2$ )	Sesuatu yang dapat ditawarkan ke pasar	Keandalan	Produk yang ditawarkan memuaskan

		untuk mendapatkan perhatian, akuisisi, penggunaan, atau konsumsi yang memuaskan keinginan atau kebutuhan.	Kesesuaian	Produk sesuai dengan yang dibutuhkan
			Variasi	Produk bervariasi
4	Lokasi (X <sub>3</sub> )	lokasi toko yang strategis dapat menciptakan daya saing dan kemudahan bagi konsumen yang ingin berbelanja	Tempat	<p>lokasi strategis</p> <p>memiliki akses yang baik dan memadai</p> <p>lingkungan sekitar toko aman</p> <p>tempat parkir yang luas</p> <p>jalan lintas lancar</p>
5	Promosi (X <sub>4</sub> )	Pesan yang disiarkan atau dikomunikasikan melalui berbagai alat promosi	<p>Kegiatan promosi</p> <p>Ketertarikan iklan</p> <p>Pencarian informasi</p>	<p>Kualitas promosi</p> <p>Seberapa promosi berefek pada pembelian dan <i>awareness</i></p> <p>Informasi mudah diperoleh</p>

### Populasi dan Teknik Sampel

Populasi dibutuhkan dalam melakukan penelitian. Menurut Sugiyono (2018) populasi merupakan kelompok generalisasi yang memiliki kualitas tertentu untuk diteliti yang kemudian dapat diambil kesimpulannya. Populasi dalam penelitian ini adalah pelaku industri Laundry di Bekasi. Sampel merupakan sebagian dari jumlah yang dimiliki populasi. Peneliti dapat menggunakan sampel apabila peneliti tidak dapat mempelajari seluruh yang ada pada populasi karena jumlahnya yang terlalu besar. Pada penelitian ini jumlah populasi tidak diketahui pasti, maka dari itu digunakan rumus Ferdinand untuk mengetahui jumlah sampel yaitu:  $n = 25 \times$  variabel independen  $= 25 \times 4 = 100$ . Teknik *sampling* dalam penelitian ini menggunakan

metode *nonprobability sampling* yaitu sampling insidental, dengan memberikan kuisioner kepada responden secara kebetulan.

Penelitian ini menggunakan metode kuantitatif. Menurut Sugiyono (2018) metode kuantitatif merupakan metode yang dipakai untuk meneliti suatu sampel atau populasi tertentu. Metode ini menggunakan angka dan analisis statistik. Pengumpulan data dalam penelitian ini akan melalui survey berupa kuesioner kepada 100 responden. Dalam penelitian ini analisis data yang digunakan yaitu klasifikasi interval data dan analisis regresi dengan pengolahan data menggunakan SPSS

## HASIL DAN PEMBAHASAN

Responden pada penelitian ini yaitu pelaku usaha industri Laundry di Bekasi.

**Tabel 3**

**Distribusi Responden Berdasarkan Pendapatan Perbulan**

Pendapatan Perbulan	Frekuensi	Presentase
< 3 juta	68	12%
3,1 – 4 juta	12	15%
4,1 – 5 juta	11	40%
5,1 – 6 juta	5	25%
>6 juta	4	8%
Total	100	100%

Secara umum dari hasil penelitian ini dapat disimpulkan bahwa kondisi penilaian responden terhadap harga, produk, lokasi, dan promosi serta keputusan pembelian industri Laundry sudah baik. Hal ini dapat dilihat dari banyaknya tanggapan kesetujuan dari responden terhadap masing-masing variabel.

### Hasil Uji Regresi Linesr Berganda

Berdasarkan hasil uji regresi berganda antara harga, produk, lokasi, dan promosi terhadap keputusan pembelian industri Laundry diperoleh persamaan regresi  $Y = (-9.586) + 0.498X_1 + 0.655X_2 + 0.029X_3 + 0.408X_4$ . Pada persamaan tersebut variabel produk menghasilkan nilai regresi 0.655, lebih besar dari pada variabel harga, lokasi, dan promosi. Dengan demikian variabel produk lebih dominan dari harga, lokasi, dan promosi dalam mempengaruhi keputusan pembelian

### Hasil Uji T

#### Pengaruh Harga Terhadap Keputusan Pembelian Industri Laundry

Berdasarkan uji hipotesis secara parsial pada penelitian ini diketahui terdapat pengaruh antara variabel harga (X1) keputusan pembelian industri Laundry dengan nilai signifikansi sebesar  $0,001 < 0,05$  (5%) yang menunjukkan adanya pengaruh yang signifikan. Hal ini artinya terdapat pengaruh positif signifikan antara variabel harga (X1) terhadap keputusan pembelian (Y) dan hipotesis yang menyatakan “terdapat pengaruh positif signifikan variabel harga terhadap keputusan pembelian industri Laundry telah terbukti.

Hasil perhitungan rata-rata variabel harga menunjukkan nilai yang sangat baik dan uji pengaruh variabel harga berpengaruh positif signifikan terhadap keputusan pembelian industri Laundry di tengah dampak covid-19 di Jakarta. Hal ini membuktikan bahwa harga industri Laundry masih terjangkau bagi konsumen dengan manfaat yang diberikan.

Dalam faktor yang mempengaruhi keputusan pembelian, harga memiliki peran yang sangat penting. Karena sebelum memutuskan untuk membeli, konsumen akan sangat mempertimbangkan harga terlebih dahulu. Apabila harga sesuai dengan kualitas dan manfaat yang diberikan maka harga dapat mempengaruhi suatu keputusan dalam membeli. Hasil penelitian ini sejalan dengan penelitian Izanah (2020), Arifah (2020), Wati (2019) yang menunjukkan bahwa harga berpengaruh positif terhadap keputusan pembelian.

#### **Pengaruh Produk Terhadap Keputusan Pembelian**

Berdasarkan uji hipotesis secara parsial pada penelitian ini diketahui terdapat pengaruh antara variabel produk (X2) keputusan pembelian industri Laundry dengan nilai signifikansi sebesar  $0,000 < 0,05$  (5%) yang menunjukkan adanya pengaruh yang signifikan. Hal ini artinya terdapat pengaruh positif signifikan antara variabel produk (X2) terhadap keputusan pembelian (Y) dan hipotesis yang menyatakan “terdapat pengaruh positif signifikan variabel produk terhadap keputusan pembelian industri Laundry” telah terbukti.

Hasil perhitungan rata-rata variabel produk menunjukkan nilai yang sangat baik dan uji pengaruh variabel produk berpengaruh positif signifikan terhadap keputusan pembelian industri Laundry di tengah dampak covid-19 di Jakarta. Hal ini membuktikan bahwa kualitas industri Laundry dari segi *packaging*, rangkaian variasi, serta manfaat yang diberikan sudah cukup baik.

Dalam faktor yang mempengaruhi keputusan pembelian, produk memiliki peran yang sangat penting. Jika penjual mampu memberikan produk yang terbaik seperti kualitas yang baik, variasi yang lengkap, kemasan yang menarik, maka penjual tersebut akan mendapatkan hasil yang terbaik pula. Hasil penelitian ini sejalan dengan penelitian Izanah (2020), Wati (2019) bahwa produk berpengaruh positif terhadap keputusan pembelian.

#### **Pengaruh Lokasi Terhadap Keputusan Pembelian Industri Laundry**

Berdasarkan uji hipotesis secara parsial pada penelitian ini diketahui terdapat pengaruh antara variabel lokasi (X3) keputusan pembelian industri Laundry dengan nilai signifikansi

sebesar  $0,723 > 0,05$  (5%) yang menunjukkan tidak adanya pengaruh yang signifikan. Hal ini artinya tidak terdapat pengaruh positif signifikan antara variabel lokasi (X3) terhadap keputusan pembelian (Y) dan hipotesis yang menyatakan “terdapat pengaruh positif signifikan variabel lokasi terhadap keputusan pembelian industri Laundry” tidak terbukti.

Hasil perhitungan rata-rata variabel lokasi menunjukkan nilai yang baik akan tetapi pada uji pengaruh variabel lokasi tidak berpengaruh positif signifikan terhadap keputusan pembelian industri Laundry di tengah dampak covid-19 di Jakarta. Hal ini membuktikan bahwa lokasi yang strategis, aman, dan nyaman belum tentu bisa mempengaruhi keputusan pembelian, karena pada zaman sekarang teknologi sudah maju dan canggih, konsumen bisa membeli industri Laundry di *online* atau di *market place*, tidak perlu datang langsung ke toko yang ada industri Laundry. Hasil penelitian ini sejalan dengan penelitian Koestanti & Nainggolan (2015) yang menyebutkan bahwa lokasi berpengaruh negatif terhadap keputusan pembelian karena pembeli tidak terlalu mementingkan lokasi toko.

### **Pengaruh Promosi Terhadap Keputusan Pembelian Industri Laundry**

Berdasarkan uji hipotesis secara parsial pada penelitian ini diketahui terdapat pengaruh antara variabel promosi (X4) keputusan pembelian industri Laundry dengan nilai signifikansi sebesar  $0,007 < 0,05$  (5%) yang menunjukkan adanya pengaruh yang signifikan. Hal ini artinya terdapat pengaruh positif signifikan antara variabel promosi (X4) terhadap keputusan pembelian (Y) dan hipotesis yang menyatakan “terdapat pengaruh positif signifikan variabel promosi terhadap keputusan pembelian industri Laundry” telah terbukti.

Hasil perhitungan rata-rata variabel promosi menunjukkan nilai yang sangat baik dan uji pengaruh variabel promosi berpengaruh positif signifikan terhadap keputusan pembelian industri Laundry di tengah dampak covid-19 di Jakarta. Hal ini membuktikan bahwa promosi yang menarik, kreatif, dengan frekuensi yang sering dapat mempengaruhi keputusan dalam membeli.

Setiap usaha membutuhkan promosi untuk memberitahu targetnya tentang produk yang dijual. Semakin sering dan menarik promosi atau iklan yang dilakukan, maka akan semakin banyak orang yang mengetahui produk yang dijual. Hasil penelitian ini sejalan dengan penelitian Susanti & Gunawan (2019), Farahnur (2019), Sari, Rachman, Ronaldi, & Sanjaya (2020) bahwa promosi berpengaruh positif terhadap keputusan pembelian.

## **KESIMPULAN DAN SARAN**

### **Kesimpulan**

Berdasarkan hasil penelitian pada bab sebelumnya, dapat diambil beberapa kesimpulan sebagai berikut:

1. Harga berpengaruh positif signifikan terhadap keputusan pembelian industri Laundry di tengah dampak covid-19 di Jakarta. Hal ini menunjukkan bahwa harga yang sepadan dengan manfaat yang diberikan dapat mempengaruhi keputusan dalam membeli.
2. Produk berpengaruh positif signifikan terhadap keputusan pembelian industri Laundry di tengah dampak covid-19 di Jakarta. Hal ini menunjukkan bahwa produk dengan kualitas yang baik dapat mempengaruhi keputusan dalam membeli.
3. Lokasi tidak berpengaruh positif signifikan terhadap keputusan pembelian industri Laundry di tengah dampak covid-19 di Jakarta. Hal ini menunjukkan bahwa lokasi yang strategis, aman, dan nyaman belum mempengaruhi keputusan dalam membeli.
4. Promosi berpengaruh positif signifikan terhadap keputusan pembelian industri Laundry di tengah dampak covid-19 di Jakarta. Hal ini menunjukkan bahwa promosi yang menarik dapat mempengaruhi keputusan dalam membeli.

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