


Influence of digital marketing, word of mouth, and price perceptions on purchasing decisions product uses home credit

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| Article Info | ABSTRACT |
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| Keywords: Purchase Decision Digital Marketing Word of Mouth Price Perception | This research was conducted to know the influence of digital marketing, word of mouth, and price perceptions on product purchasing decisions using Home Credit. This research uses a population of Home Credit consumers, while the sampling technique used is purposive sampling. The number of samples in this research was 112 consumers. The technique used in data collection is a questionnaire. Data from the results of distributing questionnaires was processed using Partial Least Square (PLS). The results obtained in this research are that digital marketing contributes to the decision to purchase products using Home Credit, word of mouth contributes to the decision to purchase products using Home Credit, and price perception contributes to the decision to purchase products using Home Credit. |
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INTRODUCTION

A finance company is a business entity outside a banking company that provides facilities to the public in the form of loans to meet a need. The existence of finance companies is regulated in Minister of Finance Regulation Number 84/PMK.012/2006 concerning Finance Companies. For consumers who want to purchase various types of goods but are still financially limited, one method that can be used is to purchase through a financing institution. Using the services of a finance company will make it easier for consumers to buy goods using the payment method in installments according to a certain period and the interest set by the finance company.

One of the multi-finance companies is Home Credit. Home Credit, as one of the company brands in the multi-finance company category, which had experienced an increase in the top brand trend and even reached first position in 2021, actually experienced a decline in 2022, so it can be seen that Home Credit has experienced a decline in its image in the eyes of the Indonesian people, which is negative marketing. , stated to hurt purchasing decisions.

In the current era of advances in internet technology, Home Credit has adopted a digital marketing strategy. Home Credit has increased communication with the public

through various social media platforms. Various social media platforms used by Home Credit include Instagram, Twitter, YouTube and Facebook. As an effort by the company to introduce its various services, Home Credit also has a website. Home Credit also makes it easy for consumers to apply for credit by using the Home Credit application which can be downloaded on Playstore.

Amid intense competition between finance companies, multi-finance companies such as Home Credit need to increase consumer purchasing decisions in purchasing products using financing from Home Credit. Purchasing decisions can be defined as a process where consumers assess various choices and choose one or more alternatives needed based on certain considerations. One of the efforts that companies can make to improve consumer purchasing decisions is by conducting digital marketing or what is called digital marketing. Currently, advances in communication technology have developed, marked by the widespread use of the internet in society, so it is not surprising that digital marketing activities have also become a concern for companies in marketing their products or services. Digital media has a wider reach and is faster and cheaper, so every company competes with each other to create interesting content to be displayed in marketing on digital media. Digital marketing has become a tool that is now unlimited in any form, where marketers are free to carry out unlimited creativity in promotions.

Consumer purchasing decisions can occur not only because of marketing factors carried out by the company, because non-formal information provided by consumers who have previous experience in purchasing products can also influence purchasing decisions. Customers' positive or negative statements about products or services are called word of mouth. Word of mouth is a source of information that can be used as a reference by consumers in making purchasing decisions.

The presence of various financing companies causes consumers to consider price before purchasing a product because basically, customers will be willing to spend money on the product they need. Price perception is an important factor in determining the decision to purchase a product or not. If customers have the perception that the product price is reasonable and by the benefits received, the customer will make a purchase.

Literature Review

Marketing Management

Marketing management is the art and science of selecting target markets and building profitable relationships with customers. The marketing manager's goal is to find, attract, retain, and grow target customers by creating, delivering, and communicating superior customer value. Marketing management is the process of creating and planning the development of new products, advertising or promoting the product, spreading awareness about the product, and then selling the product in the market. Marketing management aims to develop marketing strategies to meet organizational goals which can be achieved by implementing effective and innovative strategies. Based on several definitions that have been mentioned, it can be concluded that marketing management is a process or stage in marketing activities starting from planning to controlling marketing activities. This is done

to find out the needs and desires of the target market and provide the desired satisfaction better than competitors.

Digital Marketing

Digital marketing is an electronic communication channel used by marketers to promote products and services in the market by utilizing the Internet network. Digital marketing is effective in increasing the range of customer perceptions and purchasing behavior. The essence of digital marketing includes three main factors, namely using digital media, approaching customers digitally, and interacting with customers digitally. Digital marketing measurement indicators consist of a) availability of information, b) transaction/cost, c) incentive program, and d) site design.

Word of Mouth

Word of mouth is communication carried out through word of mouth which can cause increased sales or increase awareness of certain products. Consumers can talk and provide recommendations for products or services if they feel satisfied. Word of mouth has been considered a source of information that has a big influence on consumers. This is because consumers are willing to share and discuss products services, and brands with other people. In other words, word of mouth can be a marketing activity that triggers consumers to talk about, promote, or recommend, a product or service to other potential consumers. Indicators for measuring word of mouth consist of: a) discussing, b) promoting, c) recommending.

Price Perception

Price perception is an assessment made by consumers regarding the price of a product they receive whether it is in line with their expectations or not. Price perceptions can cause individuals to buy or not buy a product. Price perception is a consumer's assessment of price fairness in the sense that the price offered by the seller is acceptable and reasonable. The indicators used to measure price perceptions consist of a) price affordability, b) price match with quality, c) price competitiveness, and d) price match with benefits.

Buying Decision

Purchasing decisions can be defined as a process where consumers assess various choices and choose one or more alternatives needed based on certain considerations. Consumer purchasing decisions are the purchasing behavior of final consumers, both individuals and households, who purchase goods or services for personal consumption. A purchasing decision is a process where consumers recognize their problem, search for information about a particular product or brand and evaluate how well each alternative can solve the problem, which then leads to a purchasing decision. Purchasing decision indicators consist of a) stability in a product, b) habit of buying a product, and c) speed of buying a product.

The Influence of Digital Marketing on Purchasing Decisions

Digital marketing is seen as one way to market products by expanding market reach and disseminating information via the internet which can encourage consumers to choose and make purchasing decisions. Information messages conveyed through digital marketing

have quite a strong influence as a means of sharing stimulus in the form of digital marketing information messages to improve the quality of information, thereby influencing decision-making for potential consumers later. Digital marketing is a marketing activity that utilizes internet media (Instagram, Facebook, Twitter, TikTok and websites) in its marketing activities to make consumers interested in using the services or consuming the products produced by the company.

The Influence of Word of Mouth on Purchasing Decisions

Word of Mouth is a promotional activity that has a very low level of control by marketers but has a tremendous impact on the company's products or services. Word of Mouth can spread very quickly and positive and negative information can influence other people to buy or not buy a product. Word-of-mouth communication is a place where individuals exchange information, especially about good things, so that they can influence consumer decisions and make businesses successful.

The Influence of Price Perceptions on Purchasing Decisions

Consumer perceptions of a price can influence the decision to buy a product. When consumers perceive the amount of value exchanged to obtain the benefits of a product or service then the consumer will make a purchase. If consumers perceive that the price set by the company is reasonable then the consumer can accept the price that has been set, then the product will be purchased, conversely, if the consumer thinks that the price offered by the company is too expensive then the consumer will not make a purchase. So the more competitive the company is in setting prices, the more confident consumers will be in making purchases.

Conceptual Framework

The conceptual framework that describes the influence of digital marketing, word of mouth, and price perceptions on purchasing decisions is as follows.

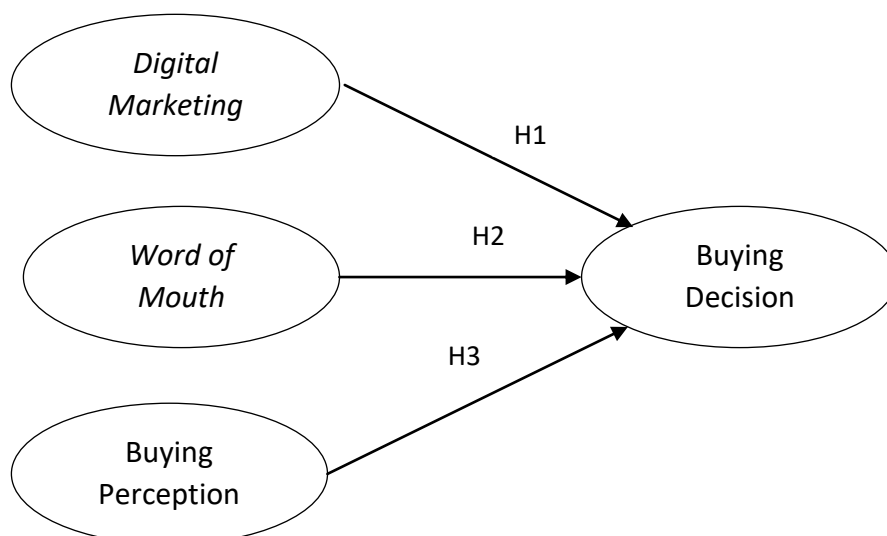


Figure 1. Conceptual Framework

Source: Data Olahan

Hypothesis

H1: It is suspected that digital marketing has a positive influence on product purchasing decisions using

H2: It is suspected that word of mouth has a positive influence on product purchasing decisions using

H3: It is suspected that price perceptions have a positive influence on product purchasing decisions using

METHOD

The type of research used is causal research using a quantitative approach. This research uses a population, namely Home Credit consumers. The research sampling technique used was a non-probability sample design. In a non-probability sample design, this means that not all population units have the opportunity to be used as research samples. The non-probability sampling technique used in this research is purposive sampling using the criteria: a) minimum age 17 years, b) domiciled in the city of Surabaya, and c) have previously purchased products using Home Credit. The number of samples determined was 112 consumers. The analysis and hypothesis testing technique in this research uses SEM PLS.

RESULT AND DISCUSSION

Respondent Characteristics

The majority of respondents in this study who were Home Credit consumers in Surabaya were men with 72 respondents (63.2%), while the number of female respondents was fewer, namely 42 respondents (36.8%). Judging from age, the largest number of respondents aged 26 - 34 years was 52 respondents (45.6%), then there were respondents in the 17 - 25 year age group with a total of 39 respondents (34.2%). Meanwhile, respondents aged > 34 years had the lowest number, namely 23 respondents (20.2%).

Judging from job characteristics, it shows that the largest number of respondents work as private employees with 61 respondents (53.5%). Furthermore, the largest number of respondents were students with 17 respondents (14.9%). Self-employed respondents amounted to 14 respondents (12.3%), and respondents who worked as civil servants amounted to 9 respondents (7.9%). Some respondents had other jobs such as freelancers, traders, housewives, consultants and technicians with a total of 13 respondents (11.4%).

Outer Loading

Outer loading is used to see the extent to which an indicator can measure its construct. An indicator is declared valid if the resulting outer loading value is greater than 0.70.

Table 1. Outer Loading Values

| Indicator | Digital Marketing (X ₁) | Word of Mouth (X ₂) | Perception Price (X ₃) | Buying Decision (Y) |
|-----------|-------------------------------------|---------------------------------|------------------------------------|---------------------|
| X1.1 | 0,895 | | | |

| Indicator | Digital Marketing (X ₁) | Word of Mouth (X ₂) | Perception Price (X ₃) | Buying Decision (Y) |
|-----------|-------------------------------------|---------------------------------|------------------------------------|---------------------|
| X1.2 | 0,917 | | | |
| X1.3 | 0,924 | | | |
| X1.4 | 0,863 | | | |
| X2.1 | | 0,915 | | |
| X2.2 | | 0,936 | | |
| X2.3 | | 0,868 | | |
| X3.1 | | | 0,871 | |
| X3.2 | | | 0,853 | |
| X3.3 | | | 0,791 | |
| X3.4 | | | 0,835 | |
| Y.1 | | | | 0,887 |
| Y.2 | | | | 0,898 |
| Y.3 | | | | 0,850 |

Source :Hasil Olah Data, Output Smart PLS

The price perception variable (X₃) consists of four indicators, each of which has an outer loading value greater than 0.7, so it can be said that its validity is met, meaning that the indicators can measure the price perception construct. The purchasing decision variable (Y) consists of three indicators, each of which has an outer loading value greater than 0.7, so it can be said that its validity is met, meaning that the indicator can measure the purchasing decision construct.

Cross Loading

The cross-loading test has provisions, namely that the outer loading value of a construct must be greater than the outer loading value that is correlated with other constructs. Table 2 below shows the cross-loading results of each research indicator.

Table 2. Cross Loading Results

| Indicator | Digital Marketing (X ₁) | Word of Mouth (X ₂) | Price Perception (X ₃) | Buying Decision (Y) |
|-----------|-------------------------------------|---------------------------------|------------------------------------|---------------------|
| X1.1 | 0,895 | 0,523 | 0,626 | 0,674 |
| X1.2 | 0,917 | 0,561 | 0,665 | 0,643 |
| X1.3 | 0,924 | 0,559 | 0,682 | 0,653 |
| X1.4 | 0,863 | 0,510 | 0,587 | 0,612 |
| X2.1 | 0,545 | 0,915 | 0,340 | 0,645 |
| X2.2 | 0,598 | 0,936 | 0,341 | 0,672 |
| X2.3 | 0,483 | 0,868 | 0,315 | 0,651 |
| X3.1 | 0,724 | 0,425 | 0,871 | 0,628 |
| X3.2 | 0,623 | 0,314 | 0,853 | 0,539 |
| X3.3 | 0,474 | 0,174 | 0,791 | 0,391 |
| X3.4 | 0,506 | 0,254 | 0,835 | 0,439 |

| Indicator | Digital Marketing (X ₁) | Word of Mouth (X ₂) | Price Perception (X ₃) | Buying Decision (Y) |
|-----------|--|------------------------------------|---------------------------------------|------------------------|
| Y.1 | 0,607 | 0,683 | 0,502 | 0,887 |
| Y.2 | 0,643 | 0,596 | 0,540 | 0,898 |
| Y.3 | 0,642 | 0,626 | 0,570 | 0,850 |

Source: Hasil Olah Data, Output Smart PLS\

Based on the cross-loading results shown in Table 2, it can be seen that each indicator contained in the digital marketing variable, word of mouth, price perception and purchasing decisions has a greater outer loading value compared to the outer loading indicators of the other variables so that It can be said that all indicators have good validity based on the cross loading results.

Discriminant Validity

Discriminant validity testing is based on the Average Variance Extracted (AVE) value produced by each variable. The minimum required AVE value is 0.5 to indicate good validity for the research variables.

Tabel 3. AVE Value

| Variabel Penelitian | Nilai AVE |
|-------------------------------------|-----------|
| Digital Marketing (X ₁) | 0,810 |
| Word of Mouth (X ₂) | 0,823 |
| Price Perception (X ₃) | 0,702 |
| Buying Decision (Y) | 0,772 |

Source: Hasil Olah Data, Output Smart PLS

Based on Table 3, it can be seen that the AVE value for the digital marketing variable (X₁) is 0.810, which means it is greater than 0.5. The AVE value for the word of mouth variable (X₂) is 0.823, which means it is greater than 0.5. The AVE value for the price perception variable (X₃) is 0.702, which means it is greater than 0.5. The AVE value for the purchasing decision variable (Y) is 0.772, which means it is greater than 0.5. These results conclude that overall the variables in this study can be said to have good validity.

Furthermore, discriminant validity can also be measured based on Fornell Larcker's results which are based on the square root of AVE. The aim is to describe the amount of variance or diversity that a construct can have. The greater the variance or diversity, the greater the indicator's representation of the construct. The condition is that the square root of the AVE of a construct must be greater than that of other constructs.

Table 4. Fornell Larcker Results

| | Digital Marketing (X ₁) | Buying Decision (Y) | Price Perception (X ₃) | Word of Mouth (X ₂) |
|--|--|------------------------|---------------------------------------|------------------------------------|
| Digital Marketing (X ₁) | 0,900 | | | |
| Buying Decision (Y) | 0,718 | 0,879 | | |
| Price Perception | 0,712 | 0,612 | 0,838 | |

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| | Digital Marketing (X ₁) | Buying Decision (Y) | Price Perception (X ₃) | Word of Mouth (X ₂) |
|---|--|------------------------|---------------------------------------|------------------------------------|
| (X ₃) Word of Mouth (X ₂) | 0,598 | 0,724 | 0,366 | 0,907 |

Source: Hasil Olah Data, Output Smart PLS

Based on Table 4, it can be seen that the results of discriminant validity testing show that all variables used in the research meet the Fornell Larcker criteria because they have a square root AVE for their constructs that is greater than other constructs.

Composite Reliability

Composite reliability measures the true value of the reliability of a construct. Construct reliability as measured by the composite reliability value has a requirement above 0.70 for a variable to be declared reliable. The composite reliability value of each research variable is shown in Table 5 below.

Table 5. Composite Reliability Values

| Research Perception | Composite Reliability Values |
|-------------------------------------|------------------------------|
| Digital Marketing (X ₁) | 0,923 |
| Word of Mouth (X ₂) | 0,892 |
| Price perception (X ₃) | 0,887 |
| Buying Decision (Y) | 0,852 |

Source: Hasil Olah Data, Output Smart PLS

Based on Table 5, it can be seen that the composite reliability value of the digital marketing variable is 0.923, which is greater than 0.70. The composite reliability value of the word-of-mouth variable is 0.892, which is greater than 0.70. The composite reliability value of the price perception variable is 0.887 which is greater than 0.70. The composite reliability value of the purchasing decision variable is 0.852, which is greater than 0.70. So it can be concluded that all variables have a composite reliability value greater than 0.70, which means they are declared reliable.

Latent Variables Correlations

Latent variables correlations are used to see the relationship between variables or constructs with each other, both exogenous and endogenous variables, as well as exogenous and exogenous variables. The relationship between variables has a maximum correlation value of 1, the closer the value is to 1, the better the correlation.

Table 6. Results of Latent Variables Correlations

| | Digital Marketing (X ₁) | Word of Mouth (X ₂) | Price Perception (X ₃) | Buying Decision (Y) |
|--|--|------------------------------------|---------------------------------------|------------------------|
| Digital Marketing (X ₁) | 1,000 | 0,598 | 0,712 | 0,718 |
| Word of Mouth | 0,598 | 1,000 | 0,366 | 0,724 |

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| | Digital Marketing (X ₁) | Word of Mouth (X ₂) | Price Perception (X ₃) | Buying Decision (Y) |
|-------------------|-------------------------------------|---------------------------------|------------------------------------|---------------------|
| (X ₂) | | | | |
| Price Perception | 0,712 | 0,366 | 1,000 | 0,612 |
| (X ₃) | | | | |
| Buying Decision | 0,718 | 0,724 | 0,612 | 1,000 |
| (Y) | | | | |

Source: Hasil Olah Data, Output Smart PLS

Table 6 shows that the highest correlation value occurs between word of mouth (X₂) and purchasing decisions (Y) with a correlation value of 0.724. This means that the relationship between word of mouth (X₂) and purchasing decisions (Y) is the strongest compared to the relationship between other variables.

PLS Path Diagram

Based on Figure 2, the outer loading value of each indicator for each research variable can be seen. Apart from that, we can also see the magnitude of the path coefficients of the exogenous variables (digital marketing, word of mouth, and price perception) on the endogenous variables (purchasing decisions).

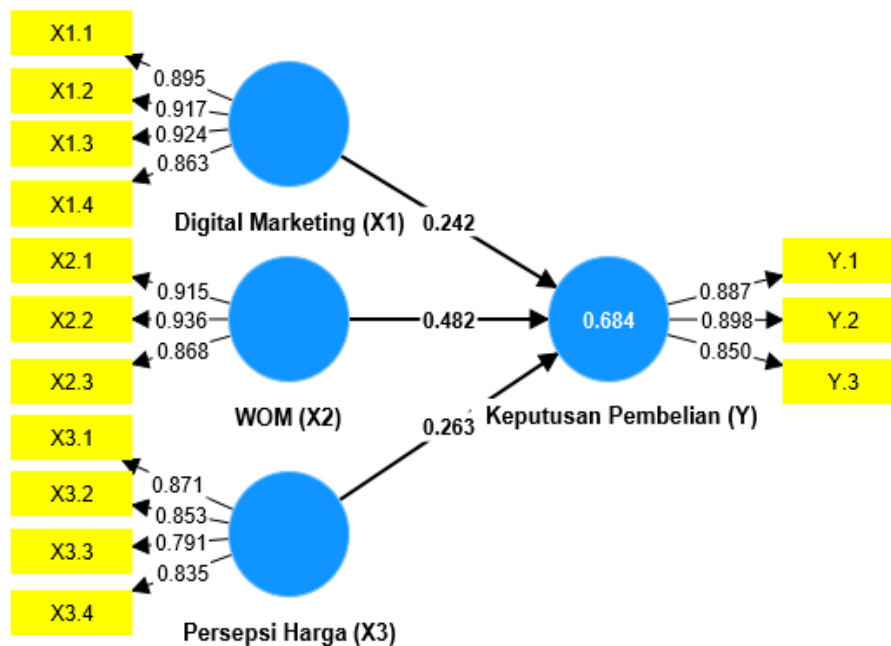


Figure 2. Research Path Diagram

Source: Hasil Olah Data, Output Smart PLS

The path coefficient for the digital marketing variable (X₁) on purchasing decisions (Y) is 0.242. The path coefficient for the word-of-mouth variable (X₂) on purchasing decisions (Y) is 0.482. The path coefficient for the price perception variable (X₃) on purchasing

decisions (Y) is 0.263. The R Square value of the purchasing decision variable is 0.684, which means that credit purchasing decisions at Home Credit can be explained by digital marketing, word of mouth, and price perception 68.4%, while the remaining 31.6% is explained by other variables that were not studied.

Hypothesis Test

Furthermore, the results of hypothesis testing in this research are shown in Table 7 below.

Table 7. Hypothesis Testing Results

| | Path Coefficients | T statistics | P values |
|---|-------------------|--------------|----------|
| Digital marketing (X ₁) -> Keputusan pembelian (Y) | 0,242 | 2,393 | 0,017 |
| Word of mouth (X ₂) -> Buying Decision (Y) | 0,482 | 5,401 | 0,000 |
| Price Perception (X ₃) -> Buying Decision (Y) | 0,263 | 3,165 | 0,002 |

Source: Hasil Olah Data, Output Smart PLS

The influence of the digital marketing variable (X1) on purchasing decisions (Y) has a positive path coefficient value of 0.242, meaning that the influence that occurs is positive. The statistical t-value obtained was 2.393 > 1.96 with a p-value of 0.017 < 0.05, meaning that the influence that occurred was significant so H1 was accepted. The influence of the word-of-mouth variable (X2) on purchasing decisions (Y) has a positive path coefficient value of 0.482, meaning that the influence that occurs is positive. The statistical t-value obtained was 5.401 > 1.96 with a p-value of 0.000 < 0.05, meaning that the influence that occurred was significant so H2 was accepted. The influence of the price perception variable (X3) on purchasing decisions (Y) has a positive path coefficient value of 0.263, meaning that the influence that occurs is positive. The statistical t value obtained was 3.165 > 1.96 with a p-value of 0.002 < 0.05, meaning that the influence that occurred was significant so that H3 was accepted.

Based on the results of hypothesis testing, the results show that the digital marketing variable has a positive effect on credit purchasing decisions at Home Kredit so H1 is accepted. This shows that marketing activities using digital media carried out by the Home Credit company in terms of information availability, costs, incentive programs and site design can lead to consumer decisions to make purchases on credit. The results obtained in this research support previous research conducted by Khoziyah and Lubis that digital marketing has quite a strong influence as a tool for sharing stimulus in the form of digital marketing information messages to improve the quality of information, thereby influencing decision-making for potential consumers.

The findings obtained from the results of hypothesis testing are that the word-of-mouth variable has a positive effect on credit purchasing decisions at Home Credit so H2 is accepted. This shows the activities carried out by customers either verbally, in writing or electronically, which contain their experiences and knowledge in using credit purchasing

services at Home Kredit which can influence credit purchasing decisions. The results obtained in this research support previous research conducted by Nisa which showed that word of mouth contributes significantly to consumer purchasing decisions.

The results obtained from hypothesis testing show that the price perception variable has a positive effect on credit purchasing decisions at Home Credit so H3 is accepted. This shows the respondent's view of the amount of money spent to own or use a product from purchasing on credit at Home Credit which can influence credit purchasing decisions. The results obtained in this research support previous research conducted by Nisa that consumer perceptions of the prices offered by sellers can influence consumer purchasing decisions.

CONCLUSION

Digital marketing contributes to product purchasing decisions using Home Credit. Word of mouth contributes to product purchasing decisions using Home Credit. Price perceptions contribute to product purchasing decisions using Home Credit. The suggestions in this research are a) Home Credit should be able to increase the intensity of posts related to promotions, b) Home Credit should provide the best service to consumers both in terms of billing customers who are late in paying and serving customer complaints so that consumers do not hesitate to recommend to others, c) Home Credit should increase consumers' perception that purchasing prices on credit at Home Credit are affordable, this can be done by offering installment discount incentives to consumers who never experience delays in payments, d) Home Credit should increase purchasing decisions consumers can make a member card.

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