COMMUNICATION ECONOMICS ORGANIZATION

CEO international congress

9-11 December 2022 - Indonesia

5th PROCEEDINGS BOOK

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EDITORS

Assoc. Prof. Dr. Muhammad Ali Tarar

Enock Siankwilimba, PhD. Cand.

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International CEO

(Communication, Economics, Organization)

Social S ciences Congress

PROCEEDINGS

E-BOOK

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Presentation

We are delighted to introduce **Sekolah Tinggi Manajemen IPMI (IPMI - International Business School), Mohanlal Sukhadia University, Samarkand Branch of Tashkent University of Economics, International Vision University, Alfred Nobel University, International Gorazde University, Nişantaşı University, University of Prizren, Cyprus West University, Insec, NCM Publishing, CEO Tekmer, Universitas Bhayangkara, Knowledge Laboratory, Universitas Ghara Karya and Ostim Technical University** served as the vehicle of dissemination for a showpiece of articles at the **International CEO** (**C**ommunication, **E**conomics, **O**rganization) **Social Sciences Congress** (CEO SSC 2022, **Indonesia, Jakarta**) that was held online on Dec 9-11, 2022. CEO Congress aims to provide a platform for discussing the issues, challenges, opportunities and findings of **Communication, Economics, Organization and Social Science** research. The organizing committee with feedback from the division chairs and the members of the **scientific committee** foresaw an opportunity and research gap in the conference theme, that pitches for pressing issues in the business world.

Presentations are in Turkish & English & Indonesian. With the participation and contributions of academics from **34 countries**: ***Argentina, Azerbaijan, Belarus, Bosnia and Herzegovina, Indonesia, Ethiopia, Philippines, Ghana, South Korea, Georgia, India, Iraq, United Kingdom, Spain, Italy, Japan, Cameroon, Canada, Kyrgyzstan, Kosovo, North Cyprus, Cuba, Malaysia, Uzbekistan, Pakistan, Poland, Portugal, Romania, Tanzania, Turkey, Ukraine, USA, New Zealand.*** It is a great privilege for us to present the Abstract Book of **CEO SSC 2022** to the authors and delegates of the conference.

Several manuscripts from prestigious institutions could not be accepted due to the reviewing outcomes and our capacity constraints. Participation from **155 different institutions or universities**. The 3 days long conference gathered close to **445 national and international attendees** to enliven a constellation of contributions. **199** papers of the **273** papers approved to present at the congress are outside of Turkey. **73% of the papers presented at the congress are from outside Türkiye.** 5 awards were issued to distinguished papers, and a total of **273 oral presentations**.

On the day of completion of this journey, we are delighted with **a high level of satisfaction** and **aspiration.** It is important to offer our sincere thanks and gratitude to a range of organizations and individuals, without whom this year's conference would not take place. This conference would have not materialized without the efforts of the contributing **authors for sharing the fruit of their research and the reviewers for scrutinizing**, despite their busy schedules. We also thank **our members and colleagues who accepted the duty to participate in the Scientific Committee** and for their valuable help in the screening, selecting, and recommending best contributions.

All presentations made during the congress were published on the social media accounts of the CEO Congress.

Uluslararası CEO
(İletişim, Ekonomi, Organizasyon)
Sosyal Bilimler Kongresi

Sunuş

9-11 Aralık 2022 tarihlerinde "**5. Uluslararası CEO İletişim, Ekonomi ve Organizasyon Sosyal Bilimler Kongresi**" **IPMI Uluslararası İşletme Okulu** ev sahipliğinde **Endonezya**'nın başkenti Cakarta'da, Mohanlal Sukhadia University, **Samarkand Branch of Tashkent University of Economics,** International Vision University**, Alfred Nobel University,** International Gorazde University**, Nişantaşı Üniversitesi,** University of Prizren**, Cyprus West University,** Insec**, NCM Publishing,** CEO Tekmer**, Universitas Bhayangkara,** Knowledge Laboratory**, Universitas Ghara Karya** ve Ostim Teknik Üniversitesi iş birliği ile **online ve fiziki katılımlar** ile gerçekleşmiştir.

Kongremizde ***ABD, Arjantin, Azerbaycan, Belarus, Bosna Hersek, Endonezya, Etiyopya, Filipinler, Gana, Güney Kore, Gürcistan, Hindistan, Irak, İngiltere, İspanya, İtalya, Japonya, Kamerun, Kanada, Kırgızistan, Kosova, Kuzey Kıbrıs, Küba, Malezya, Ozbekistan, Pakistan, Polonya, Portekiz, Romanya, Tanzanya, Türkiye, Ukrayna, Yeni Zelanda, Zambiya*** gibi **34 ülkeden ve 155** kurum/üniversiteden **445 akademisyen** tarafından hazırlanan **273 bildiri** sunulmuştur.

Kongremize **343** bildiri özeti gönderilmiş, editör ve hakem süreçlerinden sonra bunlardan 303 tanesi sözlü sunuma kabul edilmiş, ancak **50 oturumda 273 bildirinin sunumu** gerçekleşmiştir. Sunulan bildiriler, **978-605-73822-7-6** ISBN'li bu e kitapta yayımlanmaktadır.

Kongrede sunulan 273 bilidirinin 199'u yurt dışındandır. Yayınlanan **bildirilerin %73'ü Türkiye dışındandır.**

Onaylı ve yayınlanan **273 bilidiriden ikisi Türkiye'den ve üçü yurt dışından olmak üzere beşine en iyi bildiri ödülü duyurulmuştur.**

Önceki Uluslararası CEO Kongre'lerde olduğu gibi 5. Uluslararası CEO Kongre'de de hem bildiri özet kitabında hem de tam metin kitabında yabancı oranı %50'den fazladır. Okumakta olduğunuz tam metin kitabında **yayınlanan tam metinlerin ise %73'ü Türkiye dışındandır** (127 yabancı, 48 Türkiye'den)**.**

Kongre esnasında gerçekleşen tüm sunumlar kongrenin sosyal medya hesaplarında yayımlanmıştır. Tekrar yararlanmak istendiği durumlarda CEO Congress sosyal medya hesaplarından izlenebilir.

Kongrenin bilim insanlarına, kamu ve özel sektör ile STK'ların yönetiminin etkinliğine katkı bulunmasını temenni eder, bildirileriyle katkıda bulunan akademisyenler ile düzenleme kurulu, danışma kurulu, bilim ve hakem kurulundaki meslektaşlarımıza ziyadesiyle teşekkür ederiz.

A Special Thanks To…

Below is a list of individuals who have supported **CEO Congress 2022 Indonesia** by donating some of their time. It is these people who make our work possible and have been a great help. We would like to say a special THANK YOU for all those listed below.

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CONTENTS

5th International CEO Communication, Economics, Organization & Social Sciences Congress

A Study on The Intentıons of Early Users of Metaverse As Learning Platforms Usıng The Technology Acceptance Model As Seen From In The Evıdence From PT. MarkPlus Instıtute

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ABSTRACT

In the new global economy, Metaverse has become a central issue for technology companies to transform their way of conducting professional learning and development. Metaverse is an immersive, three-dimensional, virtual, and multiuser environment online platform, allowing people to interact socially and economically, regardless of their location with a large of people. However, there is limited research being conducted in this area promising the future of web 3.0, Metaverse. This study aims to scrutinize a proposed research model for factors influencing behavioral intention to use Metaverse as a learning platform for early users at MarkPlus Institute, Indonesia. The studies used a quantitative approach and developed a research model based on an extension of the Technology Acceptance Model. The model adds the source of credibility as an independent variable and facilitating condition as a moderating variable. A survey was conducted to obtain data from 85 training participants for testing the hypothesis. SEM-PLS, a multivariate statistical analysis technique, was used to analyze responses to examine models, factors, and structural relationships and test hypotheses. The results show the Source of Credibility positively and significantly influences the perceived ease of Use.

Moreover, Perceived Ease of Use and Facilitating Condition will impact behavioral intention using Metaverse as a learning platform. The mediation analysis results show that Perceived Ease of Use has mediating effects between the Source of Credibility and behavioral intention. The results have significant empirical implications for educational institutions looking to implement the Metaverse as a new platform for learning.

Keywords: Metaverse, Behavioral Intention, Technology Acceptance Model (TAM), source of credibility, and facilitating condition.

INTRODUCTION

Metaverse has emerged as a critical concern for technology companies looking to design the workplace of the future in the new global economy. Metaverse is an immersive, three-dimensional, virtual, and Multiuser Environment online, allowing people to interact socially and economically with a large of people, regardless of their location, using tools such as virtual reality (VR) and augmented reality (AR) (Díaz et al., 2020). It will revolutionize company culture, change professional learning and development, and alter the conventional office environment. A Study on Education Utilizing Metaverse for Effective Communication in a Convergence Subject (Ju Hyun, 2021) demonstrates that, compared to traditional distance learning, the difficulty of task performance is reduced by 37%, and the difficulty of lack of communication with the instructor or other learners is reduced by 42%.

This paper addresses how metaverse technology can be used in the education sector to give students a more realistic learning environment, allows them to engage with their instructors fully, and allows businesses to create new employment aids. As an illustration, the training provider can build a 3D restaurant with a kitchen and cashier to serve a non-player character who plays a customer during training for restaurant management. As a result, this study will go deeper into a study on participants' plans to adopt new technology, enhance metaverse penetration, and serve as a resource for training institutions and software developers. This study uses MarkPlus Institute as a research object as one of the most extensive training providers in Indonesia.

1. PROBLEM STATEMENT AND OBJECTIVE

Zuckerberg states, "In the next 5 to 10 years, Metaverse will be mainstream. When it's complete, our physical reality will merge with the digital universe." On the other hand, Metaverse in education needs a lot of time, development, and design into a mature learning method (Tlili et al., 2022). In 2022, MarkPlus Institute encourages learning in the Metaverse, but individuals are hesitant to attempt it and continue asking about the LMS platform. This phenomenon is challenging for the education industry because only a few research frameworks have been found that study students' behavioral intentions and lack of best practices from the industry to market this platform.

The initial theory for this study is the Technology Acceptance Model (TAM), which is usually used to predict user behavioral intention to use technology using perceived usefulness (PU), perceived ease of Use (PEU), and external variables. This behavioral intention to use technology will influence the actual usage of the technology in the future. The TAM model mainly uses in the education sector to predict the behavioral intention of e-learning. Kent State University professors said, "For educational developers (also called academic or faculty developers) to facilitate the change toward effective teaching and learning practices at any level. They must build trust and communicate credible expertise." Therefore, credible expertise will probably affect perceived usefulness (PU) and perceived ease of Use (PEU) as external variables (Little & Green, 2021). One of the challenges in Metaverse penetration is the technology, some studies supported the phenomenon that the absence of a facilitative infrastructure had been cited as a significant barrier to adopting online-based learning systems (Engelbrecht, 2005; Selim, 2007).

The goal of the research framework is to examine external factors, including The Source of Credibility (SC), the moderating impact of the Facilitating Condition (FC), and the Technology Acceptance Model (TAM), which serves as the underlying theory. From that framework, we can conclude (a) to find essential factors affecting behavioral intention towards using Metaverse as the learning platform among existing online learnings user. (b) to design a strategy to increase the penetration of Metaverse as the learning platform by increasing behavioral intention to use it.

2. THEORETICAL FRAMEWORK

2.1 Theoretical background

Davis' Technology Acceptance Model (TAM) has been used in educational settings to investigate various issues, including a) student acceptance of online courses, b) course websites as practical learning tools, and c) online student communication for a class project. Moreover, Park et al. (2021) explore Metaverse using the technology acceptance model (TAM) to predict behavioral intention using it. In 2016, Fazil Abdullah and Rupert Ward established General Extended Technology Acceptance Model for E-Learning (GETAMEL) based on Davis' Technology Acceptance Model (TAM) (Humida et al., 2021).

In the education industry, the students can find many options, from expensive to affordable products that serve different market segments. Besides the price factor, the customer will look into the trainer's expertness, the provider's reputation, and the trustworthiness to conduct training because the education industry is a service business that people can not feel the product until they buy and feel it. Therefore, the element of Source of Credibility is essential when the client decides to use the vendor. The study by ((Sharif et al., 2022) shows that brand credibility help in creating positive behavioral intentions for brands. However, many companies struggle to shift from offline to online training because of improper devices and limited internet connection during Covid-19. Some companies provide a new laptop or allow employees to bring and borrow a computer into their home to increase productivity. Therefore, it is possible to increase behavioral intention to learn in a Metaverse if they have good facilitation. Humida et al., (2021) also add "facilitating condition" as a new mediating variable between perceived usefulness and perceived ease of use with behavioral intention. Based on previous research on Metaverse and Technology Acceptance Model in the education sector, the research will focus on the GETAMEL model with the source of credibility as an external variable and facilitating condition as a moderator variable to predict an individual's intention to use Metaverve as a learning platform.

2.2 Research hypotheses development

Behavioral Intention (BI)

Intention to use technology can be defined as the degree to which the user wants to use technology in the future (Joo et al., 2018). Intention to use technology is defined as "users' preference to accept or reject technology by implementing certain techniques to ensure the continued Use of technology (Akour et al., 2022). Based on TAM (Technology Acceptance Model), intention to use was defined as "the extent to which an individual feels motivated to use the technology" (Davis, 1989). In short, based on the expert explanation, behavioral intention defines learners feeling motivated and willing to use Metaverse in the future.

Source of Credibility (SC)

According to Wu and Wang (2011), source credibility indicates how much the message's recipient believes in the addresser. Jee-Won Kang, and Young Namkun (2019) used TAM to study the elaboration likelihood model (information quality and source credibility) on technology acceptance theory (TAM). The research shows that credibility significantly affects Perceived usefulness (PU) and Perceived ease of Use (PEOU). Past research on the credibility of the utilization of e-learning or technology products, such as e-commerce of telemedicine, showed that the source of credibility was a significant precedent for the adoption of new technology (Chauhan, 2015; Kang & Namkung, 2019; Luan & Teo, 2011; Usman et al., 2022).

Another study by Sharif et al., (2022) shows that positive brand experience trust and credibility help create positive behavioral intentions for the brands. Another research illustrates the significant impact of credibility on the behavioral intention during the pandemic (Dang, 2022). Therefore, this study conveys the proposed hypothesis:

H1 : The higher (lower) Source of Credibility (SC) will impact higher (lower) Perceived Usefulness (PU) using Metaverse as a learning platform.

H2 : The higher (lower) Source of Credibility (SC) will impact higher (lower) Perceived Ease of Use (PEOU) using Metaverse as a learning platform.

H9 : The higher (lower) Source of Credibility (SC) will impact higher (lower) Behavioral Intention (BI) using Metaverse as a learning platform.

Perceived usefulness (PU) and perceived ease of Use (PEOU)

Davis defines perceived usefulness (PU) as the level to which a user thinks that running a system would enhance one's performance, and Perceived Ease of Use (PeoU) as the intensity users think that they can run a specific setup effortlessly (Davis, 1989). Both variables are basic constructs in the TAM that significantly affect the intention to use a technology (Davis, 1989). A study on the intentions of early users of metaverse platforms using the Technology Acceptance model shows Perceived Usefulness and Perceived Ease of Use (PEOU) accept the hypothesis test (Park et al., 2021). Another metaverse research in the education industry has a similar result that indicates Perceived Usefulness and Perceived Ease of Use (PEOU) have a positive direction to intention using Metaverse (Akour et al., 2022). The construct variables of the Perceived Usefulness and Perceived Ease of Use (PEOU) are likely to positively influence users' interaction with Metaverse. Furthermore, the variables also directly influence the intention to use Metaverse. Therefore, this study conveys the proposed hypothesis:

H3 : The higher (lower) Perceived Ease of Use (PEOU) will impact higher (lower) Perceived Usefulness (PU) using Metaverse as a learning platform.

H4 : The higher (lower) Perceived Usefulness (PU) will impact higher (lower) Behavioral Intention (BI) using Metaverse as a learning platform.

H5 : The higher (lower) Perceived Ease of Use (PEOU) will impact higher (lower) Behavioral Intention (BI) using Metaverse as a learning platform.

Facilitating condition (FC)

Kamal (2020) defined facilitating conditions as adequate organizational and technical infrastructure for a user's support to adopt new technology. The successful usage of metaverse services is significantly dependent upon adequate technological infrastructure. Some studies experiment with the contextual factors as moderator variables between Perceived Usefulness (PU) and Facilitating Condition (FC) on behavioral Intention (BI), such as Technology Readiness, Technology innovativeness, or facilitating condition. It has a moderation effect between construct variables (Al-Emran et al., 2018; Ching-Ter et al., 2017; Mehta et al., 2019; Yi et al., 2003). Facilitating Condition (FC) has experimented as a moderator. A moderator variable can be either qualitative or quantitative, influencing the orientation and/or power of the interconnection between an independent/predictor and a dependent/response variable that helps to determine the external validity of relationships between variables (Baron & Kenny, 1986). Therefore, this study conveys the proposed hypothesis:

H6 **:** How does Facilitating Condition (FC) influence Behavioral Intention (BI) to use Metaverse as a learning platform?

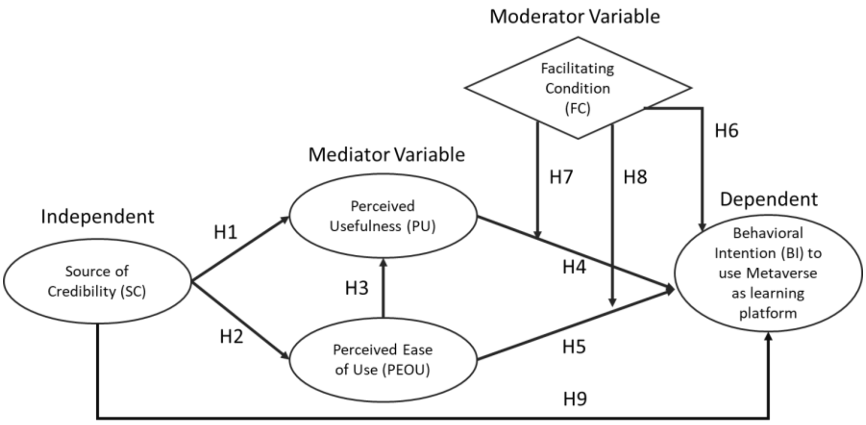
H7 **:** How does Facilitating Condition (FC) moderate Perceived Usefulness (PU) toward Behavioral Intention (BI) to use Metaverse as a learning platform?

H8 **:** How does Facilitating Condition (FC) moderate Perceived Ease of Use (PEOU) toward Behavioral Intention (BI) to use Metaverse as a learning platform?

2.3 Research hypotheses development

The behavioral intention (BI) was empirically explored utilizing the Metaverse as a learning platform in the MarkPlus Institute, Indonesia, based on nine hypotheses developed based on four variables selected from various studies.

Figure-1: The proposed conceptual model



Source: Author (2022)

3. METHOD

3.1 Data collection method

This study used JotForm to distribute online questionnaires through social media and WhatsApp groups. It will be distributed to Generation Y and Generation Z, especially the predominant audience between 13 and 24 years old, who create avatars based on the actual physical characteristics of the users (Canorea, 2021). They also have been experiencing distance learning and have registered for a MarkPlus training or event. The questionnaire contains three sections with a total number of 30 questions. The first section is demographic, consisting of 7 questions, and section-2 explains the definition and features of the Metaverse. The third section covers 23 question indicators measured by a Likert scale (1-5).

3.2 Sample

This study involves non-probability with convenience sampling as a method to spread the questionnaire to members of the population who are conveniently filling out the survey. This method is used when the researcher knows how many subjects (consumers, employees, light bulbs) to include in the sample and continues the process until the required sample size has been reached (Sekaran & Bougie, 2019). Some method is used to find the sample, like the 10 times rule (70 Samples), G Power analysis (85 Samples), and the Cohen table (75 Samples) to determine sample size. Thus, the sample for this research is 85 samples.

3.3 Data analysis technique

In the beginning, IBM SPSS was used for analyzing a pre-test for 30 people to get initial insight and eliminate potential problems. This study can continue identifying the large sample and testing the hypothesis if the study passes the validity and reliability analysis. Microsoft Office was used for analyzing the demographic using descriptive statistics. SEM-PLS, a multivariate statistical analysis technique, was used to analyze the responses to examine the model, factors, structural relationships, and hypotheses testing. It assesses complex cause-effect relationship models with latent variables. The study used a SmartPLS3 for data analysis software.

4. FINDINGS AND DISCUSSION

The research analysis will be analyzed with a quantitative research approach. This approach utilizes preliminary evaluation (validity and reliability), descriptive analysis, measurement evaluation model (reliability, consistency reliability, convergent validity, and discriminant validity), and structural model evaluation (collinearity, significance, and relevance of path coefficients, explained variance, predictive relevance, effect size, and model fit).

4.1 Descriptive Analysis

The questionnaires were distributed to 85 training participants or followers from MarkPlus Insitute. 59% of the respondents who participated in the survey were female, and 41% were male. Most of the respondents (89%) were Generation Z. Around 75% of those surveyed were university students or fresh graduates. Most of them (73%) never use Metaverse Game. The respondent primarily only heard about the Metaverse (38%) or studied about the Metaverse through Webinar (44%%). Among the respondents, 89% are willing to use Metaverse in the future (1-2 years).

4.1 Measurement evaluation model

According to Hair et al. (2019), indicators with reflective indicator loading above 0.7 can be used in the further analysis because they indicate that the construct explains more than 50 percent of the indicator's variance, thus providing acceptable item reliability. The second step is assessing internal consistency reliability, most often using Cronbach's Alpha and Composite Reliability are measured to validate internal consistency between the variable and indicators. The minimum score of 0.70 may represent a good construct's internal consistency reliability, assuming the correct factor model (Hair et al., 2019). The third step is to assess the convergent validity of each construct measure. The acceptable AVE must be at least 0.50. Tabel-1 shows that all outer loading, Cronbach's alpha, Composite Reliability, and Average Variance Extracted (AVE) meet the requirements for the next stage.

Table-1: Evaluation Criteria (Reflective outer models)

Construct	Outer Loading	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Source of Credibility (SC)	0.700 - 0.868	0.909	0.928	0.65
Perceived Usefulness (PU)	0.792 - 0.845	0.845	0.896	0.683
Perceived Ease of Use (PeoU)	0.811 - 0.891	0.872	0.912	0.721
Facilitating Condition (FC)	0.796 - 0.866	0.846	0.897	0.685
Behavioral Intention (BI)	0.722 - 0.929	0.868	0.912	0.723

Source: *PLS-SEM data process (2022)*

The fourth step is to assess discriminant validity, which is the extent to which a construct is empirically distinct from other constructs in the structural model. Henseler et al. (2015) proposed a threshold value of 0.90. The discriminant validity criterion for the constructs has been satisfied because, as shown in Table-2, all HTMT values are less than 0.9, proving that the HTMT criterion was developed.

Table-2: HTMT criteria evaluation

	BI	FC	PEOU	PU	SC
BI					
FC	0.778				
PEOU	0.870	0.660			
PU	0.647	0.486	0.871		
SC	0.595	0.687	0.637	0.513	

Source: *PLS-SEM data process (2022)*

4.2 Structural Model Evaluation

Before assessing the structural correlations, collinearity must be evaluated to ensure it does not distort the regression results. VIF values above 5 suggest possible collinearity difficulties among the predictor constructs (Hair et al., 2019). Table-3 reported that the VIF numbers meet the criteria.

Table-3: Structural model – Collinearity (VIF)

	Behavioral Intention (BI)	Perceived Ease of Use (PeoU)	Perceived Usefulness (PU)
Behavioral Intention (BI)			
Facilitating Condition (FC)	1.541		
Perceived Ease of Use (PeoU)	4.033		1.461
Perceived Usefulness (PU)	3.129		
Source of Credibility (SC)		1.000	1.461

Source: *PLS-SEM data process (2022)*

Research hypotheses will be tested by calculating P-value; the result should be under 0.05 in the 95% Confident level. The path coefficient shows the correlation between two variables, ranging from -1.00 to 1.00. A correlation value of 0 indicates no link, a correlation value of 1.0

indicates a perfect positive correlation, and a correlation value of -1 indicates a perfect negative correlation. The path coefficient can be classified as weak (0.00-0.29), low (0.30-0.49), moderate (0.50-0.69), strong (0.70-0.89), and very strong (0.90-1.00) (Hinkle et al., 1998; Luckey & Pett, 1998; Pett et al., 2003). Analysis of the 95% interval confidence interprets higher (lower) exogenous variable will increase(decrease) endogenous variable between the statistical value of 2.5% to 97.5%. F2 values will analyze a predictor variable's relative effect on an independent variable. As a rule of thumb, values higher than 0.02, 0.15, and 0.35 depict small, medium, and large f2 effect sizes (Cohen, 1988) for direct and moderation effects. On the other hand, Ogbeibu et al., (2021) propose a halving adjustment to Cohen's recommendations such that the squared standardized v effect should be greater than 0.175 for a large effect, 0.075 for a medium and 0.01 for a small, making them more appropriate for indirect effects.

Table 4 demonstrates that five hypotheses (H1, H4, H7, H8, H9) are rejected or over 0.05. That means the predictor variables do not directly affect with endogenous variable. Although H1 and H9 are rejected, SC indirectly affects PU and BI through mediating effect from PEoU (Indirect-only). Unfortunately, SC doesn't indirectly affect BI through PU or PEoU and PU. Facilitating Condition (FC) has experimented as a moderator. However, the P-value of the table proved that all the relationship does not have a moderating effect. In the rest, four hypotheses (H2, H3, H5, and H6) were accepted or under 0.05. That means SC directly affects PEoU, PEoU on PU, PEoU on BI, and FC on BI.

Table-4: Result of hypothesis testing

Hypothesis	P-Value	Sig/ Mediating	Path Coefficient	95% Interval Confident Path Coefficient		F2/ Upsilon (V)
				2.50%	97.50%	
Direct Effect						
H1: (SC) -> (PU)	0.603	**Rejected**	0.06	-0.148	0.311	0.006
H2: (SC) -> (PEoU)	0	**Accepted**	0.562	0.38	0.715	0.461
H3: (PEoU) -> (PU)	0	**Accepted**	0.729	0.518	0.909	0.873
H4: (PU) -> (BI)	0.784	**Rejected**	0.035	-0.223	0.283	0.001
H5: (PEoU) -> (BI)	0.001	**Accepted**	0.471	0.174	0.76	0.161
H6: (FC) -> (BI)	0	**Accepted**	0.371	0.208	0.558	0.262
H9: (SC) -> (BI)	0.686	**Rejected**	0.057	-0.153	0.297	0.002
Moderating - Facilitating Condition (FC)						
H7: (PU) -> (BI)	0.462	**Rejected**	0.119	-0.349	0.289	0.014
H8: (PeoU) -> (BI)	0.674	**Rejected**	-0.07	-0.192	0.456	0.012
Mediating Effects						
(SC) -> (PU) -> (BI)	0.919	No Effect	0.002	-0.029	0.043	0.000
(SC) -> (PEoU) -> (BI)	0.011	Full Mediating	0.259	0.071	0.474	0.067
(SC) -> (PEoU) -> (PU))	0.000	Full Mediating	0.411	0.271	0.570	0.169
(SC) -> (PEoU) -> (PU)) -> (BI)	0.823	No Effect	0.012	-0.106	0.122	0.010

Source: *PLS-SEM data process (2022)*

The next step is to look at the endogenous construct's R^2 value (s). The explanatory model strength is indicated by the R^2, which measures the variance explained in each of the endogenous constructs (Shmueli & Koppius, 2011). As a guideline, the R2 values of 0.75, 0.50, and 0.25 can be considered substantial, moderate, and weak (Hair et al., 2011; Henseler et al., 2009). Q2 measures a model's ability to predict the relevance of the endogenous constructs, it looks at how well a model predicts data that isn't utilized to calculate model parameters. This feature makes Q2 a measure of out-of-sample predictive power (i.e., predictive relevance) (Joseph F Hair, Jr., G. Tomas M. Hult, Christian M. Ringle, 2017). Table-5 reported that R Square has a moderate effect on Behavioral intention. It means 65.8% is influenced by exogenous variables (PeoU, PU, FC, and SC), and other external factors influence 34.2%. The model has predictive relevance because of the statistical result of Q2 > 0.

Table-5: Result of R Square and Q Square testing

	R Square	Interpretation	Q Square	Interpretation
Behavioral Intention (BI)	0.658	Moderate	0.439	relevance
Perceived Ease of Use (PeoU)	0.316	Substantial	0.200	relevance
Perceived Usefulness (PU)	0.584	Moderate	0.395	relevance

Source: *PLS-SEM data process (2022)*

The last step is checking the model fit, or the standardized root means square residual (SRMR). Translating the sample covariance matrix and the projected covariance matrix into correlation matrices measures the mean absolute value of the covariance residuals. As a rule of thumb, A value less than 0.10 or 0.08 are considered a good fit (Schermelleh-Engel et al., 2003). Sarstedt et al., (2014) introduce the SRMR as a goodness-of-fit measure for PLS-SEM that can be used to avoid model misspecification. Table-6 mentions the estimated model (0.094) under 0.10, indicating a good fit.

Table-6: Result of Model Fit testing

	Saturated Model	Estimated Model <0.10
SRMR	0.079	0.094 (fit)

Source: *PLS-SEM data process (2022)*

CONCLUSION AND RECOMMENDATIONS

Utilizing the TAM model to research behavior intention using Metaverse as a learning platform at MarkPlus Institute, a research model has been proposed and assessed in this study. The investigation revealed that the suggested research model is reliable and internally consistent. The structural model used in this investigation found a moderate prediction with R Square (65.8%) and an adequate model fit. Although, some hypotheses were rejected because of the possibility of limited information about the Metaverse's benefits and features or the most respondents could not imagine learning in the future. For the majority of the predictors, significant mediating effects were discovered. However, the moderator's function in this study model was deemed unnecessary.

This study provides several managerial guidelines for the education industry that want to use Metaverse as a learning platform. The first insight is that PEoU significantly impacts BI. The company should create a campaign focusing on user convenience and develop a simple video tutorial to enter the Metaverse to increase perceived ease of Use. The Second insight is PEoU has a mediating effect Between the SC and BI. The company cannot stand alone promoting Trustworthiness, expertness, and Reputation to increase behavioral intention. The company should create awareness that using Metaverse is easy for them and then give the customer testimonial, case study/best practice from the existing student, and show certification or award from other companies that focus on simplicity or practicality. The third insight, FC directly impacts BI. The company should create guidance to use the Metaverse system and collaborate with a technology company to create affordable devices. Finally, the results of this study will help the education industry market Metaverse as a learning platform.

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The Implication of Business Intelligence toward Organizational Performance with Moderating Variable of Culture and Capability

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ABSTRACT

The emerging use of technology has been adopted in many types of industries and functions in the organization. Business Intelligence existed to provide a dashboard visualization that will help the decision maker manage their business strategically. However, the implementation of Business Intelligence has faced several barriers. The technical skills that are needed to support the system were lacking and led to miscommunication among the internal employees. This capability is essential to conduct the performance of Business Intelligence more effectively. On the other hand, companies need to address issues regarding the culture, especially from the top management support and clear vision & mission. A conducive culture that supports the Business Intelligence application will elevate its performance deeply. This study aims to analyze the effect of Business Intelligence on organizational performance based on the Balance Score Card (BSC). Furthermore, the novelty of this research is bringing the culture and capability aspect as the moderating variable to see the correlation between the two main variables. The primary data from a single case study company in the pharmaceutical industry will be collected to support the analysis. This conceptual research will be beneficial for leaders in order to formulate a strategy based on a data-driven approach. Moreover, the insight from the Business Intelligence application will make companies more agile in handling challenging factors such as the impact of COVID-19 and the war between Ukraine & Russia. It is expected that Business Intelligence will improve organizational performance and support companies in gaining a competitive advantage to face current and upcoming events.

Keywords: Business Intelligence, Culture, Capability, Organizational Performance

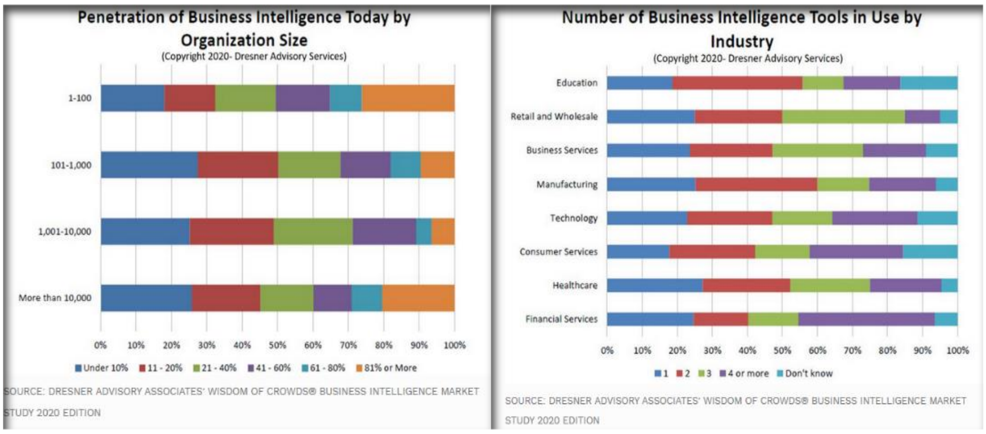
INTRODUCTION

The application of business intelligence has been emerging toward many types of industries. The concept has been proven to improve business decision making that utilize factual based data and computerized support system (Nylund, 1999). There is also evidence that shows the management support as a critical factor that influence the success of business intelligence system (Dawson & Belle, 2013). On the other hand, it is perceived that the level of skills from top management is becoming an obstacle for the implementation of business intelligence in the organization (Hartley & Saymour, 2015). Thus, top management should acquire a good technical skill to ensure a better quality of business intelligence system (Mulyani et al, 2016)

In the late 90's, the concept has been widely implemented in many sectors of companies to support the function in several levels and more importantly, the business growth. Business intelligence works as a tool to improve organizational performance through dashboard visualization that shows a structured layout to facilitate the decision making that are friendly, appealing, and easy to comprehend (Inmon, 2005).

The business value of business intelligence has been examined in performance measurement such as organizational benefit, business supplier/partner relation benefit, internal process efficiency benefit, and customer intelligence benefit (Elbashir, et al 2008). In this research, it will look through the benefit of business intelligence that might enhance the organizational performance in several aspects such as financial, internal process, customer and organizational capacity as stated in the balance score card. Moreover, the critical factor of business intelligence comes from the enabler, process, governance, and technology that plays an important role for the business performance (Abai et al, 2019). It links the development of business intelligence and analytic framework into organizational performance management in the public sector (Abai et al, 2019).

Graph 1.1

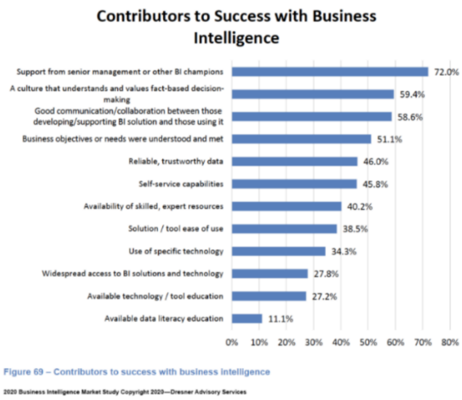


Source: Dresner Advisory Associates 2020 Edition

Dresner Advisory gives an overview of how business intelligence has already been implemented in the organization. Based on the graph above, even the smallest size of firm ranging for 1-100 employees has begun utilizing business intelligence. Moreover, business intelligence tools have been implemented in many types of industries from education, manufacturing, healthcare, financial services and many more.

The sponsorship or top-level management support plays a great role for implementing Business Intelligence. Based on the recent survey from Dresner Advisory below, the obstacles and contributor of success came from this executive management support, along with good culture and communication. In this research, the culture in Indonesia will become a novelty to seek how it can influence the business intelligence in the organizational performance.

Graph 1.2



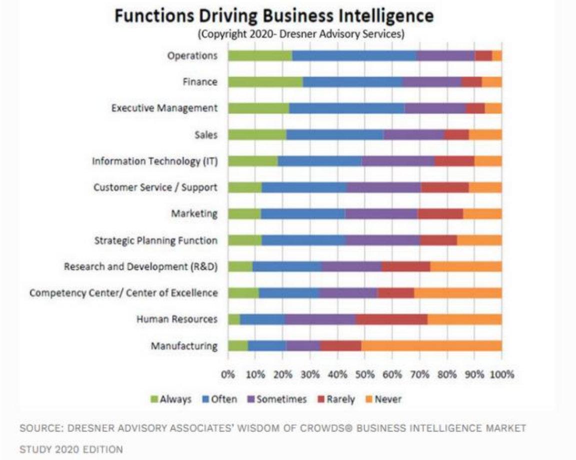
Source: Dresner Advisory Services 2020

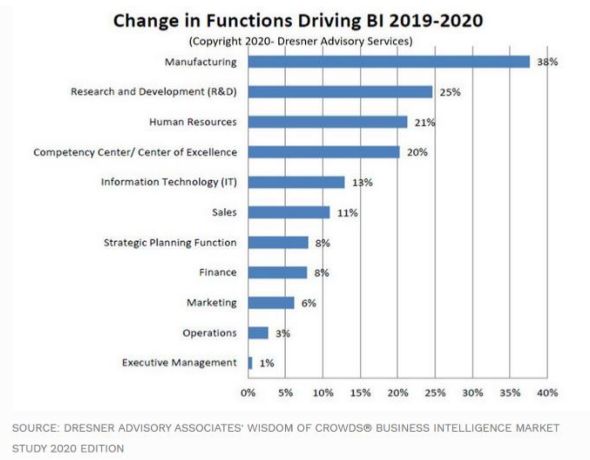
On the other hand, the lack of technical competency has become an issue and the needs to develop sufficient skills for the staffs are crucial to assist users (Candra & Nainggolan, 2022). Even when the top-level support is essential to enhance Business Intelligence performance, their lack of knowledge will turn into an obstacle that will hinder the business intelligence system implementation (Mulyani et al, 2016). Hence, organization capability will give a moderating effect on how Business Intelligence is going to be utilized for the benefit of the organization.

To measure the organizational performance, Balance Score Card (BSC) will be measured to determine the impact of business intelligence. BSC is known to be an integrated management system because it combines several perspectives in the organizational strategy, and it is meant to connect the strategy and communication across departments (Kaplan & Norton, 2007). This research will seek further the effect of business intelligence to improve the organizational performance based on the BSC.

Based on the Dresner Advisory Services 2020, there are the critical success and barrier factors in implementing Business Intelligence in the organization. However, both elements in the factors are considered the top three issue crossing with each other. Furthermore, the lack of knowledge and technical competencies remains an important issue in the business intelligence implementation (Candra & Nainggolan, 2022). The awareness on enhancing this capability within the company is crucial.

Graph 1.3





Based on the graph mentioned by Dresner Advisory Associate above, many functions in the organization will greatly benefits from business intelligence. Nevertheless, only several types of functions began to adopt its utilization such as Operations, Finance, Marketing & Sales while they should realize the change in function is substantial even for lowest adaptor of business intelligence (For instance: Manufacturing). In addition, top management support, clear vision & mission and socialization throughout the company remains critical to guarantee the success of business intelligent system implementation (Mulyani et al, 2016).

- **LITERATURE REVIEW**

1.1 Business Intelligence

Business intelligence can be defined as the implementation of data analysis from historical performance to improve business decisions by utilizing information from multiple sources to understand the business dynamics (Maria, 2005). Business Intelligence will conceptualize the information into a dashboard visualization that are user friendly, easy to understand, and appealing that will support leaders in the organization to make a strategic decision that will drive the organizational performance (Inmon, 2005). Last, business intelligence can be described as an architecture and accumulation of operation, decision-support application and database which will give business community easy access to use business data (Moss and Atre, 2003).

1.2 Organization Culture

Organizational culture is the collection of values and behaviors that will support the unique social and psychological environment of the company (Economic Lexicon, 2011). Furthermore, organizational culture is based on shared belief, attitude, and custom whether it is written or unwritten which is transformed overtime and deemed valid by all employee within the organization (Bach et al, 2018).

1. Organization Capability

Organization capability refers to the intangible strategic assets such as firm ability to develop competencies in order to react effectively toward its environment (Kangas, 1999). In other words, it centers on competence where it emerges from an objective to combine specific resources for supporting company in a given task (Mc Grath et al, 1995). In this research, it will follow through the measurement from the STD (Sensing, Transforming, Driving) model as the business intelligence capability that will facilitates firm in improving its performance (Chen and Lin, 2021).

2. Organizational Performance (Balance Score Card)

The concept of BSC from the very beginning aims to evaluate various perspective of firm's performance (Kaplan & Norton, 2000). In this VUCA era, organizational performance explains the company's ability to achieve its goal and objective in a state of constant change. Moreover, BSC is useful in managing the tangible and intangible asset of the company (Anantadjaya, 2007; Kaplan and Norton, 2007). The research will further measure its performance by using Balance Score Card (BSC) in terms of financial, business process, learning & growth, and customer in the company.

3. Business Intelligence & Analytics

These terms explain further the action on how business intelligence put into the practice in the organization. Business Intelligence & Analytics system according to recent studies facilitate the companies to create value and obtaining competitive advantage. (Conboy et al, 2020; Larson & Chang, 2016).

4. DeLone and McLean Information System (IS) Success Model

This IS success model is the most cited literature when discussing the implementation of information system. There are six important factors in DeLone and Mclean IS success model which are system quality, information quality, service quality, system use, user satisfaction, and net benefits (DeLone and McLean, 2016).

5. Business Analytics

Business analytics can be defined as delivering the right decision to facilitate the right people at the right time (Bronzo et al, 2013). It executes the processing of data collection, data analysis, and data transformation to support decision maker with the help of its user and technology aspect (Kaplan, 2001).

1.8 Previous Research

Integrating Business Intelligence and Analytics in Managing Public Sector Performance: An Empirical Study (Abai et al, 2019)

Case study on the implementation of business intelligence, business analytics, and OPM (Organizational Performance Management) to determine the critical factors in measuring Business Intelligence. All of the important terms might be included in the general theory to support the research.

Understanding Business Intelligence and Analytics System Success from Various Business Sectors in Indonesia (Candra & Nainggolan, 2022)

The research found out that lack of knowledge and technical competencies from staff influence the guaranteed satisfaction of implementing business intelligence. The moderating effect of "Organization Capability" has been added to understand more the causality effect of this research.

The Effect of Clarity of Business Vision and Top Management Support on The Quality of Business Intelligent Systems: Evidence from Indonesia (Mulyani et al, 2016)

The evidence stated that the clarity of business vision greatly affects the quality of business intelligent system. However, top management support works contrary. The limitation of study might explain this conclusion due to the sampling methods from people works in the financial institution in Medan. Again, the moderating effect of "Organization Culture" influence the research as Top Management Support has different effect compared to the general phenomenon.

- **CONCEPTUAL FRAMEWORK**

2.1 Research Problem

There are two main reasons for the moderating effect has becoming the crucial issue in business intelligence implementation. First, the effect of culture that can promote or hinder the business intelligence implementation. Survey from Dresner Advisory has stated that top level management support (sponsorship), communication and culture play the most influential factor on bringing a better business intelligence application. However, companies are still reluctant on analyzing this issue. The needs to overcome this barrier should be addressed swiftly in order for business intelligence result will align with the company's vision and mission.

On the other hand, the lack of knowledge and competencies in understanding business intelligence also play a significant role. Based on the previous research (Candra & Nainggolan, 2022; Mulyani et al 2016), either the technical support or senior member in the organization have not yet grasped the essence of business intelligence and apply it fully for the benefit of the company. Therefore, a mislead communication will occur in managing the data due to this issue. Every member in the organization should have been given the opportunity to excel in their business intelligence comprehension by attending regular scheduled training to increase their computer skills and grasp the advantage of business intelligent system tools (Candra & Nainggolan, 2022).

2.2 Research Questions

According to the research background, this research is expected to answer these questions:

- How does business intelligence effect the organizational performance?
- How does organization culture moderate the relationship effect of business intelligence and organizational performance?
- How does organization capability moderate the relationship effect of business intelligence and organizational performance?

2.3 Research Objectives

According to the research problem, the research objectives are as follows:

- To analyze the effect of business intelligence in organizational performance.
- To analyze the moderating effect of organization culture in the research proposal.
- To analyze the moderating effect of organization capability in the research proposal.

2.4 Research Benefit

This research is expected to gain several benefits that will be described as follows:

- Formulate strategy for leaders in company to make a decision based on data-driven and real time approach.
- Increase awareness of the benefit in business intelligence application in the company.
- Identify the culture and capability constraint that impact the business intelligence implementation in the organization.
- Gain competitive advantage and unique value proposition by utilizing business intelligence with the support of technology in Industry 4.0.
- Company will adapt better with the implementation of business intelligence due to the turbulence in the VUCA era especially with the disruption of technology and externalities factors such as COVID-19 and Ukraine & Russia war.

3. METHODOLOGY

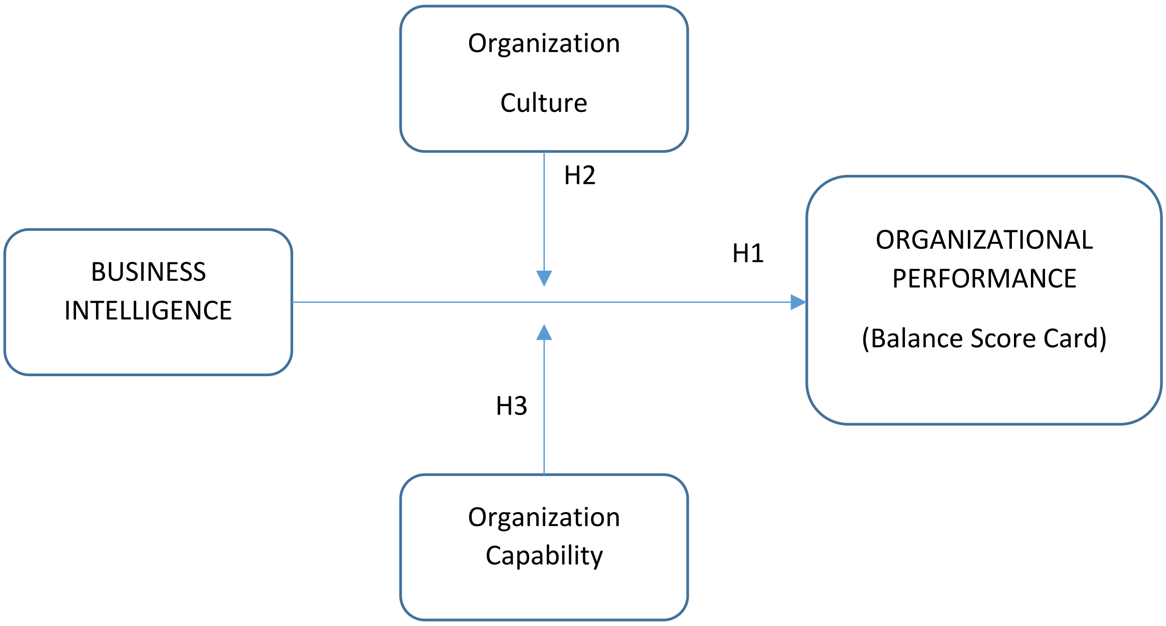
This is conceptual research based on the literature review and previous research. Arguments and propositions are derived based on previous researchers as a powerful means of theory building.

4. FINDING & DISCUSSION

Based on the previous research, it has been elaborated on how the organizational culture and capability give any impact toward the implementation of business intelligence. Organizational culture setting is required to achieve higher level of business intelligence maturity which will lead to an improved organizational performance (Bach et al, 2018). A clear business vision and top management support have a significant impact toward business intelligence implementation even though there is some issue regarding the technical skills from the senior staff (Mulyani et al, 2016). It is also supported by the evidence of how organization needs to evaluate, develop, and empower set of skills of competencies for technical staff to assist users (Candra & Nainggolan, 2022). Last, business intelligence capabilities should be integrated in strategic management to support the business more effectively to improve the organizational performance (Chen & Lin, 2021).

Research Framework

Table 1: Conceptual Framework



Source: Author (2022)

Development of the Proposition
Based on the research framework, the proposition will be derived as follows:
Proposition 1
Business intelligence has positive effect on organizational performance based on the Balance Score Card (BSC).
Proposition 2
Organization culture moderate the relationship between business intelligence and organizational performance.
Proposition 3
Organization capability moderate the relationship between business intelligence and organizational performance.

CONCLUSION

This study tries to explain the impact of business intelligence application toward organizational performance. Culture and capability stand as the moderating variable that will affect the relationship between both variables. However, there is a limitation due to the single case study that will be observed in a company from the pharmaceutical industry. Due to the model that has not been validated, a combination between qualitative and quantitative research will be applied to support the analysis.
The limitation of this study also lies in the lack of empirical research. Future empirical work should be conducted to have a more rigorous approach.

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The Impact of Covid-19 Pandemic on the Competitiveness of Footwear Industry between Indonesia and Vietnam, and How to improve Indonesia's Competitiveness in Footwear Industry for Export with Human Capital Management's Strategy and Innovation

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ABSTRACT

Like other industries, the footwear industry is trying many efforts to achieve and maintain sustainable competitive advantages (SCA) for the firms' sustainable growth and various outside factors such as international trade relations and government regulations are influencing on competitiveness between countries in the same industry. In this study showed that the changes in export competitiveness of Indonesia and Vietnam's footwear industry was brought by the government's reaction on COVID-19. However Vietnam is still one of the most competitive country as production base but the competitiveness of Indonesia was increased significantly. The objective of the research is to find what kind of efforts Indonesia should make to further enhance the competitiveness of the footwear manufacturing and exporting in the scope of Human Capital Management. Competitive profile matrix and SWOT/TOWS analysis is used for finding the effective and practical strategies. Findings from our study revealed that human capital development is crucially important in increasing competitiveness in the footwear industry in Indonesia, and the innovation in human resource system would keep sustainable competitive advantages maintained.

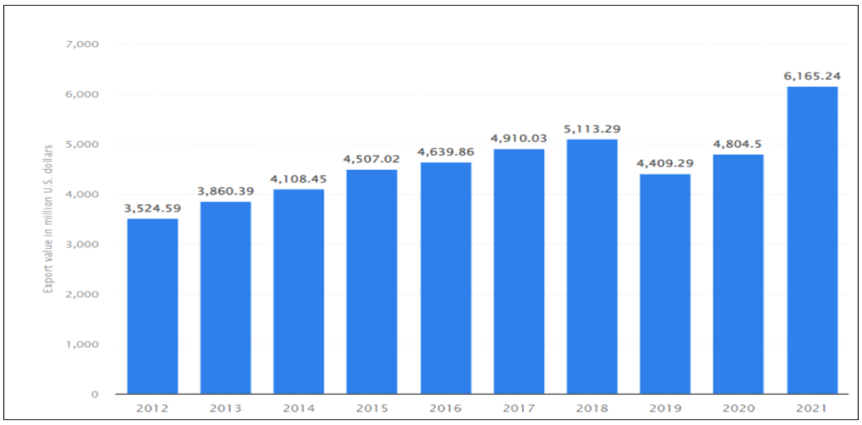
Keywords: Sustainable Competitive Advantage, Human Capital Management, Footwear Industry, Covid-19,

BACKGROUND

Almost global brand like Adidas, Nike and New Balance, are sourcing their products in the way of global outsourcing from China, Vietnam, Indonesia and other countries. You may know that China is number 1 and Vietnam is number 2 as global supply chain of footwear. Indonesia is strugling to overcome the big difference between China/Vietnam and Indonesia. But in 2021 export of footwear from Indonesia grew up 28% compared with the previous year as Figure1. It was a big surprise because Indonesia has been regarded as less competitive country as global supply chain. This is done Even in the middle fo Covid-19 pandemic.

At 2021 Vietnam had a big covid-19 infection wave and Vietnam government imposed strict measure that resulted in disrupting production and export in almost all industries. And also there was bad relation between China and US because of US-China trade war, it made a lot of factories in China move to Southeast Asia to avoid high tariff. Fortunately the Indonesian government took action against Covid-19 well, and released the government instruction which could let industries operate their factories even partilly and export products. So A lot of footwear orders moved to Indonesia from Vietnam and China. If the political situation become normal in Vietnam and Covid-19 pandemic is finished, what is going to happen in footwear industry in Indonesia? Can Indonesia keep the export growth continuously ? If strengthes of Vietnam's footwear industry is mentioned comparing with Indonesia's footwear industry, Vietnam has the strength like they have the Trans-Pacific Partnership(TPP), an Asian-Pacific trading bloc built upon the pre-existing Trans-Pacific Strategic Economic Partnership Agreement among Brunei, Chile, New Zealand and Singapre. And footwear industry in Vietnam is a strategic industry with the fact that low wages are a key driver of the production cost advantage. Considering that Vietnam is a member of TPP economic agreement, World wide brand like Nike, Adidas and New balance, may be likely to place orders to Vietnam. Or They may continue to increase orders in Indonesia in order that they have sustainable and strong / safe global supply chain. The political and global economic situation is not easy to expect and anticipate.
If the political and global economy condition is the same to Indonesia and other countries, what is important in making sustainable competitive advantage in footwear industry ? At this point, I will focus on Human Capital Development and Management, and the purpose of this research is to reveal what effort in Human Capital Management is essential in creating and maintaining sustainable competitive advantage in footwear industry in Indonesia.

Figure 1. Footwear export amount of Indonesia



Source : https://www.statista.com/statistics / in millions USD

Research Question and Hypothesis

Through the literature review, human capital development is a mediation can give the impact on competitive advantage sustainability. And I have 5 research questions and the research framework are seen as below;

- How is the effect of Human Capital Development to Performance in Footwear industry?
- How is the effect of Technical Training to increase performance in footwear industry?
- How is the effect of Behavior Training to increase performance in footwear industry?
- How is the effect of Competency Training to increase performance in footwear industry?
- How is the effect of Human Capital Development to a sustainable competitiveness ?

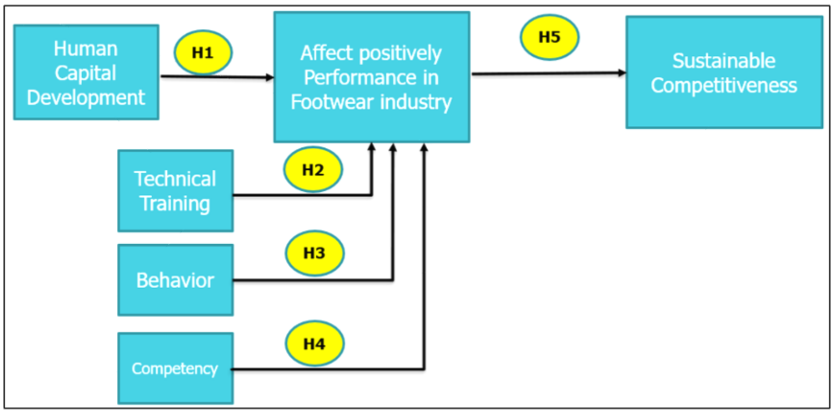


Figure 2. Research Frame work

Stragegic human resources management(HRM) is viewed as a planned structure of human resouces for achieving the organizational goals. HRM is the ability of a organization to influence its performance withe the management of its human resource. The numorous studies are supporting of the significant relationship between HRM and the performance of the organizaiton. Based on the above thourght, the five hypothesis are formulated as below;

H1 : Human Capital Development has a significant effect to Performance in Footwear industry

H2 : Technical Training has a significant effect to Performance in Footwear industry

H3 : Behavior Training has a significant effect to Performance in Footwear industry

H4 : Competency Training has a significant effect to increase performance in footwear industry?

H5 : Human capital development has a significant effect in creating sustainable competitiveness in footwear industry

RESEARCH METHODOLOGY

The literature review will be conducted and the scope of review will be about the relations between the competitive advantage and humna resource development, relations between human resource development and the organization's performance. The Questionnaire will be conducted in order to prove that 5 hypothesis are right. İn the proces of this questionnaire, the related questions will be asked to several HR managers in sports shoe manufacturers producing global brand like Nike, Adidas in Indonesia. Structural equation modeling (SEM) will be developed and Smart PLS will be used to analyze the collected data from questionnaires. And Anlysis of the results from the questionnaires is the next step after Smart PLS process. At the end, the conclusion and suggestion will be followed.

CONCLUSIONS

If the hypothesis could be proved to be correct, findings form this research will reveal the below conclusion.

- Footwear industry in Indonesia is facing some challenges in the dynamic and complex competitive business environment.
- To keep the internal competitiveness and to improve it, Human Resource Development is crucial in footwear industry as a labor-intensive industry.
- Competitive advantage through HR development related with behavior, technical and competency training has a significant effect to the performance in footwear industry especially for the production efficiency.

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The Effect of Marketing Mix 7P and Buying Decision Process on Foreign's People Buying Decision's Behaviour towards Travelling Domestically in Indonesia

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ABSTRACT

We all know that Covid 19 was declared as a public health emergency of international concern on 30 January 2020, and a pandemic on 11 March 2020 by the world health organization or WHO. And it has been paralyzing lots of industries around the world for more than 2 years. Among industries around the world that has been devasatingly affected by it, the tourism industry is hit the hardest. As international travel restrictions have been imposed by many countries. And because of this situation caused a major shift in the attributes selections of people's buying decisions process, especially on some crucial things like the price, product, etc before traveling domestically post-pandemic. This paper is a conceptual paper developing a research framework based on the result of previous studies. The study is aiming at conducting research to understand the effect of marketing mix 7P and buying decision process on foreign people's buying decision behaviour towards traveling domestically in Indonesia. Thus, this research is expected to be useful for all businesses in the travel or leisure industry. The limitation is in the lack of empirical data, and it should be suggested as a future research.

Keywords: Marketing Mix 7P, Buying Decision, Buying Behaviour, Traveling Domestically, Indonesia

INTRODUCTION

As We all know that Covid 19 was declared as a public health emergency of international concern on 30 january by the world health organization or WHO. And it has been paralyzing lots of industries around the world. And it has been paralyzing most business industries around the world. According to Official Gazette of Statistics in Indonesia on Febuary 1, 2021 the number of foreign tourist visits to Indonesia in 2020 experienced a sharp decline of 88.08 percent compared to Indonesia in December 2019. Meanwhile during 2020, the number of foreign tourist visits in the same period in 2019 which amounted to 16.11 million visits.

Whereas, according to The Ministry of Invenstment in Indonesia predicted that Indonesian tourism may grow rapidly, since the industry is aimed to be the nation's top foreign exchange earner. Its role towards the national economy is strengthened. The goverment itself is ambitious to be a world-class sustainable tourist destionation. The goverment was not just simply saying this, according to data in 2014, there were 9.4 million overseas tourist came to Indonesia. By 2017, the number has climed to over 14 million and continues to grow like what happend around April 2022, it was stated that the number of foreign tourist visiting Indonesia through the main entrance reached 111.06 thousand visits, which is a very sharp incerease of 499.01 percent to the previous month, the number of foreign tourist visiting in April increased by 172.27 percent.

With such a big number, the foreign exchange earnings are automatically increasing. It also leads to new job opportunities for local workers and businesses. Also could boosts the revenue of the economy, develops the infrastructures of a country, and so on and so forth. And these data were predicted to lead a good thing again in the near future.

Tourism industry was known as fact to be one of the industries that hit the hardest by the pandemic, mainly because international travel restrictions have been imposed by many countries. And because of this situation the writer belive that this could caused a major shift in the atributs selections in terms of people's buying decisions behaviour before traveling domestically in Indonesia especially foreigners post-covid 19.

1. LITERATURE REVIEW

1.1 Marketing Mix (7p)

The initial studies on marketing mix were conducted by Harvard University in 1929 (Jersey, 1991) while the management paradigm of marketing mix was dominated the market since 1940. The marketing mix refers to the tactics (or marketing activities) that we have to satisfy customer needs and position our offering clearly in the mind of the customer. It involves the 7Ps; Product, Price, Place and Promotion (McCarthy, 1960) and an additional three elements that help us meet the challenges of marketing services, People, Process and Physical Evidence (Booms & Bitner, 1982).

And these are some of the theories and explanations of each P's according to some experts that are going to be shown in this conceptual paper :

- Products are all things that can be offered to the market to attract attention, acquisition, use, or consumption that can satisfy a desire or need (Armstrong & Kotler, 2003). Product is anything that can be offered to the market to get attention, owned and used, or consumed, For instance, supplying products with a credible brand and attractive package increase the sale in addition to the satisfaction of customers. (Mostaani, 2005).

- Price is the measurement used in exchange for the buyer and seller's acquisition of goods and services (Yoyaada & Kodrat, 2017). Meanwhile according to Davis in 1997 price and other costs of service sector show the management of various costs endured by customers in achieving the advantages from generating the services.
- Place can be interpreted as marketing activities that seek to facilitate and facilitate the delivery of goods and services from producers to consumers so that their use is appropriate to what is needed (type, quantity, price, place and when needed) (Tjiptono, 2008). Meanwhile place according to David in 1997 Place is the managerial decisions on where customers should be provided with services and it may include electronic/physical distribution channels.
- Promotion the value and importance of it for service organization is in the benefits achieved from buying their services. In many cases, promotional methods are similar for services and products. (Davis, 1997). Meanwhile for Kotler in 2009 is a variety of ways to inform, persuade, and remind consumers directly or indirectly about a product being sold.
- People are all actors who play an essential role in presenting services to affect buyer's perception. Elements of people are employees of companies, consumers, and other consumers (Yoyaada & Kodrat, 2017).
- Process are all the actual procedures, mechanisms, and activities flow used to deliver services (Kotler, 2009).
- Physical Evidence is a real thing that also influences the consumer's decision to buy and use the product or service (Kotler, 2009).

1.2 Buying Decision Process

It is vital to know the consumer buying decision process. The consumer buying decision process are the decision-making processes begin by the consumer to buy the goods or services in exchange of money in the market before, during and after the purchase of goods or services (Lumen, n.d.).It helps the seller/marketer for selling its goods or services in the market. If the marketer successful to understand the consumer behavior according to the consumer buying decision process towards the goods or services, then it may successful for selling its goods or services alongside with what’s According to Kotler (2012: 89) in the decision-making process to purchase a product, consumers usually go through the following stages: need control, information retrieval, evaluation, alternatives, purchasing decisions and selling behavior.

The consumer buying decision process consists of five stages Problem recognition, Information search, Evaluation of alternatives, Purchase decision, and post-purchase behavior. It shows that how a consumer start thinks before to buy a product

1.3 Buying Decision Behaviour

Buying decision behaviour is a broadly study field. Buying decision behaviour is the study for explaining the consumer why, what, when and how buy a product or a brand (Kumar, John, &Senith, 2014). Meanwhile according to Engel, Et Al in 1989 Those acts of individuals directly involved in obtaining, using, and disposing of economic goods and services, including the decision processes that precede and determine these acts.

Buying decision behaviour is a behaviour towards purchasing of goods or services that every person wants to satisfy its needs. The understanding of consumber behaviour towards decision making is important for marketer. It could hep the company predicted its future buying references and opportunities.

2. CONCEPTUAL FRAMEWORK

2.1 Research Questions

Based on all of the arguments according to some citation in the literature review section, this study aims to investigate the following research questions :

Research Question 1 :
Do marketing mix (7p) for instance, Product, Price, Place and Promotion along with People, Process and Physical Evidence have a significant effect on foreign's people buying decision's behaviour towards travelling domestically in Indonesia?

Research Question 2 :
Do for instance, buying decision process for instance, control, information retrieval, evaluation, alternatives, purchasing decisions and selling behavior have a significant effect on foreign's people buying decision's behaviour towards travelling domestically in Indonesia?

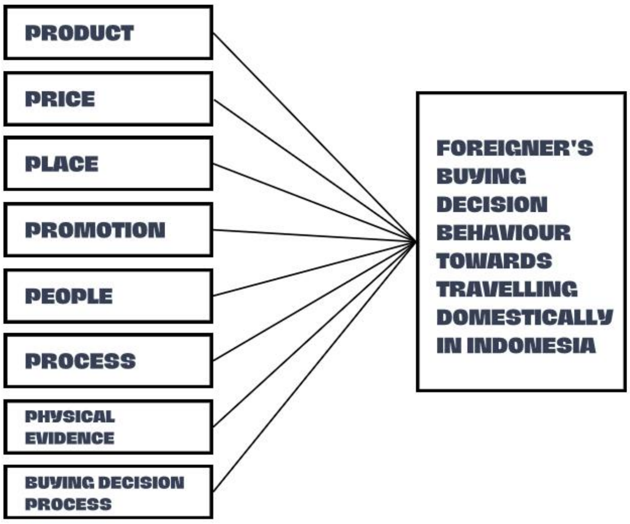
Research Question 3 :
Do marketing mix (7p) and buying decision process have a significant effect on foreign's people buying decision behaviour towards travelling domestically in Indonesia?

2.2 Research hypothesis and framework

Some of these independent variabel (independent variabel) will be investigated throughout the process regarding on their effects on foreign's people buying decision behaviour (dependent variabel) towards travelling domestically in Indonesia. The hypothesis of this study are as follows:

H1. Product has significant effect on foreigner's buying Decisions Behaviour towards Travelling Domestically in Indonesia
H2. Price has significant effect on foreigner's buying Decisions Behaviour towards Travelling Domestically in Indonesia
H3. Place has significant effect on foreigner's buying Decisions Behaviour towards Travelling Domestically in Indonesia
H4. Promotion has significant effect on foreigner's buying Decisions Behaviour towards Travelling Domestically in Indonesia
H5. People has significant effect on foreigner's buying Decisions Behaviour towards Travelling Domestically in Indonesia
H6. Process has significant effect on foreigner's buying Decisions Behaviour towards Travelling Domestically in Indonesia
H7. Physical Evidence has significant effect on foreigner's buying Decisions Behaviour towards Travelling Domestically in Indonesia
H8. Buying Decision Process has significant effect on foreigner's buying Decisions Behaviour towards Travelling Domestically in Indonesia
The framework of this study is as follows :

Table 1: Conceptual framework



Sources : Author

3. METHOD

This paper is a conceptual paper developing a research framework based on the result of some previous studies and citations. The methodology that used for this paper consists of internet search, jorunal search, book and evaluations of some previous literature. Regarded from previous studies which has the same amount of forms to this research supports the validity of this framework and hypothesis. In terms of population, the population in this study will be all foreign that traveled domestically to Indonesia, at least two times in their life to any city or province for the last 3 years. The sample group contained all foreign travelers from Europe, Americans, Asians, and others. Non Probability sampling or Purposive Sampling will be the base of this research. And the Data Analyzing Tools probably going to be SPSS. Aside from that, the limitation of this research and future research are highly in need of more suggestion and direction.

CONCLUSION

This conceptual paper is succesfully being a helpful guidance tapi those who are willing to do another future research in terms of marketing mix 7p, buying decision process, and foreign's people buying decision behaviour towards travelling domestically in Indonesia. The author belive that this paper will be very useful To help improve services and treatments for small and big companies in the travelling industry. This conceptual paper will also help new researchers on developing new variables and results and help them contribute more to the society of travellers and travelling company Expands everyone's knowledge base and helps everyone foster their critical thinking on foreign To analyze services marketing mix (7ps) influences and buying decision process of foreign people's buying decision behaviour on travelling domestically in Indonesia To analyze services marketing mix (7ps) influences and buying decision process of foreign people's buying decision behaviour on travelling domestically in Indonesia During and Post Covid-19.

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The Moderating Role of Religious Belief in Influencing Individual Donor Attitude in Jabodetabek: as Seen From The Evıdence in Plan Indonesia

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ABSTRACT

Charities Aid Foundation reported that Indonesian are identified as the number one giver worldwide, especially in donating money and volunteering time. In the last 3 (three) years, Yayasan Plan International Indonesia (YPII) has experienced growth in individual donations with an average increase of 31% annually, However, when compared to other NGOs, the income from individual donors at Plan Indonesia are still not good enough. In comparison with religious-based NGOs, PLAN Indonesia's individual fundraising is still far behind. Thus, a major question arises whether the perception of philanthropic programs (PP) and trust in NGOs (TN) have a significant relationship with Fundraising Attitude (AF) during COVID-19 pandemic recovery, and the moderating role of religious belief (RB) has a significant effect on it. It employed the PLS-SEM software to generate the structural model and analyse the 22-questionnaire data collected from 161 respondent during the period of October 2022 from spesific criteria for selecting purposive sampling, resulting PP significantly influence and impact AF during the COVID-19 pandemic recovery fundraising appeal, while TN not significantly influence and impact AF during the COVID-19 pandemic recovery fundraising appeal. RB directly significantly influence AF but not moderates the impact of PP and TN towards AF during the COVID-19 pandemic recovery fundraising appeal. This study provided an in-depth understanding of Indonesia donors' especially in Jabodetabek attitudes toward philanthropy campaigns, and how religious faiths influence and moderate the association between charity projects geared toward the most marginalized and trust in charities, with attitudes to donate.

Keywords: Philanthropic, NGO, Donation, Fundraising, Theory of Planned Behaviour

INTRODUCTION

Charities Aid Foundation conducted fieldwork during 2020, 1.6 million individuals were interviewed across the globe about their participation in giving behaviors and reported that Indonesian are identified as the number one giver worldwide, especially in donating money and volunteering time. More than eight in 10 Indonesians donated money this year and the country's rate of volunteering is more than three times the global average (Charities Aid Foundation, 2021). Zakat is a traditional form of Islamic charity practiced widely in Indonesia, the proceeds of which are redistributed to Mustahiq. Reports suggest that Zakat payments globally were particularly high in 2020 as a response to the pandemic (UNHCR, 2021). In Indonesia, there were calls from Indonesian religious authorities for people to use such payments to help people in their communities who were experiencing hardships as a result of the economic slump caused by the pandemic (Idrus, 2020).

Plan International as an International NGO has been working in Indonesia since 1969 and officially transformed into a national foundation called Yayasan Plan International Indonesia (YPII) in 2017. In the last 3 (three) years YPII has experienced growth in individual donations with an average increase of 31% annually, However, when compared to other NGOs, the income from individual donors at Plan Indonesia are still not good enough. In comparison with religious-based NGOs, PLAN Indonesia's individual fundraising is still far behind. Aksi Cepat Tanggap (ACT) has reported in their 2020 financial statement their donation 92% came from individual donors with a total donation around 287 billion, Dompet Dhuafa reported in 2021 their individual donors reached aroun 109 billion, Wahana Visi Indonesia reported in 2020 their individual donors reached 79 billion, while Lazismu reported in 2020 their donation from individual donors with total donation around 13 billion and Rumah Zakat reached 49 billion in 2021. As for Plan Indonesia, the company reported, for the last 4 (four) years, the total of local fundraising has increases, while the corporate fundraising declined quite significantly and on the other hand individual fundraising increased. Overall, PLAN Indonesia is still far behind when compared to other philanthropic institutions in numbers, especially when compared to religious-based NGOs.

1. CHAPTER 1 – LITERATURE REVIEW

1.1 Perception to Philanthropic Program

Perception is defined in philosophy, psychology, and cognitive science as the process of becoming aware of or comprehending sensory data. The word "perception," which denotes "receiving, collecting, activity of taking possession, and apprehension with the mind or senses," is derived from the Latin words perceptio and percipio (Qiong, 2017). Meanwhile the word "philanthropy" literally means "public interest", but in different cultures and eras, it has taken on a variety of connotations. Looking back on its long history of development, philanthropy provides public goods for society, builds civil society, promotes sustainable social development, and advances the development of human society (Chen, 2021).

1.2 Trust in NGO

For NGO to thrive, they must hold high levels of public confidence and trust. They rely on the legitimacy granted to it by public interest and support. This can be translated into financial aid for NGO' program and voluntary contributions to vulnerable communities. In a time of crisis just like COVID-19, high levels of collaboration between donors and NGO are essential to defeating the pandemic. Scholars have assumed that the way NGO approach donors will determine their attitudes toward donation itself, so that good transparency, communication and relation between NGO and potential donors must be considered (Bin-Nashwan et al., 2020; Sura et al., 2017).

1.3 Religious Belief

According to (Mokhlis, 2009), religion is the most universal cultural factor influencing social institutions, influencing the behavior, attitudes and values of individuals and society at large. Religious factors are also believed to play an important role in determining an individual's giving intentions. In fact, some scholars have identified religious beliefs as an important psychological feature that can distinguish donors from non-donors (Ranganathan & Henley, 2008; Simmons & Emanuele, 2007).

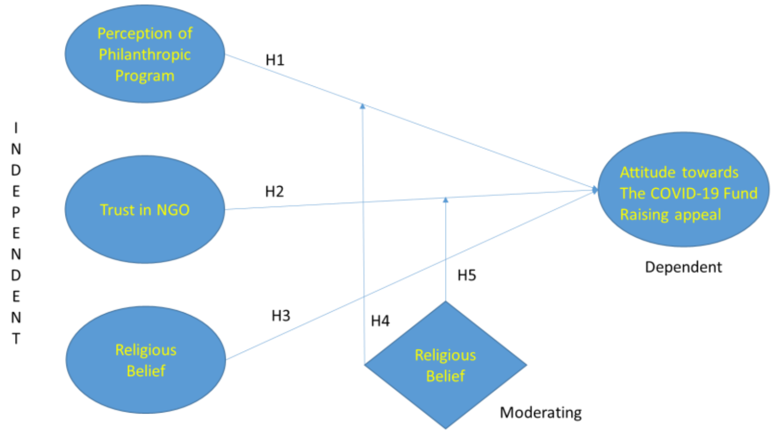
1.4 Attitudes During The Covid-19 Pandemic Fundraising Appeal

When COVID-19 was officially acknowledged as a pandemic by World Healthcare Organization (WHO), a focus to "flatten its curve of infection" has been endorsed globally to save lives (Anderson et al., 2020). Countries around the globe have seen collaboration between public, private and charitable organizations to address the operations management (OM) dilemma of "demand vs capacity" (Leite et al., 2021). Some governments worldwide, in response, have launched fundraising appeals to timely and effectively support the COVID-19 victims (Sarea & Bin-Nashwan, 2021).

Previous research from Pereira et al. (2020) investigated if the decision to donate has changed due to the Covid-19 pandemic. The result revealed there are behaviour changes considering the recent scenario of the Covid-19 pandemic. "Helping those in need" as well as "social concern" are the most essential options that justify the donation especially after pandemic that influence in changing donors' perception.

1.5 Research Method & Hypothesis

Based on the previous theories, the theoretical framework of this research is described as follow:



The research hypothesis described as follow:

H1: Perception on Philanthropic Program will positively impact the Donor Attitude during the COVID-19 pandemic recovery fundraising appeal.

H2: Trust in NGOs/Philanthropy Institutions will positively impact the Donor Attitude during the COVID-19 pandemic recovery fundraising appeal.
H3: Religious Belief will positively impact the Donor Attitude during the COVID-19 fundraising pandemic recovery appeal
H4: Religious belief moderates the impact of Perception on Philanthropic Program towards Donor Attitude during the COVID-19 pandemic recovery fundraising appeal.
H5: Religious belief moderates the impact of Trust in NGOs/Philanthropy Institutions towards Donor Attitude during the COVID-19 pandemic recovery fundraising appeal.

2. CHAPTER 2 – RESEARCH METHODOLOGY

2.1 Type of Research

Type of this research is a quantitative research. Quantitative research is regarded as the organized inquiry about phenomenon through collection of numerical data and execution of statistical, mathematical or computational techniques. The source of quantitative research is positivism paradigm that advocates for approaches embedded in statistical breakdown that involves other strategies like inferential statistics, testing of hypothesis, mathematical exposition, experimental and quasi-experimental design randomization, blinding, structured protocols, and questionnaires with restricted variety of prearranged answers (Slevitch, 2011).

The Saunders Research Onion (Saunders et al., 2019) will be utilized as a guide for this study, which depicts the stages involved in developing research work. It has proven to be adaptable to practically any type of research technique and may be used in a variety of contexts (Becker et al., 2012).

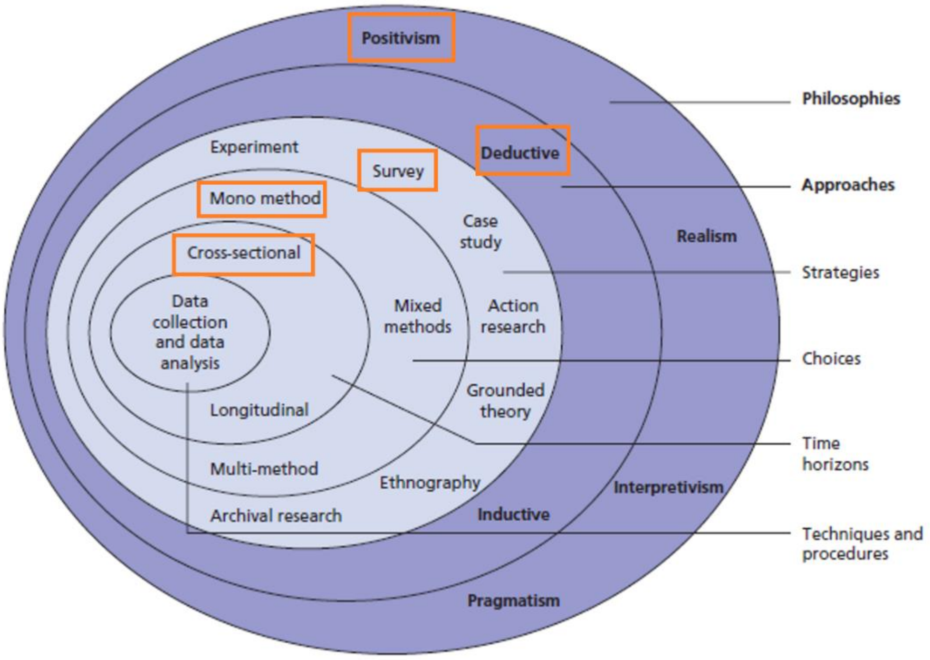


Figure 11 The Saunders Research Onion

Source: (Saunders et al., 2019)

2.2 Population & Sample

The researcher may actively choose which sample elements to be included in the study, either rationally or randomly. Specifically, this study uses judgmental sampling which is one of the non- probability sampling techniques. Judgmental sampling allows a researcher to select the population elements as the sample based on the researcher's assessment that the selected elements will effectively represent the study's target population (Maholtra, 2005). The specific criteria for selecting purposive sampling are as follows:

- Respondent shall be Indonesian Citizen in Jabodetabek area
- Previously have donated individually to a NGO/Philanthropic institutions during this Covid-19 pandemic and its recovery.
- Consent adult of 18 years and above
- Minimum education: high school graduates

3. CHAPTER 3 – FINDINGS, ANALYSIS AND DISCUSSION

3.1 Instrument Validity & Reliability

Before the questionnaire was distributed to all respondents, researchers conducted a pilot test to test validity and reliability. A sample of 49 respondents was collected for the pilot. Pilot testing refers to small-scale test runs of instruments to ensure that the instruments are good and that respondents understand the items. First is to check Pearson's correlation to distinguish between questionnaire effectiveness (validity). The calculated Pearson Correlation should be more than the r table from Pearson's Table, where df = n-2 (n = total respondents) (Pearson, 1948) The pilot test had 49 respondents, which means df = 49-2 = 47. This study uses α = 5% and the r table according to the Pearson's Table is 0.287 which means the Pearson Correlation must not lower than 0.287.

Table 12 Validity Testing Result

Variable	Indicators	Pearson Correlation	Sig. (2-tailed)	Result
Attitude Fundraising (AF)	Y1	.733**	.000	Valid
	Y2	.792**	.000	Valid
	Y3	.820**	.000	Valid
	Y4	.803**	.000	Valid
Perception to Philanthropy Program (PP)	X1	.406**	.028	Valid
	X2	.777**	.000	Valid
	X3	.756**	.000	Valid
	X4	.680**	.000	Valid
	X5	.794**	.000	Valid
	X6	.591**	.000	Valid
Trust in NGO (TN)	X7	.839**	.000	Valid
	X8	.855**	.000	Valid
	X9	.740**	.000	Valid
	X10	.799**	.000	Valid
	X11	.747**	.000	Valid
	X12	.713**	.000	Valid
Religious beliefs (RB)	Z1	.890**	.000	Valid
	Z2	.840**	.000	Valid
	Z3	.833**	.000	Valid
	Z4	.468**	.000	Valid
	Z5	.919**	.000	Valid
	Z6	.907**	.000	Valid

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

Results regarding the validity of the instrument are presented in Table 1, where all indicators from all variables are over 0.287, resulting all of the items are valid in defining variables.

Second, we use Cronbach's alpha reliability coefficient to check internal consistency (reliability) using Zikmund et al. (2013). As a result, the questionnaire was reliable, with Cronbach's alpha value of 0.70 as the minimum confidence point (Sekaran & Bougie, 2017).

Table 13 Reliability Testing Result

	Reliability Statistics	
Variable	**Cronbach's Alpha**	**N of Items**
Attitude Fundraising (AF)	.785	4
Perception to Philanthropy Program (PP)	.700	6
Trust to NGO (TN)	.851	6
Religious beliefs (RB)	.899	6

Table 2 showed Cronbrach Alpha value for all variables are above 0.70, which means there are good consistency of respondents in answering questions related to the constructs in a questionnaire and make them realible to use.

3.2 Profile of Respondent

This study used specific criteria for selecting purposive sampling are as follows:

1. Respondent shall be Indonesian Citizen in Jabodetabek area
2. Previously have donated individually to a NGO/Philanthropic institutions during this Covid-19 pandemic and its recovery.
3. Consent adult of 18 years and above.
4. Minimum education: high school graduates.

There are 465 respondents who have completed and submitted the questionaires, but only 161 respondents that meet the purposive sampling criterias. From the sample was found that female (62.9%) more likely to donate individually to a NGO/Philanthropic institutions during the Covid-19 pandemic and recovery than male. And Jakarta being the capital and the big city became the area with the largest number of donors (61%) followed by Tangerang in second place with percentage 20%.

In range of age, citizen with the age above >50 dominating the respondents as much as 55%, on the education side were dominated by respondents with undergraduate (47%) and masters (40%) education. While Islam is the religion of most of the respondent (73%), followed by Catholic (13%) an others.

3.3 Measurement Model Evaluation

This study's research model can be evaluated in two ways: 1) The measurement model, and 2) the structural model. Certain criteria for establishing construct validity and reliability must be met to evaluate the measurement model. The researcher must examine the indicators' outer loading in this study (dimension). The internal consistency or reliability of the variables is the second criterion that must be assessed, which can be done using measure composite reliability and/or Cronbach's alpha coefficient tests. Because it does not presume equal indicator loadings, composite reliability is thought to be better for PLS (Hair et al., 2019).

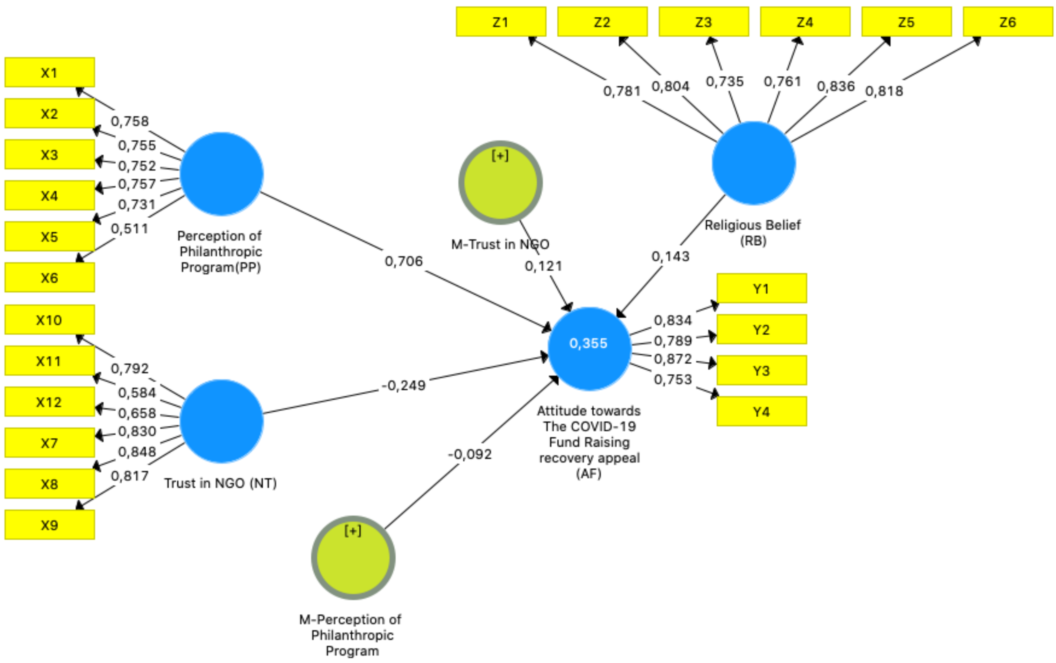


Figure 12 First Measurement Model

At first measurement model shown in Figure 2, indicator X6, X11 and X12 each has outer loading 0.511, 0.584 and 0.658 which lower than 0.7. Researchers frequently obtain weaker outer loadings (<0.70) in social science studies, especially when newly developed scales are used (Hulland, 1999). Rather than automatically eliminating indicators when their outer loading is below 0.70, researchers should carefully examine the effects of item removal on the composite reliability, as well as on the content validity of the construct. Generally, indicators with outer loadings between 0.40 and 0.70 should be considered for removal from the scale only when deleting the indicator leads to an increase in the composite reliability (or the average variance extracted) above the suggested threshold value. Another consideration in the decision of whether to delete an indicator is the extent to which its removal affects content validity. Indicators with weaker outer loadings are sometimes retained on the basis of their contribution to content validity (Hair et al., 2017).

In this case, the X6 indicator also experiences what is called cross loading. Cross loading is another alternative to assessing discriminant validity. Discriminant validity is established when an indicator's loading on its assigned construct is higher than all of its cross-loadings with other constructs, where shown in Table 4.5 below, that X6 has the highest value for the loading with other construct TN (0.561) rather than its corresponding construct PP (0.511).

Table 14 X6 Cross Loading

	Perception of Philanthropic Program(PP)	**Trust in NGO (TN)**	**Attitude towards The COVID-19 Fund Raising recovery appeal (AF)**	**Religious Belief (RB)**
X1	0.758	0.431	0.671	0.363
X2	0.755	0.662	0.325	0.368
X3	0.752	0.689	0.279	0.339
X4	0.757	0.633	0.286	0.320
X5	0.731	0.649	0.284	0.329

X6	0.511	0.561	0.277	0.447
X7	0.642	0.830	0.291	0.386
X8	0.694	0.848	0.320	0.346
X9	0.69	0.817	0.261	0.421
X10	0.635	0.792	0.336	0.375
X11	0.43	0.584	0.277	0.288
X12	0.511	0.658	0.257	0.478
Y1	0.506	0.376	0.834	0.329
Y2	0.426	0.272	0.789	0.286
Y3	0.53	0.348	0.872	0.316
Y4	0.373	0.242	0.753	0.229
Z1	0.324	0.310	0.279	0.781
Z2	0.339	0.364	0.309	0.804
Z3	0.269	0.295	0.188	0.735
Z4	0.445	0.420	0.356	0.761
Z5	0.51	0.513	0.256	0.836
Z6	0.453	0.445	0.263	0.818

Therefore, the writer performed a re-model calculation by removing the X6 indicator and retaining the X11 and X12 indicators.

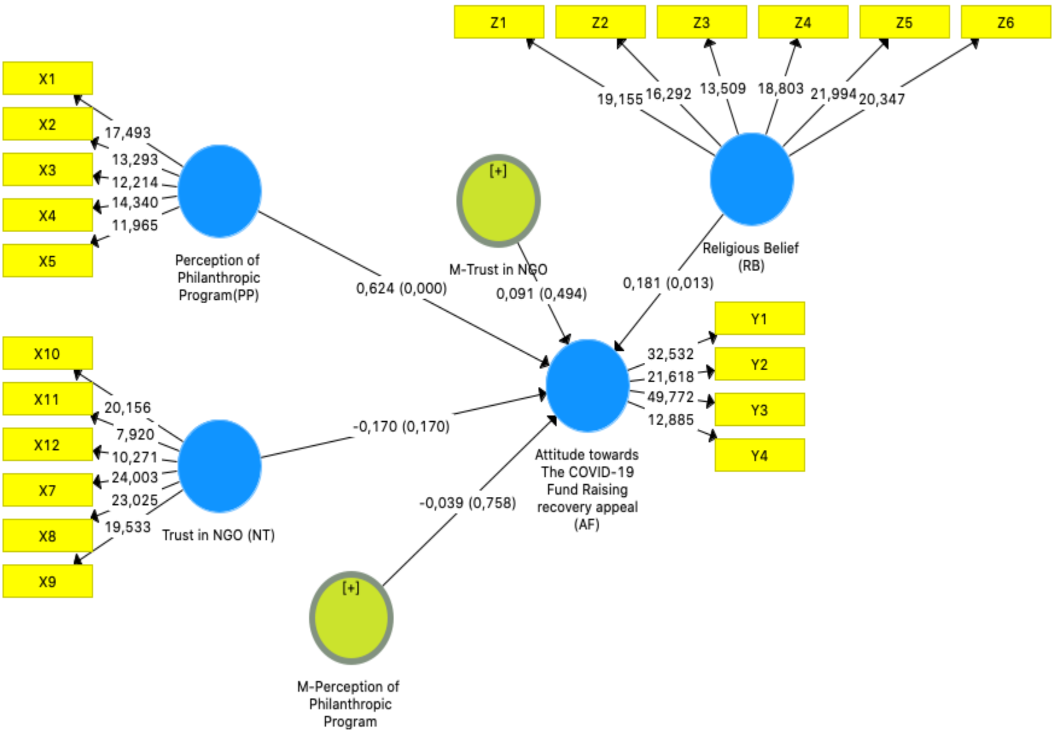


Figure 13 Second Measurement Model

Figure 3 showed the result of the second measurement model where the X6 indicator and the outlier was removed, resulting the score of all variables indicators are exceeding 0.7 indicate that the criterion has fulfilled.

Table 15 Construct Validity & Reliability

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	0.830	0.847	0.886	0.661
Perception of Philanthropic Program(PP)	0.840	0.946	0.874	0.582
Religious Belief (RB)	0.880	0.891	0.909	0.624
Trust in NGO (TN)	0.849	0.857	0.890	0.579

Table 4 summarizes the evaluation criteria, showing that the Cronbach's alpha value for all four variables, Attitude Towards The Covid-19 Fundraising Recovery Appeal (AF), Perception of Philanthropic Program (PP), Religious Belief (RB), and Trust in NGO (TN) are greater than 0.70, indicating that the model is internally consistent. All four constructs, AF, PP, TN, and RB, have Composite Reliability (CR) values greater than 0.7. This finding demonstrates that the measuring model is extremely reliable.

3.4 Structural Model Evaluation

Evaluating the structural model consists of assessing for path coefficient (β), coefficient of determination (R^2), the effect sizes (f^2). The R Squared (R^2) coefficient of determination assesses the dependent variable's variance in relation to the change in the independent variable (Hair et al., 2019). The R^2 score ranges from 0 to 1, with a higher number suggesting greater precision. R^2 values of 0.19, 0.33, or 0.67 for an endogenous variable can be viewed as weak, moderate, or significant (Chin, 1998).

Table 16 Coefficient of Determination (R^2)

	R Square	R Square Adjusted	Remark
Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	0.347	0.326	moderate

As can be seen in Table 5 the R^2 of Attitude towards The Covid-19 Fund Raising Recovery Appeal (AF), has the moderate precision's level (0.347). it is moderately significant level and close to 1 as an indication of great prediction accuracy to evaluate structural model.
The second criteria on structural model evaluation is the path coefficient, which shows the correlation between two variables, ranging from -1.00 to 1.00. A correlation of 0 shows no relationship at all, a correlation of 1.0 indicates a perfect positive correlation, and a value of -1 shows a perfect negative correlation. As shown in Table 4.8, the effect of Perception of Philanthropic Program (PP) on Attitude Towards Fundraising (AF) showing by path coefficient (β) (0.624), indicates a strong effect. A medium effect was shown on the effect of Religious Belief (RB) on Attitude Towards Fundraising (AF) with path coefficient (β) (0.181). A weak and negative effect was shown from the effect of Trust on NGO (TN) on Attitude Towards Fundraising (AF) with path coefficient (β) (-0.170). The path coefficient (β) for moderating

effect of Religious Belief (RB) on the correlation between Perception of Philanthropic Program (PP) on Attitude Towards Fundraising (AF) showing weak and negative effect (-0.039), and weak effect of path coefficient (β) (0.091) showed by correlation between Trust in NGO (TN) to Attitude Towards Fundraising (AF).

Table 17 Path Coefficient & f^2

Effect	Path Coefficient	f^2
Perception of Philanthropic Program(PP) -> Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	0.624	0.240
Trust in NGO (TN) -> Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	-0.170	0.016
M-Perception of Philanthropic Program -> Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	-0.039	0.001
M-Trust in NGO -> Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	0.091	0.004
Religious Belief (RB) -> Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	0.181	0.034

The other criterion in structural model evaluation is the f^2 values, which look at a predictor variable's relative effect on an independent variable (Hair et al., 2017). This translates to effect sizes of 0.02, 0.15, and 0.35, respectively, for modest, medium, and large impact (Cohen, 1988). The results in Table 4.8 shown for the current study that the model has a small f^2 on the effect of TN to AF (0.016). A modest f^2 (0.034) is for the efect of RB to AF. Medium f^2 (0.240) shown for PP to AF. While both moderating effect of RB shows small impact of f^2 on the correlation of PP to AF (0.001) and TN to AF (0.004).

3.4 Hypothesis Testing

The hypothesis was tested using the bootstrapping test, which calculates empirical t values that are bigger than the critical value to determine the importance of path coefficients (t distribution values). At a given likelihood of error, the coefficient is considered significant. The bootstrap samples should be 5000, according to Hair et al. (2019). To examine the relevance of path coefficients and t values, the bootstrapping approach in SmartPLS4 was used to test hypotheses. The t-value with two-tailed is 1.65, and the p-value is 0.05 (at 5%). (Hair et al., 2019). Table 7 summarizes the findings.

Table 18 Hypothesis Testing Result

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Result
Direct Influence						
Perception of Philanthropic	0.624	0.639	0.126	4.948	0.0000	**Significant**

Program(PP) -> Attitude towards The COVID-19 Fund Raising recovery appeal (AF)						
Trust in NGO (TN) -> Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	-0.170	-0.17	0.124	1.371	0.1700	**Not Significant**
Religious Belief (RB) -> Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	0.181	0.181	0.073	2.493	0.0130	**Significant**
Moderation - Religious Belief (RB)						
M-Perception of Philanthropic Program -> Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	-0.039	-0.03	0.126	0.308	0.7580	**Not Significant**
M-Trust in NGO -> Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	0.091	0.087	0.133	0.684	0.4940	**Not Significant**

The P-Value for Perception of Philanthropic Program (PP) on Attitude towards Fundraising (AF) has score 0.000. It is less than 0.05 means PP has a good and considerable impact on AF. As a result, the effect is significant, H1 is supported. While p-value for Trust in NGO (TN) on Attitude towards Fundraising (AF) has score 0.170. It is above the 0.05 menas TN does not have a good impact on AF, H2 is not supported. Other good and considerable impact shown in p-value of Religious Belief (RB) on Attitude towards Fundraising (AF) that shown value less than 0.05 (0.013), H2 is supported.

On the other hand for moderation hypothesis of Religious Belief (RB) on the correlation of Perception of Philanthropic Program (PP) on Attitude towards Fundraising (AF) shown p-value above 0.05 (0.758) as well as on the correlation of Trust in NGO (TN) on Attitude towards Fundraising (AF) with p-value 0.494. These mean H4 and H5 is not supported.

CONCULUSION

The primary objective of this study was to thoroughly understand the donors' responses to the fundraising appeal to mitigate the socio-economic impact of the COVID-19 pandemic recovery. It sought to test the moderating effect of religious belief as a crucial internal value on the relationship between external predictors, perception to philanthropic programs and trust in NGOs, with attitudes of donors toward COVID-19 fundraising recovery appeal in support of those affected by the outbreak. The data of this study was gathered and analyzed to achieve the research objective. The model of this study was built on the previous study (Sarea & Bin-Nashwan 2020), which have suggested the importance of integrating internal and external aspects while examining the donors' attitudes toward giving behavior.

The findings of the present study disclose that perception to philanthropic program had a significant and positive effect on donors' attitude to donate. For the direct effect of religious belief, the study found that attitude to give money is significantly related to donors' religious beliefs. This outcome is in line with prior studies, such as Ranganathan and Henley (2008). As can be acknowledged that donors with high religious faith would show a more favorable attitude toward the COVID-19 recovery fundraising campaigns compared with those with low religious faith.

Moving on to the moderating effect of religious beliefs, the results obtained show that religious belief does not has a significant association with perception to philanthropic program and attitudes toward fundraising appeal for the COVID-19 fight as well as the presence of the moderating effect of trust.

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The Relationship between Organizational Culture and Employee Commitment, Job Satisfaction, and Employee Retention Post-Assets Acquisition
A case study of Indonesian Oil and Gas Company

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ABSTRACT

An Indonesian Company that has a subsidiary with the core business of the subsidiary company being exploration and production of Oil and Gas and providing products to many companies, which required hydrocarbon as fuel or raw materials. Since 2016, this company acquired three huge assets in total from two multinational companies, and it became challenging for the company to integrate the whole assets. Most organizations in recent mergers and acquisitions tend to fail in increasing organizational performance and enhancing their competitive advantage. Currently, organizational leaders and the integration task force are facing challenges to integrate the different cultures of acquired assets with the current company to maintain and enhance organizational performance with dimensions of employee commitment, job satisfaction, and employee retention. This paper is a conceptual paper developing a research framework based on the result of previous studies. This paper is expected to enhance understanding of the implications of merged culture from acquisitions toward employee commitment, job satisfaction, and employee retention. This paper's data collection is sourced from the employees of the company and the acquired assets. The company will have a framework as its consideration that will be used for integrating the organizational culture to enhance the organizational performance.

Keywords: Organizational Culture, Organizational Performance, Employee Commitment, Job Satisfaction, Employee Retention, Merger and Acquisition

INTRODUCTION

One of Indonesian oil and gas company has been acquiring 3 assets to grow and enhance the business in the last 6 years. Various efforts have been done to integrate the culture and employee engagement between 3 different organization cultures.

1. BACKGROUND

Refer to research that has been collected by Harvard Business Review, claims that around 70-90% of Mergers and Acquisitions failed until 2020 with one thing in common, people. It happened not because the important person is leaving the company, however, due to the organization don't get along or demotivation (Garrison, 2019). There's a hypothesis acclaimed by the researcher from Harvard Business Review, that so numerous acquisitions drop since executives inaccurately coordinate candidates to the strategic purpose, coming up short to recognize between deals that might progress current operations and those that may significantly change the company's development prospects (Christensen, Alton, Rising, & Waldeck, 2011). The research study is designed to focus on the Indonesian oil and gas company post assets acquisition on the relationship between organizational culture and employee commitment, job satisfaction, and employee retention towards organizational performance. It is combining various variable and integrate them into one conceptual model in this study.

2. ORGANIZATIONAL CULTURE

Organizational culture alludes to a framework of shared meaning held by individuals that recognize one organization from other organizations. They accept that these shared implications are a set of key characteristics, that the organization values, and the substance of an organization's culture can be captured in seven essential characteristics (Collins and Porras, 2000:338). The seven characteristics are:

- Innovation and Risk-taking
- Attention to detail
- Outcome orientation
- People orientation
- Team orientation
- Aggressiveness
- Stability

The development and maintainability of most organizations depend on employee commitment and compelling authority practices. Compelling administration of culture amid a merger process might increment performance levels to realize organizational maintainability (Nadolska & Barkema, 2007) & (Sull, 2007) As organizations move into ever more differing and modern developments in high technology, pioneers, and representatives will likely confront issues of high-volume ventures and assembly target due dates (Bayer & Gann, 2006). Administrators moreover must be concerned with creating quality items, picking up client fulfillment (Dutta & Dutta, 2009), employee retention (Pickett, 2005), and high organizational performance (Liu & Chen, 2008), (Kirkbride, 2006) & (Gillespie, Denison, Haaland, Smerek, & Neale, 2008).

As statements above from previous research, the formulation of the hypothesis can be developed as:

H1 : Organizational Culture has a significant relationship with employee commitment in Indonesian oil and gas company post assets acquisition

H2 : Organizational Culture has a significant relationship with job satisfaction in Indonesian oil and gas company post assets acquisition

H3 : Organizational Culture has a significant relationship with employee retention in Indonesian oil and gas company post assets acquisition

3. ORGANIZATIONAL PERFORMANCE

Organizational Performance is frequently defined within the setting of the amount, quality and commitment that representatives make to the accomplishment of organizational objectives. They are too seen as a generally result of work counting effectiveness and viability (Hsu, 2005).

4. EMPLOYEE COMMITMENT

Employee commitment is basically employees' state of mind toward the organization. This definition of employee commitment is wide in the sense that employees' attitude envelops different components (Zheng, Sharan, & Wei, 2010).

Organizational performance may be a result of employee involvement and commitment (Argyris, 1964), (Likert, 1961) & (McGregor, 1960). Keenness has been clarified as the leading of the human state, the way better the people are committed to their assignments will lead to their superior performance results in a way better results (Comte-Sponville, 2001). Based on the statement from previous research, the formulation of the hypothesis can be developed as:

H4 : Employee commitment has a significant relationship with organizational performance in Indonesian oil and gas company post assets acquisition

5. JOB SATISFACTION

Job satisfaction is one of the foremost incontestable and exceedingly esteemed concepts in Human Research Management. It is similarly imperative as a dependent variable and as an explicative figure of a heterogeneous bunch of states of mind and practices (Brief, 1998). Job satisfaction portrays the positive or negative state of mind of an individual with respect to his business and work environment (Weiss, 2002) & (Greenberg, 2008).

To confirm that organizations having workers who are profoundly satisfied and involved, and who are not profoundly focused without a doubt will achieve higher levels of performance than those organizations that have workers who are scarcely satisfied and involved, and who endure stress (Ouedraogo & Leclerc, 2013). Based on the statement from previous research, the formulation of the hypothesis can be developed as:

H5 : Job satisfaction has a significant relationship with organizational performance in Indonesian oil and gas company post assets acquisition

6. EMPLOYEE RETENTION

Employee Retention is characterized as "the exertion by a boss to keep alluring laborers to meet trade objectives" (Frank, Finnegan, & Taylor, 2004). There are various factors that can affect employee retention from the perspective of Human Capital Management and able to be the key role in managing and controlling employee retention (Irshad & Afridi, 2007).

Human capital management hones that included markers such as worker efficiency and maintenance influenced both organizational operational and monetary performances (Paul &

Anantharaman, 2003). Based on the statement from previous research, the formulation of the hypothesis can be developed as:

H6 : Employee retention has a significant relationship with organizational performance in Indonesian oil and gas company post assets acquisition

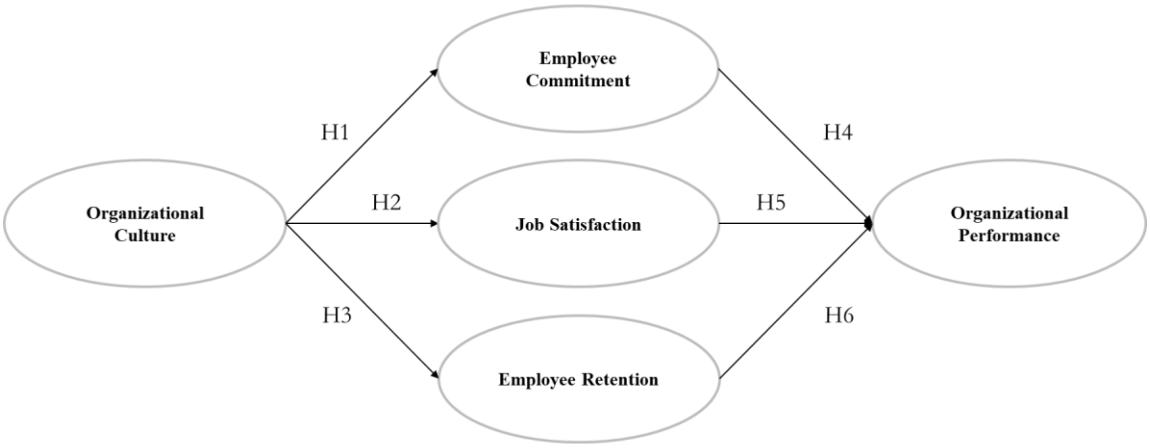

Figure 1. Framework from Author

CONCLUSION

This research integrates various research models used by the previous researcher that connects relationships between organizational culture, employee commitment, job satisfaction, employee retention, and the organizational performance itself. The key issue of restriction from this study is that the model created only refers to previous research or literature analysis. As recommended, the model of this study is requiring quantitative studies or modeling to improve the study, validate and connect the relationship or development with the industry perspective.

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The Effect of Organizational Justice, Career Development and Work-life Balance on Turnover Intention and Job Satisfaction of Z Generation Employees in the Banking Industry

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ABSTRACT

The Korean banking industry is facing a great change recently. The low growth and low birth rate of the Korean economy are making the banking business environment difficult, and the high-interest rate and high-exchange rate are expected to further deteriorate profitability. In the midst of this, as the digital formation of the global economy progresses, internet banks and big-tech companies have emerged as competitors to traditional banks, making the future of banking more uncertain. In particular, in a bank that is highly dependent on human resources, securing and maintaining competent employees who have acquired skills and knowledge is essential to gain a competitive advantage. In this context, the proportion of the Z generation in the workforce has continued to increase throughout the era of the Baby Boomer Generation's retirement. However, Z-generation employees, who tend to value themselves above all else, have higher turnover intentions than other generations. The high turnover intention is a serious problem that causes financial and psychological losses to both organizations and individuals. This paper is a conceptual paper developing a research framework based on the result of previous studies. The study aims to research the effects that organizational justice, career development, and work-life balance, which are important factors for Gen Z, have on job satisfaction and turnover intention in the Korean banking industry. Thus, this research is expected to be useful for banks to build a foundation to determine the relevant strategy for improving its Gen Z employee's job satisfaction and reducing turnover intention.

Keywords: Gen Z, Organizational Justice, Career Development Opportunity, Work-life Balance, Turnover Intention, Job Satisfaction

INTRODUCTION

Recently, the Korean banking industry is facing a great change. First of all, the Korean economy is experiencing structural difficulties due to low growth and low birth rate, which is a factor that makes bank management difficult (Seo Jeong-ho and Lee Byung-yoon, 2020). The 2023 Bank of Korea Industry Outlook Report from the Hana Institute of Finance and Economy forecasted a very gloomy outlook for the banking industry next year due to interest rate hikes and concerns about a sharp economic slowdown. In the midst of this, big tech companies and online banks armed with innovative technologies and big data are actively entering the financial market, competing with traditional major banks in many fields (Lee Bo-mi, 2020). Especially, Internet banks have grown rapidly with great popularity thanks to aggressive marketing, service innovation, and improved financial consumer convenience (Yun Kyungsoo, 2020). Kakao Bank, Korea's leading online bank, increased its loan balance by 5.6 times in 4 years from 4.6 trillion won at the end of 2017, the first year of its launch, to 25.8 trillion won at the end of 2021 (Financial Statistics Information System, 2021). Contrary to this, the number of major traditional bank branches and employees has been declining due to the expansion of mobile transactions and the improvement of margins. In order to preoccupy a crisis as an opportunity in a complex environmental change, securing and maintaining competent employees who have acquired skills and knowledge is essential to gaining a competitive edge.

In this context, the proportion of the Z generation(Gen Z) in the workforce has continued to increase throughout the era of the Baby Boomer Generation's retirement (Deloitte, 2017). However, Gen Z employees with clear values show stronger intentions to leave the company if the company fails to meet their expectations (Naim & Lenka, 2018; Van Rossem, 2019; Williams, 2020). As a result of Deloitte Global's 2022 Millennial and Gen Z Survey, 40% of Gen Z in Korea said they would leave within 2 years. High turnover intention causes several problems such as causing psychological loss and inefficiency in self-development (Sousa-Poza & Henneberger, 2004), lowering the organization's performance while also incurring costs for hiring and training (Yuniasanti, Abas & Hamzah, 2019) and hurting the company's reputation and its loss in productivity (Hee & Ann, 2019). The high turnover rate of Gen Z, who are just starting out in society, has a negative impact on both individuals and companies.

Summarizing the above discussions, the environment of the Korean banking industry is facing more and more difficulties, and new employees represented by Gen Z have a high turnover intention, and the intention to leave itself is negative for the organization as well as the individual. Considering these facts, it can be seen that a study on turnover intention targeting Gen Z bankers in Korea is necessary.

Therefore, the purpose of this study is to examine how organizational justice, career development, and work-life balance, which are the most important values of Gen Z (Deloitte, 2022), affect turnover intention for Gen Z workers in the Korean banking industry, and to find out what role job satisfaction plays as a mediating variable in this process. Unlike previous studies on turnover intention, this study aims to conduct research on only Gen Z employees, who are clearly distinguished from other generations (Schawbel, 2014), in order to help deepen understanding of Gen Z employees.

1. LITERATURE REVIEW

1.1 Generation Z

Although the year of birth that defines Generation Z(Gen Z) is different for each scholar and researcher, Gen Z is generally considered to be a generation that shares a birth year between 1995 and mid-2010 (Iorgulescu, 2016). They are often represented by 'digital native' terms because they are characterized by a greater ability to collect and utilize various information than previous generations (Iorgulescu, 2016). According to projections from the Organization for Cooperation and Development (OECD), Gen Z will account for 27% of workers in OECD countries by 2025, and Gen Z's entry into the labor force coincides with the retirement of the Baby Boomer generation. As a result, the workplace culture and environment can change dramatically (Solnet et al., 2016). According to previous studies on Gen Z, they have different standards of desire from previous generations. They have different perceptions of the organization. Gen Z is focused on themselves and their future. In other words, it is characterized by not identifying oneself with the company by investing in oneself rather than the future of an unstable company. (Im Hong-taek, 2018) In addition, they have a strong individualistic tendency that values 'me' and are interested in immersing themselves in their own life, so their acceptance of overtime, weekend work, and dinner is very low compared to the previous generation. (Kim Ga-young, 2019). It is said that they place great importance on the value and reason of work and rationality at the workplace, and they prefer the horizontal and free method embodied in SNS for communication within the organization, showing resistance to hierarchical order (Choi Ji-hyun, 2019). As such, they can be said to be a generation who are accustomed to working through communication and collaboration in their own way and value work-life balance.

1.2 Turnover intention

Turnover intention is a predictor variable that can best identify turnover and is explained as a variable that affects job attitude and organizational performance. (Aryee et al., 2002). An employee's decision to quit an organization is an undesirable outcome for the organization and the employee as it affects both of them in many ways (Bothma & Roodt 2013; Jacobs & Roodt 2011). Representative factors influencing turnover intention include job satisfaction, organizational justice, career development, and work-life balance. According to Ding and Lin (2006), job satisfaction has the most significant effect on turnover intentions. Another study conducted by Irvianti (2011) proved that the higher the level of career development program provided by the company, the lower the desire to leave the company. Findings by Ali and Jan (2012) , Parker (2011) showed that organizational justice, particularly distributive justice and procedural justice have a significant effect on an employee's intent to leave an organization. Results from recent research conducted suggested that employees who faced work-family conflicts which could lead to job dissatisfaction and turnover intentions (Ekici, Cerit, & Mert's, 2017).

1. Organizational justice

Organizational justice is concerned with “the ways in which employees determine if they have been treated fairly in their jobs and the ways in which those determinations influence other work-related variables” (Moorman, 1991). It influences the attitude and behavior of employees and consequently their performance and the organization’s success. (Coetzee, 2005). In the opposite case, negative results such as turnover intention, absenteeism, and turnover may occur (Cohen-Charash & Spector, 2001; Colquitt, Conlon, Wesson, Porter & Ng, 2001). Combining existing studies on justice, it can be classified into three types. Distributive justice refers to the degree of perception that individuals feel about whether the rewards obtained as a result of input or effort are fair (Niehoof & Moorman, 1993). Procedural justice is a formal procedure regulating decision-making, defined as fairness concerning the methods, mechanisms, and processes used to determine outcomes (Folger & Cropanzano, 1998). The third dimension, interactive justice, means to the quality of interpersonal treatment members receive in the process of implementing the decision-making process within the organization (Bies & Moag, 1986). Reviewing previous studies on the relationship between organizational justice, job satisfaction and turnover intention, distributive justice can be important in predicting personal-level outcomes such as job satisfaction and have a significant negative influence on turnover intentions (Aryee & Chay, 2001; Dailey & Kirk, 1992; Lee, 2000; Loi, Ngo, & Foley, 2006). Also, Loi et al (2006) proved that there is a strong positive relationship between procedural justice and effective commitment, and this is significantly related to turnover intention.

1.4. Career development

Greenhaus & Callanan (2006) defined career development as a lifelong process of managing learning, work and transitions in order to move toward a personally determined and evolving preferred future. Moreover, according to Rivai (2009) Career development is a process of increasing individual work skills achieved in order to achieve the desired career. Career development has been found a positive factor in decreasing costs, increasing employee effectiveness, and ultimately increasing profitability (Kaye and Jordan-Evans, 2000; Lam and White, 1998). Similarly, it improves motivation and encourages greater teamwork and cooperation. Employees have been found more satisfied and contribute to the good performance of the organization when they are provided with their development needs within their jobs (Eisenberger et al., 2001). Subsequently, employees might repay their organization with the likeliness of extending their self-fulfillment, leading to reduced turnover intention (Foong-ming, 2008).

1.5. Work-life balance

Work-life balance means an employee is achieving a balance between work, home and other life roles (Karthik, 2013; Soomro, 2018). Work-life balance is essential in achieving psychological, emotional and cognitive stability of employees, which promotes organizational effectiveness. Poor work-life balance has negative consequences on employees’ health and well-being, as well as organizations’ performance (Shaffer et al., 2016; Beauregard & Henry, 2009). Past studies found that work-life balance was related to higher levels of job satisfaction, life satisfaction and better mental health (Haar et al., 2014). Denson, Szelényi, and Bresonis (2018) stated in their paper that achieving Work-life Balance can bring many benefits to employers. Employees felt respected by the company, resulting in increased productivity and reduced absenteeism, as well as helping to attract talented applicants and retain existing employees.

1.6. Job satisfaction

Employees' job satisfaction is about how contented worker is with his/her job. Intrinsic satisfaction is derived from performing work and consequently experiencing feelings of accomplishment, self-actualization and identity with the work (Martin & Roodt 2008). Extrinsic satisfaction results from satisfaction with the work environment (Weiss et al. 1967) and is derived from the rewards the individual receives from peers, managers, or the organization, which can take the form of advancement compensation or recognition (Martin & Roodt 2008). Employee job satisfaction leads to higher organizational commitment of employees and high commitment leads to overall organizational success (Sari and Judge, 2004). Job satisfaction involves employees' affective or emotional feelings and has major consequences for their lives (Sempane, Rieger & Roodt 2002). Numerous research studies have been conducted to assess the effects of job satisfaction on employee productivity, absenteeism and turnover (Robbins 2001). Roznowski and Hulin (1992) found that job dissatisfaction is related to absenteeism, trade union activities and psychological withdrawal. McKenna (2000) suggested that if an organization does not create conditions for minimal levels of job satisfaction, this may result in a deterioration in productivity, increased employee turnover and absenteeism, and a decline in morale.

2. CONCEPTUAL FRAMEWORK

2.1. Research questions

Based on the arguments in the literature review section above, this study aims to investigate the following research questions:

Research Question 1:

Do factors such as Organizational Justice, Career Development, Work-life Balance and Job Satisfaction affect Turnover Intention for Gen Z workers in the Korean banking industry?

Research Question 2:

Do factors such as Organizational Justice, Career Development, Work-life Balance affect Job Satisfaction for Gen Z workers in the Korean banking industry?

Research Question 3:

Does Job Satisfaction have a mediating effect on the relationship between Organizational Justice, Career Development, Work-life Balance, and Turnover Intention of Korean banking Gen Z workers?

2.2. Research hypotheses and framework

Several factors (independent variables) will be investigated regarding their effects on Turnover intention (dependent variable). The independent variables that are to be tested in this research include organizational justice, career development and work-life balance. Also, job satisfaction will be examined the role as a mediating variable in this process. The hypotheses of this study are as follows:

H1. Organizational Justice perceived by Gen Z bankers has a negative effect on their Turnover Intention.

H2. Career Development perceived by Gen Z bankers has a negative effect on their Turnover Intention.

H3. Work-life Balance perceived by Gen Z bankers has a negative effect on their Turnover Intention.

H4. Job Satisfaction of Gen Z bankers has a negative effect on Turnover Intention.

H5. Organizational Justice perceived by Gen Z bankers has a positive effect on Job Satisfaction.

H6. Career Development perceived by Gen Z bankers has a positive effect on Job Satisfaction.

H7. Work-life Balance perceived by Gen Z bankers has a positive effect on Job Satisfaction.

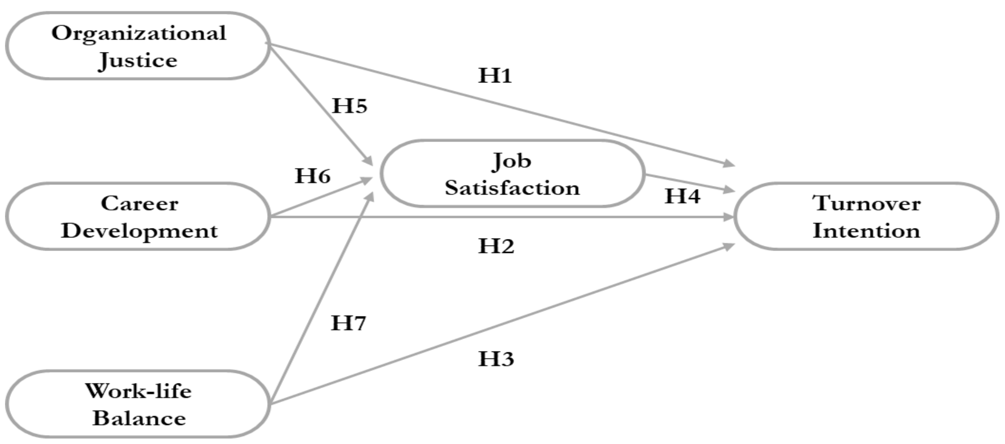
H8. Job Satisfaction mediates the negative effect between Organizational Justice perceived by Gen Z bankers and Turnover Intention.

H9. Job Satisfaction mediates the negative effect between Career Development perceived by Gen Z bankers and Turnover Intention.

H10. Job Satisfaction mediates the negative effect between Work-life Balance perceived by Gen Z bankers and Turnover Intention

The framework for this study is as follows:

Table 1: Conceptual framework



Source: Author (2022)

3. METHOD

This paper is a conceptual paper developing a research framework based on the result of previous studies. The methodology used for this paper consists of a library search and evaluation of previous literature reviews about Job Satisfaction and Turnover Intention. The library search encompasses online and offline materials to article journals and chapters in a book. References are based on online databases such as Web of Science, Scopus, Science Direct and Google Scholar. Deriving from results of previous studies which have similar forms to this research, support the validity of this framework and hypothesis. Finally, the limitations of this research and future research directions are suggested.

4. FINDINGS AND DISCUSSION

An earlier study (Elian, Shirley, et al, 2020) regarding the influence of Career Development, Work-family Conflict and Job Satisfaction on Millennials' Turnover Intention in Indonesia's banking industry showed that Work-family Conflict had a significant positive direct impact on Turnover Intention, and Job Satisfaction was also observed to have a significant negative direct impact towards Turnover Intention. Otherwise, Career Development had no direct significant impact on Turnover Intention unless it is mediated by Job Satisfaction. Furthermore, Concerning the analysis (Baek Hwa Youn, 2021) on the relationship between the Organizational Justice recognition of Millennials and Gen Z and the Intention of Job Change, the result showed that it had a negative effect on the Intention of the first Job Change. And among the types of Organizational Justice, the most influence on the first Job Turnover Intention was in the order of Interactional Justice, Distributive Justice, and Procedural Justice

Previous studies have shown that the perceptions of career development, work-family conflict, and organizational justice recognized by millennial workers significantly impact turnover intention and job satisfaction. Considering that the previous studies above have similar framework structures and subjects to this study, it can provide important implications.

CONCLUSION

This paper successfully developed a theoretical framework helpful for future research in connection with the turnover of Gen Z, which is a big social issue. Despite making a theoretical framework, since this is a conceptual paper, empirical data are needed to prove the relationship between the main variables identified in previous studies and the intention to turnover of Gen Z and job satisfaction. The empirical results of this study will be helpful in planning strategies to secure and retain excellent human resources in the Korean banking industry. This will eventually lead to an improvement in the competitiveness of the organizations and an increase in their reputation.

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The Influence of Brand Image on Customer Experience and Actual Usage of Digital Health Applications: Case Study of Halodoc, Alodokter, and Klikdokter in Jakarta, Indonesia

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ABSTRACT

Indonesia is a rapidly digitizing country with over 270 million population in 2022 and more than 202.6 million internet users. Thus, the digital health industry is believed to be the next wave of digital disruption, with an expected growth rate of over 60% annually, with revenues will reach $973 million by 2023 from $85 million in 2017. Nevertheless, the penetration of digital health applications is still relatively low. Halodoc, a market leader in digital health applications in Indonesia, only penetrated 8.9% of users in 2022. Brand image is one indicator that influences the customer experience using these applications. However, research to investigate the influence of brand image on the customer experience and thus lead to the actual usage of digital health applications is relatively limited. Hence, this paper proposed an alternative framework to fill the gap by employing the extension of the Technology Acceptance Model (TAM) approach. Brand image is believed to be able to influence the customer experience and the actual use of digital health applications. The limitation of this paper lies in the lack of empirical data. This paper is conceptual, and future research should be done empirically.

Keywords: Digital health applications, technology acceptance model, customer experience, actual use of digital health applications, brand image

BACKGROUND

The COVID-19 pandemic has changed the landscape of global healthcare systems delivery. Attention has turned to digital health or virtual care delivery to encourage the physical and social distancing that the government imposed during the pandemic, but still able to offer potential health solutions in this period of unprecedented medical crisis to mitigate the impact of this pandemic. In 2018, there were 318.000 health applications accessible worldwide on Google Play and the Apple App Store, with over 200 new ones being published every day (Asialink Business, 2020).

Research by McKinsey indicates that telemedicine, followed by e-pharmacies, will be the main driver of development within the sector, with the consumer digital health market in Asia expected to increase from US$37.4 billion in 2020 to over US$100 billion in 2025 (ASEAN Business Partners, 2022). The major ASEAN countries, including Indonesia, Malaysia, the Philippines, Thailand, Singapore, and Vietnam, experienced massive growth in virtual health solutions between 2020 and 2021. The ratio of website visits and downloads per country's population with each country's most popular digital health applications is illustrated in Figure 1 below.

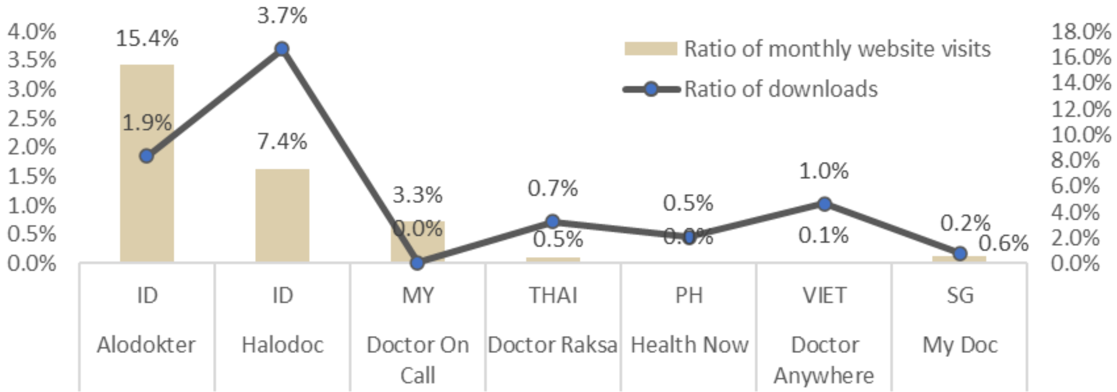

Figure 1. SEA Digitial Health Services Ratio of Monthly Visits & Downloads

Source: ASEAN Business Partners, 2022

Nevertheless, Indonesia is a rapidly digitizing country with over 270 million population in 2022 and more than 202.6 million internet users (Global Digital Insights, 2022). According to Frost & Sulllivan (2018), the digital health industry growth rate is expected to reach over 60% annually (CAGR), with revenues will reach $973 million by 2023 from $85 million in 2017 (Frost & Sullivan, 2018). The rise of four sucessful tech unicorns in Indonesia and the impact of digital disruption have given the Indonesian government hope for the next unicorn to emerge. The Indonesian government is driving investment interest in digital health as the following wave of digital disruption in Indonesia after ride-sharing with GoJek, e-commerce with Shopee and Bukalapak, travel with Traveloka, and fintech with OVO (Asialink Business, 2020).

Based on a survey on digital health applications conducted in Indonesia in 2021 with 4.781 participants, 71% of respondents selected Halodoc as their preferred digital health application, followed by Alodokter with 56%, and Klikdokter with 30% (Statista, 2022), as shown in figure

2 below. Additionally, according to another research on Halodoc, the number of downloads has increased by double to 18 million monthly active users (Manurung et al., 2022). As a result, Halodoc, Alodokter, and Klikdokter are the top three digital health applications in Indonesia.

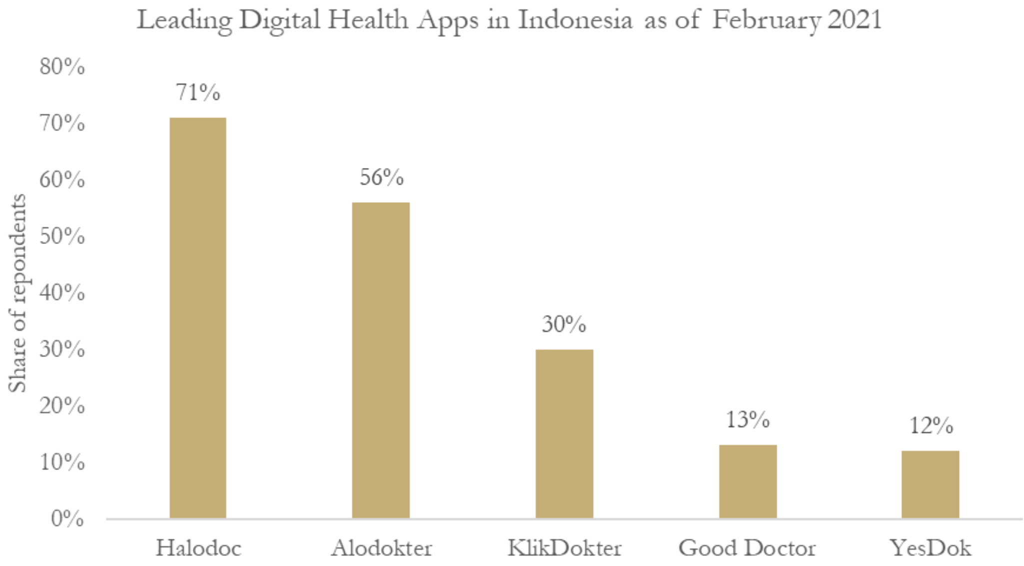

Figure 2 Leading Digital Health Applications in Indonesia as of February 2021

Source: Statista, 2022

Halodoc and Alodokter, two of Indonesia's top digital health applications, have raised a significant funding from several investors (Crunchbase, 2022). Halodoc raised a total of $145 million in 2021, while Alodokter raised $45.1 million in total fundraising in that year. These figures are demonstrated to be a significant investment when compared to the funds obtained by the DoctorAnywhere application in Vietnam ($96.8M) and the MyDoc application in Singapore ($6.8M) in 2021.

Despite the fact that Indonesia has a large selection of digital health applications, the number of penetrations of these digital health applications is still relatively low. Even the market's top application in Indonesia, Halodoc, only penetrated 8.9% of the country's internet users (Manurung et al., 2022). Several factors identified from previous research contributed to this low penetration, including ease of use (Santoso et al., 2021; Moslehpour et al., 2018), technology literacy (Napitupulu et al., 2021; Arnidhya et al., 2022), customer experience including satisfaction and trust (Tarmidi et al., 2021; Zagita et al., 2019; Manurung et al., 2022; Nurzazizah & Novita, 2021), and favorable brand perception (Mbete & Tanamal, 2020)

Many research has been conducted on the intention to use digital health applications using the Technology Acceptance Model (TAM) with variables of perceived ease of use and perceived usefulness. However, research that investigates the influence of brand image on customer experience and thus lead to the actual use of digital health applications is relatively limited. The discussion of this writing focuses on understanding the influence of brand image in the relationship between customer experience and actual use of digital health applications by selecting Halodoc, Alodokter, and Klikdokter as the top three leading digital health applications in Indonesia as the case study.

DIGITAL HEALTH APPLICATIONS – TELEHEALTH

Digital Health Applications are often referred to as telehealth and offer online medical consultations, prescription delivery, and on-demand lab testing (Ashari et al., 2021). Information and communication technology (ICT) facilitates public access to health information and education, supporting innovation in digital health services. Utilizing telehealth also aids in developing and strengthening public health in general. However, there are also unfavorable reviews found on these health applications, such as privacy concerns, insufficient features, and poorly performing healthcare professionals.

Despite the fact that there are numerous digital health applications available in Indonesia, approximately only 8.9% of Indonesian internet users use Halodoc, the market leader application in Indonesia (Manurung et al., 2022). Thus research on the behavior of using digital health applications is vital to assess system upgrades and overall customer experience.

TECHNOLOGY ACCEPTANCE MODEL (TAM)

Davis (1989) developed the Technology Acceptance Model (TAM), which immediately gained popularity as a framework for analyzing the factors influencing consumers' adoption of new technology. According to Davis (1989), people's preferences for using technology – referred to as perceived usefulness – depend on how much they think it will enhance their capacity to accomplish their work (Davis, F.D., 1989). TAM presumes perceived usefulness as mediating role in a complex relationship between system attributes (external factors) and possible system utilization.

TAM is a "robust" paradigm for characterizing the adoption of technology in diverse study objects (Ashari et al., 2021). However, TAM's application contains certain flaws, one of which is unrestrained user activity. It only applies to one information system and has not been stated for trust in the use of information systems (Venkatesh et al., 2003). TAM's flaws in the adoption of telemedicine services include its inability to explain how social contact influences the acceptance of new technology in developing countries (Kamal et al., 2020). Thus, it is suggested that TAM be altered and tailored to the research's subject. Ashari et al. (2021) included social factors in the definition of individual behavioral intents while using digital health applications, including interpersonal interactions, anxiety levels, and service accessibility. Customer experience serves as a mediating function, and brand image serves a moderating role in this study, which will be further discussed in the research framework that is illustrated below.

PERCEVIED EASE OF USE (PEU)

The degree to which individuals believe adopting technology would need less effort to perform a task is described as perceived ease of use (PEU) (Davis, F. D., 1989). PEU measures how much a person considers using a particular system would be simple (Valencia-Arias et al., 2019). PEU, according to Moslehpour et al. (2018), also describes how easily users may access websites, utilize internet services, and perceive particular technologies. İf a user, believes a certain program is simpler to use than another, they are more inclined to utilize it. Therefore, this principle holds that if an information system is simple to use, users will be more likely to use it.

The ease of use within health applications has a considerable influence on attitude (Alsswey et al., 2018; Raza et al., 2017). Users of health applications perceive the effectiveness of their simple use in the consultation process to enable quick and convenient real-time services (Ashari et al., 2021). İt is suggested that users of digital health applications would consider them simple to use, which will lead to an increase in their favorable sentiments (Raza et al., 2017).

PERCEIVED USEFULNESS (PU)

The degree to which individuals believe that technology will increase their capacity to carry out their jobs is known as perceived usefulness (Davis et al., 1989; Ashari et al., 2021). Having a beneficial perspective while adopting health applications refers to a person's belief that using digital health applications would enhance their health and quality of life by giving them access to rapid, affordable, and simple health information (Deng et al., 2018). Positive attitudes that arise in the use of health applications are influenced by useful perception. Applications for digital health that provide medical consultation services and health information are advantageous to users. İt improves their condition (Alsswey et al., 2018).

Regardless, Kamal et al. (2020) stated that the definition of perceived usefulness (PU) required to be updated as the utility of a system for consumers had changed substantially since the term was first established (Kamal et al., 2020). Customers believe that utilizing digital health applications will only be advantageous if it results in quicker delivery of medical services with affordable medical inspection, better documentation, and reduced service time (Kamal et al., 2020). İndividual attitudes toward digital health applications are positively impacted by useful perception as more benefits are perceived. People will therefore be more motivated to constantly utilize digital health applications when they believe doing so would result in improved outcomes (Kamal et al., 2020).

CUSTOMER EXPERIENCE

McLean et al., (2018) suggested that "the customer experience s the evolution of a person's sensorial, affective, cognitive, relational, and behavioral responses to a brand by living through a journey of touchpoints along the pre-purchase, purchase, and post-purchase and continually judging this journey against response thresholds of co-occurring experiences." As a result, the customer experience can be seen as a holistic process and a combination of both cognitive and emotional components contributes to a lasting impression (McLean et al., 2017).

According to McLean et al. (2018), a positive customer experience has been defined as resulting in outcomes including satisfaction, trust, re-visit intention, re-purchase intention, and loyalty. Regardless of the service delivery method they select, such as in-store, online, or mobile applications, the consumer always has a shopping or service experience, whether it is favorable, unfavorable, or neutral.

ACTUAL USE OF DIGITAL HEALTH APPLICATIONS

The use of the actual system is defined as a form of the external psychomotor response that a person measures with real use (Davis, F. D., 1989). The phrase "using the system in a real condition" is frequently used to describe actual system usage. People will be satisfied using a system if they believe it is easy to use and will boost their performance, as shown by the actual conditions of users (Alhashmi et al., 2019).

User acceptance is predicted and explained using actual usage while assessing the development of information technology systems. The system is believed to be effective if the user base grows and they continue to utilize it. Numerous studies have already examined COVID-19's Halodoc application usage (Manurung et al., 2022; Ashari et al., 2021). The findings demonstrate that user satisfaction and actual usage of the Halodoc application during COVID-19 are significantly influenced by perceived ease of use and perceived usefulness.

EFFECT OF PEU AND PU ON CUSTOMER EXPERIENCE

As highlighted previously, satisfaction has been outlined as the outcome of a positive customer experience (McLean et al., 2018). According to a study on Halodoc customer satisfaction in Semarang, perceived ease of use has been indicated to have a significant effect on customer satisfaction (Manurung et al., 2022). Similarly, research conducted on GO-JEK application users in Denpasar city also proves that perceived ease of use has a positive and significant effect on customer satisfaction (Mandasari & Giantari, 2017). This implies that the more functionality the GO-JEK application technology offers, the more ease and happiness its user will experience.

Moreover, a happy emotional and behavioral state is satisfaction. According to a prior study, perceived usefulness positively affects users' satisfaction with using a certain technology (Zagita et al., 2019). As highlighted previously, consumers are more satisfied with a service if there are more benefits gained from using it and if it is simple to use. Users of online health services are more likely to have positive views about the services when they can confirm their expectations about the technical functionality of the service.

EFFECT OF CUSTOMER EXPERIENCE ON ACTUAL USE OF DIGITAL HEALTH APPLICATIONS

Research conducted by McLean et al. (2018) identified a number of successful customer experiences, including re-visit intention, loyalty, and trust. Customers will use the applications more frequently when they have a positive experience. This study is further supported by previous research by Widjaja et al. (2022). They stated that patient satisfaction had a significant impact on patients' intentions to continue using a mobile teleconsultation application.

POTENTIAL MODERATING ROLE OF BRAND IMAGE

The collection of opinions a consumer has, whether positive or negative, regarding a product or service is often referred to as brand image (Mbete & Tanamal, 2020). Customers are supposed to see brand opposition as information that will be remembered and, inevitably, utilized as a guide when making judgments (Lowey et al., 2014). Based on Kotler (2022), an individual's brand image is the sum of their concept, belief, and perception of the brand. As a result, the brand image acts as a representation of how the public perceives a firm (Sanijiwani & Susana, 2019).

For a business to be able to boost consumer confidence when utilizing its products, inevitable brand image is crucial. A company's development is significantly influenced by its brand image. Based on a previous study, brand image has a major impact on influencing purchase decisions and serves as one indicator that significantly influences customer satisfaction and also customer experience as a whole (Rizki et al., 2019).

Overall, the narrative review method was used in this study to combine the findings of multiple studies from leading journals, reviews, and chapter books (Popay et al., 2016). Based on the above relationship between variables, there are several hypotheses and a framework developed to apply the interconnectedness between the influence of brand image on the customer experience and the actual use of digital health applications.

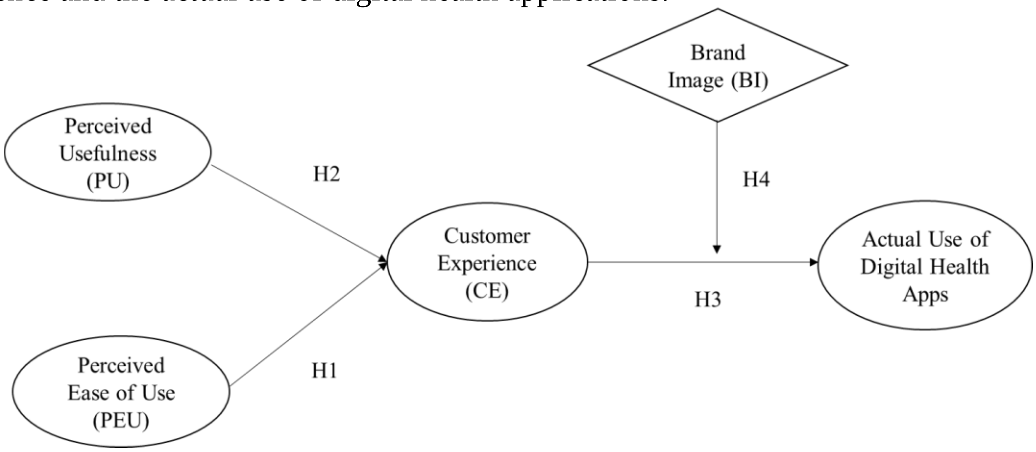

Figure 3. A Conceptual Model Illustrating the Interrelationship among Five Different Concept

Source: Author Elaboration

From the illustrated framework in figure 3, the perceived ease of use and perceived usefulness hypothetically have effects on customer experience to using digital health applications such as Halodoc, Alodokter, and Klikdokter. Customer experience, in particular, again hypothetically has an effect on the actual use of digital health applications. Furthermore, brand image can play a potential moderating role that influences the relationship towards customer experience on the actual use of digital health applications.

CONCLUSION

Extended Technology Acceptance Model (TAM) has considerably advanced our understanding of the intention to use digital health applications. This is a learning process that calls on the digital health application players to imply a profound understanding of designing effective strategies that accommodate customers' preferences for access and information and exchange to synergize digital service offering with interpersonal touchpoints to increase the use of digital health applications. Brand image can be treated as a potential moderating role in influencing the customer experience and actual use of digital health applications.

As this study is primarily based on literature investigation, a steady stream of future empirical studies using quantitative is required to further enrich this study and connect its development environment with the industry context.

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Understanding Communication Through Social Media Marketing Activities and Its Influence on Purchase Intention

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ABSTRACT

The purpose of this study is to investigate the influence of the communication science through social media which influences corporate trust how that drive affects purchase intention mediated on customer equity. Research has been conducted on social media toward purchase intention, nevertheless more research is needed to accommodate interactivity, formality and immediacy as communication factors in the social media which will be impacting toward purchase intention, mediated by customer's equity. This research is developing a multi-perspective approach of communication science and its implementation toward purchase intention mediated by customer's equity. The main implication of this research is that the communication science needs to be considered when designing the social media online communication. Both the communication and the management aspects should be implemented optimally as an effective marketing strategy to enhance the purchase intention. Future empirical research is needed to establish a rigorous finding on this subject.

Keywords: Communication Science, Brand Loyalty, Customer's Equity, Purchase İntention, Social Media Marketing

INTRODUCTION

In social media, as a mean of communication through the internet network enables a peer to peer, business to peer, business to business, and all levels of communication. This means of communication has now become a well-preferred channel for marketing purposes (Hassan, 2014). There are already a hundred and fifty million followers of Instagram (Costill, 2014). Following social networking websites which include Facebook and Twitter, Instagram, and other online communication platform had become a way of life. These social networking websites now no longer becomes the most effective way to increase networks however additionally, the platforms have offered a commercial channel to have interaction with potential clients (Blackman, 2009). Most Industries along with the Creative Industry, had been using social media to acquire potential clients and to increase their company's reputation and performance (Jadhav, Kamble & Patil, 2013). Social media gives large capability for what has been defined as a "mass-self communication" (Castells 2010), indicating the processing of information that makes use of the availability of the big data, derived from the big numbers of the customers to get the answer and prediction of demanding situations or problems. Social networks are monitored to find out trends, get aggressive information, to listen, and have interaction and communication and interactions with customers and stakeholders. There are some interesting statistics published by AdAge Agency Reports (Statista, 2019) which have shown that digital communication impact had accounted for an anticipated boom of around double from 2009 to 2018. To be exact from 25.6% in 2009 to 53.6% in 2018 of sales for U.S groups from all disciplines. This in part resulted from the impact of improved communication traffic and developing fan loyalty. Making it a motive of why entrepreneurs see this social media/virtual communication as a chosen mean of communication for their campaign (Statista, 2019).

Objectives

Despite the growing interest on digital communication, the aggregate expenses for digital advertising were still a small chunk of the advertising expenditure, by year 2018, it was only 21% of the advertising expenditure, and even in the following years it was expected to grow only to 27.8% in 2 years. This is only around one fourth of the total advertising expenses. This had ignited a problem statement, even though researchers such as Waluya, Iqkbal & Intradewa (2019), Foster & Grabowska (2020), and Sukamto, Hamidah & Fajrianthi (2019) shared the views that social media communication has an immediate impact on shopping selection. On the opposite hand, Bower (2001) argued that advertising including the social media communication has an effect to brand image and hence corporate trust. Furthermore, there is still limited research on the communication science aspect such as interactivity, formality and immediacy of the social media communication and how it is impacting corporate trust, and how these might impact purchase intention through customer's equity and brand loyalty. Currently the social media communication channel through social networking is enabling a new method of communication that is creating a borderless impact. There is no restrictions of geographical or cultural structures (Vikram & Taramani, 2018). This paper is blended conceptual research on communication science, with the implementation of the business and management aspects, focusing on developing a proposition on how the communication through social media is impacting corporate trust and influence the purchase intention through customer's equity and brand loyalty.

The reality has shown how the social media communication had gone through the speed of technological advances. Nevertheless, in addition to its technological advantage, the message in the social communication itself is an important aspect for communication and business practitioners. This study is dedicated to integrating findings from communication science to be incorporated to the previous research in corporate social media marketing. The content of the message from the perspective of marketing communication plays a significant role toward how a customer might react and responds to the message source, which is the corporation. Since language is used as a vehicle, then the linguistic structural features of the language to be used in the social media communication, become attributes of the message. This is seen through for example, how formal the language is, and what kind of vocabulary is used. These aspects of communications are deemed to influence customers' reaction in several ways. Based on the literature of communication science research, the text messages have many structural features. For example, this includes punctuation marks, symbols, abbreviation types, fonts, colors, and sizes used. The way this message is designed will impact the message recipients. It is affected by both cognitive and emotional traits, which can affect how the message is further processed (Lang, 2000). As a result, corporate social media of the corporation cannot sustainably attract and retain customers without strategically managing the characteristics of these message structures.

The purpose of this study is to investigate the impact of three key social media message attributes, which are interactivity, formalism, and immediacy on corporate trust and brand loyalty, further toward customer equity which mediates customer buying intent. In summary, this study looks at whether the structural characteristics of messages used by businesses on social media can affect a company's credibility, shown through corporate trust and ultimately impact the brand loyalty and the purchase intent mediated by customer equity. This study provides administrative implications by proposing effective communication styles to build lasting corporate trust and buying motivation through a good relationship with customer. Given the lack of literature on the relationship between message attributes and corporate trust, and how this affects buying intent through customer equity and brand loyalty, the results of this study are aiming at closing this literature gaps. In addition, small and medium-sized enterprises (SMEs) play an important role in the global economy through innovation and job creation (Zainal & Naim, 2020). Hence this topic could help to promote the social media as a low cost possible mean of advertising SME's product to further support a sustainable society.

METHOD

Research is conducted through three types of research approaches. It is known as deductive, inductive, and abductive (Saunders, Lewish, and Thornhill, 2007). According to Bryman and Bell (2007), the deductive approach is appropriately used to analyze and explore existing theories and summarize new and valuable information. To answer the research question and filling up the gap in this area of social media communication, the deductive research approach is still considered to be the most appropriate research approach (Bryman and Bell, 2007). This research is using the deductive direct approach starting from the theory, in this paper will start with a conceptual analysis of theories.

The study is conducted through a deep content analysis and extensive literature review, through the direct method of exploring existing theories. The fact findings are in a multiple perspectives view covering the area of Communication Science and Business and Management areas. The content analysis is conducted to develop propositions which will be presented in a Research Model format.

RESULTS AND DISCUSSION

Major arguments and Propositions

In this part the analysis is conducted based on the previous research, literatures and scientific papers in the area of communication science specifically in the social media communication and through the business and management perspectives. Literature review and content analysis are conducted to develop propositions and research model. The propositions are presented at the end of each section discussions, and the research model is presented at the end of this section. Social media are referring to all forms of online communication and global and local content sharing (Richter & Koch, 2007). Generation Y is the biggest user of social media in the form of Instagram, Facebook, Youtube, etc (Werenowska & Rzepka, 2020). The social media consumer activity could be in two different categories, it could be in the form of consumption or contribution (Schlosser, 2005; Shao, 2009).

According to a study, Generation Y, prefer to simply search for content consumed via social media (Pempek, Yermolayeva, and Calvert, 2009). In the area of social media marketing, it is often seen as a low-cost marketing through social networking sites (SNS), accompanied by word-of-mouth marketing (Trusov, Bucklin, and Paulels, 2009). According to Canhoto (2016), companies will benefit from implementing social media in their marketing plans as social media creates a wider range of variables and generates a broader and more detailed customer segment that attracts a more accurate and specific target audience. A key perceived advantage of social media is that customers are self-segmented by joining particular online communities of interest. Nevertheless, more research is needed to understand the communication science aspect of this digital communication.

Interactivity

In the research of the science of communication, interactivity is one of the structural features found in the transmitted message (Lang, Borse, Wise, David, 2002). There are a wide range of phenomena, such as the depth of reaction and whether communication is mediated which is discussed through the interactivity. For this research it is only focusing to people-to-people interaction through information technology. This is believed to be a higher level of interactivity than human to system interaction (Van Dijk, 2006). According to the e-business literature, customer relationship management (CRM) is the integration of technology and business processes, the goal of which is to meet customer needs during a particular dialogue (Bose, 2002). Customer interaction is one of the most important CRM processes, and many companies struggle to use information technology to implement new media and interact with their customers in a cost-effective and ubiquitous way. In fact, the notable difference between traditional mass media (newspapers, radio, television, etc.) and new media is the "interactivity" (Livingstone, 1999). According to Downes and McMillan, both-ways directionality is improved if the communication is bidirectional and the communication timing remains flexible enough to meet the requirements of communication (Downes, E.J.; McMillan, 2000). Also note that interactivity is related to the process of building relationships between customers, companies, and their brands, which can impact branding. Lindstrom and Andersen (2001) posited that at the heart of the relationship is trust, which is especially important in most sales transactions (Hawes, J.M.; Mast, KE; Swan, 1989). This study focuses on corporate trust, as measured by perceived or actual relationships between businesses and customers. Psychology and marketing studies show how trust develops as relationships are more bi-directional and using social and personal approach (Delgado, Ballester, 2004). Social communication that fosters relationships also fosters trust. This is especially true for relationships based on communication over a computer Järvenpää, Leidner, 1998.

The first research question thus will be as follows: Will corporate trust be affected by firm's efforts to engage in interactive communications via social media with its customers?

The proposition will be that the higher (lower) of a firm engaging in an interactive communication with its customer will results into a higher (lower) Corporate Trust

Formality

Linguistic Formality Variation in language occur when ideas are expressed in different ways. It usually happens when you aim at a different audience (Bell, 1997). The use of formal languages includes a deliberate and explicit demonstration of respect for the recipient by establishing seriousness and politeness, Wierzbicka, 2009. On the contrary, the use of informal language (such as slang or less elegant vocabulary) is the recipient's desire for a closer relationship, even if it lacks seriousness and, to some extent, has less respect for the recipient. This can be shown (this depends on how informal it is) from how the language is used. For this reason, if the speaker intends to promote a smooth social relationship, the formal language is chosen (Reach, G.N.; Hill, 1983). For example, a CEO letter study concludes that CEOs who use formal languages are considered competent and credible because they evoke confidence and trust between shareholders and potential investors (Hyland, 1998). Similarly, formal languages affect consumers who seek to mitigate risk and build trust in decision making (Sheth; Parvatlyar, 1995. Given that little is known about linguistic formality and corporate credibility, the following hypothesis and research questions are suggested:

The second research question which arise would be as follows: Will corporate trust be affected by how formally perceived the messages via social media?

The proposition will be that the higher (lower) the messages via social media are perceived to be more formal (informal or casual) than when they are perceived to be informal (formal) then it will be impacting into a higher (lower) Corporate trust

Immediacy

Immediacy measures the psychological distance between the speaker and the audience. This is to enhance the mutual intimacy and nonverbal interaction of Melavian, 1968. Gunawardena and Zittle suggest that immediacy can be communicated nonverbally through clues such as physical accessibility and facial expressions. Gunawardena and Zittle (1997) posited that examples of immediacy include smiles, gestures, and eye contact (Argyle, 2013). Canon also argue that social interactions can create trust, which can lead to increased customer buying intent (Canon, 1997). In the context of social media, you can use the immediacy of private conversations to close your personal distance, or use emotional lexicons (also known as emoticons) to express emotions and facial expressions (Walther & D'Addario, 2001). The message that promotes immediacy is not business-oriented in nature and is intended to be more interesting than the other serious messages. It is generally known that the enjoyment of information systems by users has a positive effect on trust (Kim, 2007). Immediacy is impacting to the trust of the company, as personal friendship and the closeness of the customer to the company and its employees can enhance the loyalty of the brand and strengthen such relationships (Barnes, 1997). This can be assumed to affect corporate trust.

The arising third research question would be: Will corporate trust be affected by the level of immediacy in the firm’s messages via social media?

Hence, the proposition would be: The higher (lower) the immediacy in the messages via social media will influence a higher (lower) Corporate trust

Corporate Trust

In the online context McKnight et al. (2002) found that consumers’ trust in a vendor could result in a secure willingness to depend on the vendor. Furthermore, a common finding across numerous studies in offline (Chaudhuri and Holbrook, 2001; Delgado and Munuera, 1999) and online contexts (Jansen et al., 2009; Laroche et al., 2012) support the positive effect of trust on loyalty, indicating that trust is a central determinant of brand loyalty. Trust will lead toward the first impression of brand loyalty (Luo, 2002; Leone, Rao, Keller, Luo, McAlister & Srivastava, 2006).

The fourth research question would be: What is the impact of corporate trust toward brand loyalty?

Hence, this leads to the fourth propositions, that corporate trust is impacting toward Brand Loyalty:

The higher the corporate trust will lead toward a higher Brand Loyalty.

Brand Loyalty

There are some concepts of customer equity mentioned in many references (Berger and Nasr, 1998; Blattberg et al., 2001; Kim and Ko, 2012; Rust et al., 2004). In general the previous research is defining customer equity as the total discounted customer lifetime value, which consists of factors such as brand loyalty. Blattberg et al. (2001) is also proposing that customer retention and customer lifetime value as the underlying concepts of customer value. The definition of customer retention itself is pictured as the behavior of a customer behavior in continuing to purchase a product or service over a period of time (Blattberg et al., 2001). The customer lifetime value is describing repeated purchase probabilities without considering attitude factors (Berger and Nasr, 1998). Therefore, many academic studies measure customer value in terms of number of purchases and volume of purchases over a period of time (Kim and Ko, 2011; Rust et al., 2004). The relationship between brand loyalty and customer value in terms of the number of purchases and the number of purchases is also clarified in the literature. For example, Assael (1992) suggested that brand loyalty leads to long-term, consistent brand purchases. Similarly, Dick and Basu (1994) identified repeated patronage as an important indicator of brand loyalty. Keller (2003) and Keller & Kotler (2016) posited in their research that loyalty is happening when favorable attitudes for a brand are manifested in repeat buying behaviors, which is considerably in turn will contribute to customer equity.

The fifth major research question then will be on how brand loyalty is impacting toward customer equity (value equity, brand equity and relationship equity). The minor research questions can be attributed to each of the value, brand and relationship equity.

Hence the fifth major proposition is: The higher (lower) Brand loyalty will influence a higher (lower) customer equity. The minor proposition would be:
The higher (lower) Brand loyalty will influence a higher (lower) value equity
The higher (lower) Brand loyalty will influence a higher (lower) brand equity
The higher (lower) Brand loyalty will influence a higher (lower) relationship equity

Customer Equity (value equity, relationship equity, and brand equity)

Today's marketing strategies are shifting companies from being product oriented to being customer oriented. This is furthermore showing that customer equity is a significant aspect as a point of decision making which is of a great value in most companies. Customers are further defined as tangible assets and other financial assets that a company needs to focus on, maintain, and maximize (Kim & Ko, 2011). Based on previous research by Drèze and Bonfrer (2008), Customer Equity can be seen as the sum of customer`s lifetime values. This is considered as the most important factor of the long-term values of the corporations. Rust, Lemon & Zeithaml (2004) further explained, that this simply means that customer`s life value outcomes can be seen from the occurrence of the categorical purchase and normal purchase amount through the company`s influence. There are three main types of customer equity drivers: value equity, relationship equity, and brand equity. (Rust, Lemon, Zeitham, 2004). Together, these three types allow businesses to increase total customer value (Hyun, 2009). Corporate trust serves as an important driver of customer fairness. Value Equity According to Vogel, Evanschitzky and Ramaseshan (2008), value equity as a whole describes the concept of a customer who objectively assesses the usefulness of a brand based on opinions about what has been abandoned and established. The term "value" is a very important factor for customers as it is related to the decision to purchase a company's products or services because it is influenced by the customer's perception of the value the company provides (Rust et). al., 2004). Fairness of Value Strongly influenced by price, quality and convenience (Lemon et al., 2010), the previous author further shows that the first factor, price, is a customer-provided aspect that affects the company. Quality is the tangible and intangible aspect of a product or service, and convenience represents a means that helps reduce customer costs, including time and effort. Wallace and Kanji (1999) found that the link between perceived value and customer satisfaction is important because customer satisfaction tends to increase as value increases.

Brand Equity According to Rush et al (2000), brand equity is, by definition, a subjective assessment of a customer's choices and views of an organization and its offerings. The importance of brand equity is where customers can have emotional attachments, such as the company's image and reputation. This is related to the fact that brands are the best way to distinguish their corporate image from other brands (Zitrone et al., 2001). As a brand becomes stronger, companies can use it as a great support to promote new or existing products. This would enable the company to survive disasters and protect themselves from other competitors (McAlister, 2007). Rather, the use of brand equity helps customers stay, buy again, and even influence their willingness to recommend the brand to others. Brand equity consists of driving factors such as customer brand awareness, customer attitudes towards the brand, and customer awareness of brand ethics. Brand expansion efforts have begun to create accurate brand fairness. This expressed fairness is a concept that enhances the market value of a particular company or brand. It was created by the company as a consumer brand asset and represents economic value to the company. (Rost et al., 2000). Relationship equity based on the previous research is identifying that a customer has a tendency to be loyal to a brand by assessing the value of the brand not only based on the objective and subjective assessment to the brand (Aravindakshan, Rust, Lemon & Zeithaml, 2004). This specific equity is used to focus on creating connections of a special relationship between the company and the customer. As customers buy more, they reduce costs at a rate. The lifetime increase in value to customers underscores the company's commitment to relationship marketing (Wilson, Zeithaml, Bitner & Gremler 2017). Factors that may help improve the fairness of relationships include loyalty programs, special awareness and treatment, affinity or interest programs, community and information-creating programs. However, some consumer products or services that make no difference may be more useful. (Zeithaml, 2001). Another important factor that can increase the fairness of a relationship is special treatment and awareness, and a well-organized community program. (Zeithaml, 2017)

Purchase Intention

As the name clearly suggests, the purchase intention is seen as a combination of both consumers` interest and the resulting possibility toward purchasing a product. The customers should be able to identify the value of the product and then it would spark the interest to purchase. Purchase intention is considered important because based on previous research it is highly correlated with the actual purchase behavior (Bai; Law, Wen, 2008). In another research the finding shows that favorable brand relationships affect the purchase decisions of customers (Esch; Langner; Schmitt; Geus, 2006). Furthermore, the Value and Brand Equity relates to purchasing intention because of its brand recognition, awareness, and emotional senses related to the product. This leads to customer interest in buying the brand. Finally, the fairness of the relationship emphasized the loyalty of the brand. Another research shows that if the customers show loyalty to a particular brand, then they may have a better buying intent (Holehonnur et al.2009). Therefore all the three aspects of customer equity has an influence toward purchase intention.

Hence the sixth major research question is: How does Customer Equity is impacting toward Purchase Intention.

Hence the sixth major proposition is: The higher (lower) Customer Equity is impacting toward a higher (lower) Purchase Intention. This is translated into the minor proposition as follows:
The higher (lower) Value Equity is impacting toward a higher (lower) Purchase Intention
The higher (lower) Brand Equity is impacting toward a higher (lower) Purchase Intention
The higher (lower) Relationship Equity is impacting toward a higher (lower) Purchase Intention

Research Model Development

Based on the above arguments and propositions the author developed a research model as follows:

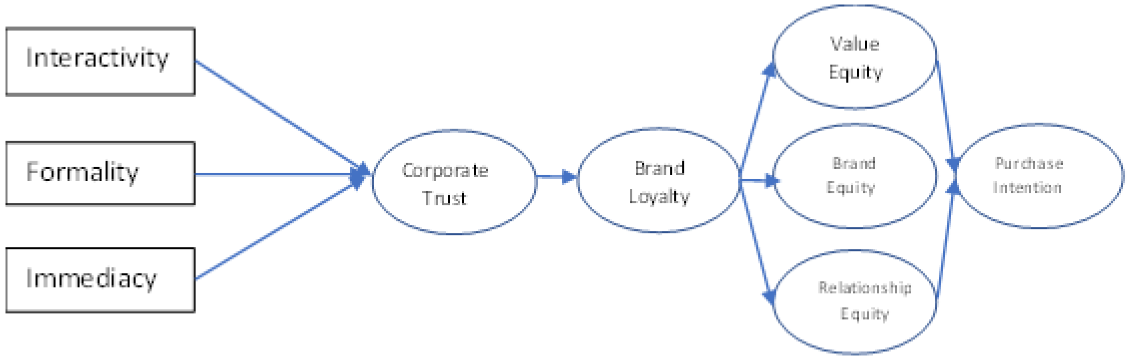

Figure 1
Research Model

CONCLUSION AND RECOMMENDATION

The Implication of the Study
The findings of this study have both theoretical and managerial implications.

Theoretical Implication

The main contribution of this research is to integrate the communication science aspects to the business and management perspective of the social media marketing activities. The communication science is covered through the analysis of interactivity, formality and immediacy in building corporate trust through the social media marketing activities. The corporate trust will be impacting toward brand loyalty and influence the customer equity and purchase intention. This research on social media marketing is conducted both through the communication science and business management lenses. This study attempts to fill the gap of integrating communication science and management by emphasizing the importance of social media marketing activities by using diverse perspectives. Finally, the wealth of information covered in this study may be used in future research to gain further insight into the minds of customers and businesses. Management impact from a business perspective, based on conclusions, purchasing intent is known to be influenced by three variables that are part of customer equity: brand equity, relationship equity, and value equity. This customer equity is the result of brand loyalty that comes from the trust of the company. The corporate trust is influenced by the way the interactivity, formality and immediacy of the communication from the corporation.

Companies can use all these variables to optimize social media marketing and maximize the revenue through a higher purchase intention. Starting with the fact that social media marketing (SMMA) activities is influenced by the way the company's communicate, the creative body considers that introducing social media to current and potential clients is an effective marketing communications policy. This should be used by small businesses due to its relatively low cost and high impact manner. Therefore, exposure to social media communication will be a solution for SMEs to promote their products. It could be one of the solutions for sustainable business. Godey, et. al (2016) in his research mentioned that the company do not need to worry, because it is never too late to use social media as part of the online marketing purpose.

Based on this conceptual task, the focus should be on designing good interactivity, formality, and immediacy to increase corporate trust, brand loyalty, and customer equity. Content analysis reveals that personalization influence buying intent. This makes it clear that managers need to not only focus on interactive marketing, but also pay more attention to adapting the form of communication to the target group. The deductive theoretical approach of this conceptual paper also suggests that managers need to think about how their branding affects followers and consumers and build trust. The science of communication in terms of interactivity, formality and immediacy must match the needs of the target customer. Even without a direct reference to sales, brand visualization plays an important role in Y Generation's mind. In order for the brand to stand out from the crowd, the communication should be focused on attracting target customers. The path to focus on your target customers is supported by employee involvement on social media. This is possible if the employee's loyalty is high. The employee's loyalty in the previous research by Yunus, Emre Dede & Merve Kocoglu Sazkaya (2018) is showing a positive effect on professional responsibility, obedience, and honesty in the profession. Survey defines employee loyalty as employee attachment to an organization, which will be impacting organizational goals, objectives, and values. With a high employee loyalty and high personal belief in the organization, they strive and have a great desire to remain as members of the organization in the future. When employees are loyal, they are more motivated to act, work and innovate towards the company's goals. For this reason, social media should be used by loyal employees of the company to support the brand's image. This has the potential to be a good study in the future.

Limitation of the study

Limitations need to be pointed out for this particular study. First, this is a conceptual study, it focuses only on communication science and its impact on brand loyalty, customer equity, and purchase intention. Second, this study does not measure the mediating effect of the variables, including the customer's equity, brand loyalty, and corporate trust toward purchase intent. The authors of the future study are strongly encouraged to investigate this topic further.

RECOMMENDATION

We also encourage to maximize brand equity in a variety of ways, including building brand loyalty and corporate trust through a well-designed communication model with interactivity, formality, and immediacy. In the future, brand equity may also be considered through employee advocacy. These are the people behind the brand that play a major role in building brand equity. Employees need to be more actively involved in sharing and creating social media content on behalf of their brands. In addition, most of the brand's success is based on word-of-mouth and nominations from friends, family and colleagues.

The importance of social media is becoming more significant by its ability to create a specific community. Maximizing a relationship equity then should be enhanced through the way the corporate communicates to the targeted community. All the communication format whether in stories, replying to instant messaging, and following up with the consumers through all the social media platforms will make a difference as we are taking a good care on the communication science matter such as the interactivity, formality and immediacy.

Giving consumers the best quality and best deals can increase their likelihood of buying. The pleasant experience would be a word of mouth through the social media. Another thing we can do to maximize value is to provide a speedy service, this would improve immediacy as one of the important aspects in communication. In addition, social and green impact associated with social media is another feature that brands need to show, to earn the trust of consumers and showing that the company care about the social issues and trends in the most appropriate way of communicating. This would be a great future research which will further support the sustainable business.

Conclusion should state concisely the most important propositions of the paper as well as the author's views of the practical implications of the results.

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The effect of hedonic and utilitarian shopping value on impulsive buying behaviour to airline passenger moderated by digital airport experience at soekarno hatta international airport, jakarta

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ABSTRACT

Non-aeronautical business is becoming more important and crucial source of revenue and profit for Soekarno Hatta International Airport (CGK) to develop. Understanding the passenger behavior in the airport, especially shopping behavior is needed. With the unique condition of airport, the objective of the research is to understand the effect of hedonic and utilitarian shopping value to impulsive buying behavior of passenger in the airport. Apart from that, the moderated effect of digital airport experience is also proposed to examine, which believe psychologically will encourage the desire to shop. Using non probability purposive sampling technique, 150 respondent is collected with the following criteria was a passenger of airlines in the CGK Airport and having a transaction in the CGK Airport. A structural equation model is adopted to measure the relationship between all the variables. The study found that hedonic and utilitarian shopping value in the airport have significant relationship with the passenger buying intention. The higher passenger buying intention that affected by hedonic and utilitarian shopping value, the higher rate of passenger impulsive buying activities will be. However, digital airport experience, as one of development focus of CGK Airport, does not have significantly relationship as a moderator variable with passenger impulsive buying. Hence, develop impulsive marketing strategy in CGK Airport, is essential to boost the performance and profitability of non-aeronautical business.

Keywords: Airport management, Stimulus-organism-response theory, Impulsive buying behaviour

INTRODUCTION

The impact of covid 19 outbreak in the past two years give a big impact to the performance of aeronautical business of the airport. International Airport of Soekarno Hatta, Jakarta (CGK), as one of the top airports in Southeast Asia with a large domestic route and flight, has experienced a substantial impact, with passenger numbers falling by 62 percent in 2020 and 65 percent in 2021 when compared to 2019. With little flexibility in operating expenditures coupled with capital costs that are largely fixed, the current crisis represents an unprecedented challenge for the airport industry’s financial viability. As a result, non-aeronautical revenue at airports is a crucial sector for the airport community to be developed. At modern international airports, it is common that a greater percentage of revenue generation is from such non-aeronautical-centred business.

Retail concessions and duty-free, auto parking and car rentals, food and beverage, advertising, and real estate rentals are all common non-aeronautical services pursued by most airports, which retail and food & beverages is typically the largest and most important revenue sources for major airports. Aside from different kind of sources, passenger spending rate became the usual indicator of the non-aeronautical business performance. Soekarno Hatta International Airport (CGK) as one of the biggest airport in Indonesia has a big challenge in the context of non-aeronautical business development, since their passenger spending rate is underperformed. Compared to the spending rate average of all airport in South East Asia, CGK passenger spending rate is still below. Compared to the closest peers, Changi International Airport (SIN), which their biggest market of passenger is come from Indonesia could achieve Rp700-800 thousands, CGK passenger spending rate also still far below with a passenger spending rate is Rp35-45 thousands. This is suspected because the development process was not carried out by understanding in advance how the spending behaviour of the Passengers at the Airport so that they could not answer the needs of the Passengers. Airport retailing is the largest market in the broader international travel retail business, understanding passenger buying behaviour at airports is critical to boosting commercial revenues. Increasing spending behaviours is undeniably one of the most important components of shopping/retail business success, edging out such competitors (Albayrak et al.,2016).

Consumer shopping behaviour has become a topic that is widely discussed and has become an aspect of many researches in the retail sector. Since, shopping at an airport is differs from shopping on the street or in a mall. The key distinction between two shopping modes is that shoppers go to a mall for the exclusive goal of purchasing, whereas travellers go to an airport for the sole purpose of traveling. This poses a new issue for airport management: identifying the optimum product mix to meet the tastes of various passenger typologies with various demographic features. Several study identified that travellers’ positive feelings at a shopping establishment have been shown to increase unplanned purchasing. Therefore, it is important for airports which are filled with travellers to know how to encourage them to have intention to do impulsive buying, which most of their decisions are still driven by an irresistible intention to buy, in orders at the end increase the passenger spending rate. İn this case, to encourage passenger to di impulsive buying, understanding the motivation and stimulus would be critical to do by CGK.

İn several previous research, hedonic and utilitarian shopping value has been commonly used to understand the customer buying behaviour since would give insight from both product and non product related factors. Kesari & Atulkar, (2016) in their study stated that both the shopping values utilitarian and hedonic play an important role in the customer's life style. Hedonic and utilitarian shopping values represent two fundamental motivations that could effectively explain various shopping behaviours especially their intention (Childers et al., 2002). However, only a few researchs has been conducted specifically in Indonesia, since the behaviour of customer might be different according the their demographics and environment condition. Thus, in order to provide insight for CGK to understand passenger purchasing behaviour, in this current study, researchers aim to investigate the effect of hedonic shopping value and utilitarian shopping value in the airport on passenger impulse buying behaviour.

İn order to give a better insight, research also will consider the situational factors of airport, which focused on digital airport experience, that believed has give emotional effect to the passenger that will also motivate them to do buying activities as also suggested in previous research. Based on the explanation above and several major gaps from previous research, research will be conduct to answer these problems:

a. First, relatively little research has dealt with this vital topic as a whole, only limited to Passenger Buying Intention.

b. Second, although products, important cognitive and affective variables, such as hedonic and utilitarian value, related to Passenger buying behaviours have been rarely examined, especially in Indonesia.

c. Third, In the context of Digitalization in the Passenger Airport Experience, very rarely research has been done to understand Passenger buying behaviour by considering the moderator effect of the Airport Digital Experience.

1. LITERATUR REVIEW

This research uses Stimuli – Response – Organize theory (SOR) framework as the base model that constructed. Hedonic and utilitarian shopping value as the stimulus that believed would motive the passenger buying intention as the organize that led them to do impulse buying as the final response. S-O-R theory has been widely applied in marketing contexts, especially for retail customer experience research. Its importance in retail settings has been articulated by various scholars from different areas such as decision to buy (Demangeot and Broderick, 2016; Lucia-Palacios et al., 2016), impulse buying (Chang et al., 2013), service fairness (Namkung and Jang, 2010), etc. Digital aiport experience would become additional variable in the construct that will moderate the organize and response relationship.

1.1. Hedonic shopping value

Hedonic consumption is associated with fantasies, emotions, and pleasure (Holbrook and Hirschman, 1982). Hedonic consumption is defined as "those components of consumer behaviour that relate to the multisensory, fantasy, and emotive aspects of one's encounter with items," according to Hirschman and Holbrook (1982, p. 92). Arnold and Reynolds (2003) investigated hedonic shopping motivation and identified six categories of shopping motivation: adventure, social, gratification, idea, role, and value. Hedonic shopping value is a consumer's overall appraisal of the emotional and experiential rewards and sacrifices associated with entertainment/escapism when shopping (Overby and Lee, 2006). Consumers may tend to immerse themselves in the shopping environment and enjoy the excitement or pleasure during the “hunting” process.

Based on the expertise explanation above, in this study that will focus on shopping behaviour of passenger in the airport, hedonic shopping value can be defined as the extent of which an individual believes that shopping activities in the airport give them experience of pleasure, enjoyment, entertainment and at the same time the feeling of self-respect.

1.2. Utilitarian shopping value

A utilitarian aspect relates to practical and rational evaluations (Chaudhuri & Holbrook, 2001; Voss et al., 2003), and it is more cognitive-driven and goal-oriented (Batra & Ahtola, 1991; Bhat & Reddy, 1998; Botti & McGill, 2011). Utilitarian value is define as "the result of some form of purposeful pursuit of a desired consequence"; it is task-oriented and reasonable, and can be considered work. Traditional utilitarian appraisal is functional, instrumental, and cognitive in nature (Ryu et al., 2010). The utilitarian dimension of products or services refers to how efficient, task-specific, and cost-effective they are (Overby and Lee, 2006). According to Kim (2006: 57), there are two indicators of utilitarian value, namely efficiency, and achievement. the utilitarian shopping motivation is based on the efficiency of the shopping process, and is associated with goal-oriented customers with the purpose of shopping task completion.

Based on the expertise explanation above, in this study which focus on shopping behaviour of Passenger in the airport, Utilitarian shopping value can be defined as the extent of which an individual believes that shopping activities in the airport still give them value of efficient, functional, and supportive to the need of passenger in their travel process and at the same time, the product provided has a value that is proportional to the money spent.

1.3. Passenger buying intention

Intention is simply defined as how hard persons are willing to try and how much determinations they are planning to use towards performing a behaviour. Behavioural intention (BI) refers to “a person’s subjective probability that he will perform some behaviour” (Ajzen & Fishbein, 1975). Oliver (2010) described behavioural intentions as individuals’ firm likelihood to conduct a certain purchase/post-purchase related behaviour (e.g., repeat patronage and recommendation) in a specific consumption situation. According to Ajzen (2011), behavioural intentions are motivational factors that capture how much effort a person is willing to make in order to perform a behaviour.

Consistently, behavioural intentions in the present study refer to travellers’ likelihood to revisit shops at a particular airport and recommend shopping at the airport’s shops. In many studies of consumer behaviour, retail, tourism and social psychology, behavioural intentions were considered as the major and most proximal determinants of actual purchasing behaviours (Ajzen, 1991; Oliver, 1999, 2010; Ryu and Han, 2010). Enhancing favourable behavioural intentions is therefore a fundamental requisite for the successful operation of airport shopping centres.

1.4. Airport digital experience

The airport experience was defined by Boudreae et al. (2016, p. 4) as a net impression of all a passenger's encounters in an airport, as judged by 'a passenger's individual standards, expectations, and perceptions. In the context of digitalization in the passenger airport experience it is no exaggeration to say that information technology is a critical stimulus for the airport experience, as it elevates present airport operations to a new level, ultimately leading to the smart airport concept. IT and digital transformation, in theory, allow airports to improve passenger satisfaction and reduce frustration. For example, if internet access is provided during check-in or passport-check wait times, airport passengers may grow more tolerant of long lines (Jiang and Zhang, 2016).

The Fast Travel Initiative which was introduced by IATA in 2007, works successfully because of the strong IT support it receives, which helps travellers save time. Boudreau et al. (2016)

identified ways that technology can help airports enhance the airport passenger experiences as shown as follows: a) Improving airport efficiency: as seen from the implementation of self-service technology (SST) kiosks, or the improvements in the passenger-processing system. b) Easing navigation: the use of IT to help with signage or digital wayfinding. c) Reducing waiting time: utilising technology to monitor waiting time and to expedite processes. d) Providing necessary and real-time information: such as the flight time, flight schedules, baggage on the belt, and special discounts in the duty free. e) Soliciting customer feedback: using social media to engage with passengers in open communication, and to receive feedback. f) Streamlining the customer experience: using mobile applications to order food online or providing payment options at the parking facility to streamline the process. g) Enhancing customer service: facilitating airport staff to be able to handle customer requests immediately and effectively through pad devices or wearable technologies.

1.5. Passenger impulse buying

An unplanned purchase characterized by "relatively quick decision-making and a subjective bias in favour of immediate possession" is referred to as impulse buying (Rook & Gardner, 1993). Consumers may purchase impulsively for non-economic reasons such as delight, fantasy, and social or emotional gratification (Hausman, 2000). Impulse purchases are elicited by affective rather than cognitive processes (Vohs & Faber, 2007). Han, Morgan, Kotsiopulos, and Kang-Park (1991) identified four types of impulse purchases. The first is pure impulse shopping, which refers to escape inclinations that go beyond typical spending patterns as customers seek novelty and uniqueness. The second type of impulsive purchase is reminder impulse purchasing, which occurs when consumers perceive a need for a product or recall a past desire to purchase after being exposed to stimuli. The third type is suggestion impulse purchase, which occurs when customers feel compelled to buy a product despite a lack of prior knowledge or facts. This differs from pure impulse buying in that it is a rational and utilitarian purchase rather than an affective one, and it also differs from reminder impulse shopping in that there is no prior knowledge of the object. Finally is planned impulse purchasing, which occurs when customers go to stores that are hosting special events such as price reductions, gift giveaways, and so on, without having a specific product in mind to buy.

In short, impulse buying includes both cognitive aspects such as deliberation, thinking, and absence of planning, and affective aspects such as pleasure, excitement, and guilt (Beatty & Ferrell, 1998; Rook & Fisher, 1995; Verplanken & Herabadi, 2001). Drawing from previous research, this study uses the following two constructs: cognitive impulse buying and affective impulse buying.

1.6. Hedonic shopping value, utilitarian shoping value, and passenger buying intention

Hedonic shopping values (HSVs) indicate the value derived from "multisensory, fantasy, and emotional" parts of the shopping experience, whereas utilitarian shopping values (USVs) reflect the value derived from "task-oriented, cognitive, and non-emotional" results (Jones et al., 2006). Airport shoppers acquire a variety of opinions about buying at airports based on their experiences. Jones et al. (2006) discovered utilitarian shopping values induced positive shopping experiences, and that this relationship influenced patrons' intentions to return and recommend. Chung (2015) stated that whereas product-related utilitarian aspects of shopping may be necessary to trigger airport travellers' shopping intention.

On other hands, Le et al (2022) suggest that when consumers fall into a comfortable and pleasant emotional state due to the stimulus received from marketing stimuli, it will lead to urge to buy. They would ignore the initial shopping goal and lose control, resulting in impulsive buying behaviour. Previous research has demonstrated that hedonic shopping value has a significantly positive effect on urge to buy and impulse purchasing behaviour (Beatty & Ferrell, 1998; Chan, Cheung, & Lee, 2017; Zheng et al., 2019). Related research also suggests that the utilitarian aspects of decisions are likely to be emphasized when consumers feel they will have a higher probability of future success in acquiring a particular product (O'Curry and Strahilevitz, 2001).

Based on this empirical support in the literature, the following hypotheses were formulated:

H1: Hedonic Shopping Value has a positive effect on Passenger Buying Intention

H2: Utilitarian Shopping Value has a positive effect on Passenger Buying Intention

1.7. Passenger buying intention, and passenger impulse buying

One of the most significant theories in describing and forecasting behaviour, particularly purchasing behaviour, is the Theory of Planned Behaviour (TPB) (Pavlou and Fygenson, 2006). TPB stated that there is strong link between the intention towards the actual behaviour. Beatty and Ferrell (1998) described the urge to buy impulsively as "the state of desire that is experienced upon seeing an object in the environment" in another study, which defined buying intention as the desire to buy. When exposed to stimuli, a buyer has an unexpected drive to make a purchase (state of mind), according to Rook (1987). Furthermore, Rook's (1987) conception of impulse purchase has been hailed as accurate for impulse buying, with several studies using it to examine impulse purchase contexts (Parboteeah et al. 2009; Beatty and Ferrell 1998).

With two arguments, past studies have used the desire to acquire impulsively as a substantial surrogate for impulsivity (Xiang et al. 2016; Dutta et al. 2003). To begin, customers feel compelled to buy impulsively before engaging in the real impulse buying behaviour. The more impulses a customer has, the more likely he or she is to buy anything on impulse (Beatty and Ferrell 1998). Second, some research attempted to investigate genuine impulse purchase behaviour among customers. However, when respondents were asked to recall their previous impulsive buying experiences, it proved impossible to review genuine impulse behaviour (Luo 2005; Parboteeah et al. 2009; Dutta et al. 2003; Xiang et al. 2016). As a result, the desire to buy impulsively was a powerful indicator of impulsivity when compared to actual impulsive action (Xiang et al. 2016).

Based on this empirical support in the literature, the following hypotheses were formulated:

H3: Passenger Buying Intention has a positive effect on Passenger Impulse Buying

1.8. Airport digital experience, passenger buying intention and passenger impulse buying

In the context of digitalization in the passenger airport experience, it is no exaggeration to say that information technology is a critical stimulus for the airport experience, as it elevates present airport operations to a new level, ultimately leading to the smart airport concept. IT and digital transformation, in theory, allow airports to improve passenger satisfaction and reduce frustration. For example, if internet access is provided during check-in or passport-check wait times, airport passengers may grow more tolerant of long lines (Jiang and Zhang, 2016). Boudreau et al. (2016) identified ways that technology can help airports enhance the airport passenger experiences in every activity that passenger did. Since, the satisfaction that passenger get from the environment experience will affect the positive emotion, then understand about airport digital experience acceptance from the customer will help the studies to get more accurate insight. This is certainly in line with the concept of the “travel stress curve” was introduced by Scholvinck (2000) to depict changes in the stress levels during the time prior flight departure. From a psychological perspective, the danger of not accomplishing this important objective may cause acute stress and other forms of trait anxiety.

Based on this empirical support in the literature above and considering that airport digital experience is important aspect to be understood in order to give insight about Passenger buying behaviour, the following hypotheses were formulated:

H4: The Relationship between Passenger Buying Intention and Passenger Impulse Buying will be stronger when Airport Digital Experience is high

2. METHOD

The research used quantitative method, which will use respondent's responses to questionnaires regarding Hedonic Value Shopping, Utilitarian Value Shopping, Impulse Buying Intention, Airport Digital Experience, Impulse Buying that collected by survey questionnaire to test the hypothesis give in the research framework in figure 2.1

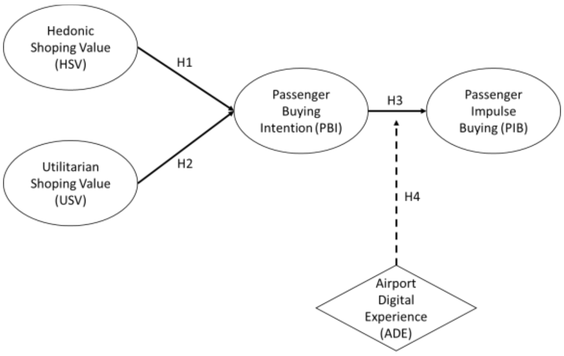

Figure 2.1. Research Framework

Source: Author, 2022

The sample in the research is 150 respondents with the criteria 1) Passenger of Airlines in the CGK Airport, and 2) Passenger Passenger of Airlines having transaction in the CGK Airport, which will measure each variables using likert scale that have five stages that showed how is the level of aggrement to each statement. The result is analyzed using SPSS and Structural Equation Model – Partial Least Square (SEM -PLS) for the evaluation in order to complete the needs of the data for this research. The reliability and validity will be seen through Cronbach Alpha for at least 0.7 and Pearson's correlation of at least 0.3., with the result shown in table 2.1.

Table 2.1.

Validity and Reliability Test Result

	Item	Pearson Correlation	Cronbach's Alpha	Valid? Pearson >0.3	Reliable? CA>0.7
HSV	HSV1	.844**	0,803	Yes	Yes
	HSV2	.818**		Yes	
	HSV3	.673**		Yes	
	HSV4	.831**		Yes	
USV	USV1	.794**	0,781	Yes	Yes
	USV2	.855**		Yes	
	USV3	.771**		Yes	
	USV4	.687**		Yes	
PBI	PBI1	.860**	0,887	Yes	Yes
	PBI2	.890**		Yes	
	PBI3	.840**		Yes	
	PBI4	.866**		Yes	
PIB	PIB1	.842**	0,829	Yes	Yes
	PIB2	.813**		Yes	
	PIB3	.818**		Yes	
	PIB4	.778**		Yes	
ADE	ADE1	.895**	0,908	Yes	Yes
	ADE2	.916**		Yes	
	ADE3	.929**		Yes	
	ADE4	.800**		Yes	

***. Correlation is significant at the 0.01 level (1-tailed).*
**. Correlation is significant at the 0.05 level (1-tailed).*

Source: Author, 2022

3. FINDINGS AND DISCUSSION

Table 3.1. Hypothesis Testing Results

Ha	Relationship	Patch Coefficient	T Statistics (|O/STDEV|)	P Values	Results
H1	HSV -> PBI	0,467 (Medium)	5,922 **> 1,65**	0,000 **< 0,05**	Supported
H2	USV -> PBI	0,376 (Medium)	4,589 **> 1,65**	0,000 **< 0,05**	Supported
H3	PBI -> PIB	0,639 (Significant)	10,890 **> 1,65**	0,000 **< 0,05**	Supported
H4	Moderating Effect (ADE) - > PIB	0,028 (Weak)	0,346 **< 1,65**	0,729 **> 0,05**	Not Supported

Source: Author, 2022

The result of hypothesis testing on table 3.1 indicates that, the path coefficient on the relationship of hedonic shopping value (HSV) on passenger buying intention (PBI) showed that it has positive effect (0.467) with t-value 5.922 which higher than 1.65 and p-value 0.000 which is lower than 0.05 (5%). According to Joseph F Hair Jr et al. (2016), the effect is significant; therefore, H1 is supported, which means that HSV positively affects PBI, and the effect is medium significant.

According to O'Connell (1998), passengers are no longer limited to traditional offerings like perfumes, fashion items and food and beverages; over the past few decades, they developed a stronger hedonic motivation. For these types of travellers, having fun and taking time to relax is important (Chung et al., 2013). In this study, the indicator of HSV that has the highest outer loading is HSV1 with a score of 0.898, as well as showed on the mean value which is the highest (3.47), with the statement was “Shopping at CGK Airport always gives me a different and interesting experience”. The result confirms that Passenger in CGK Airport tend to have more experience while shopping in the Airport. This finding is consistent with previous research by

Chung (2015) which suggest that non-product-related hedonic aspects of shopping would be more critical, as the results identify a stronger effect of HSV on both patronage intention and retailer interest.

The path coefficient on the relationship of utilitarian shopping value (USV) on passenger buying intention (PBI) showed that it has positive effect (0.376) with t-value 4.589 which higher than 1.65 and p-value 0.000 which is lower than 0.05 (5%). Therefore, H2 is also supported, which means that USV positively affects PBI, and the effect is medium significant. From the utilitarian view, consumers may desire to purchase products in an efficient and timely manner to achieve their goals with minimum irritation, and spend their remaining time in the terminal on other "important" tasks (Chung, 2015).

In this study, the indicator of USV that has the highest outer loading is USV1 with a score of 0.825 with the statement was "I accomplished just what I wanted to on this shopping trip at CGK Airport". while from the mean value distribution, USV4 is the highest (3.57), with the statement was "I could buy what I really need for my travel activities at the CGK Airport". These results confirm that passenger in CGK Airport will be more likely to do shopping activities if the product offered can meet the needs and expectations at that time. Judging from how strong the two sources of shopping value are, HSV does have a stronger effect than USV to encourage passenger buying intention in CGK Airport. However, this is not to say USV is not important; rather, USV is still necessary, to create strong enough shopping motivation of airport travellers.

This study finding is also consistent with previous research by Chung (2015) which suggested that product-related utilitarian aspects of shopping may be necessary to trigger airport travellers' shopping intention. Regarding the effect of those two shopping values, the result is also confirmed by (Jones et al., 2006) which suggest that intentions to repatronize a customer are influenced more by utilitarian value – that sense of accomplishment – rather than hedonic value, but that hedonic value drives satisfaction, word of mouth, and repatronage anticipation, then maintaining a good, readily available merchandise assortment and having convenient store hours may simply be expected in today's retail environment.

The path coefficient on the relationship of PBI on passenger impulse buying (PIB) showed that it has positive effect (0.639) with t-value 10.890 which higher than 1.65 and p-value 0.000 which is lower than 0.05 (5%). Therefore, H3 is also supported, which means that PBI positively affects PIB, and the effect is significant. In this study, the indicator of PBI that has the highest outer loading is PBI2 (0.89) with the statement was "I will engage more in stores at CGK airport again when traveling next time", while the indicator of PIB that has the highest outer loading is PIB1 (0.84) with the statement was "I often make purchases at CGK airport spontaneously and unplanned". The result confirms that the desire of CGK airport passenger to interact more with the store at airport led them to do shopping activities impulsively.

To be concluded, this finding is consistent with previous research by Xiang et al (2016) that suggest the desire to buy impulsively was a powerful indicator of impulsivity when compared to actual impulsive action. In other words, a stimulus from both hedonic and utilitarian shopping value that could motivate the desire of passenger to do shopping activities, will likely have a great potential to push passenger do impulsive buying in CGK Airport.

However, the moderating effect of airport digital experience (ADE) on the relationship of PBI on PIB, shown by the score of path coefficient of 0.028 which is very weak, with t-value 0.346 which is lower than 1.65 and p-value 0.739 which is higher than 0.05 (5%), indicates than H4 is rejected.

Boudreau et al. (2016) identified ways that technology can help airports enhance the airport passenger experiences in every activity that passenger did. Since, the satisfaction that passenger get from the environment experience will affect the positive emotion, with an ease of process and timely efficient which give them more time to do other things in airport. However, it was argued by (Chung, 2015) which suggest that the effects of the air-travel experience and free time before boarding were non-significant. Moreover, the convenience achieved by technological advancements is only one fraction of the whole picture, airport consumers additionally expect a shopping friendly environment so that they can purchase at ease (Fodness & Murray, 2005; Bradley, 2010).

To be concluded, CGK airport passenger may be satisfied with the experience of digital facilities and services that provided by CGK Airport. However, it may just apply for their main goal at the airport, which is travel. While, experience that focus on shopping activities may be will likely more influence the passenger to do shopping activities.

CONCLUSION AND RECOMMENDATION

The result of study confirmed the main construct of SOR Framework that consist of hypothesis 1,2, and 3, while the hypothesis 4 as the additional contruct and also the novelty of study showed that airport digital experience might not be affect the passenger directly to do impulse buying in the airport. İn the context of theoritical fields, this results has give contribution as a complete study of the entire SOR framework on the true implications for passenger impulsive buying at CGK, thus become a reference for the future study.

Based on the results, in the context of practical implication, could be concluded that hedonic and utilitarian shopping values in the CGK shopping environment need to be more developed to motivate buying behavior of passengers since those values felt by passengers at CGK are indeed considered not too strong or can be said to be at a medium level. Experience-based hedonic shopping value becomes the highest preference by the Passengers, thus it would be more crucial for CGK Airport to provide a shopping environment that can satisfy visitors' phenomenological experiences than it would be to provide a setting that only facilitates their task-related purchasing. The value that will develop could start from a specific product or location preferences, such as after security check or food and beverages product.

In addition, CGK can also see how several other airports are implementing an impulsive strategy, such as Changi International Airport which is able to provide products that are sold at lower prices than downtown, of course, this will be a more optimal initial trigger in arousing passenger buying behavior. Image / perception about shopping value is the first thing that needs to be developed, thus in order to create a faster strong perception, CGK could combine the development of Hedonic Value (non-product related) with utilitarian value (product related), since passenger also still tend to buy something that they really need.

Based on the limitation in this study, there are some suggestions for future research based on findings and method used from the current study. First, the sample could be more significant involving passenger which have not done transaction in the Airport to understand also the value that they feel about shopping environment in the airport which didn’t motivate them to do transaction in order to give a better result and generalizability. It is hoped that researchers can also conduct research using a larger number of participants in order to increase the depth of knowledge related to impulsive buying behaviour. Comparison with other Airports in the same area and size could also give a wider and deeper knowledge to understand the behaviour. Second, Hair et al. (2007) suggested that longitudinal studies are a better way to seek cause-and-effect relationships among variables at different periods, instead of cross-sectional time period.

Third, in terms of the demographic respondent, future research that will conduct should able to capture and cover the diversity kind of passenger in well distribution, such as age, location of origin, profession, travel purpose, etc. It is hoped that researchers could get well results that comprehensively describe the overall behaviour of the diversity of passengers at the airport. Fourth, this study showed the influence of not quite specific enough factors of hedonic and utilitarian shopping value on the desire of passenger to do shopping activities. The further research should consider to develop the factors of both values specifically, such as for the utilitarian like monetary saving, selection, convenience, customized product, paying capacity, buying patterns, etc and for the hedonic like entertainment, exploration, place attachment, social status, personality, lifestyle, etc, which all influence the shopping value of passenger.

Since, the retail or store product that provided in the Airport is very complex and diverse, research that focus on such product could be better to capture the impulsive behaviour of passenger. Since each product that provided in airport have its own different value that passenger felt. The results also would become more applicable for the airport to be consider. The fifth suggestion from this study, considering the complexity of the proposed model, this study only consider the digital airport experience as a situational factor which not capture the whole of CGK Airport situational factor. Since, the nature behaviour of passenger in airport is different than other retail customer. A whole situational factor, such as dwell time, terminal design, journey experience, etc; might affect airport passenger shopping behaviour, should be considered in the future study. Overall, although this study has shown that hedonic and utilitarian purchasing values are significant for airport shopping behaviour, more research is necessary to fully understand airport shopping and develop efficient retail strategies. The last suggestion, to get more deeper understanding on passenger perception, especially about the unsupported hypothesis, qualitative method research need to be conducted.

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The Role of Innovativeness in Moderating Customer Purchase Intention to Buy Local Brand Perfume in DKI Jakarta

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ABSTRACT

Good quality innovations are needed in every local perfume product, both in domestic and export markets, to attract and increase consumer interest to purchase products in the perfume industry. Despite the attractiveness of the perfume industry, the market penetration rate and the purchase intention of local brand perfumes are still lower than the imported brand products. The literature measures innovativeness primarily based on the product newness to the firm. This research aims to analyze and measure innovativeness as a moderating variable toward purchase intention in the Theory of Planned Behavior (TPB) model, to purchase local brand perfumes in DKI Jakarta. There are 162 data as basic materials for research, obtained from primary data or quantitative data, using purposive or non-probability sampling techniques, and will be processed using the data analysis software SmartPLS modeling method. The finding shows there are several positive significant results such as the Attitude variable on Purchase Intention, Subjective Norm variable on Purchase Intention, and Perceived Behavioral Control variable on Purchase Intention. This research has added many program to enhance the strength relation to gives a strong insight to the business owner or retail industries about customer behavior to get customer satisfaction. Therefore, the owners could make decisions to increase sales and profitability. For future research, there should be focus only one generation (e.g., generation Z) and it is necessary to identify in-depth interviews with business owners or retail industries.

Keywords: Innovativeness, Purchase Intention, Theory of Planned Behavior, Local Brand Perfume.

1. INTRODUCTION

Indonesia population regarding to Badan Pusat Statistik (BPS) data, the number of populations in Indonesia in the middle year of 2015-2022 has improved. Indicated that the number of population became 275.77 million person in the middle of 2022, it was increased by 1.13% compared to the previous year. In June 2022, Direktorat Jenderal Kependudukan dan Pencatatan Sipil Kementerian Dalam Negeri (Ditjen Dukcapil Kemendagri) reported that it was consisted of 54.48% male and 49.52% female. This big number of populations in Indonesia is one of potentials in cosmetic product market. Hence, business related to the market brings confident promises to prospective domestic manufacturers (Dirjen Industri Kimia Tekstil dan Aneka (IKTA) Kemenperin, Dwiwahjono A-S, 2019).

Indonesia is also one of the tropical archipelago states which has diverse natural resources and spread over nations, from Sabang until Merauke. According to PERKABPOM nomor 12 tahun 2020, the category of cosmetics consisted of fragrance for baby, eau de toilette, eau de parfum, eau de cologne, body cologne, perfume, and others. According to the report of Badan Pusat Statistik (BPS) for import and export by August 2022, the value of export (US $) for category of minyak atsiri, perfumes, cosmetic essential oil and resinoids, perfumery, and cosmetics is 73,466,232 with export net 9,705,408 kg. On the other hand, the value of import outnumbered by 123,928,532 with import net 8,819,988 kg. Moreover, the phenomenon related to sales of perfume in Indonesia also presented that import products still dominated Indonesia market (Kuncoro, 2016).

In a study by Sethi (2000) measured new product innovativeness needed based on the novelty of the product to increase the number of customers. However, supported by sales data from ten online best-seller perfume brands through Tokopedia and Shopee in 1 to 15 September 2021 by Databoks (2021), the comparison products between local and international perfume brands. There were only three local brands which are HMNS, Geamoore, and Kahf competed in the market. Most customers prefer to purchase import products and still dominated in Indonesia market. The market size of perfumes in the domestic market, it is estimated that it is quite large and is still growing in line with the increasing number of people in Indonesia every year (BPS, 2022). Indonesia is also one of the fastest growing markets for perfume products in the past 20 years resulting in a rapid increase in interest for buying perfumes (Albano, 2010).

Data provided by Statista Market Outlooks (2022) are estimates the revenue of the fragrance market in Indonesia stood at 338.1 million U.S dollars in 2021. The Statista Consumer Market Outlook estimates that the revenue of this market is very potential will reach over 460 million dollars in 2026. As observed to find evidence and solutions stated that market size in Indonesia has potential to purchase local brand perfume products and the Author want to focus especially in DKI Jakarta market. Although have stated that the upcoming challenge is for developing innovative cosmetics products made from local raw materials (Yanita, 2021).

Innovativeness is one consumer trait that represents the degree to which an individual adopts an innovation relatively earlier than his or her peers (Rogers & Shoemaker, 1971). Several perspectives explore the significance of customer behavior. The Theory of Planned Behavior (TPB) can forecast which variables will have the greatest influence on a customer's purchasing intention (Ajzen, 2020). Most journals employ the Theory of Planned Behavior to investigate and appreciate the key aspects influencing client purchasing intention, such as

Attitude, Subjective Norms, and Perceived Behavioral Control. Several participants discussed the influence or effect of Innovativeness (IN), but not as a moderating variable.

Based on the situation and problem stated, this research will answer the following 6 (six) research questions:

1. What is the effect of customer Attitude (ATT) toward Purchase Intention (PI)?
2. What is the effect of customer Subjective Norm (SN) toward Purchase Intention (PI)?
3. What is the effect of customer Perceived Behavioral Control (PBC) toward Purchase Intention (PI)?
4. How the Innovativeness (IN) will effect to relationship between customer Attitude (ATT) and Purchase Intention (PI)?
5. How the Innovativeness (IN) will effect to relationship between customer Subjective Norm (SN) and Purchase Intention (PI)?
6. How the Innovativeness (IN) will effect to relationship between customer Perceived Behavioral Control (PBC) and Purchase Intention (PI)?

2. LITERATURE REVİEW

2.1 The Theory of Planned Behavior (TPB)

Icek Ajzen established the theory of planned behavior (TPB) in 1991 as a derivative of Ajzen and Fishbein's theory of reasoned action (1980). The purpose of the individual to conduct a specific activity is a key aspect in the TPB. According to Ajzen (2005), the immediate determinant of behavior is the intention to act. The TPB assumes that the stronger a person's desire to engage in a behavior, the more likely they are to do so (Ajzen, 1991). In the TPB, purpose is generated from three conceptually distinct constructs: attitude, subjective norm, and perceived behavioral control, all of which can be tested directly or inferred from people's beliefs (indirect measures).

2.1.1 Attitude (ATT)

The degree to which a person has a favorable or unfavorable opinion of the conduct is referred to as attitude (Ajzen, 1991). Individuals generate attitudes based on their perceptions of what may or may not be true about a given subject, which perceptions may or may not be based on facts, knowledge, or even an emotional reaction to the subject, and which perceptions are occasionally backed by beliefs and values (Willock et al., 1999).

2.1.2 Subjective Norm (SN)

Subjective norm is a social component that refers to the perceived social pressure to perform or refrain from performing an action.

2.1.3 Perceived Behavioral ControL (PBC)

The ease or difficulty with which an individual perceives doing an action is referred to as perceived behavioral control (Ajzen, 1991).

2.1.4 Purchase Intentıon (PI)

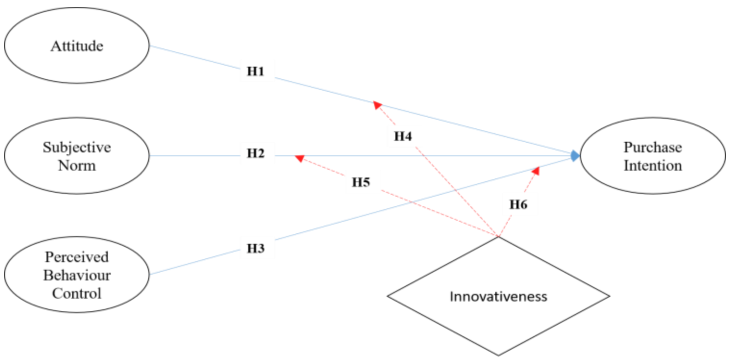
Purchase intention refers to the probability of consumers to purchase products. The higher the likelihood, the stronger the purchase intention (Schiffman & Kanuk, 2015). Understanding consumers' purchase intentions can help companies to analyze the market and adjust their products or services in ways that increase sales and generate more profits

(Anastasiei & Dospinescu, 2019). Purchase intention is a tendency of consumers to purchase products or services (Yoo B et al., 2000). By operational definition, the purchase intention is the consumer's desire to buy a product. According to Diallo (2012), purchase intention is measured by using four indicators, planning to buy, having a budgeted money to buy, considering to buy, and having the tendency to buy (Arifani, V.M. and Haryanto, H., 2018).

2.1.5 Innovativeness (IN) as The Moderating Variable

In social science and business studies around the world, the moderating variable is becoming more prominent. It demonstrates model complexity and maturity, providing a clearer picture of the study's criteria variable (Chen, 2021; Maumoh & Yindi, 2021). As a result, the researcher will attempt to use the empirical evidence obtained, confirms the perceived product innovativeness may also positively moderate the subjective norm–intention relationship. The results that perceived product innovativeness and product knowledge not only influence consumers purchase intention directly but also moderate the effects of attitude and subjective norm on their purchase intention (Fu & Elliott, 2014). The research result of Gumel and Othman (2013) focuses on the relationship supported between consumer innovativeness, attitude, social influence, perceived behavioral control and intention to adopt the new mode of financing. In addition, it is expected that the relative influence of these independent variables will vary when innovativeness was set to moderate the relationship shown in Figure 1.

Figure 1. Theoretical Framework



Source: Data processed by the Author (2022)

Based on the literature review, there are several hypotheses to examine:

H1 : The higher (lower) attitude (ATT), then the higher (lower) purchase intention (PI).

H2 : The higher (lower) subjective norm (SN), then the higher (lower) purchase intention (PI).

H3 : The higher (lower) perceived behavioral control (PBC), then the higher (lower) purchase intention (PI).

H4 : The higher (lower) innovativeness (IN) will impact the dynamic between attitude (ATT) and purchase intention (PI).

H5 : The higher (lower) innovativeness (IN) will impact the dynamic between subjective norm (SN) and purchase intention (PI).

H6 : The higher (lower) innovativeness (IN) will impact the dynamic between perceived behavioral control (PBC) and purchase intention (PI).

3. METHODOLOGY

3.1 Sample and Data Collection

The method of analysis sample and data collection means getting information from all relevant sources to answer the research question, test the hypothesis, and evaluate the results. There are two types of methods for gathering data: secondary and primary. Books, newspapers, magazines, journals, websites, and other places have already put out secondary information. Secondary data collection methods have many benefits, such as saving time and money. Still, they have a big problem (Dudovskiy, 2011). Primary data are things that have never been known before. Primary data are the results of your investigation that are unique to you. It takes a lot more time and work to collect and analyze primary data than to study secondary data. You can get primary data in both quantitative and qualitative ways (Dudovskiy, 2011).

This research will use a non-probability sampling method called "purposeful sampling." Participants are chosen not by chance, but because they are easy to reach. This sampling method is thought to be cheaper, simpler, and easier to use than the other one (Showkat & Parveen, 2017). There are many ways to avoid probability. With stratified sampling, certain types or groups of people are chosen to be in the final sample. The sample is then divided into individual who are still in their on the productive age and Indeks Keyakinan Konsumen (IKK) Indonesian people age from 20 to 30, 31 to 40, 41 to 50, 51 to 60, and over 60 until 64 years old (BPS, 2021; Bank Indonesia, 2022) and already experienced buy local brand perfume in DKI Jakarta. The population size is 7.61 million people in DKI Jakarta. To get statistical power for finding R2 values of at least 0.25 with 5% error probability with 6 arrows to collect based on Cohen's table minimum 65 samples size for this research. But in this research, the Author decides to collect the sample size for this research is 162 sample respondents number which is more than twice the recommended sample size using Cohen's table.

3.2 Measures

The variable research was used to support theories in chapter 2. Some variables have already been adapted and modified according customer behavior to experienced buy local brand perfume and industry conditions. There are 25 indicator items to reflect the operational variables in this research shown in Table 3. The research variables are measured on a four-point Likert scale ranging from strongly disagree (1) to strongly agree (4). The explanation and measurement item for the variables are listed in the table below in the form of a questionnaire design. Reliability and validity of the questionnaire and complete data analysis was performed using Partial Least Square - Structural Equation Modeling or PLS-SEM.

Table 3. Operationalization of Research Variables

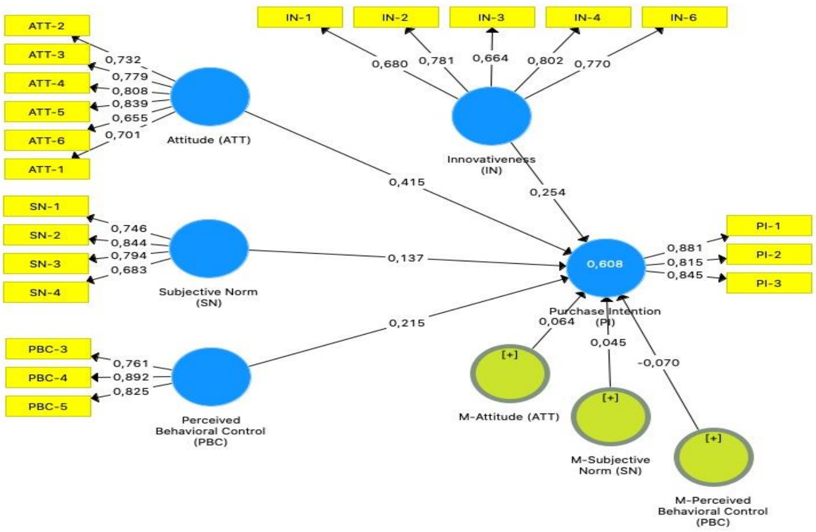
Variable	Measuring Item	Scale	Source
Attitude (ATT)	1. Buying local brand perfume is a good idea. 2. Buying local brand perfume is a wise choice. 3. I like the idea of buying local brand perfume. 4. Buying local brand perfume would be pleasant. 5. I like to choose local brand perfume products. 6. Buying local brand perfume products is my own choice.	4-point likert scale	(Wang et al., 2013; Ariffin et al., 2019)
Subjective Norm (SN)	1. Many people around me think of purchasing local brand perfume. 2. I feel social pressure to purchase local brand perfume. 3. Most people who are important to me, think I should purchase local brand perfume. 4. The people who I listen to, could influence me to purchase local brand perfume.	4-point likert scale	(Mishra et al., 2020)

Perceived Behavioral Control (PBC)	1. It is easy to buy local brand perfume. 2. I cannot decide whether to buy local brand perfume products. 3. It is very likely, I will choose local brand perfume products next time. 4. Buying habits of purchasing a local brand perfume product will have a strong impact on decision making. 5. Past purchase local brand perfume product experience will have strong impact on decision making.	4-point likert scale	(Chen & Deng, 2016)
Purchase Intention (PI)	1. I will buy local brand perfume frequently. 2. I will encourage my relatives and friends to buy local brand perfume. 3. I will buy local brand perfume in the near future. 4. It takes a long time for me to purchase local brand perfume.	4-point likert scale	(Wang et al., 2013)
Innovativeness (IN)	1. I like to buy new things from local brand perfume products. 2. If there is a new local brand perfume product available, I am among the first to try. 3. In general, I am the first in my circle of friends to know the names of the latest local brand perfume products on the market. 4. If I heard that a new product from local brand perfume was available, I would be interested enough to buy it. 5. I do not enjoy a product from local brand perfume unless I can use it to its fullest capacity 1. After purchase of a local brand perfume product, I try to keep track of new fragrance every variant that come out in the market.	4-point likert scale	(Kamalanon et al., 2022; Girardi et al., 2005)

Source: Data processed by the Author (2022)

4. FINDINGS, ANALYSIS AND DISCUSSION

Figure 4. Research Model



Source: PLS-SEM Report, 2022

4.1 RESULTS

4.1.1 Measurment Model Testing

This study focuses on 1) customers already have experience in buying local brand perfume, 2) domicile in DKI Jakarta, and 3) based on the productive people age from 20 to 30, 31 to 40, 41 to 50, 51 to 60, and over 60 until 64 years old (BPS, 2021; Bank Indonesia, 2022). One hundred sixty-two respondents have completed and submitted the questionnaire. The sample found that female respondents comprised most of the whole sample compared to male respondents (62 percent). Most respondents (51 percent) mentioned that already have experienced buy local brand perfume below 1 years and one hundred percent of respondents domicile in DKI Jakarta. The majority are 20-30 years old, with 50 percent.

Pilot testing refers to a trial run of an instrument on a small scale to ensure the instruments are good and the respondents understand the items. First, to check the internal consistency (reliability), Cronbach's alpha reliability coefficients were used (William G. Zikmund, 2009). As a result, the questionnaires were reliable, resulting in Cronbach's alpha values of 0.70 as a minimum reliability point (Taber, 2018). Second, Pearson's Correlation is utilized to distinguish the validity of the questionnaires. Based on the Table of Critical Values: Pearson Correlation, where the Author uses 30 data (N=30) as pilot testing data and a confidence level of 0.05, items with results more than 0.30 will be considered valid shown in Table 4.

Table 4. Construct Validity and Reliability

Variabel	Items	Outer Loading	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Attitude (ATT)	ATT-1	0.701	0.848	0.888	0.570
	ATT-2	0.732			
	ATT-3	0.779			
	ATT-4	0.808			
	ATT-5	0.839			
	ATT-6	0.655			
Subjective Norm (SN)	SN-1	0.746	0.773	0.852	0.591
	SN-2	0.844			
	SN-3	0.794			
	SN-4	0.683			
Perceived Behavioral Control (PBC)	PBC-3	0.761	0.768	0.867	0.685
	PBC-4	0.892			
	PBC-5	0.825			
Purchase Intention (PI)	PI-1	0.881	0.803	0.884	0.718
	PI-2	0.815			
	PI-3	0.845			
Innovativeness (IN)	IN-1	0.680	0.798	0.859	0.550
	IN-2	0.781			
	IN-3	0.664			
	IN-4	0.802			
	IN-6	0.770			

Source: PLS-SEM Report, 2022

The internal reliability values (Cronbach's alpha) for the variables: ATT (0.848), SN (0.773), PBC (0.768), P (0.803), and IN (0.798) are acceptable, with all values being significantly more than 0.7. On the other side, one of the items, PBC-2's Pearson correlation, is below 0.30 as a minimum point of validity, and the p-value is more than 0.05 as the significant level. By knowing this, the Author deletes the items from the questionnaire list and the next data analysis. High outer loadings on a construct indicate the associated indicators have much in common, which is captured by the construct. It is generally accepted that the standard outer loadings. The outer loading factor, Cronbach's alpha, and Composite Reliability values above 0.7 so all accepted shown the table and checked based of outer loading factor each items, there is three items in PBC-1, PI-4, and IN-5 had outer loading factor below 0.40, in this resarch must delete the reflective indicator but consider it is impact on content validity and the Author delete this items from the next questionnaires and the next data analysis.

4.1.2 Structural Model Testing

According to these findings, evaluating the structural model (or inner model) indicates the relationship between the latent variables. To evaluate the structural model, path coefficient, collinearity issue (VIF), coefficient of determination R2 and effect size f2 are to be validated. The coefficient of determination – R Square (R2) measures the dependent variable's variance in relation to the independent variable's change. The R2 value ranges from 0 to 1, with a higher score showing higher level of predicting accuracy. R2 values of 0.25, 0.5, or 0.75 for an endogenous variable can be portrayed as weak, moderate or substantial (Hair et al., 2011). The R2 of Purchase Intention (PI) has moderate level of predicting accuracy (0.608). It is a significant level and close to 1 as an indicators of excellent predicting accuracy to evaluate structurally. The result of analysis is as follow in Table 4.1.

Table 4.1 Coefficient of Determination (R^2)

	R Square
Purchase Intention (PI)	0.608

Source: PLS-SEM Report, 2022

5. CONCLUSION AND RECOMMENDATION

5.1 Research Conclusion

Effects of Attitude (ATT) on Purchase Intention (PI). With t-values more than 1.65 (6.005) and p-values less than 0.05 (0.000), indicated that the Attitude (ATT) has a substantial impact on Purchase Intention (PI). With the route coefficient closer to 1 (0.415) and the f2 value closer to 1 (0.255), hypothesis H1 by a significant correlation and a substantial influence on Purchase Intention (PI).

Effects of Subjective Norm (SN) on Purchase Intention (PI). With t-values more than 1.65 (2.010) and p-values less than 0.05 (0.044) indicated that the Subjective Norm (SN) has a substantial impact on Purchase Intention (PI). With a route coefficient closer to 1 (0.137) and an f2 value closer to 1 (0.035), the H2 is supported by a significant correlation and a substantial influence on Purchase Intention (PI).

Effects of Perceived Behavioral Control (PBC) on Purchase Intention (PI). With t-values more than 1.65 (3.030) and p-values less than 0.05 (0.002) indicated that the Perceived Behavioral Control (PBC) has a substantial effect on Purchase Intention (PI). With the route coefficient closer to 1 (0.215) and the f2 value closer to 1 (0.080), the H3 is supported by a moderate correlation and moderate influence on Purchase Intention (PI).

The moderating effects of Innovativeness (IN) on the relationship between Attitude (ATT) and Purchase Intention (PI). With t-values, less than 1.65 (1.055) and p-values more than 0.05 (0.292), the moderating effect of Innovativeness (IN) had no significant influence on the relationship between Attitude (ATT) and Purchase Intention (PI). With the route coefficient closer to 1 (0.064) and the f2 value closer to zero (0.010), the H4 is not supported by the poor connection and a weak impact on Purchase Intention (PI) shown in Table 5.

Table 5. Hypothesis Testing Result

Hypothesis	Variable	Path Coefficient	T Statistics	P Values	f Square	Result
Direct						
H1	Attitude (ATT) -> Purchase Intention (PI)	0.415	6.005	0.000	0.255	H1 Supported
H2	Subjective Norm (SN) -> Purchase Intention (PI)	0.137	2.010	0.044	0.035	H2 Supported
H3	Perceived Behavioral Control (PBC) -> Purchase Intention (PI)	0.215	3.030	0.002	0.080	H3 Supported
Moderating - Innovativeness (IN)						
H4	M-Attitude (ATT) -> Purchase Intention (PI)	0.064	1.055	0.292	0.010	H5 Not Supported
H5	M-Subjective Norm (SN) -> Purchase Intention (PI)	0.045	0.777	0.437	0.005	H6 Not Supported
H6	M-Perceived Behavioral Control (PBC) -> Purchase Intention (PI)	-0.070	1.352	0.177	0.014	H7 Not Supported

Source: PLS-SEM Report, 2022

The moderating effects of Innovativeness (IN) on the relationship between Subjective Norm (SN) and Purchase Intention (PI). With t-values, less than 1.65 (0.777) and p-values more than 0.05 (0.437), the moderating effect of Innovativeness (IN) had no significant influence on the relationship between Subjective Norm (SN) and Purchase Intention (PI). With the route coefficient closer to 1 (0.045) and the f2 value closer to zero (0.005), the H5 is not supported by the poor connection and a weak impact on Purchase Intention (PI).

The moderating effects of Innovativeness (IN) on the relationship between Perceived Behavioral Control (PBC) and Purchase Intention (PI). With t-values, less than 1.65 (1.352) and p-values more than 0.05 (0.177), the moderating effect of Innovativeness (IN) had no significant influence on the relationship between Perceived Behavioral Control (PBC) and Purchase Intention (PI). With the route coefficient closer to zero (-0.070) and the f2 value closer to zero (0.014), the H6 is not supported by the poor connection and negative weak correlation effect on Purchase Intention (PI).

5.2 The Implication of The Study

In this research, the impact of Attitude (ATT) on urchase Intention (PI) is substantiated by a significant impact on Purchase Intention (hypothesis H1). The Author suggests to the business owner or retail industries can spend budget allocations to build brands by doing branding and promotions so they can change customer preferences from imported brand perfumes to local brand perfumes.

Subjective Norm (SN) on Purchase Intention (PI) is substantiated by a significant impact on Purchase Intention (hypothesis H2). The Author suggests to the business owner or retail industries after finished build brands by doing branding and promotions with lots of sales, make sure the quality control maintained of local brand perfume products, the packaging quality, and the service quality to approach the loyal customers and provide a loyalty and referral program where they would be rewarded for referring and promoting the product for example getting member get member points or discount vouchers on subsequent purchases if you can invite friends and family to be able to buy local brand perfumes with the product quality on the targeted customers.

Purchase Intention is significantly influenced by Perceived Behavioral Control (PBC) (hypothesis H3). This third result is still related to the activities outlined in the first and second result, in which the author recommends that business owners focus on achieving branding and the standards a good quality by implementing a standard creating a program related to an enjoyable customer experience when buying local brand perfume. In addition, the business owner or retail industries can give each customer a point when they have purchased a local brand perfume and create a program for each new member so that they can get additional points or discount facilities that can be given to be able to get an extraordinary customer experience which will guarantee customer satisfaction.

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The Role Of Knowledge Moderatıng A Farmer's Intentıon To Adopt Black Soldıer Fly Farmıng: As Seen In The Evıdence In The Luzon Regıon Of The Phılıppınes

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ABSTRACT

Insect farming has been widely studied as a viable alternative to increase food security, particularly in low-income nations, and as a more sustainable source of animal feed. Insect-based feedstuffs are a good alternative to fishmeal, soymeal, and other feedstuffs since they are comparable in protein and nutrients, need less space to produce, have a minimal environmental impact, and are already a natural component of the diet of poultry, fish, and pigs. Despite all these benefits, there are still obstacles to be addressed to capture the attention of policy-makers and other institutions to support and promote the use of insects in our agricultural chain. The adoption of insect farming among farmers is one of these key obstacles. Even though using insects as an alternate source of animal feed might benefit rural communities in many ways, misperceptions and a lack of acceptability may make it difficult for farmers to accept, integrate, and promote this technology. The factors that impact farmers' intentions to adopt these methods, however, are not very well understood. The major objective of this study was to analyze the level of acceptance of insect farming, specifically Black Soldier Fly farming technology in the Calabarzon region of the Philippines. The conceptual framework used was a modified framework based on Theory of Planned Behavior (TPB), a prominent model used to predict the acceptance of new technologies or innovations. The novelty brought forth in this study was the incorporation of knowledge as the moderating variable.

Keywords: Black Soldier Fly, Insect-Based Animal Feed, Theory of Planned Behavior, Sustainability.

INTRODUCTION

One of the most pressing issues of this century is how to meet the world's food demand in a sustainable manner. Food production will have to increase by at least 70% in order to meet global demand for food due to population growth, urbanization, and economic growth in many countries, as well as shifts in people's diets towards higher consumption of animal foods, fruits and vegetables, and increased efforts to alleviate hunger and malnutrition in low-income countries (FAO, 2013; HLPE, 2016). For the manufacturing of feedstuffs, this increased demand for animal products will necessitate vast quantities of scarce resources (van Huis et al., 2013).

Feedstuffs such as meat meal, fishmeal, and soymeal account for about 60% to 70% of the overall costs of animal production systems (van Huis et al., 2013). In order to ensure food security especially for those in developing nations, it is critical to identify alternate sources of protein for animal feed with low environmental consequences and low economic costs in this context of increasing demand for food and decreasing supply of agricultural land, water, and other natural resources.

1.1 INSECT FARMING AND APPLICATIONS

One of these choices is insect farming. Insects are high in protein, and their manufacturing has a low environmental impact (van Huis et al., 2013). The black soldier fly (BSF) *Hermetia illucens*, are among the insect species that are mass farmed because they can feed on a variety of substrates, including organic waste streams (Chia et al., 2018). The capacity of these insects to transform organic waste into high-quality nutrition has opened up new economic opportunities quickly. Insect-based protein has been used in pig (Biasato et al., 2019), poultry (Onsongo et al., 2018), and fish (Mancini et al., 2018) feeds as an alternative to fishmeal or soybean meal. As a sustainable alternative to fishmeal, soy meal, and other feeds, insects have been proposed because they are comparable in nutrients, require less space to produce, have a low environmental impact, and are a natural part of the diet of fish, poultry and pigs in nature (Rumpold & Schlüter, 2013). Insects are also a natural part of the diet of fish, poultry, and pigs in nature. They may be raised on a variety of organic materials with minimal or no economic value, converting waste biomass into a high-value-added protein-rich substance with a low initial investment. They are an excellent tool for bioconversion that can be utilized to address waste disposal difficulties in rural regions (Gahukar, 2016). In addition, after the insects have been grown, the excrement or frass can be used as an organic fertilizer, completing the nutrient cycle. (Sheppard et al., 2002; Newton et al., 2005; Rumpold & Schlüter, 2013).

1.2 *HERMETIA ILLUCENS* OR THE BLACK SOLDIER FLY

Figure 1. ***Hermetia illucens*** **or The Black Soldier Fly.**

Source: *cotinis Diptera collection via Flickr.*

The Black Soldier Fly (BSF) can be found in tropical and subtropical climates around the world (Sheppard, et al., 2002). BSF Larvae (BSFL) can grow on a variety of waste streams, including organic (fruits, vegetables and produce) waste, human excrement, and animal excrement. As a result, BSFL are optimal in valorsing organic waste while still producing good nutritional quality of BSFL biomass which makes them useful as livestock feed (Chia et al., 2019; Spranghers et al., 2017; Nana et al., 2018). Their harvest time is much faster than that of traditional protein sources. BSF are not classified as pests nor are they classified as a disease vector (Verner et al., 2021; Halloran et al., 2018). Adult BSF are neither harmful nor attracted to human environments (Bosch et al., 2019).

1.1.1 Research on BSF Larvae Used As Animal Feed

Broiler chickens and quails showed adequate taste, scent, and nutritional composition when BSF larval meal replaced soybean and fishmeal in proportions of 10–56%, confirming that BSF larval meal is appropriate for inclusion in poultry diets (Onsongo et al., 2018). BSF larval meal has also been successfully used as a fish feed in Africa in nursing Nile tilapia fingerlings with varying degrees of fishmeal replacement by BSF meal produced identical growth and feed conversion results (Devic et al., 2018). Piglets fed meals containing 5–10 percent BSF larval feed grew well with minor changes in blood profiles (Biasato et al., 2019). Also, at higher levels of inclusion, performance comparable to that of conventional feed has been seen (Chia et al., 2019). BSF larval meal is an appropriate component of animal diet, according to study (Van Huis et al., 2013; Biasato et al., 2019; Onsongo et al., 2018).

1.1.2 Use of BSF Larvae As A Waste Management Solution

BSF larvae can be raised on organic garbage that would otherwise end up in landfills, polluting the environment. BSF larvae, for example, can reduce 30 metric tons of food waste. While creating 930 kg of dry biomass, 10 metric tons of garbage were saved (a 66 percent waste reduction) (Salomone et al., 2017). BSF larvae were found to reduce waste by 51–80 percent on pig, poultry, and household trash (Nana et al., 2019). Private enterprises in Africa are currently converting slum garbage into organic fertilizer and fly larvae (Dicke et al., 2018). These programs aid in the sanitization of the environment for low-income areas. Finally, the use of fly larvae as feed ingredients produces high-quality feed ingredients while also contributing to a circular economy.

1.3 PROBLEM IDENTIFICATION, RESEARCH GAP AND NOVELTY

This research aims to fill a gap in the literature by looking into the factors that influence farmers' decisions to use insect farming as a source of animal feed. Policymakers, cooperatives, farmer associations, and others may see these techniques as a fantastic way to boost their region's rural development and be enticed to implement and promote insect farming systems. In order to avoid risks to human and animal health, which are highly dependent on how insects are raised and processed, such technical assistance should focus on the development and application of appropriate and cost-effective handling, processing, and storage practices for insects once they have been harvested (Zhou et al., 2016). As a result, if small-scale insect farming is to be implemented in rural regions, especially in developing nations, it is vital to first examine farmer acceptability of the procedures.

1.4 SCOPE OF THE STUDY

The main goal of this study is to analyze the level of acceptance of insect farming, specifically BSF rearing and farming practices for animal feed among farmers in the Philippines. The conceptual framework used is based on the main constructs of the Theory of Planned Behavior (TPB), one of the most popular models used to predict the acceptance of new technologies or innovations, as well as the analysis of some socio-economic characteristic.

LITERATURE REVİEW

2.1 THE THEORY OF PLANNED BEHAVIOR (TPB)

Icek Ajzen established the theory of planned behavior (TPB) in 1991 as a derivative of Ajzen and Fishbein's theory of reasoned action (1980). The purpose of the individual to conduct a specific activity is a key aspect in the TPB. According to Ajzen (2005), the immediate determinant of behavior is the intention to act. The TPB assumes that the stronger a person's desire to engage in a behavior, the more likely they are to do so (Ajzen, 1991). In the TPB, purpose is generated from three conceptually distinct constructs: attitude, subjective norm, and perceived behavioral control, all of which can be tested directly or inferred from people's beliefs (indirect measures).

2.1.1 Attitude Towards Behavior (ATB)

The degree to which a person has a favorable or unfavorable opinion of the conduct is referred to as attitude (Ajzen, 1991). Individuals generate attitudes based on their perceptions of what may or may not be true about a given subject, which perceptions may or may not be based on facts, knowledge, or even an emotional reaction to the subject, and which perceptions are occasionally backed by beliefs and values (Willock et al., 1999).

2.1.2 Subjective Norm (SN)

Subjective norm is a social component that refers to the perceived social pressure to perform or refrain from performing an action.

2.1.3 Perceived Behavioral ControL (PBC)

The ease or difficulty with which an individual perceives doing an action is referred to as perceived behavioral control (Ajzen, 1991).

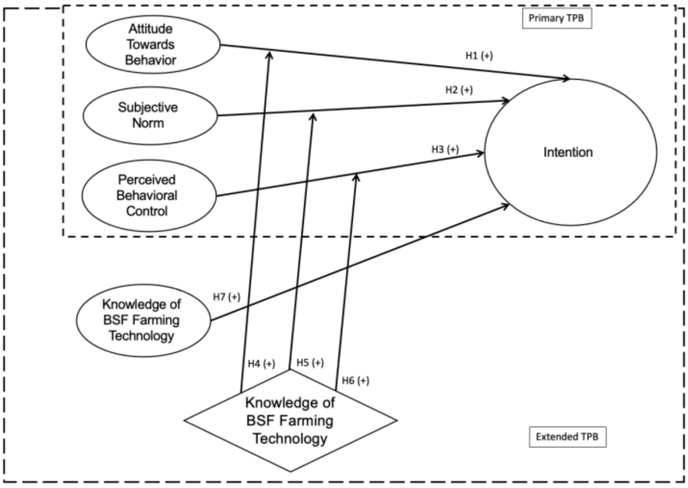
2.1.4 Behavıoral Intentıon

The stronger an individual's intention to undertake the behavior is, the more positive these three components are (Ajzen, 1991). As a result, the relative impact of attitude, subjective norm, and perceived behavioral control in predicting intention is likely to differ across activities and situations (Ajzen, 1991). In this study, intention was defined as farmers' intention to adopt insect farming to produce insect-based animal feed.

2.1.5 Knowledge as The Moderating Variable

In social science and business studies around the world, the moderating variable is becoming more prominent. It demonstrates model complexity and maturity, providing a clearer picture of the study's criteria variable (Chen, 2021; Maumoh & Yindi, 2021). As a result, the researcher will attempt to use knowledge as a moderator for the study, as knowledge is one of the cognitive factors in decision making (Rivis et al., 2006). According to Chen 2021), the moderating variable could be used to strengthen weak or inconsistent aspects of the literature regarding the relationship between the predictors, in this case attitude toward behavior, subjective norm, and perceived behavioral control, and the criterion variable, in this case intention to adopt the black soldier fly farming behavior.

Figure 2. Theoretical framework



Source: Data processed by the author (2022)

Knowledge can be defined as awareness, consciousness, or familiarity gained via experience or learning; it can also be defined as facts, feelings, or experiences known by a person or a group of people. Knowledge, in this context, refers to the expertise and abilities obtained by a person or a group of individuals as a result of a theoretical or practical understanding of a subject (Shmueli et al., 2016).

Based on the literature review, the following is hypothesized:

H1: A higher Farmers' Attitude will influence a higher intention to adopt BSF farming technology.

H2: A higher Farmers' Subjective Norm will influence a higher intention to adopt BSF farming technology.

H3: A higher Farmers' Perceived Behavioral Control will influence a higher intention to adopt BSF farming technology.

H4: A higher Farmers' Knowledge of BSF Farming Technology will impact a higher influence between high attitude toward the intention to adopt that technology.

H5: A higher Farmers' Knowledge of BSF Farming Technology will impact a higher influence between high subjective norm toward the intention to adopt that technology.

H6: A higher Farmers' Knowledge of BSF Farming Technology will impact a higher influence between high perceived behavioral control toward high intention to adopt that technology.

H7: A higher Farmers' Knowledge of BSF Farming Technology will influence a higher intention to adopt BSF farming technology.

METHODOLOGY

3.1 RESEARCH METHOD

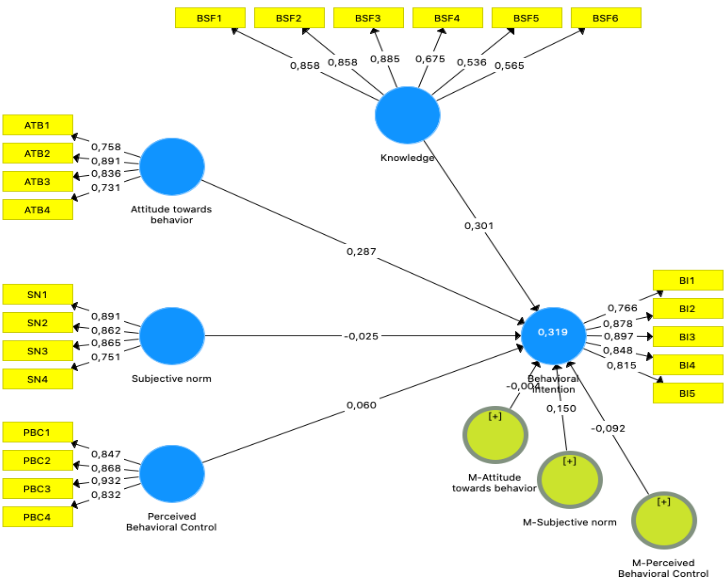
The method of analysis and data collection is utilized to determine the study's overall reliability and validity (Saunders et al., 2007). To supplement the findings, the researcher is collecting information from individuals living in the Rizal province of the Calabarzon Region utilizing primary and secondary data. Primary data is information obtained directly through questionnaires filled out by respondents in a Google form in order to obtain individual viewpoints. Secondary data, on the other hand, is a source of research data obtained through an active search and collection of information from journals, books, reports, and other data gathered by earlier researchers.

3.2 DATA COLLECTION

To be efficient within an acceptable time frame, data will be collected utilizing a questionnaire approach provided to respondents through an online form in this study. A questionnaire is a group of written questions with a formula (Sekaran & Bougie, 2013). Google Forms will construct an online questionnaire and send it to selected respondents via WhatsApp. Facebook Messenger, and Viber. The questionnaire would be distributed to the respondents of the population sample, which was confined to individuals experienced in raising poultry residing in the Luzon Region (Mapa, 2020). Closed-ended questions are employed in the questionnaire; the Likert scale is often used to gauge a person's intention, attitudes, views, or perceptions concerning social phenomena in the form of interval scales. A Likert scale inquiry is one in which the response is given on a five-point scale. The researcher employs a scale of 1-5 in this study, with each meaningful scale being "1" Strongly Disagree, "2" Disagree, "3" Neutral, "4" Agree, and "5" Strongly Agree. Reliability and validity of the questionnaire and complete data analysis was performed using Partial Least Square - Structural Equation Modeling or PLS-SEM.

FINDINGS, ANALYSIS AND DISCUSSION

Figure 3. Research Model



Source: PLS-SEM result, 2022

4.1 RESULTS

4.1.1 Accepted Hypotheses

According to these findings, H1 & H7 are accepted. So, a higher Farmers' Attitude and Knowledge of BSF Farming Technology will influence a higher intention to adopt BSF farming technology.

4.1.2 Rejected Hypotheses

According to these findings, H2, H3, H4, H5, & H6 are rejected. So, a higher Farmers' Subjective Norm and Perceived Behavioral Control will not influence a higher intention to adopt BSF farming technology. Additionally, there is no moderating effect of knowledge on the relationship between independent variables and the intention to adopt BSF farming technology.

CONCLUSION

While attitude towards behavior and knowledge revelated a positive and significant relationship towards a farmer's intention to adopt BSF farming technology, the other independent variables, subjective norm and perceived behavioral control did not reveal any significant influence in behavioral intention. Finally, knowledge as the moderating variable also showed to significant effect on the relationship between the independent variables and the dependent variable in this study.

In terms of practical contributions, this was the first research of its kind to provide data on the intention to adopt new agricultural technology, notably BSF farming technology. Because BSF farming technology is a very new and innovative body of agricultural knowledge, any addition to this highly beneficial practice is noteworthy. There has been no previous research that used TPB theory to investigate the moderating influence of knowledge on a farmer's intention to adopt BSF farming technology.

First, this study will contribute to the agricultural industry, particularly in the spheres of circular economies, alternative sources of protein for animal feed, waste management, and profitable small-scale farming applications. As explained in the background of the problem in Chapter 1, the market is in demand for alternative sources of animal protein. With Earth's growing population, the demand of innovative, cost-saving and problem-solving farming methods are at an all-time high. As most research regarding BSF farming technology has been focused on scientific applications, the results of this study will also contribute to the agribusiness sector.

Second, as this study revealed that attitude towards behavior has positive and significant effect on a farmer's intention to adopt BSF farming technology, it can be applied to businesses in the BSF farming technology industry. By targeting perception and individual beliefs, companies can influence the consumers' intention to adopt BSF farming technology. This may be translated to sales by providing products or services that encourage adoption of this technology.

Third, this study revealed that knowledge, as an independent variable, had a direct and positive influence towards the intention to adopt BSF farming technology. This can also be applied to businesses who provide products or services contributing to the growth of a consumer's familiarity and expertise on the subject of BSF Farming technology. Examples of these are educational materials such as books, e-books, videos, etc. and services such as workshops, consultation services, subscription services, etc.

Whether it be on the business strategy side, product management or service creation, the possibilities for business applications using the results of this study are some of the many practical contributions.

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The Role of E-WOM In The Theory of Planned Behavior of Customer Intention to Purchase Lubricant at Shell Petrol Station

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ABSTRACT

Word-of-mouth (WOM) in marketing-focused literature, provides informal positive or negative communication between customers about brands, products, or services. In the digital era, WOM has evolved into electronic word-of-mouth (eWOM), enabling customers to access information faster and easier. However, there is limited research looking at the eWOM as a moderating variable toward purchase intention in the Theory of Planned Behavior (TPB) model. This research aims to determine whether there is an effect of eWOM as moderating role on customer intentions in the TPB model, to purchase lubricant products at Shell petrol station. There are 226 data as basic materials for research, obtained from primary data or quantitative data, using purposive or non-probability sampling techniques, and processed using PLS-SEM version 3.0. The finding shows there are several positive significant results such as the Perceived Behavioral Control variable on Purchase Intention, Subjective Norm on Purchase Intention, and eWOM moderation on Subjective Norm towards Purchase Intention. This research has added knowledge to the marketing literature. It also gives a strong insight to petrol station owners about customer behavior. Therefore, the owners could make decisions to increase sales and profitability. For future research, there should be more than one Shell petrol station, carried out at the level of a wider area (e.g., city or region), or conducting comparative research between different brands.

Keywords: Electronic Word-of-Mouth, Purchase Intention, Theory of Planned Behavior, Lubricant, Petrol Station.

1. INTRODUCTION

Indicative of Indonesia's high fuel usage is a large number of automotive. According to data given by the National Police Traffic Corps, there are 150,786,775 registered vehicles in Indonesia (Janlika Putri Indah Sari, 2022). This scenario demonstrates that the exceptional gasoline market in Indonesia attracts multinational enterprises. Pertamina, the sole gasoline retailer, has several direct competitors now, such as Total, which has 16 stations (Fatonny & Aprianingsih, 2014), and there is also Shell, which will have 167 petrol stations by December 2021 (Almawadi, 2022).

Shell petrol stations are currently located throughout Jakarta, Banten, West Java, East Java, and North Sumatra (Dapurpacu, 2021). The majority of Shell petrol stations in Indonesia are Company Owned Dealer Operated (CODO) stations. Partners just need to supply initial funding and do not need to offer land, buildings, or equipment. Shell will lend to its partners' petrol stations that have been constructed and are ready to be managed. This infrastructure is complete with the addition of partner-operated businesses at petrol stations, such as convenience stores, coffee shops, and auto repair shops. This partnership program has been operating in Indonesia for 15 years (Kurniawan, 2021).

The conflict in Ukraine has exacerbated market uncertainty and raised the price of crude oil (Ng, 2022). This uncommon occurrence directly affects many Shell petrol stations in Indonesia. According to the official Shell website, this petrol station with the shell emblem sells Shell Super (RON 92) for IDR 18,500 per liter in Jakarta, Banten, and West Java. In addition, the price of Shell V Power (RON 95) gasoline in Jakarta, Banten, and West Java was recorded at Rp 19,990 per liter. The price of a liter of Shell V Power Diesel (Biodiesel 0) in Jakarta, Banten, and West Java remains unchanged at Rp. 19,460. (News, 2022).

However, since February 2022, most Shell petrol stations have struggled to sell fuels. Due to the enormous price gap with Shell fuel, most customers prefer to purchase cheaper fuel from the Pertamina petrol station. The price of Pertamax (RON 92) is recorded at IDR 12,500 per liter; meanwhile, the price of Pertalite (RON 89) is stable at IDR 7,650 per liter. The Pertamina Dex (Biodiesel 0) is recorded at IDR 13,700 (News, 2022). In most of the Shell petrol stations, fuel sales are decreasing, and some pushed the lubricant sales as a quick win to survive in monthly operational expenses.

As observed at the Husein Sastranegara Tangerang Shell petrol station, the lubricant has the potential to be a significant contributor to the petrol station's monthly operating expenses. Although the Husein Sastranegara Tangerang Shell petrol station already has regular lubricant customers, it needs to grow the number of consumers, then it is necessary to identify the elements that influence customer behavior and buy intent. Several perspectives explore the significance of customer behavior. The Theory of Planned Behavior (TPB) can forecast which variables will have the greatest influence on a customer's purchasing intent (Ajzen, 2020). Most journals employ the Theory of Planned Behavior to investigate and appreciate the key aspects influencing client purchasing intent, such as Attitude, Subjective Norms, and Perceived Behavioral Control. Several participants discussed the influence or effect of electronic Word-of-Mouth (eWOM), but not as a moderating variable.

According to the identified problem, this research will answer the following 6 (six) research questions:

1. What impact does customer attitude (ATT) have on customer purchase intention (PI)?
2. What impact does customer subjective norm (SN) have on customer purchase intention (PI)?
3. What impact does customer perceived behavioral control (PBC) have on customer purchase intention (PI)?

4. How does electronic Word-of-Mouth (eWOM) moderate the impact between customer attitude (ATT) and customer purchase intention (PI)?
5. How does electronic Word-of-Mouth (eWOM) moderate the impact between customer subjective norm (SN) and customer purchase intention (PI)?
6. How does electronic Word-of-Mouth (eWOM) moderate the impact between customer perceived behavioral control (PBC) and customer purchase intention (PI)?

2. THEORETICAL FRAMEWORK

TPB has become one of the most popular ways to explain and predict how people will act. Since Icek Ajzen wrote about it in a book and an essay in 1988 and 1991, the TPB has been talked about more than 5,000 times, according to the Web of Science. The TPB's main claims are that actions come before intentions to act and a sense of control over the activity (Ajzen, 1991). People's intentions are also affected by how they feel about the activity, what they think is normal, and whether they think they have control over the behavior. The TPB has been used to explain and predict intentions and behaviors in the health sciences (Godin & Kok, 1996), leisure studies (Hagger et al., 2003), psychology (Austin & Vancouver, 1996), and marketing (Hagger et al., 2003). (Pavlou & Fygenson, 2006).

The TPB has been used to explain and predict what customers plan to do and what products they plan to buy. Recent research (Belanche et al., 2020; Chen et al., 2020; Chen & Deng, 2016; Kamalanon et al., 2022; Ramrez-Castillo et al., 2021) used TPB to show that customer purchase intent (for a variety of products) is a form of planned behavior. According to Azjen (Ajzen, 2020), behavior intentions are based on three things in the TPB theory: attitude toward the behavior, the subjective norm for the behavior, and the way the behavior is seen to be controlled. The TPB uses an expectation-value formulation to describe how attitudes about behavior are formed. It is thought that a person's attitude toward a behavior will depend on how easily they can access beliefs about the expected effects of the behavior. A behavioral belief is a person's idea of how likely it is that they will do something that interests them. It will lead to a certain result or give a certain experience, such as the belief that wearing a heart monitor can detect heart arrhythmia or is annoying (Ajzen, 2020). Many researchers found that attitudes had a big effect on people's plans to buy green products (Chen & Deng, 2016). The way you feel about luxury brands affects whether you plan to buy them (Mishra et al., 2020).

There are both telling and showing normative beliefs. A normative injunctive belief is an expectation or subjective likelihood that a certain referent person or group (like friends, family, spouse, coworkers, one's doctor, or supervisor) approves or disapproves of the behavior in question. On the other hand, descriptive normative beliefs focus on whether or not important others do the same thing. Both points of view add to the feeling that there is social pressure to do the activity or that it is a subjective norm (Ajzen, 2020). Subjective norms are the social pressures that a person thinks he or she is under to do or not do a certain thing (Chen & Deng, 2016). Several other studies have also shown that subjective norms have a positive effect on consumers' behavior intentions (Mishra et al., 2020).

A person's control belief is how likely they think it is that a certain factor that helps or hurts the situation of interest will be present. Each control belief adds to the idea that a person can control his or her behavior, along with the idea that a certain factor can help or hurt the behavior (Ajzen, 2020). Perceived behavior control is related to getting opportunities and resources, like skills and social cooperation. (Chen & Deng, 2016). Based on past behavior and what's expected to happen, perceived behavioral control is "how easy or hard the behavior seems to be" (Lee et al., 2021).

Purchase intention is a consumer's desire to buy a certain product. When looking at a consumer's buying behavior, purchase intention can be seen as the consumer's preference for a product or brand (Chen & Lin, 2019). Wu, Yeh, and Hsiao thought that a consumer's purchase intention showed how likely it was that they would buy a product or service (Wu et al., 2011). Previous studies have found that practicality, functionality, and good looks make people more likely to want to buy a smartwatch (Dehghani & Kim, 2019) (Chuah et al., 2016).

The marketing literature has looked at word-of-mouth, which is informal communication between customers about how they see products, brands, and services from an objective or subjective point of view (Yu et al., 2021). Yadav and Pathak say that word-of-mouth is based on trust and that people who give and get recommendations come from the same social circle (Yadav & Pathak, 2017). Electronic word-of-mouth, or eWOM, is when potential, current, or former customers say something good or bad about a product or company over the Internet. It was made available to many people and organizations on the internet in different ways, such as through email, social networks like Facebook, and newsgroups (Chen & Lin, 2018).

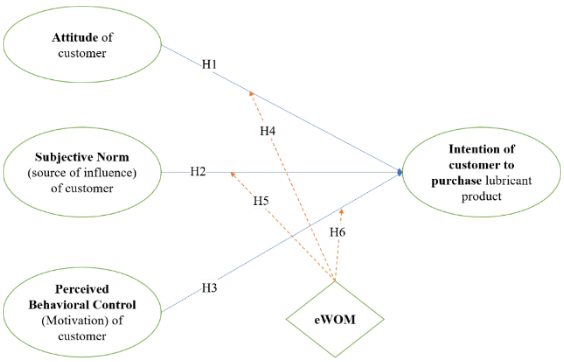
3. METHOD

3.1 Sample and data collection

Data collection means getting information from all relevant sources to answer the research question, test the hypothesis, and evaluate the results. There are two types of methods for gathering data: secondary and primary. Books, newspapers, magazines, journals, websites, and other places have already put out secondary information. Secondary data collection methods have many benefits, such as saving time and money. Still, they have a big problem (Dudovskiy, 2011). Primary data are things that have never been known before. Primary data are the results of your investigation that are unique to you. It takes a lot more time and work to collect and analyze primary data than to study secondary data. You can get primary data in both quantitative and qualitative ways (Dudovskiy, 2011).

This study will use a non-probability sampling method called "purposeful sampling." Participants are chosen not by chance, but because they are easy to reach. This sampling method is thought to be cheaper, simpler, and easier to use than the other one (Showkat & Parveen, 2017). There are many ways to avoid probability. With stratified sampling, certain types or groups of people are chosen to be in the final sample. The sample is then divided into groups based on how they are similar or different, and a certain number is given to each group. The number given to each category is also important, especially when the number of people given to each group is different (Prior et al., 2020). Here are the specific groups of people who took part in this study: (1) Respondents are at least 20 years old, (2) have at least a high school education, and (3) own their own car (able to decide independently).

Figure 2.1 Research Framework



(Source: Author, 2022)

The population size is small (600 walk-in customers of Shell gas stations buy lubricant every month), and based on the advice above, six arrows in our research point to construction. To get 80% statistical power for finding R2 values of at least 0.25 with 1% error probability, the author decides to collect 103 samples for this research.

3.2 Measures

The Likert scale is one of the most often used response scales in survey design. In the 1930s, American social scientist Rensis Likert made a five-point psychometric scale to test ideas about attitudes (Chyung et al., 2017). People have talked about how adding a middle point to the Likert scale affects the survey's validity and reliability. It lets people say what they really think, even if they are neutral or don't care. People don't have to agree or disagree. Over the past few decades, researchers have looked at what happens when response scales have or don't have a midpoint. They looked at the pros and cons and suggested ways to stop first responders from misusing a midway (Chyung et al., 2017). In this research, the Author chooses to omit the midpoint, using a 4-point Likert scale by using the following scale: 1= strongly disagree, 2= disagree, 3= agree, 4 = strongly agree.

Table 3.1 Operationalization of Variables

Variable	Measuring Item	Source
Attitude (ATT)	7. If it is necessary to choose between non-Shell and Shell lubricants, Shell ones should be preferred. 8. It is important to me that lubricant products should be genuine and high quality. 9. It is important to me to change the lubricant nearby the home. 10. It is important to me to change the lubricant in a workshop that is open daily. 11. Mechanic capability is a fundamental issue. 12. When purchasing lubricants, it is necessary to consider how their use will affect the environment.	(Ayar & Gürbüz, 2021)
Subjective Norm (SN)	5. Many people around me think of purchasing lubricant at Shell petrol station. 6. I feel social pressure to purchase lubricant at Shell petrol station. 7. Most of my significant others believe I should acquire lubricant at Shell petrol station. 8. The people I listen to could influence me to purchase lubricant at Shell petrol station.	(Mishra et al., 2020)
Perceived Behavioral Control (PBC)	6. It is easy to purchase lubricant at Shell petrol station. 7. It is very likely; I will choose to purchase lubricant at Shell petrol station. 8. Buying habits will have a substantial impact on decision-making. 9. Past purchase experience will have a substantial impact on decision-making. 10. I cannot decide whether to purchase lubricant at Shell petrol station. *(inverted)(deleted)*	(Chen & Deng, 2016)
Purchase Intention (PI)	5. I will purchase lubricant at Shell petrol station frequently. 6. I will encourage my relatives and friends to purchase lubricant at Shell petrol station. 7. I will purchase lubricant at Shell petrol station soon. 8. It is difficult for me to acquire lubricant at Shell petrol station. *(inverted)(deleted)*	(Wang et al., 2013)
Electronic Word-of-Mouth (eWOM)	6. I often read other people's online reviews to know what kind of lubricants are a good decision. 7. I often read other online reviews to make sure I choose the suitable lubricant. 8. I often consult others' online reviews to help choose my lubricant. 9. I frequently gather information from people's online reviews before I buy lubricant. 10. I worry about my decision if I do not read people's online reviews when I buy lubricant. 11. When I buy lubricant, online reviews make me confident in my decision.	(Zayed et al., 2022)

(Source: Author, 2022)

4 FINDINGS AND DISCUSSION

4.1 Measurement model testing

This study focuses on 1) customers of Shell Husein Sastranegara Tangerang, 2) customers who purchase fuel & lubricant, and 3) customers with their vehicles. Two hundred twenty-six respondents (226 respondents) have completed and submitted the questionnaire. The sample found that male respondents comprised most of the whole sample compared to female respondents (77 percent). Most respondents (68 percent) mentioned that Shell Husein Sastranegara Tangerang is near their home and only 32 percent near their working place. The majority are 20-25 years old, with 39 percent, and most of the respondents are High School graduates (67 percent). One hundred percent of respondents own a vehicle, and their status is actively working.

Pilot testing refers to a trial run of an instrument on a small scale to ensure the instruments are good and the respondents understand the items. First, to check the internal consistency (reliability), Cronbach's alpha reliability coefficients were used (William G. Zikmund, 2009). As a result, the questionnaires were reliable, resulting in Cronbach's alpha values of 0.70 as a minimum reliability point (Taber, 2018). Second, Pearson's Correlation is utilized to distinguish the validity of the questionnaires. Based on the Table of Critical Values: Pearson Correlation, where the Author uses 100 data (N=100) as pilot testing data and a confidence level of 0.05, items with results more than 0.195 will be considered valid.

Table 4.1 Construct Validity and Reliability

Variabel	Items	Outer Loading	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Attitude (ATT)	ATT1	0,699	0,808	0,860	0,511
	ATT2	0,736			
	ATT3	0,493			
	ATT4	0,772			
	ATT5	0,756			
	ATT6	0,792			
Subjective Norm (SN)	SN1	0,827	0,893	0,926	0,758
	SN2	0,868			
	SN3	0,908			
	SN4	0,878			
Perceived Behavioral Control (PBC)	PBC1	0,754	0,794	0,865	0,617
	PBC2	0,832			
	PBC3	0,810			
	PBC4	0,742			
Purchase Intention (PI)	PI1	0,903	0,857	0,913	0,778
	PI2	0,894			
	PI3	0,847			
Electronic Word-of-Mouth (eWOM)	eWOM1	0,822	0,934	0,948	0,753
	eWOM2	0,893			
	eWOM3	0,901			
	eWOM4	0,881			
	eWOM5	0,820			
	eWOM6	0,887			

Source: PLS-SEM Report, 2022

The internal reliability values (Cronbach's alpha) for the variables: ATT (0.843), SN (0.909), PBC (0.850), and eWOM (0.946) are acceptable, with all values being significantly more than 0.7. On the other side, one of the items, PI4's Pearson correlation, is below 0.195 as a minimum point of validity, and the p-value is below 0.05 as the significant level. By knowing this, the Author deletes the items from the questionnaire list.

High outer loadings on a construct indicate the associated indicators have much in common, which is captured by the construct. It is generally accepted that the standard outer loadings should be at least 0.708% (Josep F. Hair, 2017). Almost all variables have significant results, except one of the Attitude variables, ATT3 (0.493). Based on (Josep F. Hair, 2017) ATT3 (CR 0.860 and AVE 0.511) is retained, because of the composite reliability above the suggested threshold value (0.7) and content validity (0.5). Indicators with very low outer loadings (below 0.40) should, however, always be eliminated from the construct (Josep F. Hair, 2017).

The Cronbach's alpha value for all five variables (Attitude (ATT), Subjective Norm (SN), Perceived Behavioral Control (PBC), Purchase Intention (PI), and Electronic Word-of-Mouth (eWOM) are greater than 0.70. It indicates that the model is internally consistent. All five constructs, ATT, SN, PBC, PI, and eWOM, have Composite Reliability (CR) values greater than 0.7. This finding demonstrates that the measuring model is highly reliable.

4.2 Structural model testing

The R-square (R^2) coefficient of determination assesses the dependent variable's variance concerning the change in the independent variable. The R^2 score ranges from 0 to 1, with a higher number suggesting greater precision. R^2 values of 0.25, 0.5, or 0.75 for an endogenous variable can be viewed as weak, moderate, or significant (Josep F. Hair, 2017). As seen in Figure 4.1, the R-square (R^2) of Purchase Intention has a moderate precision level (0.664). It is a significant level and close to 1 as an indication of excellent prediction accuracy to evaluate structurally.

The hypothesis was tested using the bootstrapping test, which calculates empirical t values more significant than the critical value to determine the importance of path coefficients (t distribution values). At a given likelihood of error, the coefficient is considered significant. The bootstrap samples should be 5000 (Josep F. Hair, 2017). The bootstrapping approach in SmartPLS 3.0 was used to test hypotheses to examine the relevance of path coefficients and t values. The t-value with two-tailed is 1.65, and the p-value is 0.05 (at 5%) (Josep F. Hair, 2017).

Evaluating the structural model consists of assessing for collinearity issues (VIF), path coefficient (β), coefficient of determination (R^2), and the effect sizes (f^2) (Josep F. Hair, 2017). The R Squared (R^2) coefficient of determination assesses the dependent variable's variance concerning the change in the independent variable. The R^2 score ranges from 0 to 1, with a higher number suggesting greater precision. R^2 values of 0.25, 0.5, or 0.75 for an endogenous variable can be viewed as weak, moderate, or significant (Josep F. Hair, 2017).

The fourth criterion in structural model evaluation is the f^2 values, which look at a predictor variable's relative effect on an independent variable. These f^2 values translate to effect sizes of 0.02, 0.15, and 0.35 for modest, medium, and large impacts (Josep F. Hair, 2017). Table 4.2 summarizes the findings.

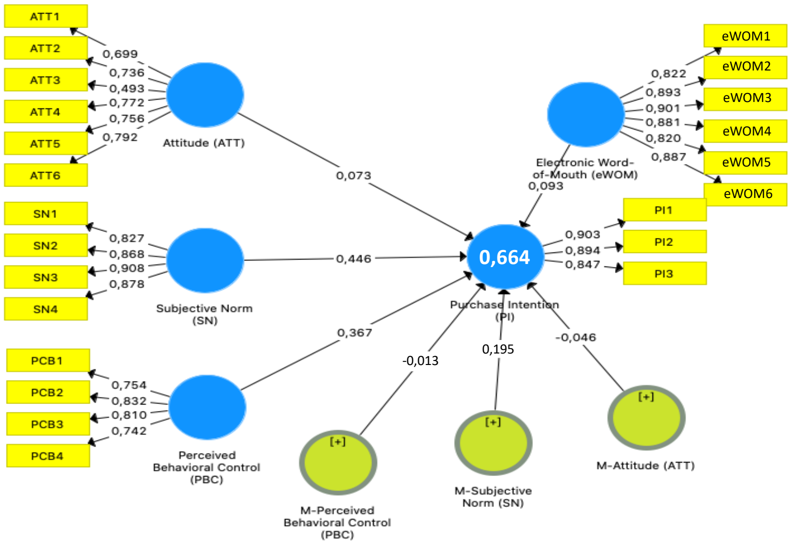


Figure 4.1 Research Model

Source: PLS-SEM Report, 2022

5 CONCLUSIONS AND RECOMMENDATION

5.1 Research Conclusion

Influence of Attitude on Purchase Intention (PI). With t-values less than 1.65 (0.827) and p-values greater than 0.05 (0.408), it can be concluded that Attitude (ATT) has no significant influence on Purchase Intention. With the route coefficient closer to zero (0.073) and the f^2 value distant from 1 (0.005), hypothesis H1 is not supported by the poor connection and impact on Purchase Intention.

Effects of Subjective Norm (SN) on Purchase Intention (PI). T-values more than 1.65 (4.967) and p-values less than 0.05 (0.000) indicated that the Subjective Norm (SN) has a substantial impact on Purchase Intention (PI). With a route coefficient closer to 1 (0.446) and an f^2 value closer to 1 (0.334), the H2 is supported by a significant correlation and a substantial influence on Purchase Intention.

Impact of Perceived Behavioral Control (PBC) on Purchase Intention (PI). T-values more than 1.65 (3.803) and p-values less than 0.05 (0.000) indicated that the Perceived Behavioral Control (PBC) has a substantial effect on Purchase Intention (PI). With the route coefficient closer to 1 (0.367) and the f^2 value closer to 1 (0.118), the H3 is supported by a moderate correlation and moderate influence on Purchase Intention.

Effect of Electronic Word-of-Mouth (eWOM) on the relationship between Attitude (ATT) and Purchase Intention (PI). With t-values, less than 1.65 (0.556) and p-values greater than 0.05 (0.578), the moderating effect of Electronic Word-of-Mouth (eWOM) had no significant influence on the relationship between Attitude (ATT) and Purchase Intention (PI). With the route coefficient closer to zero (-0.046) and the f^2 value distant from 1 (0.002), the H4 cannot be sustained due to a negative weak correlation and a weak impact on Purchase Intention.

Table 4.2 Hypothesis Testing Result

Hypothesis	Variabel	Path Coefficient	T-Value	f^2	P Values	Result
	Direct					
H1	Attitude (ATT) → Purchase Intention (PI)	0.073	0.827	0.005	0.408	H1 Not Supported
H2	Subjective Norm (SN) → Purchase Intention (PI)	0.446	4.967	0.334	0.000	H2 Supported
H3	Perceived Behavioral Control (PBC) → Purchase Intention (PI)	0.367	3.803	0.118	0.000	H3 Supported
	Moderating - Electronic Word-of-Mouth (eWOM)					
H4	M-Attitude (ATT) → Purchase Intention (PI)	-0.046	0.556	0.002	0.578	H4 Not Supported
H5	M-Subjective Norm (SN) → Purchase Intention (PI)	0.195	2.085	0.048	0.037	H5 Supported
H6	M-Perceived Behavioral Control (PBC) → Purchase Intention (PI)	-0.013	0.159	0.000	0.873	H6 Not Supported

Source: PLS-SEM Report, 2022

The moderating effects of Electronic Word of Mouth (eWOM) on the relationship with Subjective norm (SN) and Purchase Intention (PI). With t-values, more than 1.65 (2.085) and p-values less than 0.05 (0.037), the moderating effect of Electronic Word-of-Mouth (eWOM) had a substantial impact on the relationship between Subjective Norm (SN) and Purchase Intention (PI). With the route coefficient closer to 1 (0.195) and the f^2 value closer to 1 (0.048), the H5 is supported by a moderate correlation and a little impact on Purchase Intention.

The moderating effects of Electronic Word of Mouth (eWOM) on the relationship between Perceived Behavioral Control (PBC) and Purchase Intention (PI). With t-values, less than 1.65 (0.159) and p-values greater than 0.05 (0.873), the moderating effect of Electronic Word-of-Mouth (eWOM) had no significant influence on the relationship between Perceived Behavioral Control (PBC) and Purchase Intention (PI). With the route coefficient closer to zero (-0.013) and the f^2 value distant from 1 (0.000), the H6 cannot be supported due to a negative weak correlation and a weak effect on Purchase Intention.

5.2 The implication of The Study

In this study, the impact of Subjective Norm (SN) on Purchase Intention (PI) is substantiated by a significant impact on Purchase Intention (hypothesis H2). The Author suggests to the business owner approach the loyal customers and provide a loyalty and referral program where they would be rewarded for referring and promoting the product.

Purchase Intention is significantly influenced by Perceived Behavioral Control (PBC) (hypothesis H3). This second result is still related to the activities outlined in the first result, in which the author recommends that business owners focus on achieving the standards by implementing a standard operating procedure to assure work quality, which will guarantee customer satisfaction.

Hypothesis H5 is supported by the finding that electronic word-of-mouth (eWOM) had a moderate impact as a moderating. The Author recommends that business owners focus on their customer's satisfaction while simultaneously soliciting testimonials by requesting positive feedback via social media. According to the findings of the study, taking this step will result in a substantial increase in the number of new customers or clients.

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