ADVERTISING ATTRACTIVENESS, PRICE DISCOUNT, INFLUENCER MARKETING CUSTOMER PURCHASE DECISION MEDIATING BY ONLINE CUSTOMER REVIEWS: A STUDY FROM FASHION H&M DI ZALORA

John Tampil Purba¹⁾ & Shareen Letitia²⁾

¹⁾Universitas Pelita Harapan, Tangerang ²⁾Universitas Pelita Harapan, Tangerang

e-mail: john.purba@uph.edu

ABSTRACT

This study aims to evaluate the influence of advertising attractiveness, price discount, and influencer marketing on purchasing decisions for H&M fashion products on the Zalora platform. The research also pays attention to the role of online customer reviews as a mediator in influencing marketing factors on purchasing decisions. The research method uses a quantitative approach by distributing electronic questionnaires through Google Forms in the JABODETABEK area with respondents aged 13-45 years. The data collected will be analysed using IBM SPSS Statistics version 26 and AMOS version 26. The results showed that advertising attractiveness, price discount, and influencer marketing have a positive influence on purchasing decisions, supported by online customer reviews as a mediator. This research is expected to deepen the understanding of marketing factors that are significant in making purchasing decisions and contribute to future research.

Keywords: Advertising attractiveness, Price Discount, Influencer Marketing, Online Customer Reviews, Purchase Decision.

INTRODUCTION

Indonesia's e-commerce market, which is dynamic and growing rapidly, provides great opportunities for global companies (McCole et al., 2010), (Indramawan et al., 2018). According to an Indonesian political survey in 2022, 65.7% of product demand will come from the fashion sector, driving companies' contribution to digital commerce, especially in fashion(Rachmawati, 2021), (Purba, 2017), (Tampil Purba & Panday, 2015). Zalora, the leading e-commerce in Indonesia, is a subsidiary of Global Fashion Group which was founded in 2011. With more than 500 local and international brands, Zalora offers a wide range of fashion and accessory products, including H&M brands. H&M, which is committed to recycled materials and sustainability, is the focus of this research (Wahyuni et al., 2017), (Cartwright et al., 2021). Zalora became the first e-commerce in Indonesia to offer H&M products, in keeping with its principle of being an all-in-one shopping destination. With H&M's target to use sustainable materials by 2030, products with this element are already available at Zalora.

LITERATURE REVIEW

1. Advertising Attractiveness

Advertising has an important role in promoting a product to the market, but advertising is not the only important factor that can influence customer purchase decisions. From the concept of Kotler and Armstrong (2014), advertising attractiveness is a form of paid promotion of ideas and promotion of goods or services by sponsors. This underlies the focus of this study, where the use of advertising attractiveness or endorsement has been linked to the measurement of advertising attractiveness (Miralles et al., 2016), (Letitia, 2023). The attractiveness of using endorsements is only part of measuring the concept, not only focusing on endorsers but

advertising attractiveness is also designed with more informative content and types, (Rosenbaum et al., 2017), (Peauli, 2018). A consumer considers advertising very important because the information displayed in the ad is in the form of creative visual content and can help consumers make the right decision to buy the product (Purba et al., 2019), (Tan, Supratikno, et al., 2019). The point is that the attractiveness of advertising emphasizes more on the company's efforts to provide stimulus to respondents so that it can encourage attitudes and cognition in making purchasing decisions.

2. Price Discount

Price and discount are some of the most important factors in marketing because, for middle to lower-class customers, price levels can be a major determinant for companies to compete strongly in business even music subscription (Surjana, 2020), (Patria et al., 2023). Prices can affect customers both cognitively and emotionally, with different price promotions, consumers have different perceptions and can consider them (Strzelecki & Rizun, 2020). price discount is an offer made to consumers by the company by reducing the normal price of a product. The existence of price discounts also involves consumers regarding whether they are sure to buy something. Currently, companies often use RPD (Regular Price Discount) promotions where consumers receive a definite discount. This RPD is still quite common and very popular in use. However, in response to increasing consumer demand, marketers have introduced more creativity in their promotional campaigns, such as price discounts that involve surprise and uncertainty. This surprise or uncertainty is called the GPD (Gambled Price Discount) promotion type. According to Akbari & Wagner (2021), Consumers who tend to favour GPD also spread information through word of mouth (WOM) to sellers (Erida & Rangkuti, 2017), (Indra et al., 2019), (Indramawan et al., 2018). However, because GPD brings the uncertainty of price promo surprises, it can cause positive or negative reactions from consumers themselves.

3. Influencer Marketing

With the development of technology, many companies are currently promoting their products or services through social media to increase sales and expand their brands, one of which is promoting through influencers. Arief (2023) said that influencer marketing means an individual who communicates in the form of exploration, providing information, and support for products and services. An influencer will create and distribute advertising messages to influence a person's opinion, forming brand awareness, and ultimately driving purchasing decisions Gupta (2021), (Soegihono et al., n.d.). Companies will work with large-scale influencers and be presented with attention-grabbing content for the product or brand being marketed, one of the companies is Zalora (Budiono et al., n.d.), (Kim & Kim, 2018). An influencer will reveal his/her personality through daily activities, and expertise, and provide recommendations for products that have been consumed based on experience (Purba, 2015), (Tan, Purba, et al., 2019). In the field of fashion, an influencer will show their daily activities by displaying the clothes they are wearing or called outfits of the day and provide information about the brand name they are wearing. This can increase the interest of the influencer's followers to buy the products they market. In addition, influencer marketing creates a strong emotional bond with their followers, so that influencers can influence the purchasing decisions of their followers' preferences. According to Ivaney (2022), the use of influencers is expected to represent an ideal lifestyle that followers of these influencers will follow.

4. Online Customer Reviews

Online Customer Reviews are individual customer testimonials regarding the customer's own experience with a product purchased or service used. Usually, the reviews that customers do online are in the form of photos, videos, and writings that show positive or negative reviews. Online customer reviews have an element of trust which is a big influence on consumers in determining purchases, so companies need to strive for customer reviews of their products or services to have positive reviews Prayoga (2021), (Kenia, 2018), (Samuel et al., 2022). Similar to that opinion customer reviews use digital technologies such as; web quality, online reviews and others that have positive elements that can affect sales, from increasing sales to building trust with customers, Ummah (2023, (Tobing et al., 2022), (Else, 2023). In the current era, customers find it very easy to provide reviews or reviews online, either positive or negative elements so that they can affect the company's brand image. According to Riadi (2023), the existence of online customer reviews is a means of communication by providing, reading, and determining whether the desired product is purchased or not. According to Renaldo (2023) in addition, customer reviews can increase brand awareness. Having reviews that tend to be positive, it can improve the brand image of the company itself, besides that it can grow customer loyalty, so you can find out customer satisfaction by paying attention to customer reviews of a product or service.

5. Purchase Decision

Purchase decisions are made by consumers themselves who have an interest in meeting their needs, and the interest that arises from consumers themselves must be influenced by accurate information about products that can be concluded by consumers, Hanaysha (2017), (Purba et al., 2020). Based on Kotler (2014), consumer purchasing decisions are the final actions they take to buy or not buy the products and services they want. According to Giovani & Berlianto (2022) it can be concluded that a person will decide if faced with two or more choices. Purchasing decisions are considered important because these decisions affect how companies market their products or services to consumers. According to Novria Dewi Yanti & Kamil (2020) consumers will see the products and services they want to buy through considerations of quality, price, and products, to brands that are well-known or not in the surrounding community. According to Mahliza (2020) thus, consumer perceptions of a product are very important and have a strong influence on the purchase of a product.

Hypothesis:

H1: Advertising Attractiveness has a positive effect on Online Customer Reviews.

According to Elsyanada (2022) notwithstanding the significant impact, companies need to know the market they want to target to avoid intense competition with other companies by using promotional strategies carried out by the company. According to Samuel (2022), advertising can be an accessible communication tool for companies that will do marketing. Currently, many companies promote their products or services through media, one of which is advertising, Ratna Dewi (2022), (Gumulya, 2022). The existence of advertisements can be a source of information for consumers regarding the advantages and disadvantages of the desired product, Nashir M A (2018),(Phan et al., n.d.). Argumentation of Yurindera (2022) it can be concluded that the existence of advertising as a place of sales promotion has a significant influence on online customer reviews, because the wider the range of advertisements aired, the agreed promotion duration, to the quality of products that meet consumer standards, it affects positive online customer reviews. Then, Rahayu (2021) for consumers, online customer

reviews are an important component to avoid misunderstandings and bad thoughts about a desired product (Adirinekso et al., 2020), (Budiono et al., 2021).

H2: Advertising Attractiveness has a positive effect on Purchase Decision.

According to Putri and Sudaryanto (2022), in the world of advertising, various ways can be done to increase consumer interest, one of which is by increasing the purchase of a product compared to competitors by emphasizing the quality of the advertised product. The purpose of this advertisement is to increase sales of advertised services. According to Dekeyser (2018), advertising itself has power when customers get information conveyed by advertisers and can influence them to buy. The existence of advertising attractiveness can help companies increase customer interest in making decisions. Ideally, an advertisement should be able to attract consumer attention because it can generate buyer interest. According to Arief (2023), attention-grabbing ads include interesting, informative content, the use of unique features and characters, and clear information. Ratna Dewi (2021) argued that creatively and attractively designed can foster consumer confidence in the product, encourage potential buyers or customers who have bought to buy again, and maintain their loyalty (Surjana, 2020), (Steven et al., 2021).

H3: Price Discount has a positive effect on Online Customer Reviews.

According to (Ramadhan, 2020) Price discounts is one of the most attractive features for online shoppers today. The existence of price discounts can increase consumer interest by offering savings on product prices from normal prices. According to Salim & Fermayani (2021) price discounts are carried out at certain times that can benefit the company to increase consumer interest in buying products. It can be concluded that price discounts are one of the promotions that can attract consumer attention as well as many enthusiasts in the online marketplace. According to Puteri & Sudaryanto (2022) online customer reviews are reviews that come from homemade and can be used as a means for consumers to find information about a product which indirectly affects purchase decisions. To create a purchase decision, companies are currently competing to offer their strategies by making discounts on selected products to consumers, with this offer consumers will ascertain whether the quality of these products and services suits their needs or not, so consumers seek information through OCR (Online Customer Reviews).

H4: Online Customer Review has a positive effect on Purchase Decisions.

According to Riadi (2023) online customer reviews are one type of Electronic Word of Mouth (e-WOM) in the form of feedback from customers who have experience buying products or services and, in these reviews, can lead to positive reviews or negative reviews. According to Ummah (2023) the existence of online customer reviews makes consumers highly trust the reviews of a product they want to buy, if a product has negative reviews or no reviews, consumers usually tend not to buy. According to Sanjaya & Hernita (2020) as a result, online customer reviews are one of the most important factors for consumers to consider when buying a product. This is also supported by previous research conducted by Nuraini Daulay (2020).

H5: Influencer Marketing has a positive effect on Online Customer Reviews.

According to Hariyanti & Wirapraja (2018) Influencer is a strategy other than advertising appeal used by companies to work together through social media and utilize the agreed number of followers of the influencer. Influencers do not only come from celebgrams, but someone who has a social media account and has many followers. The purpose of influencers in creating agreed product or service content is to inform, persuade, and entertain. With this influencer, it

can be a way for companies to be able to foster a sense of trust from the number of followers of influencers towards marketed products. The way the influencer himself will promote something by reviewing the agreed product or service so that it can increase buying interest and bring up the shopping experience at the company. According to Bhaskoro (2022) influencers can generate eWOM from these product reviews in the form of comments, reviews, and create content or posts, this can lead to good marketing for the influencer's followers. This research is also supported by Taikomieji et al., (2021) showing that social media influencers have a strong impact on influencing people, especially millennials. Influencers must market creatively attractively and indirectly the embodiment of Electronic Word of Mouth (e-WOM) and can influence the target to try and buy marketed products, which will later lead to new e-WOM.

H6: Influencer Marketing has a positive effect on Purchase Decision

Previous research by Rose and Yogastrian (2020) showed that influencer marketing can positively influence purchasing decisions. Currently, companies are using the latest trends with influencers as an extension of WOM or e-WOM. Influencer marketing is an act of communication between individuals in the form of exploration, identification, and support of information about products or services. Companies make influencers as mediators in marketing by connecting companies with the market they want to target through someone (influencer) who can be trusted by followers or potential followers later. An influencer usually creates interesting content containing information about a particular product or service to influence a person's preferences so that brand awareness develops, and a purchase decision is made. Based on previous research by Fondevilla-Gasc'on, Polo-L'opez, Rom-Rodr'iguez, and Mir-Bernal (2020) influencer marketing focuses on having accounts on social media, the existence of accounts on social media can be used to improve brand image and reputation by collaborating with several influencers. According to Arief (2023), with consumers following influencers in many followers, consumers will realize the existence of the brand and consumers can make purchasing decisions.

RESEARCH METHOD

In this study, researchers used quantitative research with sampling using nonprobability sampling, and the technique was purposive sampling. according to Sekaran & Bougie (2016), purposive sampling is defined as the collection of information from a specific target group based on the criteria of the researcher and this is limited in scope, this study does not all Indonesian people involved in the sampling for this study, samples that can be taken are aimed at people who use the Zalora platform and have bought H&M products. In this study, researchers used an interval scale, according to Sekaran & Bougie 2016, the interval scale is used by categorizing, ranking, and comparing the size of a difference from various preferences of the object to be measured, the scale used uses a Likert scale on an internal scale to test how strongly the intended respondent agrees with the given statement. The Likert scale consists of five points, namely (1) Strongly disagree, (2) Disagree, (3) Neutral, (4) Agree, (5) Strongly agree.

Research Model:

- Independent Variables: Advertising Attractiveness, Price Discount, Influencer Marketing,
- Mediation Variable: Online Customer Reviews
- Dependent Variable: Purchase Decision.

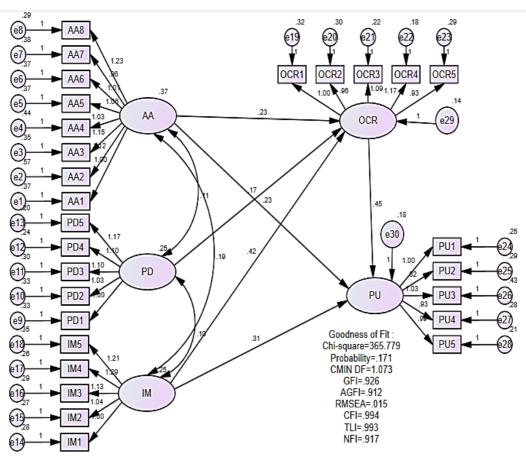


Figure 1. Hypothesis testing

RESULTS AND DISCUSSION

Hypothesis testing is carried out in research to determine the results of the hypothesis proposed in the study, Ghozali (2018) said that a hypothesis can be supported or accepted when the relationship between variables and other variables shows a Critical Ratio (C.R.) value ≥ 1.96 and a significant level or p-value ≤ 0.05 in the regression weights table. If a hypothesis under study does not meet these criteria, it can be concluded that the hypothesis is not supported or rejected.

The first hypothesis shows a Critical Ratio value of 3.608 which has a value above 1.96, which means that entertainment influences consumer brand involvement with a P-Value that has a significance level of 0.000 which is lower than 0.05, so it can be stated that the effect of Advertising Attractiveness on Online Customer Reviews is significant. Then, the path coefficient value is 0.231, meaning that if every unit increases in the Advertising Attractiveness variable will increase Online Customer Reviews by 0.231. It is proven that there is a positive influence of Advertising Attractiveness on Online Customer Reviews.

H1: Advertising Attractiveness has a positive effect on Online Customer Reviews

The second hypothesis shows a Critical Ratio value of 3.183 which has a value above 1.96, which means that entertainment has an influence on consumer brand involvement with a P-Value which has a significance level of 0.001 which is lower than 0.05, so it can be stated that the effect of Advertising Attractiveness on Purchase Decision is significant. Then, the path coefficient value is 0.233, meaning that if every one unit increase in the Advertising

Attractiveness variable will increase the Purchase Decision by 0.233. Thus, it is proven that there is a positive influence of Advertising Attractiveness on Purchase Decision.

H2: Advertising Attractiveness has a positive effect on Purchase Decision

The third hypothesis shows a Critical Ratio value of 2.595 which has a value above 1.96, which means that entertainment has an influence on consumer brand involvement with a P-Value which has a significance level of 0.009 which is lower than 0.05, it can be stated that the effect of Price Discount on Online Customer Reviews is significant. Then, the path coefficient value is 0.168, meaning that if every one unit increase in the Price Discount variable will increase Online Customer Reviews by 0.168. Thus, it is proven that there is a positive effect of Price Discount on Online Customer Reviews.

H3: Diskon Harga terhadap Ulasan Pelanggan Online

The fourth hypothesis shows a Critical Ratio value of 4,881 which has a value above 1.96, which means that entertainment has an influence on consumer brand involvement with a P-Value which has a significance level of 0.000 which is lower than 0.05, so it can be stated that the effect of online customer reviews on purchase decision is significant. Then, the path coefficient value is 0.455, meaning that if every one unit increase in the Online Customer Reviews variable will increase the Purchase Decision by 0.455. Thus, it is proven that there is a positive influence Online Customer Reviews have a positive effect on Purchase Decision. H4: Online Customer Review has a positive effect on Purchase Decision

The fifth hypothesis shows a Critical Ratio value of 4,804 which has a value above 1.96, which means that entertainment has an influence on consumer brand involvement with a P-Value which has a significance level of 0.000 which is lower than 0.05, so it can be stated that the effect of Influencer Marketing on Online Customer Reviews is significant. Then, the path coefficient value is 0.419, meaning that if every one unit increase in the Influencer Marketing variable will increase Online Customer Reviews by 0.419. It is proven that there is a positive influence Influencer Marketing has a positive effect on Online Customer Reviews.

H5: Influencer Marketing has a positive effect on Online Customer Reviews

The sixth hypothesis shows a Critical Ratio value of 3.086 which has a value above 1.96, which means that Influencer Marketing has an influence on Purchase Decision with a P-Value which has a significance level of 0.002 which is lower than 0.05, so it can be stated that the influence of Influencer Marketing on Purchase Decision is significant. Then, the path coefficient value is 0.308, meaning that if every one unit increase in the Influencer Marketing variable will increase the Purchase Decision by 0.308. Thus, it is proven that there is a positive influence Influencer Marketing has a positive effect on Purchase Decision.

H6: Influencer Marketing has a positive effect on Purchase Decision

CONCLUSION

The purpose of this study is to show the performance of advertising attractiveness, price discounts, influencer marketing on customer purchase decisions mediated by online customer reviews on H&M fashion at Zalora. Based on the results of data processing and analysis obtained using SPSS 26 and AMOS 24 from 315 respondents, it is known that it is valid and reliable, this study can provide the following conclusions:

1. Advertising attractiveness has a positive effect on online customer reviews on H&M fashion products at Zalora. This is indicated by the C.R. value of 3,608 with a P-Value of

- 0.000, with a path coefficient of 0.231. The better the quality of advertising attractiveness, it can increase online customer reviews from customers of H&M fashion products at Zalora.
- 2. Advertising attractiveness has a positive effect on purchase decisions on H&M fashion products at Zalora. This is evidenced by the C.R. value of 3.183 with a P-Value of 0.001, with a path coefficient of 0.233. The better the quality of product advertising attractiveness, it can increase the purchase decision of customers.
- 3. Price discounts affect online customer reviews on H&M fashion products at Zalora. This is evidenced by the C.R. value of 2.595 with a P-Value of 0.009, with a path coefficient of 0.168. The better the high price discount offered, the better it can increase online customer reviews from customers.
- 4. Online customer reviews have a positive effect on purchase decisions on H&M fashion products at Zalora. This is evidenced by the C.R. value of 4,881 with a P-Value of 0.000, with a path coefficient of 0.455. The better the quality of online customer reviews carried out, it can increase the purchase decision of customers.
- 5. Influencer marketing has a positive effect on online customer reviews on H&M fashion products at Zalora. This is evidenced by the C.R. value of 4,804 with a P-value of 0.000, with a path coefficient of 0.419. The more interesting influencer marketing is in offering H&M fashion products at Zalora, it can increase online customer reviews.
- 6. Influencer marketing has a positive effect on purchase decisions on H&M fashion products at Zalora. This is evidenced by the C.R. value of 3.086 with a P-value of 0.002, with a path coefficient of 0.308. The more attractive influencer marketing is in offering H&M fashion products at Zalora, it can increase customer purchase decisions.

REFERENCES

- Adirinekso, G. P., Purba, J. T., & Budiono, S. (2020). Measurement of performance, effort, social influence, facilitation, habit and hedonic motives toward pay later application intention: Indonesia evidence. In *Proceedings of the* ieomsociety.org. http://www.ieomsociety.org/harare2020/papers/94.pdf
- Budiono, S., Purba, J. T., Adirinekso, G. P., & Rajagukguk, W. (2021). Market Growth Strategy through Consumers' Satisfaction, Product Quality and Brand Image: Evidence from Jakarta Indonesia. In *ieomsociety.org*. http://www.ieomsociety.org/brazil2020/papers/553.pdf
- Budiono, S., Purba, J. T., & Budiono, H. W. (n.d.). Increasing Market Strategy: Maintaining Purchase Intention on Multinational Company in Indonesia. In *ieomsociety.org*. https://ieomsociety.org/proceedings/2022paraguay/205.pdf
- Cartwright, S., Liu, H., & Raddats, C. (2021). Strategic use of social media within business-to-business (B2B) marketing: A systematic literature review. *Industrial Marketing Management*. https://www.sciencedirect.com/science/article/pii/S0019850121001073
- Else, E. (2023). Pengaruh kualitas layanan terhadap corporate image dan kepuasan pelanggan serta dampaknya pada niat balik pelanggan dan e word-of-mouth pada klinik repository.uph.edu. http://repository.uph.edu/id/eprint/59674
- Erida, E., & Rangkuti, A. S. (2017). The effect of brand image, product knowledge and product quality on purchase intention of notebook with discount price as moderating variable.

 *Journal of Business Studies and https://online-journal.unja.ac.id/jbsmr/article/view/3919
- Gumulya, D. (2022). Pembentukan innovation capability pada creative social enterprise: studi multi kasus pada PT Miko Bahtera Nusantara, PT Karya Dua Anyam, PT Jentera Garda

- repository.uph.edu. http://repository.uph.edu/id/eprint/48381
- Indra, D., Regita, R., & Purba, J. T. (2019). Pengukuran kualitas pelayanan, harga dan customer value terhadap kepuasan pelanggan transportasi online bagi kaum millenial. *Journal of Accounting and ...*. https://122.200.2.179/index.php/jam/article/view/224
- Indramawan, A., Tan, J. D., & Purba, J. T. (2018). Probing into e-commerce logistics: a strategic growth option of Serbada Company. In *Jurnal Ilmu Manajemen* & academia.edu. https://www.academia.edu/download/67602891/pdf.pdf
- Kim, M. S., & Kim, J. (2018). Linking marketing mix elements to passion-driven behavior toward a brand: Evidence from the foodservice industry. *International Journal of Contemporary Hospitality* https://doi.org/10.1108/IJCHM-10-2017-0630
- Letitia, S. (2023). Performansi= advertising attractiveness,= price discount,= Influencer marketing terhadap= customer purchase decision di mediasi oleh= online customer reviews repository.uph.edu. http://repository.uph.edu/id/eprint/59813
- McCole, P., Ramsey, E., & Williams, J. (2010). Trust considerations on attitudes towards online purchasing: The moderating effect of privacy and security concerns. *Journal of Business Research*, 63(9–10), 1018–1024. https://doi.org/10.1016/j.jbusres.2009.02.025
- Miralles, F., Giones, F., & Riverola, C. (2016). Evaluating the impact of prior experience in entrepreneurial intention. *International Entrepreneurship and Management Journal*, 12(3), 791–813. https://doi.org/10.1007/s11365-015-0365-4
- Patria, D., Achmadi, H., Wuisan, D., & ... (2023). HOW BRAND ENGAGEMENT, BRAND EXPERIENCE ON BRAND LOYALTY THROUGH BRAND TRUST AND BRAND COMMITMENT: SPOTIFY ONLINE MUSIC *JMBI UNSRAT (Jurnal https://ejournal.unsrat.ac.id/index.php/jmbi/article/view/50319*
- Peauli, M. N. R. (2018). The effectiveness of digital campaign for Aqua new segmentation. repository.uph.edu. http://repository.uph.edu/22219/
- Phan, S., Purba, J. T., Budiono, S., & Rajagukguk, W. (n.d.). Product Quality, Price, Product Involvement, Atmosphere and WOM Effect on Purchase Intention at Starbucks Coffee Hayam Wuruk Drivethru Jakarta, Indonesia. In *ieomsociety.org*. http://ieomsociety.org/proceedings/2021monterrey/398.pdf
- Purba, J. T. (2015). Strategic Innovation through Technology Readiness and Acceptance in Implementing ICT for Corporate Sustainability. researchgate.net. https://www.researchgate.net/profile/John-Purba/publication/323239558_STRATEGIC_INNOVATION_THROUGH_TECHNOLOGY_READINESS_AND_ACCEPTANCE_IN_IMPLEMENTING_ICT_FOR_CORPORATE_SUSTAINABILITY/links/5a87d9850f7e9b1a954d2f34/STRATEGIC-INNOVATION-THROUGH-TECHNOLOGY-
- Purba, J. T. (2017). Strategi pemasaran mataharimall. com dengan menggunakan analisa eservice quality. repository.uph.edu. http://repository.uph.edu/id/eprint/39389
- Purba, J. T., Budiono, S., Rajagukguk, W., Samosir, P., & ... (2020). *E-business services strategy with financial technology: Evidence from Indonesia*. repository.uki.ac.id. http://repository.uki.ac.id/id/eprint/3230
- Purba, J. T., Hery, H., & Lestari, V. N. S. (2019). Financial TechnologyReadiness: Strategic Innovation Management in the Service Industry 4.0. ... of the 1st Asian Conference on https://books.google.com/books?hl=en&lr=&id=Rj8IEAAAQBAJ&oi=fnd&pg=PA108 &dq=%22john+tampil+purba%22&ots=oNoJ5WSVvt&sig=Z-M8vTcm24sXtbNrj953FkLzzbo
- Rachmawati, M. (2021). THE INFLUENCE OF PRODUCT QUALITY AND BRAND IMAGE ON CUSTOMER LOYALTY HAMMERSTOUT DENIM CLOTHING.

- *Turkish Journal of Computer and Mathematics* https://www.turcomat.org/index.php/turkbilmat/article/view/3172
- Rosenbaum, M. S., Otalora, M. L., & Ramírez, G. C. (2017). How to create a realistic customer journey map. *Business Horizons*. https://www.sciencedirect.com/science/article/pii/S0007681316300982
- Samuel, S., Purba, J. T., & Budiono, S. (2022). Trends Financial Technology Usage Decision for Resilience in Urban Society: Impact of New Normal Era Covid-19. In *Jurnal Keuangan dan* researchgate.net. https://www.researchgate.net/profile/Sylvia-Samuel-2/publication/358495583_Trends_Financial_Technology_Usage_Decision_for_Resilien ce_in_Urban_Society_Impact_of_New_Normal_Era_Covid-19/links/6204d99e50d0b450188dcce0/Trends-Financial-Technology-Usage-Decisi
- Soegihono, A., Purba, J. T., & Budiono, S. (n.d.). Impact of Brand Image, Price, Customer Oriented Services On Customer Buying Decision With Brand Trust as Mediation Variables in Prudential Insurance Co. In *ieomsociety.org*. http://ieomsociety.org/proceedings/2022istanbul/158.pdf
- Steven, W., Purba, J. T., Budiono, S., & ... (2021). How Product Quality, Brand Image and Price Perception Impact on Purchase Decision of Running Shoes? In *Proceedings of the* ieomsociety.org. http://www.ieomsociety.org/brazil2020/papers/562.pdf
- Strzelecki, A., & Rizun, M. (2020). Consumers' security and trust for online shopping after GDPR: examples from Poland and Ukraine. *Digital Policy, Regulation and Governance*, 22(4), 289–305. https://doi.org/10.1108/DPRG-06-2019-0044
- Surjana, F. (2020). Evaluasi brand communication dan service quality terhadap brand loyalty melalui brand trust sebagai variabel mediasi pada nasabah bank BCA di Jakarta. repository.uph.edu. http://repository.uph.edu/24019/
- Tampil Purba, J., & Panday, R. (2015). Innovation strategy services delivery: An empirical case study of academic information systems in higher education institution. *Communications in Computer and Information Science*, 516(2007), 514–525. https://doi.org/10.1007/978-3-662-46742-8 47
- Tan, J. D., Purba, J. T., & Widjaya, A. E. (2019). Financial Technology as an Innovation Strategy for Digital Payment Services in the Millenial Generation. 292(Agc), 364–373. https://doi.org/10.2991/agc-18.2019.58
- Tan, J. D., Supratikno, H., Pramono, R., Purba, J. T., & Bernarto, I. (2019). Nurturing transgenerational entrepreneurship in ethnic Chinese family SMEs: exploring Indonesia. *Journal of Asia Business Studies*, 13(2). https://doi.org/10.1108/JABS-04-2018-0132
- Tobing, A. N., Purba, J. T., Hariandja, E., & ... (2022). DIGITAL BASED CAPABILITIES IN LIFE INSURANCE COMPANIES: AN EXPLORATORY STUDY IN INDONESIA. *Jurnal Muara Ilmu* http://journal.untar.ac.id/index.php/jmieb/article/view/14947
- Wahyuni, S., Herry Irawan, Endang, I., & Sofyan. (2017). Pengaruh Kepercayaan, Kemudahan dan Kualitas Informasi Terhadap Keputusan Pembelian Di Situs Zalora.Co.Id. *Jurnal Ilmu Dan Riset Manajemen*, 4(2), 17.
- Ummah, F. (2023). *Customer Review: Bangun Citra Produk lewat Ulasan Pelanggan*. https://www.marketeers.com/customer-review-bangun-citra-produk-lewat-ulasan-pelanggan/Yurindera, N. (2022). Pengaruh Promosi Penjualan Terhadap Online Customer Review serta Dampaknya pada Keputusan Pembelian di Sayurbox. *JEMSI (Jurnal Ekonomi, Manajemen, Dan Akuntansi)*, 8(2), 143–150. https://doi.org/10.35870/JEMSI.V8I2.833