

JAM

Jurnal Aplikasi Manajemen
Journal of Applied Management
Volume 21 Issue 3
September 2023

21 | 3 | 2023

Received April '23
Revised May '23
Accepted August '23

**INDEXED IN**

DOAJ - Directory of Open
Access Journals
ACI - ASEAN Citation Index
SINTA - Science and Technology
Index
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IPI - Indonesian Publication
Index
Indonesian ONEsearch

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OPEN ACCESS

e ISSN 2302-6332
p ISSN 1693-5241



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A DIGITAL MARKETING STRATEGY USING SOCIAL MEDIA MARKETING TO INCREASE CONSUMER PURCHASE DECISIONS MEDIATED BY BRAND PERCEPTION

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Abstract: Improving customer impressions of non-subsidized mortgages is one of the challenges facing banks today, and the use of digital marketing media has become necessary to win the competition. This study attempts to examine the roles of brand perception in mediating the interactions between social media marketing and customer purchase decisions in the non-subsidized mortgage setting since consumer perception is still a problem in non-subsidized mortgages in Indonesia. Three hundred twenty participants from non-subsidized mortgage debtors who have had new credit agreements for more than three months and who follow Bank XYZ on Instagram were used in this study. PLS-SEM, or partial least square structural equation modeling, was used in this study's data analysis. According to the findings, brand perception significantly and positively mediates the influence of social media marketing on customer purchasing decisions. The study's findings suggest that Bank XYZ has to improve its social media marketing approach, focusing on producing engaging, interactive, and educational content for users. Building a brand relationship with customers is extremely important for improving brand perception. Consumers will find it simpler to use a mortgage at Bank XYZ because of the perception connected to their minds.

Keywords: Purchase Decision, Brand Perception, Social Media Marketing, Non-Subsidized Mortgage, Consumer Behavior

CITATION

Hannan, S., Piramita, S., and Purba, J. H. V. 2023. A Digital Marketing Strategy Using Social Media Marketing to Increase Consumer Purchase Decisions Mediated by Brand Perception. *Jurnal Aplikasi Manajemen*, Volume 21, Issue 3, Pages 818-829. Malang: Universitas Brawijaya. DOI: <http://dx.doi.org/10.21776/ub.jam.2022.021.03.18>.

INTRODUCTION

The Indonesian government appointed Bank XYZ, a housing project specialist, to dominate the financial services sector and the housing loan financing market. The Bank XYZ is the market leader (KPR) in the market for subsidized mortgages, but for non-subsidized mortgages, customers' frequently favor the other banks. Additionally, it was well known in 2019 that non-subsidized KPR was growing. Among the six banks with the greatest national mortgage realization, Bank XYZ experienced the slowest rise compared to 2018.

Bank XYZ was awarded the TOP Brand Award as the top mortgage product brand for the years 2015–2020 based on the findings of a study performed by the Frontier Research. However, the TOP Brand Index has declined in position in that period, from 2015 to 2020, as other banks have started to take their place. Considering the increasing competition for non-subsidized mortgage loans in Indonesia, additional study is required to determine the factors influencing customers' decisions to purchase non-subsidized mortgages from Bank XYZ. If Bank XYZ's competitiveness does not increase, customers will switch to other banks.

How to change consumer perceptions of a non-subsidized mortgage is one of the problems Bank XYZ is facing. All businesses, including the banking, are experiencing behavioral changes in the age of digitization, making internet accessibility essential. According to data from www.wearsocial.com, this is valid. 59% of Indonesians are active social media users as of January 2020. These social media developments have shaped the marketing practices and strategic decisions (Itani et al., 2017). In order to reach the Indonesian market for non-subsidized mortgages, social media marketing may be most effective. Therefore, research at Bank XYZ, which is still weak in promoting non-subsidized mortgages, is quite valuable.

A new marketing strategy has emerged based on social media in the business environment. Social media provide solutions to build and enhance interpersonal relationships through information exchange platforms. Social media can influence consumer purchasing behavior (Wu et al., 2020). In the Bank XYZ consumers have a better understanding of and perception of Bank XYZ as a bank that specializes in offering subsidized housing loans but not non-subsidized ones. However, consi-

dering the fact that Bank XYZ has used social media as a promotional tool, it has no effect on improving customer purchasing decisions, particularly for non-subsidized goods. Other components, such as those that moderate social media marketing's impact on customer purchase decisions, might also contribute to its effectiveness. In this study, we analyze the role of brand perception in mediating the influence of social media marketing on customer decisions. According to consumer behavior theory, brand perception also includes brand experience and trust.

The companies have to build their brands to compete with rival companies' products (Rismayadi et al., 2011). This study was undertaken in response to the discrepancy between the social media promotion of unsubsidized home finance loans at Bank XYZ and other banks that appear to be doing well in customer acquisition. The novelty of this research is that it focused especially on unsubsidized housing loan products at banks that are market leaders in subsidized housing loans. It also determined that social media marketing's influence on purchasing decisions is mediated by brand perception. Brand trust strongly mediates the influence of social media marketing on consumers' purchasing decisions, according to a study by Hanaysha (2022).

Social media will enhance consumer relationships, allowing the marketers to choose a plan to promote social media marketing and boost brand perception (Hudson et al., 2014). The expected outcome of this research was to assist banks in improving how the consumers perceive their brands, which would lead to increased sales. Since consumer perception is still an issue with non-subsidized mortgages in Indonesia, this study aims to investigate the roles of brand perception (brand experience, brand effectiveness, and brand trust as dimensions) in mediating the influence of social media marketing (entertainment, informativeness, and interaction as dimensions) on customer purchase decisions. This study aims to analyze whether social media marketing has a positive and significant effect on brand perception, social media marketing has a positive and significant impact on purchasing decisions, brand perception has a positive and significant effect on buying decisions, and social media marketing influences purchasing decisions mediated by brand perception.

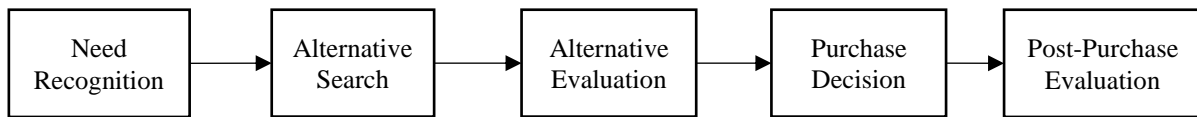


Figure 1. Consumer Decision-Making Process

LITERATURE REVIEW

Social Media Marketing

According to Kaplan and Haenlein (2010), social media is "a group of internet-based applications that build on the theoretical and practical foundations of Web 2.0 and that enable the creation and exchange of the user-generated content." Weblogs, social blogs, microblogging, wikis, podcasts, images, videos, ratings, and social bookmarking are just a few examples of the applications that fall under this category. According to Duggan et al. (2015), 74% of online adults used social networking sites in January 2014. Social media networks have a significant impact on users' daily lives. Organizations have been embracing the social media more and more recently to interact with customers about their brands (Okazaki, 2009; Okazaki et al., 2015). Social networks and social media are interchangeable terms on the internet, although they have different purposes. Social networking uses social media to establish connections (Alalwan et al., 2017).

Consumer Brand Perception

Brand familiarity, trust, satisfaction, and experiences influence consumer brand perception. According to Ha and Perks (2005), "brand experience" refers to a consumer's participation in online communities, interactions with brand in the past, and perception of the brand based on the website's appeal, advertisement, cost-effectiveness, diversity, and distinctiveness. An important factor influ-

encing the brand perception is "brand familiarity," which is determined by the quantity of brand experiences. Brand familiarity will rise as consumer experience is improved (Ha and Perks, 2005). According to research findings on brand perception by Gao et al. (2021), when the customers have a great brand experience, they are more likely to share positive WOM about the company. A recent study by Warner-Søderholm et al. (2018) proposed that users' perception of trust varies depending on their gender, age, and time spent on social media.

Consumer Purchasing Decision

Consumer behavior includes consumer purchasing decisions. The consumer behavior can be summarized as people's actions to find, choose, buy, use, evaluate, and discard goods and services that meet their needs and preferences (Belch and Belch, 2007). Figure 1 depicts, in accordance with Peter and Donnelly (2007), the method by which the consumers choose to buy different goods and brands.

HYPOTHESIS DEVELOPMENT

Social media marketing has a positive and significant effect on brand perception, argued Hudson et al. (2014). According to Ardiansyah and Sarwoko's research findings from 2020, social media marketing positively and significantly affects consumer decision-making and brand awareness.

H1: Social media marketing has a positive and significant effect on brand perception.

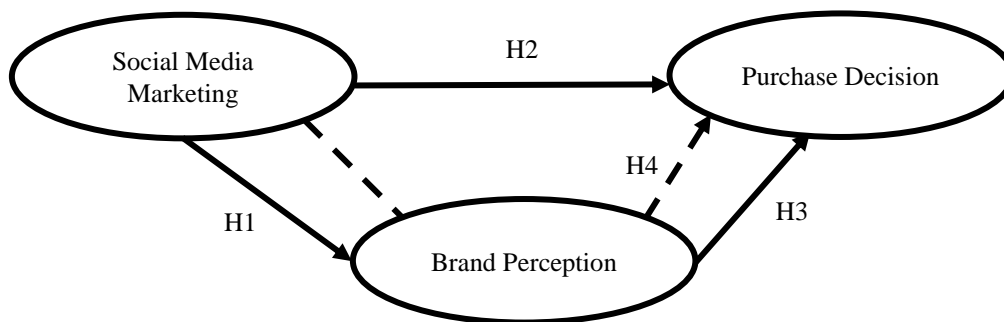


Figure 2. Research Framework

Consumer purchasing decisions are significantly and positively influenced by social media marketing. According to Ramsunder (2011) and Yogesh and Yesha (2014), social media marketing has a greater influence than traditional marketing. Social media marketing has been demonstrated to have a positive and significant impact on purchasing decisions by Angelyn and Kodrat (2021). According to Hanaysha's research (2022), social media marketing has a positive and significant effect on consumers' purchasing decisions. According to the results of his study, the mediating variables of interaction and informativeness significantly affect consumers' purchasing decisions.

H2: Social media marketing has a positive and significant effect on purchasing decisions.

According to research by Putra et al. (2014), brand image has a positive and significant impact on consumer purchasing decisions. According to Kotler and Keller (2006), the brand image comprises the customers' views and beliefs as expressed in their associations with their memories.

H3: Brand perception has a positive and significant effect on purchasing decisions.

Studies focused on the importance of brand awareness as a mediation construct in influencing purchase decisions, according to Ardiansyah and Sarwoko (2020). To better understand the relationship between social media marketing and purchasing behavior, this study investigates the mediating effect of brand awareness. As a result, this study suggests:

H4: Social media marketing has a positive and significant impact on purchasing decisions through brand perception.

As a result of the above explanation, Figure 2 illustrates the concept or research framework. The explanation for the above image is as follows: The research uses the latent variables PM (Brand Perception) and SMM (Social Media Marketing) as exogenous variables. For social media marketing, lower order components (LOC) include ENT (Entertainment), INF (Informative), INT (Interactive), and LOC for brand perception, which includes BE (Brand Experience), BA (Brand Affective), and BT (Brand Trust). At the same time, the LOC for purchasing decisions includes the following:

PK (Needs Recognition), PI (Information Search), EA (Alternative Evaluation), KP (Purchase Decision), and PP (Post Purchase Behavior).

METHOD

This study is a descriptive quantitative study that depicts and explains the condition of the research object at the time the study was being conducted and illustrates the relationship between variables. Primary and secondary data are the sources of information used. Depending on the respondents' accessibility, primary data is given through online or offline questionnaires. Research-related secondary data comes from journal articles, online information sources, and XYZ Bank's financial and annual reports. The population in this study are non-subsidized mortgage debtors who have had new credit contracts for more than three months and are followers of Bank XYZ's Instagram social media. According to Hair et al. (2011), if the sample size cannot be estimated with certainty for the whole population, it must be at least five times as large as the number of indicators. Four hundred eighty respondents received questionnaires; among them, 320 returned them with a hit rate of questionnaires that fit the respondent's requirements. As a result, 320 people took part in the survey. An instrument test was carried out using SPSS prior to mailing the survey to 30 respondents. The test findings demonstrate the validity and dependability of each variable and indicator.

The ordinal Likert scale (1–7) is used to measure each instrument, with the operational definitions of strongly agree, agree, slightly agree, uncertain, disagree, and strongly disagree being used as the basis for measurement. One of the exogenous variables is social media marketing, which Bank XYZ employs to advertise the names of non-subsidized mortgage products on Instagram under the account @BankXYZ. Structural Equation Modeling (SEM) and Smart Partial Least Square (Smart-PLS) software, version 3.2.8, were used in this study's data analysis. The study's variables are split into endogenous factors (purchase decisions) and exogenous variables (social media marketing). Table 1 of this study's findings displays the operational variables. The measurement model test's (outer model) validity and reliability were tested. Constructs' reliability and validity are tested using reflexive indicators and a summary in Table 2.

Table 1. Variable, Dimension and Indicator

Variables	Dimension	Indicator
Social Media Marketing (Andriani and Putra, 2019; Ebrahim, 2019)	Entertainment	Fun
		Interesting
		Trendy
	Informative	Current
		Quality of writing
		Customization
	Interactive	Sharing
		Exchanging information
		Opinions
Brand Perception (Aslam et al., 2018; Yu and Yuan, 2019)	Brand Experience	Good experience
		Satisfied experience
		Evoking a sense of sentiment
	Brand Effective	Desired brand
		Preferred brand
		Brand making happy
	Brand trust	Good
		Confident frugal
		Confident that they are safe
Purchase Decision (Kotler and Keller, 2009)	Need Recognition	Wants
		Need
		Stimulants
	Search for information	Personal sources
		Commercial sources
		Public Sources
	Evaluation of alternative	Comparation the brand
		Standardization of quality
		Product Choices
	Purchasing decision	Stability in buying
		According to needs
		Easy payment facilities
Post-purchase behavior	Satisfaction	
	Repurchase	
	Commitment	

Table 2. Rule of thumb measurement model

Validity and Reliability	Parameter	Role of Thumb
Convergent Validity	Loading Factor	> 0.60 for exploratory Research
	Average Variance Extracted (AVE)	> 0,50 for Confirmatory and Exploratory Research
Discriminant Validity	Cross Loading	> 0,70 for every variable
	HTMT Inference	Confidence Interval < 1
Reliability		> 0,70 for Confirmatory Research
	Cronbach's Alpha	> 0,60 is still acceptable for Exploratory Research
	Composite Reliability	> 0,70 for Confirmatory Research 0,60 - 0,70 still acceptable for Exploratory Research

Sources: Hair et al. (2011) and Hair et al. (2012)

RESULTS

The characteristics of respondents who completed the research questionnaire include gender, age, education level, occupation, average monthly income, and duration as a Bank XYZ Bogor debtor. Several categories are used to group the outcomes of processing the respondent's data. Among the 320 respondents, 193 (60%) were men and 127 (40%) were women. This study's results indicate that men comprised most of the respondents. Furthermore, it was discovered that the study's participants included a maximum of 155 (48%) respondents who were older than 30 to 40.

According to the education category, majority of respondents in this study (217, or 68%) had a bachelor's degree. In addition, 152 respondents (48%) earn an average income of Rp. 5,000,000 to Rp. 10,000,000 as private employees, making up 137 (43%) of the total respondents. In all, 141 respondents (44%) were Bank XYZ Bogor debtors for 1 to 5 years.

The Measurement Model (Outer Model)

The dimensions and the indicators have been deemed legitimate. They can measure and confirm the constructs and variables based on the test results of the measurement model (outer model), which has a loading factor value above 0.6. It was

found that confidence interval (CI) value of each indicator on the dimensions and variables was less than or equal to 1.00. So, it was concluded that there was no discriminant validity problem for each supporting indicator. The reliability test results reveal that the average extracted variance value is above 0.5, the Cronbach's alpha value is above 0.7, and the composite reliability of all variables is above 0.7, meeting the dependability requirements.

The Structural Model Test (Inner Model)

In the analysis of the structural model test (inner model), the brand perception construct has a coefficient of determination of 0.717, which means that 72% of exogenous factors, specifically social media marketing, can account for the brand perception variable. With an R-Square (R²) value of 0.711, the endogenous variable of the construct, purchasing decisions, can be explained by exogenous factors such as social media marketing and brand perception by 71%. In comparison, other exogenous variables outside this study can account for the remaining 29%. The SRMR value in this study was 0.082 0.1, indicating a good fit for the model used. The evaluation of Path Coefficients is presented in Figure 3. The hypothesized association between the constructs is examined using path coefficients.

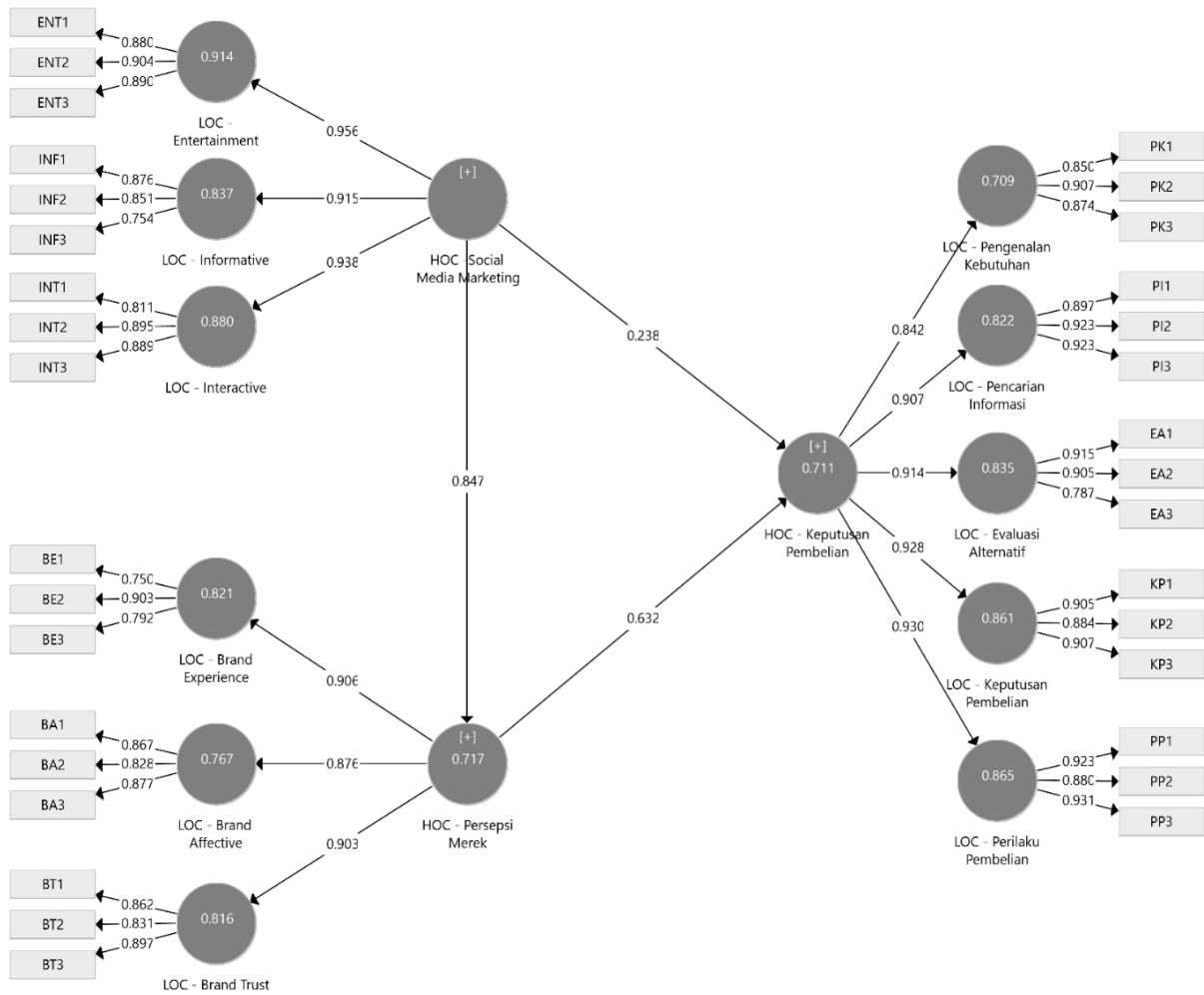


Figure 3. Research Model Path

Based on the path coefficients of direct effect (DE) values, there is a positive correlation between the social media marketing and brand perception, with a path coefficient of 0.847, close to a value of +1. According to the T-Statistic value of 24,924 (>1,96), social media marketing significantly

affects how the consumers perceive a brand. In order to organize the structural equation as follows: Ksi is the exogenous latent variable of social media marketing. At the same time, Eta is the endogenous latent variable of brand perception, giving rise to the equation $1 = 0.847$.

Table 3. Result of Hypothesis Testing

Hypothesis	Path Coefficient	T-Statistics	Result
H1 (SMM -> Brand Perception)	0.847	24.924	positive and significant effect
H2 (SMM -> Purchase Decision)	0.238	2.752	positive and significant effect
H3 (Brand Perception -> Purchase Decision)	0.633	8.662	positive and significant effect
H4 (SMM-> Brand Perceptions -> Purchase Decision)	0.585	8.357	positive and significant effect

Table 4. Result of Second-Order CFA - Social Media Marketing Construct

Dimension	Loadings	Validity	Indicator	Loadings	Validity
<i>Entertainment</i>	0.995	Valid	ENT1	0.880	Valid
			ENT2	0.904	Valid
			ENT3	0.890	Valid
<i>Informative</i>	0.917	Valid	INF1	0.876	Valid
			INF2	0.851	Valid
			INF3	0.755	Valid
<i>Interactive</i>	0.937	Valid	INT1	0.811	Valid
			INT2	0.895	Valid
			INT3	0.889	Valid

Tests to ascertain the impact of social media marketing on the dimension construct of brand perception discovered that Entertainment (loading: 0.995), particularly the ENT2 indicator (0.904), has the highest positive and significant influence on the social media marketing variable, namely that the promotional content about non-subsidized mortgages on the IG is interesting. Table 3 provides a summary of the second-order CFA results. The path coefficient value for the association between social media marketing and purchase decisions was determined to be 0.238, near the value of +1, which denotes a positive relationship. The T-Statistic value of 2.752 (> 1.96) demonstrates a considerable impact of social media marketing on consumer purchase decisions. To organize the structural equation as follows: Ksi, an exogenous latent variable for social media marketing, and Eta, an endogenous latent variable for the consumer decisions, are present in the equation $2=0.238$. The brand perception of the purchasing decision variable has a path coefficient value of 0.633, which is near the value of +1, which denotes a positive relationship, according to the study's findings, shown in the Table 4. According to the T-Statistic value of 8.662 (> 1.96), brand perception significantly influences the consumers' purchase decisions. The structural equation is $2 = 0.633$, with Eta being the endogenous latent variable and Ksi being the exogenous latent variable influencing the brand per-

ception.

According to Table 3's findings, there is an indirect positive association between social media marketing and purchase decisions through brand perception. The path coefficient value for this relationship was determined to be 0.585, which is near +1 and denotes a positive relationship. The T-Statistic value of 8.357 (> 1.96) shows that social media marketing significantly influences brand perception, influencing purchasing decisions. In order to organize the structural equation as follows: 3 (Ksi) is the exogenous latent variable of brand perception, and 2 (Eta) is the endogenous latent variable of purchase decisions, with the formula: $2 = 0.585$. The results of second-order CFA are described in Table 5. To encourage more people to purchase the mortgage product, Bank XYZ must work to uphold and enhance the non-subsidized mortgage brand's reputation by improving the customer experience. Hypothesis testing to determine the effect of brand perception on the purchase decision dimension construct shows that the brand experience has the highest positive and significant influence on the purchase decision construct (loading: 0.906). The results of the second-order CFA of the purchase decision dimension construct are presented in Table 6, and they indicate that post-purchase behavior has the greatest positive and significant influence on the purchase decision construct (loading: 0.930).

Table 5. Result of Second-Order CFA - Brand Perception Construct

Dimension	Loadings	Validity	Indicator	Loadings	Validity
<i>Brand Experience</i>	0.906	Valid	BE1	0.747	Valid
			BE2	0.903	Valid
			BE3	0.795	Valid
<i>Brand Affective</i>	0.882	Valid	BA1	0.868	Valid
			BA2	0.827	Valid
			BA3	0.877	Valid
<i>Brand Trust</i>	0.897	Valid	BT1	0.862	Valid
			BT2	0.831	Valid
			BT3	0.897	Valid

Table 6. Result of the Second-Order CFA - Purchase Decision Construct

Dimension	Loadings	Validity	Indicators	Loadings	Validity
Needs Recognition	0.840	Valid	PK1	0.850	Valid
			PK2	0.907	Valid
			PK3	0.874	Valid
Information Search	0.908	Valid	PI1	0.897	Valid
			PI2	0.923	Valid
			PI3	0.923	Valid
Alternative Evaluation	0.915	Valid	EA1	0.915	Valid
			EA2	0.905	Valid
			EA3	0.787	Valid
Purchase Decision	0.928	Valid	KP1	0.905	Valid
			KP2	0.884	Valid
			KP3	0.907	Valid
Post Purchase Behavior	0.930	Valid	PP1	0.923	Valid
			PP2	0.880	Valid
			PP3	0.931	Valid

DISCUSSION

Social Media Marketing (SMM) and Brand Perception

The previous study revealed that social media marketing has a positive and significant influence on brand perception and awareness (Hudson et al., 2014; Ardiansyah and Sarwoko, 2020), and the equation indicates that the first hypothesis (H1)

is supported. It shows that Bank XYZ can optimize the promotion of non-subsidized KPR XYZ products through the Instagram social media, which contains interesting content that can improve brand trust as one of the indicators of brand perception. According to Idrees et al. (2015) his research tests the hypotheses concerning the relationship between trust in a brand and brand loyalty. In his study,

a brand trust includes brand, company, and consumer-brand characteristics. The findings show that consumer trust with three characteristics of trust in a brand leads to brand loyalty. Marketers should make brands that are distinguishable and memorable, and that can build up brand perception. According to Ebrahim (2019), SMM activities used trendiness as one of the dimensions of the social media marketing to directly influence brand loyalty, where the indicator of brand loyalty is brand perception.

Social Media Marketing and Purchasing Decisions

The hypothesis that social media marketing has a positive and significant effect on purchasing decisions is accepted. It is in accordance with the findings of Ramsunder (2011), Yogesh and Yesha (2014), Angelyn and Kodrat (2021), and Hanaysha (2022). The highest influencing factor is the brand experience dimension. It means that Bank XYZ needs to maximize it by strengthening the content of all information required by customers so that an alternative evaluation process occurs from customers deciding to buy non-subsidized mortgages at Bank XYZ.

Brand Perception and Purchase Decisions

The third hypothesis (H3) is accepted, and brand perception has a positive and significant impact on purchase decisions, according to the equation, which is consistent with research by Putra et al. (2014). Building a brand relationship with customers is important for improving brand perception. Brand perceptions and beliefs held by consumers, as reflected in the associations held in consumer memory, will impact brand image and purchase decisions (Kotler and Keller, 2006). According to Wang and Hariandja (2016), brand image affects the consumer purchasing behavior of Tous Les in Indonesia. According to Yu and Yuan (2019), brand experience directly influences brand attachment, trust, and customer equity drivers. There is a positive relationship between brand attachment and trust, as brand trust and brand experience is the important dimension of the brand perception construct in this study.

The Mediation Role of Brand Perception

The fourth hypothesis (H4) that brand per-

ception mediates the impact of social media marketing on purchasing, is accepted, according to the equation. Previously, it was known that social media marketing directly influences purchasing decisions. Furthermore, this effect is also found through brand perception. So, social media marketing influences purchasing decisions, either directly or through the brand perception. Based on these two paths, the post-purchase behavior has the largest loading (0.930), especially on the PP3 indicator (0.931) in the purchasing decision variable, meaning consumers will recommend Bank XYZ non-subsidized mortgage products. Marketing of non-subsidized mortgage products through social media, Instagram, will be more effective in encouraging consumers to buy products if consumer perceptions of product brands have been created.

IMPLICATIONS

The Bank XYZ management needs to consider how critical it is to develop and enhance consumer perceptions of the Bank XYZ's non-subsidized mortgages. The major focus of the social media marketing strategy is providing consumer-friendly content, thereby creating a brand experience attached to consumers, which has a very large role in increasing brand perception. With the perception attached to consumers' minds, it will make it easier for consumers to decide to use a mortgage at Bank XYZ. If Bank XYZ does this, consumers will recommend Bank XYZ non-subsidized mortgages to other potential customers.

RECOMMENDATIONS

Corporate management needs to concentrate creatively on using social media marketing strategies by providing engaging, current content and information on the significance of purchasing a home as a basic need that can be owned through KPR Bank XYZ to ensure that customers have a positive experience in the digital era. Suggestions for further research are to use various other indicators for social media marketing variables to see differences in research results with different case studies, especially to see whether social media marketing can increase its direct influence on purchasing decisions. In addition, to expand respondents demographically (based on location, gender, income, and generation) to get more optimal results for targeting the non-subsidized mortgage market. It

is expected to add a reference for management decision-making related to future marketing strategies.

The limitation of this study is the use of previous research related to brand image and brand awareness as a reference for testing brand perception as a mediating role. There are quite a lot of the brand perception parameters. In this study, only three parameters were used. In addition, this research was conducted on the banking industry specifically for the non-subsidized mortgages, while the reference was online shopping. Finally, the respondents were limited to those in the Bogor area.

CONCLUSIONS

Social media marketing positively and significantly impacts brand perception and purchasing decisions. Purchase decisions are positively and significantly affected by brand perception. Additionally, social media marketing influences purchasing decisions positively and significantly indirectly through brand perception.

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