



The 2nd International Conference on Business and Banking Innovations (ICOBBI

"Nurturing Business and Banking Sustainability" Surabaya, 14th - 15th August 2020

Proceeding Book of The 2nd International Conference on Business and Banking Innovations (ICOBBI) 2020 "Nurturing Business and Banking Sustainability"

Surabaya, 14 - 15th August 2020

Master of Management of Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya Indonesia

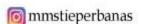
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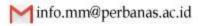
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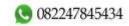
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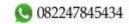
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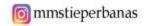
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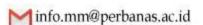
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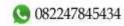
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FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 2nd International Conference on Business and Banking Innovations (ICOBBI) with the topic "Nurturing Business and Banking Sustainability". This proceeding contains several researches articles from many fields in Marketing, Management Technology, Finance, Banking, Human Resources Management, Information System Management, and Islamic Economics.

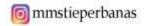
The 2nd International Conference on Business and Banking Innovations was held on 14th – 15th August 2020 by virtual (online) meeting and organized by the Master Management Study Program of STIE PERBANAS Surabaya in Collaboration with six Higher Education Institutions in Indonesia and five Universities from Asia countries. Keynote speakers in this conference were: Prof. Angelica M. Baylon, Ph.D (Director of the Maritime Academy of Asia and the Pacific, Philippines), Chonlatis Darawong, Ph.D. (Head of the Master of Business Program Sripatum Chonburi University - SPU Graduate School Bangkok, Thailand), Prof. Madya Dr. Reevany Bustami (Director of Centre for Policy Research and International Studies Universiti Sains Malaysia), Associate Prof. Dr. Ellisha Nasruddin (Graduate School of Business Universiti Sains Malaysia), Associate Prof. Pallavi Pathak Ph.D. (School of Management Sciences, Varanasi, India) and Prof. Dr. Tatik Suryani (Head of the Master of Management Study Program of STIE Perbanas Surabaya, Indonesia).

I would like to give high appreciation to the Rector of STIE Perbanas Surabaya for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the six universities, namely Universitas 17 Agustus Surabaya, Universitas Surabaya, Universitas Dr. Soetemo Universitas Dian Nuswantoro Semarang, STIE 66 Kendari, Institut Institut Bisnis dan Keuangan Nitro Makassar which has been the co-host of this event.

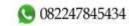
Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website https://pascasarjana.perbanas.ac.id.

> Chair of the Master Management Study Program STIE Perbanas Surabaya

> > Prof. Dr. Tatik Suryani, M.M.











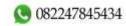
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"Nurturing Business and Banking Sustainability" Surabaya, 14th - 15th August 2020

Tabel of Content

Cover1
Committeeii
Reviewersiii
Forewordiv
Table of Contentv
Marketing
Analyzing Competitive Strategies in Food SMEs Post Pandemic Covid-19 (Case Study in Madiun Municipality)
Effect of Support Services And Relationship Quality on Customer Loyalty and Repurchase Intention on Johnson & Johnson Customers in Surabaya
The Effect of Service Quality and Trust on Repurchase Intention Through Customer Satisfaction in Rollaas Cafe Mall City of Tomorrow Surabaya
Analysis of Logistics Services Quality Using SERVQUAL Method in Surabaya City: Literature Review and Research Suggestion
Exploration of Factors Affecting Customer Satisfaction and Loyalty in Community Pharmacies in Thailand: A Qualitative Study
The Effect of Social Media Marketing Activities, Brand Image, Customer Satisfaction on Shopee Customer Loyalty in Surabaya City
Performance Analysis Through Intrinsic and Extrinsic Motivation with Work Satisfaction as Intervening Variables in Retail Company Employees in Surabaya (Case Study on Employees of PT. Lotte Mart Marvel Surabaya)
Influence of Work Fatigue, Unclear Tasks and Management Career on Employee Turnover at PT. Sulselbar Bank
Performance of Service In General Hospital City of Surabaya Era Covid-19



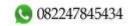




The 2nd International Conference on Business and Banking Innovations (ICOBBI) "Nurturing Business and Banking Sustainability" Surabaya, 14th - 15th August 2020

Workability and Self Awareness on Employee Engagement in Indonesian Manufacturing
Industries72 - 78 Siti Mujanah
Siti Mujalian
Increasing Performance through Motivation and Competence at 17 August 1945 University
Surabaya 79 - 89
Sri Budi Kasiyati; Endang Setyowati; Ida Bagus Cempena
Developing Brand Loyalty90 - 97 Estik Hari Prastiwi
E-Marketing Adoption As an Alternative Solution For Fight Back The Covid-1998 - 105 Febrianur Ibnu Fitroh Sukono Putra
The Approach of The Agility Social Innovation: A Dynamic Capability Strategy106 - 112 Mufti Agung Wibowo
Quality of Work Life and Work Stress on Employee Performance
Word of Mouse: How e-WOM Influence Consumer Behavior (A Study of UNTAG Surabaya Student)
The Effect of Service Quality, Customer Trust, Brand Image and Electronic Word of Mounth on Online Purchasing Decisions on Shopee Customers in Surabaya
The Effect of Marketing Mix 7Ps, Customer Experience, and Customer Relationship Marketing of Customer Loyalty Mediated by Indomaret Customer Satisfaction in Surabaya145 - 152 Citra Putri Ramadani
The Impact Of Celebrity Endorser And Self-Connection Of The Brand On The Equity Of The Brand
Mahmud; Mia Dika Anggraini
The Brand Loyalty Determining Factors: The Role of Self Brand Connection, Brand Love, Brand Trust And Brand Image (at PT. Eloda Mitra)
The Effect of Website and Social Media on Customer Behavior Responses
What Makes Tencent Becomes a Successful Business? a Case Study Analysis of Tencent.183 - 190 Binsar Energia Pratama Napitupulu







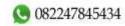
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The Effects of Social Media Marketing Activities on Brand Love and Brand Trust That Have an impact on Brand Loyalty of Visval Bags Consumers
Analysis the Effect of Marketing Mix on Consumer Decisions in Buying Paint Products197 - 205 Febrianto Ramadhan
Analysis of The Impact of The Development of Inolobunggadue Central Park (ICP) on Micro, Small And Medium Enterprises in Konawe Regency
The Effect of Transformational Leadership and Work Commitment on Incentives and Disaster Preparedness for Southeast Sulawesi Province Disaster Preparedness
The Effect of Service Quality on Civil Population Document Towords Society's Satisfaction and Trust for Population and Civil Registry Office of Kendari City
CRM Impact on Customer Satisfaction and Customer Loyalty at Garuda Indonesia: The Airline of Indonesia
The Implementation of Simple Form Gamification In Companies
Social Entrepreneurship dan Peningkatan Ekonomi pada Siswa SMA Selamat Pagi Indonesia
Leaping Innovation Barriers For Business Longevity Purpose Based on Different Measurements of Innovation
Business Model Analysis: A Study Case in Wood Pellet Industry
Drivers And Barriers Of Purchasing Groceries Online In Surabaya :Age, Gender, Educational Level And Experience As Moderating Variables
Optimization Services and Strategies Toward Satisfaction Value of Training Participants Held by Integrated Service Unit Surabaya



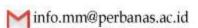


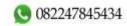


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Surabaya, 14th - 15th August 2020

The Influence of Investment Knowledge, Investment Motivation, Investment Capital and Investment Risk Perception on Investment Interest in Capital Markets (Study On Feb Dr. Soetomo University Students)
The Effects Of Human Capital And Strategic Partners On Strategic Planning And Organizational Performance (Study at PT. Segar Murni Utama)
The influence of Utilitarian Value, Hedonic Value, and Perceived Risk on Customer Satisfaction and Customer Loyalty to Shopee Customers in Surabaya
Unisfat The Pattern of Spatial Interaction of Workers in Central Java Province using the Explanatory Spatial Data Analysis (ESDA) Approach
Analysis Web-Based Customer Relationship Management Strategy at PT. ABC
The Influence of Planned Behavior On The Level of Customer Trust And Satisfaction In Determining Loyalty In Green Hotels In Indonesia
Financial
Independence Financial Expertise in Audit Committee and Tax Avoidance: is business strategy moderate this relationship?
Effect of Asset Quality, Liquidity, Solvability, Efficiency and Good Corporate Governance (GCG) Towards Go Public Bank Profitability In Indonesia
Credit Quality Stress Tests Based on Macroeconomics at Bank Persero in Indonesia in 2008 - 2016
Elna Arlina Nandasari
Decision On The Utilization Of Digital Payment In Millennial Generation Based On Perceived Experience
Determining Factors of Thin Capitalization Practices in Indonesia





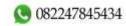




The 2nd International Conference on Business and Banking Innovations (ICOBBI) "Nurturing Business and Banking Sustainability" Surabaya, 14th - 15th August 2020

Factors That Become A Customer Considerations Become A Brachless Bangking Agent 382 - 388 Novita Rosanti
Going Concern and Liquidity Perspective in Indonesia Manufacture Industry
Influence Of Debt Policy And Cash Ratio On Dividend Policy On IDX30 Index In Indonesia Stock Exchange
Performance Analysis Of Share And After Online Application On The Sector Registered Transportation In Indonesia Exchange
Measuring The Performance of the Surabaya City Regional Budget Value For Money Analysis
A Syestematic Literature Review of Liquidity, Asset Quality, Size, Solvability and Efficiency of Probability on National Private Commercial Banks Go Public
The Effect of Multiple Role Conflict on Employees Performance Moderated By Self Efficac
The Factors of Banking Capital Structure Determination in Indonesia
Identification and Analysis of Regional Economic Growth Patterns in the New Autonomous Region of Southeast Sulawesi Province
Corporate Partnership of PT. SKLT with Crackers MSME in Sidoarjo As a Form Corporate Social Responsibility (CSR)
Influencing Factors Safety Quality Cost Delivery People (SQCDP) on Lean Manufacturing Implementation at Directorate Production Indonesian Aerospace (IAe)
Increasing the Role Of Bank Financial Institutions and Non-Bank Financial Institutional in Providing Optimal Distribution For Communities During The COVID-Pandemic



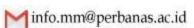


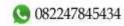




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Utilization of Payment Gateway in Fundraising from a Management F Alms: A Case Study of Baitul Maal Hidyatullah Surabaya	1 ' 1'
Sarah Lutfiyah Nugraha and Ika Yunia Fauzia	
The Impact of Capital Structure Towards Firm Performance Moderate	ed by Corporate Governance in
LQ-45 Company in BEI at 2013-2018	487 - 495
Gabby Markus Angkasajaya: Putu Anom Mahadwartha	











The 2nd International Conference on Business and Banking Innovations (ICOBBI)

'Nurturing Business and Banking Sustainability" Surabaya, 14th - 15th August 2020

The Effect of Website and Social Media On Customer Behavior Responses

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ABSTRACT

Website and social media as a marketing communication tool has an important role for influencing customer behavior. Not many research integrated both of these marketing communication tool, even though this results very fruitful benefits to know further each contribution for enhanching positive customer behavior. The objectives of this research are to examine the effect of website and social media on customer behavior response such as Brand Awareness, E-WOM, Brand Image and Purchase decision. Research involved 402 online consumers of small and medium enterprises in Indonesia. Data was analyzed by Partial Least Square (smart PLS). The result found that website and media social have positive effect on customer behavior response. Website and social media have positive effect on Brand Awareness. Research also found that Brand Awareness has positive effect on Brand Image, E-WOM and Purchase Decision. Brand Image also have positive significant effect on Purchase Decision. The effect of social media is bigger on Brand Awareness than website. The implication of this research is that company should improve the quality of website and social media to influence customer behavior responses.

1. INTRODUCTION

Websites and social media have become an effective means of communication in the digital era. According to the 2020 Hootsuite report, worldwide penetration of internet users has reached 59% and in Indonesia it has reached 64%. The average use of social media in the world reaches 49%, while in Indonesia it is higher by 59%. A large number of digital media users is a great potential for marketers to communicate their products through websites and social media.

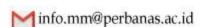
Recently, social media is being used more as a marketing tool because it is cheap, easy, and practical. In addition, social media provides inexpensive alternative options for analysis, publishing and content management, tracks conversions and targeted consumers (Ahmad, S.Z, Abu Bakar and Ahmad, 2019).

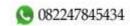
The role of websites and social media in supporting marketing performance has been studied in several studies. The website is seen as having a significant role in influencing consumers because it provides opportunities to interact with consumers, provides space for consumers to provide feedback, online purchases (Berthon et al., 2012). Several previous studies have shown that website quality has an impact on repurchase intention (Wilson, Keni and Tan, 2019), purchase intention (Hutter, Hautz and Fu, 2013; Gao and Li, 2019); and customer satisfaction (Laureti, Piccarozzi and Aquilani, 2018; Rahi, Ghani and Ngah, 2020). Websites can also influence customer perceptions of brands (Mukerjee, 2016). Social media as a means of marketing communication also has almost the same role in supporting the development of brands. in the form of positive customer behavior such as brand awareness, brand image and purchasing behavior. Studies show that the quality of social media has a positive effect on brand awareness and brand image (Bilgin, 2018; Suryani, Fauzi and Nurhadi, 2020).

Consumer brand awareness can influence other perceptual aspects of the brand such as brand image and other purchasing behavior. Previous studies have shown that the higher the consumer's brand awareness, the higher the tendency of consumers to do E-WoM (Stojanovic *et al.*, 2018). This study is supported by previous research results which show that brand awareness has an effect on E-WoM and purchase intention (Hutter *et al.*, 2013). Another study shows that brand awareness has a positive effect on brand image (Bilgin, 2018)

The study on the impact of websites and social media is also important to determine the effectiveness

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"Nurturing Business and Banking Sustainability" Surabaya, 14th - 15th August 2020

of these two digital promotions mixes in the form of positive responses, particularly on brand awareness and brand image, E-WoM and purchase decisions. E-WoM and purchase decisions are important customer behavior for companies to understand because E-WOM can help promote products that are cheaper and more reliable while purchasing decisions are factors that will influence purchasing behavior. Therefore this study aims to examine: (1) the effect of website and social media on brand awareness, (2) the effect of brand awareness on E-WOM, brand image and purchase decision, and (3) the effect brand image on purchase decision

2. THEORETICAL FRAMEWORK AND HYPOTHESES

Website, Social media and their effect on Brand Awareness and Purchase Intention

Website has a significant contribution to online business performance making transactions easy between customers and companies. Furthermore, it can be used to attract customers to visit and revisit online store pages (Shin *et al.*, 2013). Therefore many companies is trying to improve their website quality to compete with each other.

Many studies have examined the effect of websites on customer satisfaction and purchase intention. Studies on travel websites showed that when consumers visit the website with good quality, the consumers will experience increased emotions and feelings of interest (Jiménez-barreto *et al.*, 2018). Hence, the website can influence emotions and appeal to customers.

There are not many studies on the impact of websites on brand awareness, however, there are studies on another type of digital media, namely social media. Studies on SME customers showed that social media has a positive effect on brand awareness (Suryani, Fauzi and Nurhadi, 2020). Other studies on social media in the travel industry also show consistent results. Both studies show the better and well-managed social media is, the higher the customer's brand awareness (Stojanovic *et al.*, 2018). Referring to this result, the website as a digital marketing communication tool is also likely to affect brand awareness. Companies or SMEs design their websites as part of integrated marketing communication are to communicate products and companies (Kotler and Armstrong, 2017) Another study on the impact of websites on customer behavior has been conducted. A quality website allows identification of customers on the website, so that it can affect purchase intentions (Gao and Li, 2019).

A part from websites, social media is a digital marketing communication medium that is widely used by companies today. Many SMEs use social media because it is a viable means of building relationships with customers and a faster communication connection than face-to-face interactions (Gavino *et al.*, 2019). There are various types of social media grouped according to their activities, such as media that facilitate communication through photos, videos and/or text and share sources of information (e.g. Facebook, Instagram, Snapchat, media that specialize in professional relationships (e.g. LinkedIn, Academia.edu) , Research gate), social media that can be used for special tasks such as creating blogs (text or photo), and writing (for example Blogger, Tumblr, WordPress), sharing photos, videos, images, and/or text (for example Vine, Snapchat, Instagram, Twitter), etc. According to Hootsuite's report in 2020, the most-used social media platforms in Indonesia are: Youtube, WhatsApp, Facebook, Instagram, and Twitter.

There are several studies on the influence of social media on brand awareness and decision making. Research conducted on SME customers shows that the better the quality of social media, the higher the brand awareness (Suryani, Fauzi and Nurhadi, 2020). Studies conducted in the UK show that the content of social media has a positive effect on brand awareness (Poulis, Rizomyliotis and Konstantoulaki, 2019).

Other studies on social media also show that social media affects brand awareness (Barreda *et al.*, 2015). Studies conducted on tourism objects show that the more often consumers see the social media page of a tourism object, the higher the brand awareness of the tourism object (Stojanovic *et al.*, 2018).

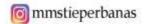
Hence, based on previous studies, a hypothesis is formulated as:

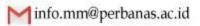
H₁: The website affects brand awareness.

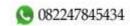
H₂: Social media affects brand awareness

The influence of brand awareness on E-WoM, Decision Making and Brand Image

Brand awareness plays an important role in supporting business performance. companies with strong brand awareness will gain an edge over the competition (Latif, Islam and Noor, 2014). Studies from Keller (1993), stated that brand awareness is the consumer ability to recognize and recall the brand in different











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situations (Lin, Lin and Ryan, 2014). So when in a situation where there are several brand alternatives, if consumers have strong brand awareness, they will still be able to differentiate between the existing brands. The consumer can remember the brand well if he has a high brand size.

Brand awareness is an important concept regarding consumer behavior. Studies show that consumers who have strong brand awareness, have more knowledge about the brand and are easy to remember the brand attributes. Research shows that brand awareness affects E-WoM (Hutter et al., 2013). Thus, it will influence them in conveying information about the brand to consumers including through E-WOM.

Hence, based on previous research, a hypothesis is formulated.

H₃: Brand awareness affects E-WoM.

Brand awareness allows consumers to distinguish a brand. According to Keller, there are two dimensions of brand awareness, namely brand recognition and brand recall performance (Latif, Islam and Noor, 2014). Studies conducted show that the higher the brand awareness, the stronger the brand image of consumers. The information presented through the website and corporate social media will be shown and assessed by the customers. Information and images displayed in these media will affect consumer brand awareness (Hutter et al., 2013). Continuous impressions and information that is in the minds of consumers will form a brand image. So brand awareness has a positive effect on brand image from both the cognitive and affective dimensions (Stojanovic et al., 2018). Referring to the previous research, the following hypothesis is formulated:

H₄: Brand awareness has a positive effects brand image.

Consumers who have high brand awareness will be easier to recognize and remember a brand. When consumers make decisions, consumer knowledge and memories about the brand will influence the decision. Studies conducted in Vietnam show that brand awareness has a significant effect on purchase decisions (Khuong, Ngoc and Tram, 2015). Most of the previous studies concluded that brand awareness affects purchase intention. Purchase intention is part of a series of decision-making processes (Suryani, 2013).

Based on this studies, a hypothesis can be formulated:

H₅: Brand awareness affects the purchase decision.

The effect of Brand Image on Purchase decision

Communication through social media has an impact on the consumer mindset. There are three important things in the consumer mindset in the context of consumer-based brand equity, namely: brand awareness, functional brand image, and hedonic brand image. The three dimensions of brand equity will shape attitudes and influence consumer behavior in decision making (Bruhn et al., 2015). Brand image is related to functional image and emotional image (Martínez et al., 2014).

Several previous studies have shown that brand image influences purchasing decisions, both on an intentional (purchase intention) (Hutter et al., 2013), (Setiawan and Suryani, 2014) and purchase decision (Widyastutir and Said, 2017). Based on this, a hypothesis can be formulated:

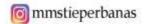
H₆: Brand image affects purchase decision.

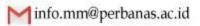
3. RESEARCH METHOD

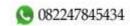
This research is a quantitative study using a survey method. The questionnaire was developed with the reference to previous research. The study involved 393 respondents from SME customers who usually buy online through websites or social media.

The variables and their definitions are as follows.

- a. The website is measured from consumer perceptions of the website dimension which includes: system quality, information quality, e-service (Tsao et al., 2016) and image (Suryani, Fauzi and Nurhadi, 2019).
- b. Social media is the respondent's perception of the dimensions of social media which include clarity, attractiveness, inter activeness and relevance (Suryani, Fauzi and Nurhadi, 2020).
- c. Brand awareness is the knowledge and ability of consumers to recognize and remember a brand (Poulis, Rizomyliotis and Konstantoulaki, 2019).
- d. Brand image is a consumer's perception of a brand based on affective and functional aspects (Martínez et al., 2014).











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- e. E-WoM is the intention to engage E-WOM by sharing opinion and experiences (Zhang, Abound Omran and Cobanoglu, 2017).
- f. Purchase decision is a consumer's decision to buy a product (Setiawan and Suryani, 2014).

The questionnaire was designed on a Likert scale with rating points from 1 (very strong disagree) to 5 (very strong agree). All measurement scales were tested for validity and reliability. Data analysis was performed using Partial Least Square (PLS) software. This analysis method was chosen because the two variables studied were formative variables, namely website and social media.

4. DATA ANALYSIS AND DISCUSSION

An overview of the research subjects is presented in table 1, Table 1 Respondents Demography

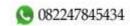
Respo	ndents	Frequency	0/0
Area		riequency	70
	Surabaya	99	25,19
	Bandung	122	31,04
•	Jakarta	84	21,37
•	Yogyakarta	88	22,39
Sex			
•	Male	138	35,11
•	Female	255	64,89
Age			
•	15 - 20 y/o	111	28,24
•	21 - 30 y/o	224	57,00
•	31 - 40 y/o	44	11,20
•	41 - 50 y/o	10	2,54
•	> 50 y/o	4	1,02
Duration shopping from			
websit	e & social media:		
•	< 3 month	204	51,91
•	3 - < 6 month	79	20,10
•	6 - < 1 year	62	15,78
	≥1 year	48	12,21

Respondents came from four major cities in Java, Indonesia, namely Surabaya (25.19%), Bandung (31.04%), Jakarta (21.37) and Yogyakarta (22.39). Based on the gender variable, most respondents were women 64.89% while the men are 35.11%. Mostly the respondents are aged from 21 to 30 years old, with a percentage of 57.00%. Based on the length of time shopping through the SME website, the highest was in the < 3 months category, which amounted to 51.91%.

The description of each variable is presented in table 2.

Table 2

Vari	ables Descriptio	n
Variable	Mean	Category
7A7 1	2.04	TT: 1
Website	3,84	High
Social Media	3.71	High
Brand Awareness	3.85	High
Brand Image	3,85	High
E-WOM	3,82	High
Purchase Decision	3,74	High







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According to Table 2, it is depicted that if the consumers perceived that the SMEs websites and social media are good, they will also influence brand awareness, brand image of E-WoM and Purchase decision. Judging from its value, both brand awareness and brand image have the highest and the same score, while the lowest is social media.

Validity and reliability tests were carried out by measuring its internal consistency (Cronbach alpha) and composites. While the validity test, were measured by the contract validity and discriminant validity tests. The results are presented in table 3.

Table 3
Result of Measurement Model

	-	result of friedsules	TICIL TITOCCI
Variable	Cronbach	Composite	Average
	Apha	Reliability	Variances Extracted
Website	0.940	0.945	0.341
Social Media	0.912	0.922	0.346
BrandAwareness	0.817	0.868	0.523
Brand Image	0.797	0.861	0.544
E-WOM	0.783	0.847	0.481
Puhase Decsion	0.879	0.894	0.501

Referring to Table 3, it is known that all measurement instruments of both reflective and formative variables have satisfactory reliability. This is shown by its Cronbach alpha value > 0.7 and Composite reliability value above 0.6. The discriminant validity for each variable for the website and social media which is a reflective model fulfills the conditions. Similarly, the reflective variable which includes brand awareness, brand image and purchase decision also fulfills the criteria.

The results of the analysis seen from the R^2 value regarding the variable ability to explain the brand awareness variable are 0.35, Brand Image is 0.38, and Purchase Decision is 0.434. This value is above 0.33 so it is classified as a moderate effect. The one whose ability to explain it is weak is the E-WOM variable, whose R^2 value is R^2 0169

The results of the analysis regarding the formulated hypotheses are presented in table 4.

Table 4
The Result of Direct effect

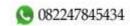
	The Result of Direct effect	
Hypothesis & Path	β	Conclusion
H1: W → BA	0.136	Supported
H2: SM \rightarrow BA	0.495	Supported
H3: BA→ E-WoM	0.411	Supported
H4: BA→ PD	0.338	Supported
H5: BA → BI	0.598	Supported
H6: BI → PD	0.398	Supported

Referring to the research results presented in Table 4, the following analysis is carried out according to the formulated hypothesis.

The influence of websites and social media on brand awareness

The results showed that the website and social media had a significant positive effect on brand awareness. Following the objectives, websites and social media are a form of digital marketing, one of the marketing promotion mix. As the objective of the promotional mix, the purpose of communication through the website and social media is to build awareness, so that consumers able to know, like, choose and buy the products (Kotler and Armstrong, 2017). Hence it shows that the websites and social media designed by SME are effective in influencing brand awareness. The better the website and social media, the higher the consumer's brand awareness. In this study, the consumers rated the SME website and social media as "good", hence they were interested to find out and remembering the brand.

The influence of the two digital media (website and social media) is rated as moderate. This is because there are many other marketing communication mix such as advertising, sales promotion, personal selling, public relations, and direct marketing which were not studied in this study (Kotler and Armstrong, 2017).







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Good website and social media contribute to the company in the long run because when consumers visit the website, they will experience increased emotional feelings and interest (Jiménez-Barreto and Campo-Martínez, 2018).

This study is consistent with several previous studies regarding the positive effect of social media on brand awareness (Suryani, Fauzi and Nurhadi, 2020); (Stojanovic *et al.*, 2018). Another study on online social networks also shows that online social networks affect brand awareness (Barreda *et al.*, 2015).

An interesting finding is that social media has a greater effect than websites on brand awareness. This is inseparable from the characteristics of respondents who use social media more. In addition, it also strengthens the belief that both websites and social media are viable marketing communication tools to build relationships with customers and a communication connection that is faster than face-to-face interactions (Gavino *et al.*, 2019).

The influence of brand awareness on E-WoM, Decision Making and Brand Image

The results showed that brand awareness had a significant effect on consumer response (E-WOM, Decision Making, and Brand Image). In the following chapter, we discuss the influence of brand awareness on E-WOM, brand image and decision making.

This study found that brand awareness had a positive effect on E-WOM. The higher the consumer's brand awareness, the higher the tendency to do E-WOM. Consumers who have high brand awareness have a lot of knowledge, easier to recall, and convey their knowledge about the brand to other consumers through E-WOM. In this study, it was found that consumers have a desire to share and convey their experiences to other consumers through digital media. The results of this study support previous studies which show that brand awareness has a positive effect on E-WoM (Hutter *et al.*, 2013).

Brand awareness, which is one of the dimensions of brand equity, in this study has a significant positive effect on purchase decisions. The stronger the consumer's brand awareness, the higher the purchase decision. The effect of brand awareness on purchase decision is lower than the effect on E-WoM and brand image. In the context of the decision-making stages, brand awareness is an initial process, the most basic level that will influence interests, preferences and purchase decision (Kotler and Armstrong, 2017). The results of this study support a similar study in Vietnam which shows that brand awareness has a significant effect on purchase decisions (Khuong, Ngoc and Tram, 2015).

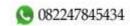
Besides having a significant effect on E-WoM and purchase decision, brand awareness also has a positive effect on brand image. The higher the brand awareness, the stronger the brand image. The higher the knowledge and ability to remember a brand, the higher the consumers' perception of a brand.

Brand awareness could be formed because of the amount of information and images shown on digital media (Hutter *et al.*, 2013). These results support previous studies that brand awareness has a positive effect on the cognitive and affective aspects of brand image (Stojanovic *et al.*, 2018). Consumers become clearer in perceiving brands from both affective and functional aspects. When consumers know and able to remember brands well, psychologically the perceptual process in the form of associating between various knowledge of the brand will be easier, hence the brand image will be stronger.

The Effect of Brand Image on Purchase Decision

The brand image in this study includes the affective and functional aspects of a brand in the minds of consumers. The results showed that brand image had a significant positive effect on purchase decisions. Brand image is one of the dimensions of equity. The brand image shaped by consumers will influence consumer behavior in decision making (Bruhn *et al.*, 2015). Several previous studies have shown that brand image plays an important role in influencing purchase decisions and purchase intentions (Hutter *et al.*, 2013) (Hutter, Hautz and Fu, 2013), (Setiawan and Suryani, 2014).

The results of this study supported previous research conducted on a fashion (shoes) brand products in Indonesia. The study found that Brand Image has a positive effect on purchase decisions (Widyastutir and Said, 2017). Consumers who have both affective and functional impressions about a brand will influence them in making decisions to buy a product. Consumers who have the impression that a brand is meaningful, attractive, has good quality, has advantages over its competitor, and useful, will encourage them to choose the brand. In this study, consumers have a high brand image. Thus, it can be concluded that brand image affects purchase decisions.







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5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

The results of this study enrich previous research that has not been done much, especially focusing on the influence of digital media and communication tools, namely websites and social media on positive customer responses, E-WOM, brand awareness, brand image, and purchase decision.

This study found that websites and social media have a positive effect on brand awareness. In addition, it was also found that brand awareness had a positive effect on E-WOM, purchase decisions, and brand image. The influence of brand awareness on brand image has the greatest influence. Furthermore, this study found that brand image has a significant positive effect on purchase decision making.

According to the research results, social media has a greater influence on brand awareness than websites. Hence, it is advised that SME should improve the dimensions of social media so that it has higher quality as customers expect. Referring to previous studies and the results of this study, the dimensions of social media quality that should be improved are the dimensions of clarity, attractiveness, inter activeness, and frequency updates (Suryani, Fauzi and Nurhadi, 2020). Furthermore, clear information, accurate, and relevant to customer needs, attractive and unique, interactive designs are very important to build customer brand awareness.

Companies need to provide a means of interaction with customers in their social media, whether by providing opportunities for customers to communicate, review products, and convey problems during their relationship with the company. If this is implemented, it will have an impact on the formation of customer engagement and marketing relationships which in turn can support long-term business performance.

This study also has a weakness that needs to be considered in future research. In specific, the websites and social media have lower value in explaining brand awareness. This might indicate that there are many other variables in marketing communication tools that affect brand awareness. Therefore, this study advised to examine the influence of advertising, personal selling, sales promotion, public relations, and other forms of digital marketing such as direct marketing. This is because it is important to determine the contribution proportion of the promotional mix variable that could affect brand awareness.

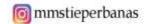
Lastly, The E-WOM instrument should be modified so that it has a high discriminant value. The E-WOM measurement instrument should be adapted to suit the research context

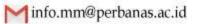
Acknowledgement

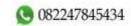
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