

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

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Indonesia**

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Editor and Layout :

1. Dr. Ronny, S.Kom., M.Kom., M.H.
2. Dewi Aliffanti, S.E.
3. Tanza Dona Pratiwi, S.E.
4. Munawaroh, S.S., M.Si.
5. Dio Eka Prayitno, S.Sos.

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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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The Effect of Website and Social Media On Customer Behavior Responses

Tatik Suryani¹, Abu Amar Fauzi², Mochamad Nurhadi³

^{1,2,3} Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya, Nginden Semolo 34 – 36 street, 60118, Surabaya, East Java, Indonesia

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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 enhancing 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

Tatik Suryani_tatik@perbanas.ac.id

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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.

- 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).
- 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).
- Brand awareness is the knowledge and ability of consumers to recognize and remember a brand (Poulis, Rizomyliotis and Konstantoulaki, 2019).
- 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

Respondents	Frequency	%
Area		
▪ 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 website & 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
Variables Description

Variable	Mean	Category
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

Variable	Cronbach Apha	Composite Reliability	Average 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 R² 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 R² value is 0.169.

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

Table 4
The Result of Direct effect

Hypothesis & Path	β	Conclusion
H1: W → BA	0.136	Supported
H2: SM → 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

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