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Nexus Between Islamic Spritual Value, Cognitive Dissonance, Percieved Social Status, and Business Longevity
Muafi

Analisis Determinan Keputusan Konsumen Muslim Membeli *Green Product*
Nanda Naufal Rofiza Haidar, Achmad Firdaus, Mukhamad Najib

Analysis of Factors Affecting Adoption of Mobile Banking Application in Indonesia
Mufingatun, Budi Prijanto

The Effect of Service Quality, Corporate Image, and Price Perceived in Creating Customer Satisfaction and Loyalty on Education Business
Slamet Heri Winarno, Aloysius Rangga Aditya Nalendra, Bryan Givan

Consumer Factors Buying Organic Products in North Sumatera
Ihsan Effendi, Akhmad Shunhaji

Analyzing Fraud Diamond for Detecting Fraud Committed with Religiosity as Intervening Variable: Study in Manufacturing Company's Managers in East Java
I Made Laut Mertha Jaya, Mar'a Elthaf Ilahiyah

Efek Mediasi Profitabilitas: Modal Intelektual, Diversifikasi Pendapatan, dan Nilai Perusahaan
Windie Yustyarani, Indah Yuliana

Efficiency and Effectiveness of Disclosure of Cooperation with Online
Indo Yama Nasaruddin

Dampak E-Servive Quality Terhadap E-Satisfaction Serta Implikasinya Pada Online Repurchase B2C Shopee.com
Raras Ivastya, Zaenal Fanani

Passenger Loyalty Analysis: Case Study on Indonesian Commuter Trains
Nazwirman, Zainal Zawir Simon

Daftar Isi

Nexus Between Islamic Spiritual Value, Cognitive Dissonance, Perceived Social Status, and Business Longevity

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Abstract

This research aims to analyses the relationship pattern between Islamic spiritual value, cognitive dissonance, perceived social status, and business longevity. The research object is in East Java Province and Special Region of Yogyakarta Province, Indonesia. The sampling technique is using purposive sampling with the respondents in those two areas. The data analysis technique is using Partial Least Square. The findings of this research are: first, Islamic Spiritual value can minimize the occurrence of employee supervisors' Cognitive dissonance and can improve business longevity. Second, cognitive dissonance and can improve perceived social status. Third, Perceived Social Status can improve business longevity. This research provides theory contribution and development that includes Islamic spiritual value, cognitive dissonance, perceived social status, and business longevity. The company can create policy and practice related to Islamic spiritual value, cognitive dissonance, perceived social status, and business longevity so that it can compete in the long term. This research connects the aspect of business longevity with Islamic spiritual value, cognitive dissonance, and perceived social status which is still rare to find.

Keywords: *Islamic spiritual value, cognitive dissonance, perceived social status, business longevity*

Abstrak

Penelitian ini ingin menguji pola hubungan antara nilai spiritual Islam, disonansi kognitif, status sosial yang dipersepsikan, dan umur bisnis. Objek penelitian berada di Provinsi Jawa Timur dan Provinsi Daerah Istimewa Yogyakarta, Indonesia. Teknik pengambilan sampel menggunakan purposive sampling dengan responden di dua wilayah tersebut. Teknik analisis data menggunakan Partial Least Square. Temuan penelitian ini adalah: (1) Nilai Spiritual Islam dapat meminimalkan terjadinya disonansi kognitif atasan dan dapat meningkatkan umur usaha, (2) disonansi kognitif dan dapat meningkatkan persepsi status sosial., (3) Persepsi Status Sosial dapat meningkatkan umur panjang bisnis Penelitian ini memberikan kontribusi teori dan pengembangan yang meliputi nilai spiritual Islam, disonansi kognitif, status sosial yang dipersepsikan, dan umur panjang bisnis Perusahaan dapat membuat kebijakan dan praktik yang berkaitan dengan nilai spiritual Islam, disonansi kognitif, status sosial yang dirasakan, dan umur panjang bisnis sehingga dapat bersaing dalam jangka panjang. Penelitian ini menghubungkan aspek umur panjang bisnis dengan nilai spiritual Islam, disonansi kognitif, dan persepsi status sosial yang masih jarang ditemukan.

Kata kunci: *nilai spiritual Islam, disonansi kognitif, status sosial yang dirasakan, dan umur panjang bisnis*

INTRODUCTION

The cigarette industry is placed by the Indonesian government in a strategic position because it is included in the national industrial policy. Yet, the problem faced by cigarette industries in Indonesia is very complex. The current government is aggressively making rules and socialization to avoid smoking for health reasons. Likewise, the government orders cigarette companies, starting June 24th 2014, to include warnings on every pack of cigarettes by writing "Cigarettes kill you" along with a very clear and extreme picture of the risks of smoking (Muafi, 2017). This is a fact that creates a dilemma for the production workers in cigarette companies. They are faced with unpleasant feelings and guilt. They often read and even receive stern warnings to smoke inside the company. In every corner or strategic locations, they read the warnings and even in daily life they see their spouse and adult children smoking at home. Likewise, based on the results from field observations and interviews with some employees, their stress is due to the fear that they would be laid off.

They feel uncomfortable because they find themselves doing something that is not following what they know or they heard opinions that do not fit with the other opinions they believe in. Usually, they will be motivated to take action to reduce the discomfort until reaching consonance. There is a strong reason why production workers can last in working at cigarette companies. Employment status is one of the reasons. They will then have a position or status within a social group compared to only being a housemaid. Liebow (1967; Oxoby, 2004) stated that everyone wants a worthy status and feel recognized. Status is the most fundamental motivation in human beings (Anderson, et al., 2015). Shi's literature (2014, Habbershon et al., 2003) explained that five reasons drive someone to be productive; namely family wealth, family values, family employment, family reputation and social status, and continuation through succession.

The reason behind their persistence at work is because in general, they underlie themselves with spiritual values that exist in every one of them. This is the importance of having a religion of spiritual values in such activities, based on work ethic (good character). A high religious awareness affects the mental health actualization of a person in everyday life that can be manifested in the serenity of the soul, feeling safe, and serene (Rachmat, 2005). This can reduce cognitive dissonance and improve employee productivity (Budihardjo, 2004; Muafi, 2015; Geigle, 2012; Kumar &Pragadeeswaran, 2011). Islamic religiosity values could affect job satisfaction, both materially and spiritually (Amaliah et al., 2015).

The focus of this study is on the production workers supervisor of a cigarette company. The reason is that the outcome of workers is an aspect that can contribute to organizational sustainability in the long term business survival or often term as business longevity. Workers must have goals aligned with the organization's goals while creating mutual benefit. Working individuals should be able to achieve the main goal of the organization (Krishnan, 2012). A lot of previous studies have assessed business longevity with company owners as their analysis unit, especially in the family business. Therefore, the focus of this study is aimed to fill the research gap that has not been found from previous studies in linking the relationship pattern between spiritual value, cognitive dissonance, status, and business longevity based on the perceptions of employee supervisors– not the company owner.

Spirituality is a complex multidimensional concept (George et al., 2000). Muldoon and King 1995; 336) defines spirituality as "the way in which people understand and live their lives in view of their ultimate meaning and value". The study of spirituality is always in touch with God, depending on the religion. Concretely, based on that concept, the meaning of spirituality may be associated with words such as meaning, hope, relatedness/connectedness, beliefs/belief systems, and expressions of spirituality. Furthermore, Dyson et al. (1997) observed that one can find a spiritual aspect in relations to themselves, other people, and with God. Spirituality encompasses intrapersonal, interpersonal, and transpersonal relationships. Spirituality has a connection with human development and human health. It is also universal and not insulated to anything (Zamor, 2003). It can be concluded that spirituality is a concept that can be applied to all human beings, is a unified aspect and is universal to all human beings, and is possessed by every human being that believes in God. Spirituality can be used to motivate, mobilize, and influence human behavior and life decisions. Spirituality can also be useful as a basic foundation in life to find the meaning and purpose in life.

Several types of research that have used Islamic perspective believe that employee behavioural work should be based on the Qur'an and Hadith. Some of the indicators used to measure spiritual values in Islamic perspective are; Ihsan (perfection), Ikhlas (sincerity), and Amanah(trust) (Wijayati & Pramesti, 2016). Wijayati and Pramesti (2016) in their research used Islamic spiritual values with the following indicators; working as a calling, integrity, honest communication, treating fairly, and humanity. Employee wellness affects the work quality, especially in things and conditions related to Hablumminannas, namely interpersonal relationship. Social relationships and communication are well aligned with the theory of cognitive dissonance.

Some research and literature studies explain that there is a close correlation between a person's spiritual values with cognitive dissonance. Geigle (2012) said that a spiritual workplace will reduce inter-role conflict, frustration, can improve self-esteem, work engagement, retention, and ethical behavior, and can reduce job stress (Kumar &Pragadeeswaran, 2011). Woodbine and Amirthalingam's research results (2013; Burton et al., 2011) stated that cognitive dissonance has a correlation with dishonesty. This could be believed to reveal the orientation of behavior that reflects consciousness and subconscious desire to alleviate the discomfort associated with the behavior. These conditions are significantly influenced by their commitment to religiousness. These results were confirmed by Margolis's findings (2016), which said that there is a correlation between the partisan identity and cognitive dissonance concerning religion and politics. Meanwhile, policies that can improve the level of dissonance felt by low-income groups can encourage them to leave their work ethic and the primary norms they believe in (Oxoby, 2004). It is shown and explained in a spiritual organization environment that one can not increase his faith if he has a cognitive dissonance in achieving accomplishments (Balboa, 2014). Bakker and Heuven's research results (2006) found that an emotional cognitive dissonance will further increase work fatigue (burn out) and impaired performance.

Hendricks and Ludeman (1996) said in their research that "in the era of global markets, we will find saints, mystics, or Sufis in large companies or modern organizations.

They will no longer be found in monasteries, temples, churches, or mosque." In the future, business success will be obtained if the business is based on spiritual values. The system of values embraced by a person can contribute significantly to their life quality (Zhang, et al., 2014), the organizational success, and organizational performance (Budihardjo, 2004; Muafi, 2015; Rust & Gabriels, 2011). Some Islamic leaders in Indonesia have successfully become role models and inspirations as they implement Islamic spiritual values in their actions and behavior, such as Tri Rismaharini (Mayor of Surabaya), Abdullah Gymnastiar (DarutTauhid), RidwanKamil (Mayor of Bandung), Yusuf Mansur, and more. Spiritual values on employees will be able to provide benefits for the company; increase positive energy and morale, high creativity, strong mentality, and physically and spiritually healthy (Laabs, 1995), create harmony in the workplace (Kale & Shrivastava, 2003; Kaliffa, 2003), and can increase organizational commitment (Salahudin, et al. 2016).

Laabs (1995) explained that providing time for employees to meet their spiritual needs will provide benefits for companies in a variety of ways. Employees' spiritual fulfilment will be able to grow and increase positive energy. Employees also will have more positive attitudes and higher levels of creativity. Companies will also be able to see dramatic changes in the mental, emotional, and physical health of their employees. Laabs (1995) also added that the implementation of employee's perceived spirituality aspects could reduce cases of sexual harassment, high stress, complaints from employees, and other negative deviant behavior. The most important thing is to improve the compatibility of the company's core values with individual values in daily activities. Tuck (2012) added that spiritual intervention in an organization will be able to improve the outcome of the organization. Nun's findings (2011) also said that spirituality beliefs can be a form of motivation to reduce conflict resolutions when working in an organization. It is hoped that someone who applies spiritual values properly will have a better performance compared to someone who does not. Moreover, someone who is involved in the fraternal association, active in community activities, and performs prayers can reduce cognitive dissonance (Gaulden, 2013).

If a person has a high religious consciousness, he/she will have a tendency to develop the capabilities and skills in interacting with other people and natural surroundings. This will have implications in creatinga societyof good quality (both in *fildr* or *zikir*qualities), creative, productive, and based on faith and devotion to Allah (Marzuki, 1997; Fathiya; 2007). Ashmos & Duchon (2000) even added that human life has two sides, namely inner and outer life. Someone who can improve his/her inner life will be able to push the outer lifeto become more meaningful and productive.

Cognitive dissonance is a mismatch that occurs between two inconsistent cognitive elements that cause psychological discomfort and motivate people to do something to reduce dissonance. In the theory of cognitive dissonance, a person is motivated to reduce negative situations by making fit state between one another. Dissonance can be reduced by removing, adding, or replacing cognitive elements. With that said, someone with a cognitive dissonance can encourage themselves to change their thoughts, feelings, and actions to match a new state of mind. This is because they often perform actions that are inconsistent between their behavior and beliefs. Breckler, Olson, and Wiggins (2006) suggested that the way to reduce cognitive dissonance can also be done through

rationalization, which is to convince them that everything done today or in the past is reasonable and acceptable. Meanwhile, according to Baron, Byrne, & Johnson (1998), reducing cognitive dissonance can be achieved through *trivialization* or minimizing the importance of attitudes or behaviors that are not mentally consistent. Dechawatanapaisal & Siengthai's findings (2006) emphasize the importance of organizational learning processes in order to improve the consistency of employees' attitudes.

Cognitive dissonance greatly affects status (Oxoby, 2004). Oxoby (2004) suggested that companies should use a more behavioral approach that focuses on a non-pecuniary approach for the underclass that often live in poverty, while money is still strongly considered important. In reducing poverty, underclass workers should be paid not only to the direct mechanism to reduce poverty through wages or welfare but also indirectly through social and psychological issues by changing the way people look at their social status. Psychological aspects seem to be a very powerful weapon and strategic in putting forth a worthy and recognized social status. Maslow (1943) and Anderson, et al. (2015) even stated that 'reputation or prestige, recognition, attention, and appreciation' are some of the indicators of an individual's status to survive and have reproductive benefits. This is because a high status will be used to promote compliance with their social life in the surrounding environment.

In the perspective of social learning, the function of psychology is an advanced reciprocal interaction between personality, behavior, and environment. The theory of reciprocal determinism says that a person's behavior is a form of mutual interaction between a person and his co-workers, where they are forced to continue working so that they will earn a social status and receive money, and not do any harm to others. This means, in addition to a person's environment controls, he will also be controlled by the environment (Hjelle & Ziegler, 1992). Production workers in tobacco companies continue to work because they can get pressure from family, neighbors, social stimulus and other circumstances that frequently support them. Production workers have fought hard by working hard to earn a decent social status. Social status is a public recognition of someone's achievements. If a person has reached a certain level of achievements, then he should be placed and viewed as on a particular "level."It is hoped that everyone can have the same opportunity to compete fairly in reaching their best achievements. Social status is often worth fighting for because status is a form of competence and is a very important asset to be valued (Huberman et al., 2004).

The status emphasized in this study is the social status to the extent of how far the workers perceive a social status of an individual in a particular community. People with a high social status will be placed higher in the social structure compared to the people with a low social status. Status has a close relationship with power, dominance, social belongingness, and socioeconomic (Anderson et al., 2015; Muafi, 2017), and healthy (Operarioet al., 2004).

Business longevity has become an interesting and important issue to be studied. In order for companies to survive and last, the company's performance should be able to meet the minimum standard of "success" and "health." This can be seen from profitability, market growth, increasing market share, and other standards, both financial and non financial measures (Suarez &Utterback, 1995). Business longevity is identical with the company's long period of time and their opportunity to survive. It is firmly believed that social status, which includes level of education (Green, 2010), experience, expertise, and knowledge, could

be used as a determining factor the company's success. Social status, knowledge/skills in particular, has a higher outcome compared to experience/schooling which represents an investment of human capital (Unger, et al., 2011).

Business longevity is one of the hopes and expectations, has and even become a very important issue for individuals so that they hope to continue to have and maintain their social status. Individuals will do everything possible to maintain their social status and will defend all of their work in order to maintain their company's business longevity. This is due to their awareness of the difficulties in finding a job outside the company, especially with only having low education and skills. Policies and regulations that can improve the level of dissonance felt by a low-income group of workers can encourage them to leave the main norms and work ethics. Companies should not only offer salaries as a stimulant but also a psychological approach that can make their workers worthy and recognized (Oxoby, 2004).

The nature of the workers employed will affect the nature of their outcome and process (Ucbasaran et al., 2013). Company's failure signifies that the company cannot last, or in other words; dead, collapsed, or bankrupt (Laitinen, 1991; Gatonye, 2014). This indicates that workers have an important role in creating outcomes with the right and appropriate process. High attainment of the workers' social status will be used to predict the global well-being of individuals and should be achieved by positive emotions from workers. An individual will have high well-being and self-esteem as well as a strong mentality and physical state if he/she has a higher social status (Anderson et al., 2015). Geus (2002) even proved that cohesiveness and the significance of identities among workers will affect the business longevity. Furthermore, research results of Ibrahim et.al (2009; Muafi, 2017) found that the status of workers, academics, and policy makers somehow contributes to business longevity.

METHOD

The empirical analysis is based on primary data obtained from questionnaires. Extensive literature review was also conducted to examine concepts related to spiritual values, cognitive dissonance, social status, and business longevity. This research was conducted on the employee supervisors of clove cigarette companies with the reason that clove cigarettes, cigarettes that are carefully rolled by hand and is packaged commercially, require precision and patience in supervising the production and packaging process, meaning that it has an impact on employees' psychological factors and productivity. Production supervisor tasks is very heavy, since they handle things directly in field to run the plan created by the manager, besides arrange and create schedule for production activities, carry out briefing in order to achieve the production target, enforce rules, and control the production process from the beginning to finishing product, and evaluate his subordinates performances.

A total of 200 questionnaires were distributed to employee supervisors in two cities of East Java province and one city in Special Region of Yogyakarta with purposive sampling technique. The numbers of questionnaires returned were 163(response rate 82%).

The questionnaires were made in Indonesian language that is easily understood by the respondents, considering that some of the respondents were only senior high school

graduates. The respondents reached were only the Muslim ones because the spiritual value reviewed in this research is Islamic spiritual values. Meanwhile, the results of validity and reliability of the instrument is statistically satisfactory and acceptable.

The demographic characteristics of the respondents were analyzed by gender, age, education level, years of work, and marital status. Mechanical scale used in the questionnaire is Likert scale with a score of 7 (very strongly agree) and a score of 1 (very strongly disagree) for spiritual values, cognitive dissonance, and perceived social status. As for the business longevity variable,it is given a score of 7 (very high) and 1 (very low). The total number and source of each of the questionnaire items are described as the following: 5 questionnaire items for Islamic spiritual values (SV) are modified from Wijayati and Pramesti (2016), 5 questionnaire items for cognitive dissonance (CD) are modified from Dechawatanapaisal and Sienghai (2006); 6 perceived social status (PSS) items are modified from Green (2010; Operario et al., 2004) and 5 business longevity(LO) items are modified from Kim and Gao (2013; Unger, et al., 2009). The statistical technique used is Partial Least Square because it is a powerful technique that serves to analyze the latent variables in structural equation models with various indicators (Sirohi, et al., 1998).

RESULT AND DISCUSSION

Respondents characteristics classified by age, education, gender, and work period can be seen in Table 1 and Table 2 shows the descriptive statistics and the correlations of each variable in this research. Spiritual Value has an average value of 3.92 with a standard deviation of 0.58. This means that respondents generally felt to have a good spiritual Value. Furthermore, consecutively, cognitive dissonance, perceived social status, and business longevity has an average value of 3.98; 4.04; 4.06 with a standard deviation of 0.46. This means that generally, respondents felt to have a high level of quality in perceiving each variable.

Table 1 Characteristic of Research Respondents

	Respondents Characteristics	Frequency	Percentage (%)
Age	17 – 25 years old	41	25,2
	26 – 34 years old	56	34,4
	35 – 43 years old	32	19,6
	44 – 51 years old	31	19,0
	52 – 59 years old	3	1,8
Education	high school	3	1.8
	diploma	160	98,1
Gender	male	55	33,7
	female	108	66,3
Work Period	1 – 2 Years	1	0,6
	3 – 4 Years	116	71,2
	5 – 6 Years	45	27,6
	> 6 Years	1	0,6
	Total	163	100

Latent examination on *inner model* is done by performing validation of an item, i.e. by comparing $\sqrt{AVE}$ of each correlation between the variables that form latent variables. When the $\sqrt{AVE}$ value (bold print) is greater than the correlation value, the item in the variable is considered valid. Table 4 shows that all of the items in the variable are valid.

Table 2. Descriptive Statistics and Zero Order Correlation of Variables

Variables	Mean	SD	1	2	3	4
spiritual value (SV)	3,92	0,58	1,000			
cognitive dissonance (CD)	3,98	0,46	-0,273**	1,000		
perceived social status (SS)	4,04	0,46	0,034	0,598**	1,000	
business longevity (BL)	4,06	0,46	0,265**	0,345**	0,442**	1,000

* = $p < 0,05$; one-tiled

** = $p < 0,01$; one-tiled

The results of *outer model* test analysis can be seen in Table 5, which shows that all items with *outer loading* have a greater value than 0.5. *Outer loading* significance test also shows that all items have a significantly smaller value than 0.05, so it can be said that in general, the questionnaire items in this research have a good *outer model*.

Table 3 AVE Value and Composite Reliability (CR)

No	Constructs	AVE Value	*Composite Reliability*	Description
1.	spiritual value (SV)	0.557	0.860	Reliable
2.	cognitive dissonance (DC)	0.702	0.921	Reliable
3.	perceived social status (PSS)	0.616	0.906	Reliable
4.	business longevity (LO)	0.590	0.877	Reliable

Endogenous variables on *inner model* in structural equation shows that cognitive dissonance (DC) is determined by spiritual value (SP) and perceived social status (PSS) is determined by cognitive dissonance (DC), while business longevity (LO) is determined spiritual value (SP) and perceived social status (PSS).

Table 4 Discriminant Validity in Research Variables

Variables	cognitive dissonance (DC)	Business longevity (LO)	perceived social status (PSS)	spiritual value (SV)
cognitive dissonance (DC)	**0.746**			
business longevity (LO)	0.374	**0.838**		
perceived social status (PSS)	0.652	0.443	**0.785**	
spiritual value (SV)	-0.239	0.270	0.017	0.768

The total determination coefficient (R^2) in this research scored up to 0.602 or is said to be able to predict the model, reaching 60.2%, while the rest is only 39.2%, which is caused by the variables outside the model.

Based on Table 6, the total determination coefficient (Q2) can be calculated as:

$Q^2 predictive$ = 1 – (1 – 0,057)(1 – 0,425)(1 – 0,266)

= 1 – (0,943 x 0.575 x 0.734)

= 1 – 0,398

= 0,602

Models evaluation can also be seen from $Q^2 predictive\ relevance,$ or is often called *predictive sample reuse.* The value of Q^2 can be seen in Table 7.

Table 5 Results of outer model test analysis

Path	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (|O/ STERR|)	Sig.
DC1 <- DC	0.504	0.501	0.125	0.125	4.023	0.000
DC2 <- DC	0.762	0.757	0.062	0.062	12.357	0.000
DC3 <- DC	0.803	0.801	0.056	0.056	14.353	0.000
DC4 <- DC	0.796	0.795	0.045	0.045	17.517	0.000
DC5 <- DC	0.820	0.819	0.037	0.037	22.016	0.000
LO1 <- LO	0.879	0.878	0.035	0.035	25.351	0.000
LO2 <- LO	0.912	0.909	0.023	0.023	40.053	0.000
LO3 <- LO	0.844	0.846	0.045	0.045	18.913	0.000
LO4 <- LO	0.756	0.757	0.064	0.064	11.858	0.000
LO5 <- LO	0.788	0.788	0.047	0.047	16.780	0.000
PSS1 <- PSS	0.781	0.779	0.043	0.043	18.205	0.000
PSS2 <- PSS	0.770	0.769	0.049	0.049	15.847	0.000
PSS3 <- PSS	0.718	0.718	0.044	0.044	16.244	0.000
PSS4 <- PSS	0.759	0.752	0.059	0.059	12.908	0.000
PSS5 <- PSS	0.808	0.806	0.041	0.041	19.588	0.000
PSS6 <- PSS	0.864	0.860	0.031	0.031	28.146	0.000
SL1 <- SV	0.802	0.789	0.071	0.071	11.248	0.000
SL2 <- SV	0.811	0.797	0.061	0.061	13.248	0.000
SL3 <- SV	0.768	0.763	0.061	0.061	12.497	0.000
SL4 <- SV	0.668	0.672	0.080	0.080	8.393	0.000
SL5 <- SV	0.783	0.782	0.058	0.058	13.529	0.000

Based on Table 7, it can be seen that the Q^2 of all variables have a value greater than 0. This indicates that the model has a good *predictive relevance*. PLS can also identify global optimization criteria to determine the *goodness of fit model* (GoF). Based on Table 8, it can be seen that the value of GoF models reached up to 0,392; greater than 0.36. Therefore, the model falls under *large category*.

Table 6 R^2 value of Endogenous Latents on Inner Model

Determinants	Endogenous Variables	R^2 Value
spiritual value	cognitive dissonance	0,057
cognitived dissonance	perceived social status	0,425
perceived social status	business longevity	0,266

The *Partial Least Square* (PLS) used to analyze and evaluate the validity and causality between each construct from the models in this research is *Smart PLS software*. This research tested four hypotheses on *inner models*.

Table 7 Q^2 Predictive Relevance

Variables	1-SSE/SSO	R Square
DC	0.031	0.057
LO	0.180	0.266
PSS	0.250	0.425
SV	0.384	

The *inner model* test results, as listed in Table 9, shows that from the four-lane correlations, all of it are significant on α = 0.05. (1) Islamic spiritual value has a significant and negative effect on cognitive dissonance with a path coefficient of -0.239, a t value of 2.137, and a significance level of 0.034 (less than α (0.05). The negative coefficients show that a higher Islamic spiritual value will reduce cognitive dissonance. Thus, the first hypothesis stating that there is a significant negative effect between Islamic spiritual values and cognitive dissonance of employees is accepted. (2) Islamic spiritual value has a positive and significant effect on business longevity with a path coefficient of 0.263, a t value of 2.455, and a significance level of 0.015 (less than α (0.05). This positive coefficient indicates that a higher Islamic spiritual value will increase business longevity. Thus, the second hypothesis which states that there is a significant positive effect between Islamic spiritual value and business longevity is accepted. (3) Cognitive dissonance has a positive and significant effect on perceived social status with a path coefficient of 0.652, a t value of 10.123, and a significance level of 0.000 (is less than α (0.05). This positive coefficient indicates that a higher cognitive dissonance will increase perceived social status. Thus, the third hypothesis which states that there is a significant positive effect between cognitive dissonance and perceivedsocial status by employees is accepted. (4) Perceived social status has a positive and significant impact on Longevity with a path coefficient of 0.439, a t

value of 4.090, and a significance level of 0.000 (less than α (0.05). This positive coefficient indicates that a higher perceived social status will increase business longevity. Thus, the fourth hypothesis which states that there is a significant positive effect between perceived social statusby employees with business longevity is accepted.

Table 8. GoF Results

Variables	R Square	Communality
DC	0.057	0.557
LO	0.266	0.702
PSS	0.425	0.616
SV		0.590
Mean	0.249	0.616
GoF	0.392	

Research results provide the fact that all employee supervisors of tobacco companies agreed that Islamic spiritual values provide a very significant impact on their cognitive dissonance. In addition, Islamic spiritual values will also improve the business longevity. The higher the implementation of one's Islamic spiritual values, the more it will decrease employees' cognitive dissonance. This supports some of the theories and previous research conducted by Geigle (2012; Kumar & Pragadeeswaran 2011; Woodbine & Amirthalingam (2013; Burton et al., 2011). Some behaviors that can increase employee discomfort can be reduced. If not, employees are feared to be experiencing inter-role conflicts, frustration, low involvement at work, increasing job stress, workplace conflicts, sexual harassment, and other negative deviant behaviors.

Figure 1. *Structural Model (Inner Model) Between Latent Variables*
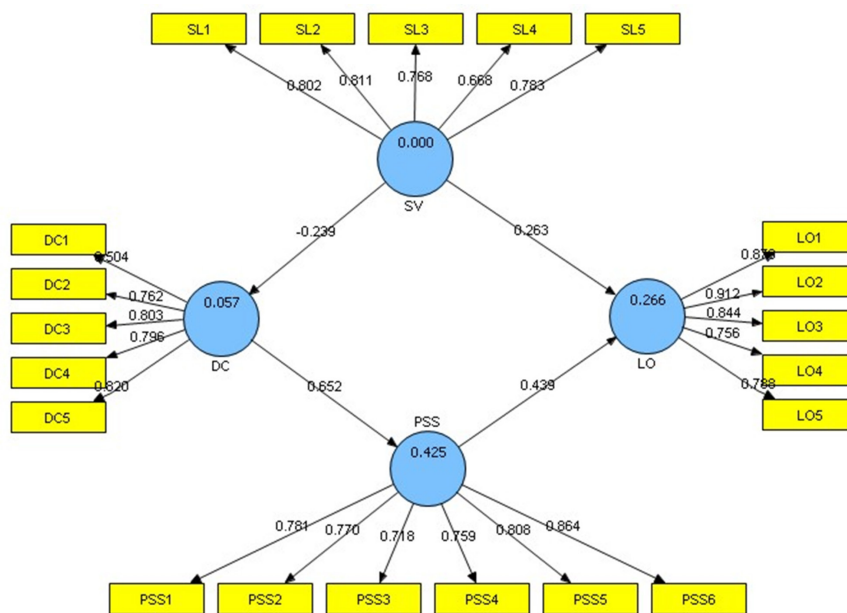
Companies should have a policy to reduce the level of dissonance felt by low-income groups, so that employees can adhere to the primary norms and ethics in work as suggested by Oxoby (2004). In an effort to prevent cognitive dissonance, organizations can offer spiritual guidance to improve discipline and reduce cognitive dissonance (Balboa, 2014). These findings reinforce the notion that although spirituality is a relatively new idea, it can be applied in the work environment of a business. This means that spiritual values can be used as an evaluation to see employees' level of success and company performance (Ashmos & Duchon, 2000). Likewise, it supports Hendricks and Ludeman's findings (1996), stating that almost all entrepreneurs and executives of successful companies in the US have characteristics and behaviors which are usually owned by mystics. They highly maintain the ethics they believe in and uphold their spiritual values. They work with a strong heart and soul and put forward 12 inherent characteristics, namely; honesty, fairness, self-knowledge, focus on contribution, spirituality (non-dogmatic), achieve more results with less effort, evoke the best in themselves and others, openness to change, have a high taste of humor, a strong and careful vision and focus, self-discipline, strict, and balance. All of these characteristics are also synonymous with Islamic spiritual values studied, namely in the aspects of; *working as a calling*, *integrity*, *honest communication*, *treating fairly,* and *huminity*.

Table 9 *Inner Model* Test Results

Hypotheses	Correlation	Original Sample Estimation	Mean of Subsamples	Standard Deviation	t-Statistic	Sig.
1	SV → DC	-0.239	-0.236	0.112	2.137	0.034
2	SV → LO	0.263	0.276	0.107	2.455	0.015
3	DC → PSS	0.652	0.657	0.064	10.123	0.000
4	PSS → LO	0.439	0.443	0.107	4.090	0.000

Islamic spiritual values have been taught and exemplified by Prophet Muhammad S.A.W. If the spiritual values are well-implemented, then employees will become more prosperous both in financial and spiritual aspects. In fact, in the Muslim holy book, Al-Qur'an, there are a number of ways that a Muslim can gain wealth, success, and happiness. Working, in Islamic perspective, has a very high degree. For instance, it is just like doing a *jihad* to fight in the cause of Allah. Islam encourages Muslims to work, live in glory, and not be a burden to others. Islam also gives the freedom to choose a job based on tendencies and abilities of each individual. However, Islam has also set boundaries, put principles, and set values that must be protected by a Muslim, so that the activities are actually seen by God as religious activities that provide incremental benefits in the world and in the hereafter. As for some of these restrictions are: (1) the types of work undertaken must be lawful *(halal)*and good (QS. Al-Baqarah [2]: 172); (2) work professionally and with full responsibility, (3) sincere at work, which is making the intention of that activities to

seek the blessings of God and worship God, and (3) not neglecting a duty (prayers) to God (Gunarsa, 2013). Therefore, employees of tobacco companies no longer need to have an excessive cognitive dissonance.

Business longevity can be enhanced if the company is able to create a work environment that is based on a system of Islamic spiritual values. If it is successful, it will then contribute greatly to the company; employees will have both mental and spiritual health, apply an Islamic morale and work ethic, have good creativity and innovatios, and a harmonious working environment (Laabs, 1995; Kale & Shrivastava, 2003; Kaliffa, 2003), and reduce the conflict resolutions at work (Nun, 2011). Companies should create an Islamic working environment such as; praying together, giving spiritual enlightenment or speech after prayers, greet coworkers with du'aa such as *Assalamualaikum warohmatullohi wabarakatuh*, provide a positive role model in interpersonal relations as well as to the environment, remind each other in patience and kindness, as well as applying the good qualities of Prophet Muhammad; *Siddiq* (right), *Amanah* (trustworthy), *Tabligh* (speak only the truth), and *Fatonah* (smart). If these conditions can be fulfilled, it is expected in the long run that a good quality of society can be formed (both in *fildr* or *zikir*), creative, productive, and is based on faith and devotion to Allah (Marzuki, 1997; Fathiya; 2007).

This study concludes that cognitive dissonance has a significant positive effect on perceived social status. This result supports previous studies and the theory from Oxoby (2004; Krishnan, 2012; Muafi, 2017). Working individuals have felt the importance of having a status, which drives them to work well and accordingly in order to achieve the main objective of organization (score of 4.93). Worker supervisors almost certainly require social status. An individual will strive to achieve a well-being and the best possible quality of living. An individual's status is considered as a life opportunity, namely by having the chance to work in a company – even in a cigarette company – which gives them a sense of pride. Status and role are the two important elements for a social system. Having a role as a worker in cigarette companies is very significant considering they will also provide significant contribution the company's business longevity. If the cigarette companies last, then the companies will be able to contribute to state revenues besides creating job opportunities in a large number. This is one of the reasons that could be considered to reduce workers' cognitive dissonance.

From a different perspective, Oxoby (2004) has suggested that a company should use a non-pecuniary approach for their employee. Companies can create policies and strategies related to the psychological aspects of workers to increase their productivity, such as a routine social gathering or anything related by creating positive events or programs. Besides acting as a form to preserve local wisdom, outbound, training, recreation and other programs, it also creates a recommended spiritual working environment (Balboa, 2014; Woodbine & Amirthalingam, 2013).

Likewise, this study concludes that perceived social status has a significant positive effect on business longevity. If supervisors feel worthy and recognized, they will be motivated to create outcomes with great results and satisfy all parties involved. A form of high attainment of employee status is having a high well-being and self-esteem, as well as a strong mentality and physical state (Anderson et al., 2015; Geus 2002). The

creation of a strong cohesiveness between workers and company owner affect business longevity in the long run.

Supervisors should be given sufficient provision of technical skills to make them have confidence and work more productively. This needs to be done by the company, considering each company's employees have different social background and levels of education. Generally speaking, supervised employees come from poor families with a low standard of living and their social interactions are relatively limited. They often have a level of material deprivation that could have an impact on their health, moral lives, and self-esteem. They are considered a group of people with food insecurity that could negatively affect work productivity. This is due to their lack of production assets and their weak state of being in both physical and spiritual aspects. Supervisors should be given motivation to have a strong desire to continue to learn on an ongoing basis which will increase their innovations and creativity. The company's organization will then be an organization that runs and grows well. It turned out that it is strongly believed that social status can be used as a determining factor of company success.

CONCLUSION

Spiritual value can reduce the occurrence of cognitive dissonance and can increase the business longevity. Furthermore, cognitive dissonance can be a significant positive effect on perceived social status. Perceived social status has a significant positive effect on business longevity. This research provides a theoretical implication that business longevity can be achieved by linking the correlation patterns of spiritual values-cognitive dissonance-perceived social status. While the managerial emphasis is that lower classes of society can contribute arole of creating a significant impact on business longevity, which can be approached by providing stimulance of spiritual and psychological aspects not just money.

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Analisis Determinan Keputusan Konsumen Muslim Membeli *Green Product*

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Abstract

The study aims to determine the effect of Collectivism, Eco-Literacy, Green Advertising, Spirituality and Environmental Concern on the intention to buy environmentally friendly products All Fresh on Indonesian Muslim consumers. The research consisted of three stages namely the study of literature. Then a field study was conducted by distributing questionnaires to 270 respondents. The analysis method used is Structural Equation Modeling (SEM) using AMOS. The results showed that the variables Collectivism, Eco-Literacy, Green Advertising and Spirituality showed a significant and positive effect on Environmental Concern. Furthermore, these variables show a significant and positive relationship to the attitude toward green products (ATGP) of Indonesian Muslim consumers.

Keywords: *muslim consumers, consumer behavior, green product, SEM*

Abstrak

Penelitian bertujuan untuk mengetahui pengaruh Collectivisme, Eco-Literacy, Green Advertising, Spirituality dan Environmental Concern terhadap niat beli produk ramah lingkungan All Fresh pada konsumen muslim Indonesia. Penelitian terdiri dari tiga tahap yakni studi literatur. Kemudian dilakukan studi lapangan dengan menyebar kuesioner kepada 270 responden. Metode Analisis yang digunakan adalah Structural Equation Modeling (SEM) dengan menggunakan AMOS. Penelitian menunjukan bahwa variabel Collectivisme, Eco-Literacy, Green Advertising dan Spirituality menunjukan pengaruh yang signifikan dan positif terhadap Environmental Concern. Lebih lanjut lagi variable tersebut menunjukan hubungan yang signifikan dan positif terhadap attitude toward green product (ATGP) konsumen muslim Indonesia.

Kata kunci: *Konsumen Muslim, Perilaku Konsumen, Produk Hijau, SEM*

Cara Mengutip:

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PENDAHULUAN

Perkembangan industri memberikan dampak baik bagi manusia tetapi di sisi lain juga terkadang berdampak negatif bagi lingkungan. Saat ini mulai tumbuh kepedulian masyarakat terhadap isu lingkungan. Perusahaan sebagai penghasil produkpun berusaha memanfaatkan isu tersebut dalam kegiatan aktivitas bisnisnya (Chen dan Chang, 2012).

Lembaga Survey Global Nielsen (2014) menemukan bahwa konsumen di Asia lebih peduli dan sadar terhadap lingkungan dibandingkan dengan konsumen di Amerika Utara dan Eropa. Kesadaran tersebut mempengaruhi mereka dalam mengambil keputusan pembelian produk. Perusahaan yang mempunyai kesadaran tinggi terhadap lingkungan, akan lebih diminati produknya dibandingkan produsen yang rendah terhadap kesadaran pada lingkungan. Konsumen rela mengeluarkan uang yang lebih untuk mendapatkan produk hijau.

Umat Islam sebagai konsumen diharapkan mendukung kampanye perlindungan lingkungan ini. Terlebih sebagai seorang Muslim, konsumen memiliki tugas sebagai khalifah Allah di bumi. Manusia diberikan amanah oleh Allah untuk mengelola bumi dengan baik. Tugas pengelolaan bumi melalui kepedulian terhadap Green Consumerism

Green consumerism dan *Muslim consumerism* bermakna semakin kuatnya kesadaran konsumen terhadap haknya untuk mendapatkan produk yang baik, aman, dan ramah terhadap lingkungan. Walaupun pada kenyataannya produk yang di inginkan bukanlah produk yang benar-benar hijau, namun setidaknya produk tersebut dapat mengurangi tingkat kerusakan yang di timbulkan. Munculnya isu *green consumerism* membuat perusahaan mulai menerapkan strategi pemasaran yang mendukung *Green Marketing* (chen dan chang 2012).

Green Product merupakan sebuah fokus baru dalam bisnis, yaitu sebuah pendekatan pemasaran stratejik yang mulai menjadi perhatian para pelaku bisnis. Dengan kondisi ini maka para pelaku bisnis berhati-hati dalam mengambil keputusan yang terkait dengan lingkungan. Diantaranya pemilihan bakan baku, proses produksi, *packaging*, hingga cara beriklan. Hal ini karena perhatian terhadap isu lingkungan terlihat nyata dari meningkatnya pasar yang peduli terhadap lingkungan (Laroche et.al, 2001).

Green Product adalah produk yang ditandai dengan mempertimbangkan masalah daur ulang dan pembuangan limbah; penggunaan material yang didaur ulang dan dapat didaur ulang serta tidak berpolusi, atau tidak beracun; penggunaan energi, toksisitas manusia, dampak ekologis dan masalah berulang tiap tahap siklus proses; dan dampak akumulatip dari mekanisme penilaian dan peningkatan dalam siklus pengembangan produk (Chiou et al., 2011)

Alam et al. (2011) berpendapat bahwa *muslim consumerism* merupakan suatu aktivitas manusia yanng berkaitan dengan aktivitas membeli dan menggunakan produk barang dan jasa, dengan memperhatikan kaidah ajaran islam, dan berguna bagi kemaslahatan umat. Di seluruh dunia, pasar muslim yang berkembang pesat menarik bagi para pemasar (Razzaque dan Chaudhry, 2013).

Tingkat religiusitas konsumen muslim dapat mempengaruhi keputusan pembelian (Hassan, 2014). Hasan menjelaskan tentang peran nilai-nilai Islam pada niat beli produk hijau. Tingkat religiusitas yang tinggi pada konsumen muslim membuat mereka peka terhadap pembelian produk yang ramah lingkungan. Indonesia memilki jumlah penduduk muslim

yang besar. Menurut sensus BPS (2010), terdapat sekitar 207,2 juta muslim yang tinggal di Indonesia. Namun demikian, penelitian tentang pola konsumsi muslim Indonesia masih terbatas. Pemahaman yang tepat antara hubungan religiusitas Muslim dengan preferensi produk dapat membantu pemasar untuk menentukan strategi yang tepat untuk produk hijau di Indonesia.

Patut diduga bahwa minat beli produk hijau atau *Attitude Toward Green Product* (*ATGP*) oleh konsumen muslim dipengaruhi oleh *Environmental Concern* atau sikap kepedulian terhadap lingkungan. ATGP merupakan sikap yang mewakili kecenderungan untuk bertindak secara positif atau negatip terhadap objek spesifik yang terkait dengan situasi yang dihadapi oleh individu (Moser, 2015). ATGP mencerminkan kecenderungan konsumen untuk bertindak secara lebih baik atau tidak lebih baik dalam menyikapi produk hijau (Chen, 2010).

ATGP dapat memainkan peran penting dalam memengaruhi niat konsumen untuk membeli produk ramah lingkungan. Sebagai contoh, pengamatan dalam penelitian oleh Cheah dan Phau (2011) pada konsumen Australia menunjukkan bahwa konsumen yang memiliki kesadaran lingkungan yang baik rela membayar lebih untuk pembelian produk hijau,karena produk hijau tidak memberikan dampak buruk bagi lingkungan dan produk tersebut memberikan perhatian lebih terhadap lingkungan.Tang dan Lam (2017), dalam studi mereka pada konsumen Cina, menunjukkan bahwa ATGP berpengaruh positif dalam keinginan pembelian produk hijau/*Green Product*.

Environmental Concern bisa timbul dari diri seorang konsumen muslim ketika konsumen tersebut memiliki sikap *Collectivisme* dan *Eco-Literacy*. *Environmental Concern* muncul Ketika individu peka terhadap lingkungan, sedikit perubahan dalam keadaan lingkungan dapat merangsang mereka untuk secara aktif berpartisipasi dalam pelestarian lingkungan program (Hassan, 2014). Dengan keadaan lingkungan seperti ini yang mana banyak kerusakan yang terjadi pada lingkungan, individu diharapkan memiliki kesadaran terhadap inisiatif produk hijau.

Dengan demikian, diharapkan konsumen dengan EC tinggi akan mengubah pola konsumsi mereka demi lingkungan (Hassan, 2014). Tang et al. (2014) menyelidiki hubungan langsung EC dengan ATGP pada konsumen Tiongkok dan menyarankan bahwa EC adalah faktor kunci yang mempengaruhi sikap konsumen terhadap produk ramah lingkungan. Muralidharan et al. (2015) membandingkan preferensi hijau konsumen muda dari India dan Cina. Menurut temuan mereka, EC secara signifikan memengaruhi keputusan pembelian hijau konsumen India dan Cina.

Kolektivisme merujuk fokus pada kesejahteraan masyarakat dan mempertimbangkan dimana pencapaian tujuan kelompok lebih penting daripada sekadar pencapaian keuntungan individu (choe et al.,2012). Akehurst et al. (2012), dalam studinya tentang konsumen portugis, menegaskan bahwa kepedulian konsumen terhadap kesejahteraan orang lain akan meningkatkan rasa kepedulian terhadap lingkungan. Nguyen et al. (2017) juga menyelidiki pengaruh nilai-nilai budaya pada keputusan hijau konsumen Vietnam. Mereka berpendapat bahwa kolektivisme yang tinggi antara konsumen menghasilkan sikap yang positif terhadap lingkungan.

Selain itu, penelitian sebelumnya juga telah meneliti hubungan langsung *collectivism* dengan keputusan pembelian konsumen hijau. Sebagai contoh, Laroche et al. (2001) menyelidiki hubungan ini untuk konsumen di AS. Mereka menyarankan bahwa konsumen dengan keyakinan kolektivisme lebih cenderung membeli produk ramah lingkungan. Demikian pula, Cheah dan Phau (2011) meneliti hubungan kolektivisme dengan ATGP untuk konsumen Australia. Mereka juga mengungkapkan hubungan positif antara keduanya yaitu kolektivisme dan ATGP.

Eco-literacy menunjukkan kemampuan seseorang untuk mengidentifikasi dan memahami simbol, konsep dan perilaku yang berkaitan dengan lingkungan (Laroche et al.1996). Bahkan, EL mengacu pada pengetahuan yang membantu dalam mengembangkan pemahaman di antara individu- individu bahwa sumber daya yang disediakan oleh alam dapat habis dan perlu dilindungi untuk menjaga planet ini menjadi tempat yang aman untuk generasi sekarang dan yang akan datang (Laroche et al., 2001).

Hassan (2014) dalam penelitiannya mengemukakan bahwa naiknya EC baru-baru ini di kalangan konsumen adalah karena peningkatan pengetahuan mereka tentang masalah lingkungan. Kirmani dan Khan (2016), berusaha menjelaskan alasan keterkaitan positif antara EL dan sensitivitas lingkungan dalam pernyataan mereka bahwa pendidikan memungkinkan konsumen untuk memahami alasan di balik masalah ekologis (*global warming*, penipisan ozon, *rain acid*, penguraian limbah plastik) dan dampak buruknya pada generasi sekarang dan generasi mendatang.

Kurangnya pendidikan, di sisi lain, membatasi pemahaman konsumen tentang masalah lingkungan dan dapat bertindak sebagai penghalang dalam mengembangkan kesadaran lingkungan di kalangan konsumen (Nath et al., 2013).

Pentingnya EL dalam memprediksi ATGP juga didukung oleh Boo dan Park (2013) dalam pengamatan mereka bahwa kenaikan tingkat EL berkontribusi pada peningkatan niat individu China untuk terlibat dalam perilaku peduli lingkungan. Dalam analisis yang lebih rinci tentang konsumen Australia, Ogbeide et al. (2015) mengemukakan bahwa tingkat EL yang lebih tinggi memengaruhi konsumen bersedia untuk membayar lebih mahal pada produk ramah lingkungan.

Green Advertising adalah pesan promosi yang mungkin menarik bagi kebutuhan dan keinginan kosnsumen yang peduli lingkungan (Gandhi and Rao., 2015). Zinkhan & Carlson (1995) mendefinisikan iklan hijau sebagai daya tarik yang mencoba memenuhi kebutuhan dan aspirasi konsumen terkait dengan *Environmental Concern* dan masalah kesehatan dari berbagai sudut pandang termasuk ekologi, keberlanjutan, dan pesan bebas polusi.

Periklanan hijau tidak hanya memengaruhi sikap konsumen terhadap lingkungan, penelitian oleh Zhao (2014) menemukan kredibilitas klaim iklan ramah lingkungan memiliki peran penting dalam memengaruhi niat pembelian konsumen dari produk ramah lingkungan. Hal ini juga didukung oleh penelitian yang dilakukan oleh Ahmad et al. (2010) yang menunjukkan bahwa iklan lingkungan berdampak pada niat pembelian konsumen menjadi produk ramah lingkungan. Sementara Rahbar dan Wahid (2011) menemukan iklan hijau membantu konsumen membuat keputusan pembelian, tetapi tidak mempengaruhi perilaku konsumen dalam membeli produk ramah lingkungan.

Faktor lain yang mempengaruhi pembelian produk hijau adalah spiritualitas yang didefinisikan sebagai sebuah keterhubungan dengan Tuhan, yang pada akhirnya menimbulkan suatu makna, tujuan dan misi dalam hidup. Parsian dan Dunning (2009), yang telah mengembangkan kuesioner spiritualitas mendefinisi spiritualitas sebagai pencarian makna dalam kehidupan, aktualisasi diri dan koneksi dengan diri sendiri (*inner-self*), orang lain dan keseluruhannya dan menyatakan bahwa definisi tersebut dapat diterapkan pada orang yang religius maupun yang tidak religius.

Rehman (2010) dalam penelitiannya menjelaskan dimana *spirituality* secara operasional didefinisikan memiliki lima dimensi yaitu; ideologis, ritualistik, intelektual, konsekuensial, dan eksperimental. Dimensi ideologis meliputi keyakinan keseluruhan yang terkait dengan suatu agaman. Misalnya, kepercayaan tentang tuhan, nabi, nasib dll. Dimensi ritualistik seperti tindakan atau hal yang telah diatur dalam agama seperti; Sholat, puasa, zakat, haji dll. Dimensi intelektual merujuk pada pengetahuan sesorang tentang agama seperti mengikuti perintah agama dalam semua hal, termasuk didalamnya menjaga kelestarian lingkungan. Dimensi konsekuensial merujuk pada pentingnya agama. Adapun dimensi eksperimental menjelaskan tentang kepraktisan agama.

Salah satu alasan seseorang melakukan pembelian terhadap produk adalah karena *Spirituality*. *Spirituality* di sini berfungsi sebagai faktor pendorong gaya hidup seorang konsumen, yang dapat mempengaruhi pilihan konsumen terhadap suatu produk. Spirituality adalah sesuatu hal yang ada hubungannya dengan pengalaman, ritual agama dan juga kepercayaan. Dalam upaya pengambilan keputusan pembelian, seorang konsumen muslim menggunakan keyakinan di dalam hatinya untuk membeli produk yang ditawarkan produsen. Pembelian produk ramah lingkungan dipengaruhi oleh religiusitas yang dimiliki oleh seorang konsumen. Hasil penelitian ini didukung oleh Alam et al. (2011), Islam dan Chandrasekaran (2016), Bhuian dan Sujeet (2018) bahwa terdapat hubungan antara religiusitas dengan perilaku pembelian.

METODE

Penelitian ini menggunakan data primer dan sekunder. Data sekunder didapatkan melalui kajian literatur tentang gambaran umum tentang strategi marketing dan produk yang di hasilkan melalui buku-buku terkait, jurnal, media massa, internet, dan penelitian terdahulu yang terkait.

Data primer dihasilkan melalui kuesioner yang disebar kepada setiap pelanggan All Fresh lokasi penelitian. Jumlah responden dalam penelitian ini adalah 270 responden dengan kriteria: (1) Pelanggan yang pernah membeli produk All Fresh. (2) Pelanggan tersebut mengetahui bahwa All Fresh merupakan perusahaan pangan yang ramah lingkungan (3) berusia 15 sampai ≥41 tahun. (4) berpenghasilan minimal tiga juta rupiah. Kriteria ini digunakan untuk memperlihatkan bahwa sampel yang menjadi responden dari All Fresh memiliki pertimbangan yang cukup matang dilihat dari seberapa sering dan *aware* mereka untuk menjadi konsumen loyal di *All Fresh* Indonesia.

Tabel 1 Nilai *Goodness of Fit* yang dapat diterima

Goodness of Fit (GoF)	Cut of Value
Absolute Fit Measure	
Root Mean Square Error of Approximation (RMSEA)	≤ 0.08 *good fit*
Root Mean Square Residual (RMR)	< 0,05 *good fit*
Goodness of Fit Index (GFI)	GFI ≥ 0,90 *good fit*
Incremental Fit Measure	
Adjusted Goodness of Fit Index (AGFI)	AGFI ≥ 0,90
Comparative Fit Index (CFI)	CFI ≥ 0,90 *good fit*
Normed Fit Index (NFI)	NFI ≥ 0,90 *good fit*
Relative Fit Index (RFI)	RFI ≥ 0,90 *good fit*
Parsimonious Fit Measure	
Parsimonious Normed of Fit Index (PNFI)	Semakin besar semakin baik
Parsimonious Goodness of Fit Index (PGFI)	Semakin besar semakin baik

Metode yang digunakan dalam penelitian ini adalah *Structural Equation Model* (SEM) adalah AMOS. Dalam analisis SEM, tidak ada alat uji statistik tunggal untuk menguji hipotesis mengenai model (Hair et al., 2010). Tetapi berbagai fit index yang digunakan untuk mengukur derajat kesesuaian antara model yang disajikan.

HASIL DAN PEMBAHASAN

Analisis dalam penelitian ini menggunakan metode statistik *Stuctural Equation Model* (SEM). Pada prinsipnya, model struktural bertujuan untuk menguji hubungan sebab akibat dari hubungan variabel sehingga jika salah satu variabel diubah, maka terjadi perubahan pada variabel yang lain. Selain itu analisis *Stuctural Equation Model* (SEM) bertujuan untuk mengestimasi beberapa persamaan regresi terpisah akan tetapi masing-masing mempunyai hubungan simultan atau bersamaan.

Dalam analisis ini dimungkinkan terdapat beberapa variabel dependen, dan variabel ini dimungkinkan menjadi variabel independen bagi variabel dependen yang lainnya. Dalam studi ini, data diolah dengan menggunakan *software* khusus untuk analisis SEM yaitu AMOS.

Tabel 2 Hasil Pengujian Kelayakan Model

Goodness of Fit	Cut off value	Estimasi	Keterangan
χ^2-Chi-square (df=335)	378.68	579,872	Tidak Fit
CMIN/DF	≤ 2.00	1,731	Fit
Probabilitas	≥ 0.05	0,000	Tidak Fit
Root Mean Square Error of Approximation	≤ 0.08	0.052	Fit
GFI	≥ 0.90	0.865	Acceptable
AGFI	≥ 0.90	0.837	Acceptable
TLI	≥ 0.95	0.952	Fit
CFI	≥ 0.95	0.958	Fit
NFI	≥ 0.90	0.906	Fit

Pengujian model SEM bertujuan untuk melihat kesesuaian model. Hasil uji kelayakan model selengkapnya disajikan pada tabel 2 dan Hasil model selengkapnya disajikan pada gambar 1.

Tabel 3 *Regression weight* Pengujian Hipotesis Model

Jalur			Estimate	S.E.	C.R.	P	Keterangan
EC	<---	Collectivisme	0,277	,066	4,208	.000	Signifikan
EC	<---	ECO	0,282	,067	4,189	.000	Signifikan
EC	<---	GA	0,185	,056	3,322	.000	Signifikan
EC	<---	Spirituality	0,229	,074	3,096	,002	Signifikan
ATGP	<---	EC	0,301	,083	3,610	.000	Signifikan
ATGP	<---	Collectivisme	0,143	,071	2,009	,045	Signifikan
ATGP	<---	ECO	0,161	,072	2,235	,025	Signifikan
ATGP	<---	GA	0,169	,059	2,841	,004	Signifikan
ATGP	<---	Spirituality	0,243	,079	3,083	,002	Signifikan

Sumber : Data diolah (2019)

Hasil output kausalitas model *Structural Equation Modeling* selengkapnya disajikan pada tabel 3.

Hasil pengujian statistik pada hipotesis pertama menunjukkan bahwa nilai parameter estimasi *collectivisme* terhadap EC sebesar 0.277 yamg menunjukan berpengaruh positif signifikan karena nilai CR sebesar 4.208 dan nilai signifikansi 0.000. Berdasarkan hasil tersebut maka dapat disimpulkan bahwa hipotesis kedua yang menyatakan terdapat pengaruh yang signifikan *collectivisme* terhadap EC terbukti dan dapat diterima pada tingkat signifikansi alpha 5%. Temuan ini mendukung pengamatan Cho et al. (2012) menunjukan bahwa sikap konsumen terhadap lingkungan secara positif dipengaruhi secara horizontal, yaitu penekanan tujuan kelompok bersama dengan tujuan pribadi dan *collectivism* fokus pada perilaku kelompok, korporatif, menjaga hubungan baik dan saling membutuhkan. Akehurst et al. (2012), dalam studinya tentang konsumen portugis, menegaskan bahwa kepedulian konsumen terhadap kesejahteraan orang lain juga dapat meningkatkan kepedulian mereka terhadap lingkungan. Nguyen et al. (2017) juga menyelidiki pengaruh nilai-nilai budaya pada keputusan hijau konsumen Vietnam. Mereka berpendapat bahwa kolektivisme yang tinggi antara konsumen menghasilkan sikap yang positif terhadap lingkungan.

Hasil pengujian statistik pada hipotesis kedua menunjukkan bahwa nilai parameter estimasi kolektivisme terhadap ATGP sebesar 0.143, nilai CR 2.009 dan p-signifikansi 0.045 sehingga kolektivisme signifikan berpengaruh positif terhadap ATGP. Berdasarkan hasil tersebut maka dapat disimpulkan bahwa hipotesis pertama yang menyatakan terdapat pengaruh yang signifikan kolektivisme terhadap ATGP terbukti dan diterima pada tingkat signifikansi *alpha* 5%. Penelitian sebelumnya telah meneliti hubungan langsung kolektivisme dengan keputusan pembelian konsumen hijau. Sebagai contoh, Laroche et al. (2001) menyelidiki hubungan ini untuk konsumen di AS. Mereka menjelaskan bahwa konsumen

dengan keyakinan kolektivisme lebih cenderung membeli produk ramah lingkungan. Demikian pula, Cheah dan Phau (2011) meneliti hubungan kolektivisme dengan ATGP untuk konsumen Australia. Mereka juga mengungkapkan hubungan positif antara keduanya yaitu kolektivisme dan ATGP.

Gambar 1 Model SEM
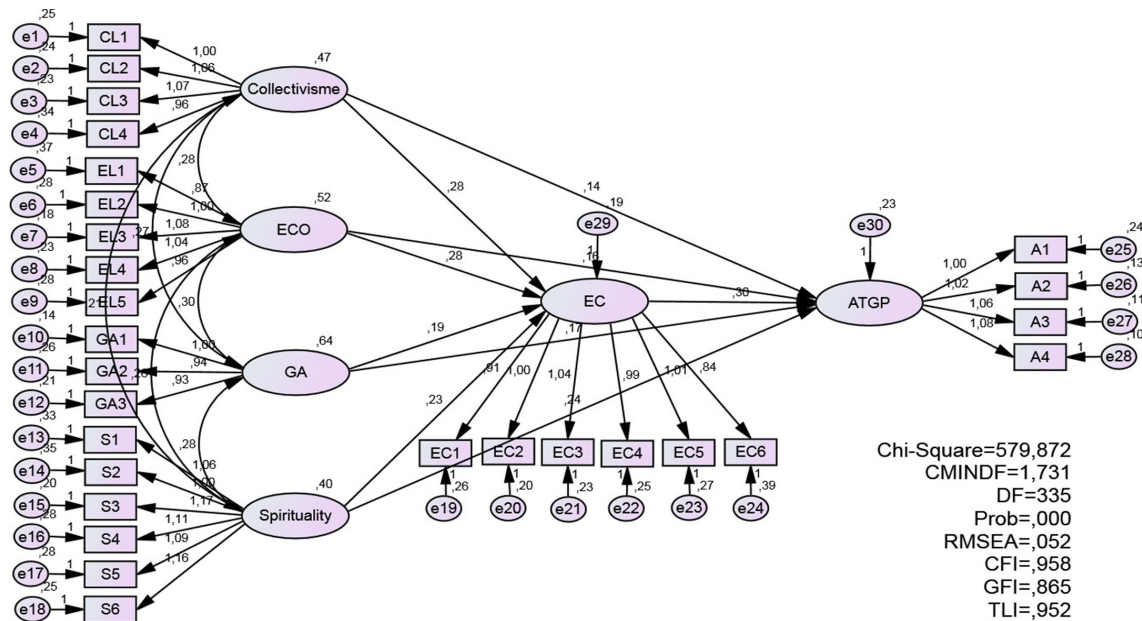
Hasil pengujian statistik pada hipotesis ketiga menunjukkan bahwa nilai parameter estimasi ECO terhadap EC sebesar 0.282 yamg menunjukan berpengaruh signifikan karena nilai CR sebesar 4.189 dan nilai signifikansi 0.000. Berdasarkan hasil tersebut maka dapat disimpulkan bahwa hipotesis ketiga yang menyatakan terdapat pengaruh yang signifikan ECO terhadap EC terbukti dan diterima pada tingkat signifikansi alpha 5%. Pengetahuan diperlukan untuk membuat keputusan terkait dengan perlindungan lingkungan. Cheah dan Phau (2011) meneliti hubungan EL dengan sikap konsumen terhadap lingkungan. Hubungan positif antara kedua hal tersebut mendukung gagasan bahwa kenaikan tingkat EL meningkatkan sensitivitas lingkungan di kalangan konsumen. Lebih khusus, Hassan (2014) dalam penelitiannya mengemukakan bahwa kenaikan EC di kalangan konsumen adalah karena peningkatan pengetahuan mereka tentang masalah lingkungan. Kirmani dan Khan (2016), berusaha menjelaskan alasan keterkaitan positif antara EL dan sensitivitas lingkungan dalam pernyataan mereka bahwa pendidikan memungkinkan konsumen untuk memahami alasan di balik masalah ekologis dan dampak buruknya pada generasi sekarang dan generasi mendatang.

Hasil pengujian statistik pada hipotesis keempat menunjukkan bahwa nilai parameter estimasi ECO ke ATGP sebesar 0.161 yang menunjukan berpengaruh signifikan karena nilai CR sebesar 2.235 dan nilai signifikansi 0.025. Berdasarkan hasil tersebut maka dapat disimpulkan bahwa hipotesis ketiga yang menyatakan terdapat pengaruh yang signifikan variabel ECO terhadap ATGP terbukti dan diterima pada tingkat signifikansi alpha 5%. Pentingnya EL dalam memprediksi ATGP didukung oleh Boo dan Park (2013) dalam pengamatan mereka

bahwa kenaikan tingkat EL berkontribusi pada peningkatan niat individu China untuk terlibat dalam perilaku peduli lingkungan. Dalam analisis yang lebih rinci tentang konsumen Australia, Ogbeide et al. (2015) mengemukakan bahwa tingkat EL yang lebih tinggi memengaruhi konsumen bersedia untuk membayar lebih mahal pada produk ramah lingkungan.

Hasil pengujian statistik pada hipotesis kelima menunjukkan bahwa nilai parameter estimasi GA terhadap EC sebesar 0.185 yamg menunjukan berpengaruh signifikan karena nilai CR sebesar 3.322 dan nilai signifikansi 0.000. Berdasarkan hasil tersebut maka dapat disimpulkan bahwa hipotesis keenam yang menyatakan terdapat pengaruh yang signifikan GA terhadap EC terbukti dan diterima pada tingkat signifikansi alpha 5%. Zinkhan & Carlson (1995) mendefinisikan iklan hijau sebagai daya tarik yang mencoba memenuhi kebutuhan dan aspirasi konsumen terkait dengan Environmental Concern dan masalah kesehatan dari berbagai sudut pandang termasuk ekologi, keberlanjutan, dan pesan bebas polusi.

Hasil pengujian statistik pada hipotesis keenam menunjukkan bahwa nilai parameter estimasi GA terhadap ATGP sebesar 0.169 yang menunjukan berpengaruh signifikan karena nilai CR sebesar 2.841 dan nilai signifikansi 0.004. Berdasarkan hasil tersebut maka dapat disimpulkan bahwa hipotesis kelima yang menyatakan bahwa terdapat pengaruh yang signifikan GA terhadap ATGP terbukti dan dapat diterima pada tingkat signifikansi 5%. Periklanan hijau tidak hanya memengaruhi sikap konsumen terhadap lingkungan, penelitian oleh Zhao (2014) menemukan kredibilitas klaim iklan ramah lingkungan memiliki peran penting dalam memengaruhi niat pembelian konsumen dari produk ramah lingkungan. Hal ini juga didukung oleh penelitian yang dilakukan oleh Ahmad et al. (2010) yang menunjukkan bahwa iklan lingkungan berdampak pada niat pembelian konsumen menjadi produk ramah lingkungan. Sementara Rahbar dan Wahid (2011) menemukan iklan hijau membantu konsumen membuat keputusan pembelian, tetapi tidak mempengaruhi perilaku konsumen dalam membeli produk ramah lingkungan.

Hasil pengujian statistik pada hipotesis ketujuh menunjukkan bahwa nilai parameter estimasi spirituality terhadap EC sebesar 0.229 yamg menunjukan berpengaruh signifikan karena nilai CR sebesar 3.096 dan nilai signifikansi 0.002. Berdasarkan hasil tersebut maka dapat disimpulkan bahwa hipotesis kedelapan yang menyatakan terdapat pengaruh yang signifikan spirituality terhadap EC terbukti dan diterima pada tingkat signifikansi alpha 5%. Hasil penelitian ini sesuai dengan hasil penelitian yang dilakukan sebelumnya oleh Rehman (2010) yang menemukan bahwa spirituality berpengaruh positif dan significant terhadap environmental concern. Artinya ketika sesorang memiliki spiritualitas yang tinggi maka sikap terhadap lingkungan akan tinggi juga.

Hasil pengujian statistik pada hipotesis kedelapan menunjukkan bahwa nilai parameter estimasi spirituality terhadap ATGP sebesar 0.243 yang menunjukan berpengaruh signifikan karena nilai CR sebesar 3.083 dan nilai signifikansi 0.002. Berdasarkan hasil tersebut maka dapat disimpulkan bahwa hipotesis ketujuh yang menyatakan bahwa terdapat pengaruh yang signifikan spirituality terhadap ATGP terbukti dan dapat diterima pada tingkat signifikansi 5%. Salah alasan seseorang melakukan pembelian terhadap produk adalah karena Spirituality. Spirituality di sini berfungsi sebagai faktor pendorong gaya hidup seorang konsumen, yang dapat mempengaruhi pilihan konsumen terhadap suatu produk. Religiusitas adalah sesuatu hal yang ada hubungannya dengan pengalaman, ritual agama dan juga kepercayaan. Dalam

upaya pengambilan keputusan pembelian, seorang konsumen muslim menggunakan keyakinan di dalam hatinya untuk membeli produk yang ditawarkan produsen. Pembelian produk ramah lingkungan dipengaruhi oleh religiusitas yang dimiliki oleh seorang konsumen. Hasil penelitian ini didukung oleh Alam et al. (2011), Islam dan Chandrasekaran (2016), Bhuian et Al. (2018) bahwa terdapat hubungan antara religiusitas dengan perilaku pembelian.

Hasil pengujian statistik pada hipotesis kesembilan menunjukkan bahwa nilai parameter estimasi EC terhadap ATGP sebesar 0.301 yang menunjukan berpengaruh signifikan karena nilai CR sebesar 3.610 dan nilai signifikansi 0.000. Berdasarkan hasil tersebut maka dapat disimpulkan bahwa hipotesis kesembilan yang menyatakan bahwa terdapat pengaruh yang signifikan EC terhadap ATGP terbukti dan dapat diterima pada tingkat signifikansi 5%. Ketika individu peka terhadap lingkungan, sedikit perubahan dalam keadaan lingkungan dapat merangsang mereka untuk secara aktif berpartisipasi dalam pelestarian lingkungan program (Hassan, 2014). Dengan keadaan lingkungan seperti ini yang mana banyak kerusakan yang terjadi pada lingkungan, individu diharapkan memiliki kesadaran terhadap inisiatif produk hijau. Dengan demikian, diharapkan konsumen dengan EC tinggi akan mengubah pola konsumsi mereka demi lingkungan (Hassan, 2014).

KESIMPULAN

Hasil penelitian ini menunjukan bahwa variable *Collectivism, Eco-Literacy, Green Advertising*, dan *Spirituality* menunjukan pengaruh yang signifikan dan positif terhadap *Environmental Concern*. Hal ini menunjukan ketika keempat variable tersebut tinggi maka akan semakin mendorong sikap peduli terhadap lingkungan yang semakin tinggi pula. *Variable Collectivism, Eco-Literacy, Green Advertising,* dan *Spirituality* juga menunjukan hubungan yang positif dan signifikan terhadap ATGP hal ini menunjukan bahwa terdapat hubungan langsung antara *Variable Collectivism, Eco-Literacy, Green Advertising*, dan *Spirituality* dengan ATGP. *Environmental Concern* berpengaruh positif dan signifikan terhadap ATGP hal ini menunjukkan bahwa konsumen yang memiliki kepedulian yang kuat terhadap lingkungan lebih cenderung ke arah konsumsi produk hijau.

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Analysis of Factors Affecting Adoption of Mobile Banking Application in Indonesia

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Abstract

The development of information technology makes banking provide mobile banking service applications in Indonesia as an easy, convenient and fast service. However, there are still many customers who do not have a mobile banking account. In addition, the use of currency is still in demand by society. Therefore, the purpose of this study is to determine the factors that influence consumer acceptance in the context of mobile banking applications. This study uses the Unified Theory of Acceptance and Use of Technology (UTAUT2) model which is modified by adding the variable perceived credibility and perceived self-efficacy. This research model was tested using 205 respondents from online surveys in Jabodetabek, Indonesia. Data were analyzed using Partial Least Square (PLS). Performance expectancy, effort expectancy, social influence has a significant effect on behavioral intention. Performance expectancy is the factor that most influences the behavior intention. Behavioral intention, facilitating condition and habit has a significant effect on reuse behavior.

Keywords: *mobile banking, UTAUT2, perceived credibility, perceived self-efficacy*

Abstrak

Perkembangan teknologi informasi menjadikan banking menyediakan aplikasi layanan mobile banking di Indonesia sebagai layanan yang mudah, nyaman dan cepat. Namun demikian, masih banyak nasabah yang belum memiliki rekening mobile banking. Selain itu, penggunaan mata uang masih diminati oleh masyarakat. Oleh karena itu, tujuan penelitian ini adalah untuk mengetahui faktor-faktor yang mempengaruhi penerimaan konsumen dalam konteks aplikasi mobile banking. Penelitian ini menggunakan model Unified Theory of Acceptance and Use of Technology (UTAUT2) yang dimodifikasi dengan menambahkan variabel perceived credibility dan perceived self-efficacy. Model penelitian ini diuji dengan menggunakan 205 responden dari survei online di Jabodetabek, Indonesia. Data dianalisis menggunakan Partial Least Square (PLS). Harapan kinerja, harapan usaha, pengaruh sosial berpengaruh signifikan terhadap niat berperilaku. Harapan kinerja merupakan faktor yang paling mempengaruhi niat berperilaku. Niat perilaku, kondisi fasilitasi dan kebiasaan berpengaruh signifikan terhadap perilaku penggunaan kembali.

Kata kunci: *mobile banking, UTAUT2, persepsi kredibilitas, persepsi self-efficacy*

INTRODUCTION

The development of information technology improves mobile devices such as smartphones, notebooks, netbooks and tablet computers with a network of 3G and 4G internet connections that support. Indonesia's population of 251 million is the country with the largest smartphone users in the world (Rema and Djoko, 2016). According to data from Emarketer in 2014, it is estimated that by 2018 the number of active smartphone users in Indonesia will be more than 100 users. Where this number, Indonesia is the country with the fourth largest active smartphone users in the world after China, India and America (Indah, 2015).

The use of mobile devices is increasingly rapid making the media to make transactions. This provides banking business opportunities as a driver to provide mobile banking service applications in Indonesia. With mobile banking, the banking sector seeks to provide services that are easy, convenient, fast, anytime and anywhere for customers to conduct financial transactions and access information securely, in addition to connecting the bank with its customers through the internet.

In Indonesia, the practice of internet banking was first introduced by BII (PT Bank Internasional Indonesia, Tbk) in 1988 with an application called BII Internet Banking. After that followed by BCA (PT Bank Central Asia, Tbk) on March 20, 2001, with the KlikBCA application, then on April 26, 2001, also Bank Niaga (PT Bank Niaga, Tb) launched an application called Niaga Global@cess. The use of mobile banking in addition to facilitating customer transactions as well as information technology resources is an important factor in influencing the efficiency and effectiveness of banking business. With the presence of mobile banking, this can happen because mobile banking can reduce human error by bank tellers when processing cash transactions.

According to the results of the MARS Indonesia survey institute in 2013, bank customers' penetration or mobile banking usage rates reached 41.2%. There are still around 58.8% of customers who provide statements that do not have a mobile banking account. The survey results increased by 23.6% compared to the results of the survey in 2008, namely penetration of mobile banking accounts for only 17.6% (MARS Indonesia Newsletter, 2013). However, according to the research institute Microsave, it was explained that internet users for financial services in Indonesia were only 0.73% of the total cellular phone users, the figure was relatively small compared to Malaysia, which was 5.79% (Tempo, 2016).

This can happen because the Indonesian people still like using cash as their transactions Current technological developments cannot directly change people's lifestyles (Tarhini et al., 2016). One of the factors that make people prefer cash transactions is that they are not yet accustomed to using smartphones and that concerns about security factors are still a basic consideration for someone to make non-cash transactions (Nugroho et al., 2017). According to Pertiwi and Dodi (2017) one of the causes of the number of customers who have not adopted mobile banking even though many benefits that will be obtained is the lack of socialization by the bank. Hartono in Pertiwi and Dodik (2017) states that there are still many who experience failure in the application of an information system even though the quality of the system technique has increased.

The data taken is for customers who have used the mobile banking application in the area Jabodetabek (Jakarta, Bogor, Depok, Tangerang and Bekasi) Indonesia. Data collection in the area Jabodetabek is because is one of the biggest internet users in Indonesia. According to the results of a survey conducted by the Indonesian Internet Service Providers Association (APJII) in 2016, the majority of internet users in Indonesia were on Java with a total user of 86,339,350 users or around 65% of the total internet usage (APJII, 2016). This is a reference for researchers that the Jabodetabek area is representative in reflecting the interests and behavior of using mobile banking.

Therefore, it is necessary to know the acceptability of mobile banking applications from the user's perspective so that they can be used as a reference for customers who do not have and use mobile banking applications, besides that it can also be used as a means to improve organizational performance, especially in banking institutions. This study is based on the identification of factors in the Unified Theory of Acceptance and Use of Technology (UTAUT2) model with the addition of variables perceived credibility and perceived self-efficacy.

The objectives are (1) to find out and analyze modifications to the UTAUT2 model that have been proposed in predicting the adoption of an information system, especially mobile banking. (2) To find out and analyze the influence of performance expectancy, effort expectancy, social influence, price/value, hedonic motivation, and perceived credibility variables on behavioral intention to use mobile banking in Indonesia. (3) To find out and analyze the influence of behavioral intention, facilitating condition, habit and perceived self-efficacy on reuse behavior to use mobile banking in Indonesia. (4) Provide recommendations from the results of analysis according to the data obtained as an increase in mobile banking services to users.

According to Otoritas Jasa Keuangan (2015), the definition of mobile banking is a service that allows bank customers to conduct banking transactions via a smartphone. Mobile banking offers convenience when compared to SMS banking because customers do not need to remember the SMS message format that will be sent to the bank and the SMS banking destination number. The mobile banking service is contained in a Bank Indonesia Regulation No.9/15/PBI/2007 the Year 2007 concerning Application of Risk Management in the Use of Information Technology by Commercial Banks and also contained in UU No. 11 the Year 2008 about Information and Electronic Transactions (Pertiwi dan Ariyanto, 2017).

The Bank continues to renew its technology and improve so that it can reach all of their customers. One of the advantages of using mobile banking is that people in rural or remote areas can also access mobile banking easily, whenever needed (Nayak, et al., 2014). Then another advantage is the confidentiality of user IDs that are not easily known by other parties (Pertiwi and Ariyanto, 2017).

Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) is a model of the results of the development of research conducted by Venkantesh et al., (2012). The use of UTAUT2 in this study based on empirical evidence has been shown to provide an overview of the user's intent to use information systems and individual usage behaviors (Bhimasta, 2017). The purpose of the UTAUT2 model is (1) to identify three important constructs of research in the use and acceptance of both public and consumers, (2) to change some of

the existing relationships in the concept of the UTAUT model, and (3) to introduce new relationships (Venkantesh et al., 2012).

Performance expectations are similar to the perceived usefulness of TAM / TAM2, the relative advantage of IDT, and outcome expectations of SCT (Kit et al., 2014). Performance expectations reflect the extent to which someone believes that using mobile banking will provide benefits in carrying out banking activities (Venkantesh et al., 2003). Performance expectations are expected to be one of the most important factors that directly affect acceptance intentions (Baptista and Tiago, 2015). Previous research (Nugroho et al., 2017; AbuShanabet al., 2010; Venkantesh.et al., 2012; Azis and Kamal, 2016) explained that performance expectations are strong variables that influence interest in using mobile banking. Accordingly, this study hypothesis:

H_1 : Performance expectancy significantly affect behavioral intention to use mobile banking.

In UTAUT, business expectations have a perceived easy to use from TAM, complexity from MPCU and ease of use at IDT (Venkantesh et al., 2003). According to Rema and Djoko (2016) that business expectations or business expectations according to UTAUT explain the user's perceptions of the level of ease associated with the use of a system so that it relates to the ease of learning in using or skilled in using mobile banking. When users feel that mobile banking is easy to use and doesn't require much effort, they have high expectations for the expected performance (Nugroho et al., 2017). In previous studies, they are (Rema and Djoko, 2016; Abushanab et al, 2010; Foon and Fah, 2011; Kit et al., 2014; Azis and Kamal, 2016) have the results of business expectations affect the interest in using mobile banking. Accordingly, this study hyphothesis:

H_2 : Effort expectancy significantly affects behavioral intention to use mobile banking.

Social influence on UTAUT2 is similar to subjective norms of the TRA, TAM2, TBP / DTBP models, TAM + TPB, social factors of MPCU, and the image of IDT. According to Nugroho et al., (2017), the use of certain technologies is influenced by environmental factors such as the opinions of friends and family who use the technology, with a positive opinion or support it will encourage users to start using the technology. Previous research (Yu, 2012; AbuShanab et al.,2010; Foon and Fah, 2011; and Azis and Kamal, 2016) also explained that social influence has an influence on the interest in using mobile banking. Accordingly, this study hypothesis:

H_3 : Social influence significantly affects behavioral intention to use mobile banking.

Baptista and Taigo (2015) add factors that include, for example, data service operator fees, namely mobile Internet, device fees, service fees and transaction fees, if necessary. When consumers receive the benefits of using mobile banking they feel that they are greater than the costs incurred, consumers tend to feel compelled to use the interest to use mobile banking regularly (Nugroho et al., 2017). Price value variables influence interest in using technology to adopt mobile banking (Pertiwi and Arianto, 2017; Baptista and Taigo , 2015 there are similar studies with various technologies such as internet banking (Gaitan et al., 2015), mobile payments (Nugroho et al., 2017), e-commerce (Azis and Kamal, 2016) and mobile applications (Kit et al, 2014). Research conducted by Gaitan et al., 2015) states that the price value affects the interest in using technology. Accordingly, this study hypothesis:

H_4 : Price/value significantly affects behavioral intention to use mobile banking.

Hedonic motivation refers to the level of pleasure or pleasure gained from using mobile banking (Venkantesh et al., 2012). Research conducted by Kit et al (2014) states that hedonic motivation has a positive effect on interest in using mobile banking by referring to pleasant user experience or pleasure when using technology-based applications, the use of technology is driven by aspirations to engage in fun and entertaining activities. Previous studies (Magni, Taylor, and Venkantesh, 2010; and Kit, et al., 2014) state that hedonic motivation influences interest in using mobile banking. Accordingly, this study hypothesis:

H_5 : Hedonic motivation significantly affects behavioral intention to use mobile banking.

The research conducted by Azis and Kamal (2016) in the context of e-commerce, habits are shown to know consumer habits in using the internet to shop online in everyday life. Habit is one of the key constructs and explains the use directly and indirectly through intention to use (Gaitan et al., 2015). In addition, Lewis et al. (2013) found that habits have a positive influence on the behavior of technology use in the classroom. Previous research (Gaitan et al., 2015; Kit et al., 2014; Azis and Kamal, 2016; Baptista and Tiago, 2015; and Lewis et al., 2013) explained that habits have a positive influence on the behavior of using mobile banking. Taken the above together, this study hyphothesis :

H_6 : Habit significantly affects reuse behavior of using mobile banking

Facilitating conditions are similar to perceived behavioral control from TPB, TPB + TAM, conditions that facilitate the MPCU and compatibility of IDT (Yu, 2012). Safety is also needed, users who have access to a range of favourable facilitation conditions, such as the online mobile banking, demo or online chat tutorial, users will have a greater intention to use mobile banking (Baptista and Tiago, 2015). Yu, 2012; Nugroho et al., 2017; Foon and Fah, 2011; and Tarhini et al., 2015) stated that facilitating conditions have a positive effect on the behavior of mobile banking usage. Taken the above together, this study hyphothesis :

H_7 : Facilitating condition significantly affects reuse behavior of using mobile banking

Variable additions aim to ascertain what factors greatly influence users to adopt mobile banking (Yu, 2012). Some studies that discuss the adoption of mobile banking have discussed that users will refuse or refuse to use mobile banking for various reasons for perceived risk (Riquelme and Rios, 2010; Natarjan et al., 2010) or perceived credibility (Luarn and Lin, 2005). Risk perception is also a very important consideration in acquiring new technologies or services (Laforet and Lin, 2005). Some studies have used perceptions of credibility not only in the context of mobile banking (Luarn and Lin, 2005; Riquelme, 2010; Yu, 2012), internet banking (Wang et al, 2003; Tarhini et al. 2015) and mobile payment (Nugroho et al., 2017). Based on previous research, the credibility of this research is to represent individual security, privacy, risk and trust regarding the use of mobile banking, as in Yu's (2012) study. Previous research (Yu, 2012; Tarhini, 2015; Jeong and Yoon, 2013 and Abuzwida et al., 2017) stated that perceptions of credibility had a positive effect on interest in using mobile banking. Taken the above together, this study hypothesis:

H_8 : Perceived credibility significantly affects behavioral intention to use mobile banking

According to Brown et al. (2003), the perception of self-efficacy is not a direct determinant in influencing user behavior in adopting mobile banking. However, several

studies that discuss mobile banking (Luarn and Lin, 2005; Sripalawat et al., 2010; Yu, 2012) support the perception of self-efficacy as a determinant in influencing user behavior towards mobile banking adoption. Another factor that significantly influences mobile banking adoption is self-efficacy (Jeong and Yoon, 2013). Luar and Lain (2005) states that the perception of self-efficacy has a positive influence on the perceived ease of users and intentions in using cellular services. And according to Nair and Fassal (2017), the perception of self-efficacy has a positive effect on the usefulness that will be felt. Previous research (Yu, 2012; AbuShanab, Pearson and Setterstom, 2010; Jeong and Yoon, 2013; Nair and Fassal, 2017 and Sripalawat et al., 2010) states that perceptions of self-efficacy influence the behavior of using mobile banking. Taken the above together, this study hyphothesis :

H_9 : Perceived self-efficacy significantly affects reuse behavior of using mobile banking.

METHOD

The type of data in this study is the user wants to use mobile banking for transactions and other financial activities, while user behavior is used to explain the intensity of users in using mobile banking everyday (Azis and Kamal, 2016). The relationship between behavioral intention and using behavior in mobile banking adoption can be stated in the hypothesis as follows:

H10 : Behavioral intention significantly affects reuse behavior of using mobile banking.

Figure 1. Research Model
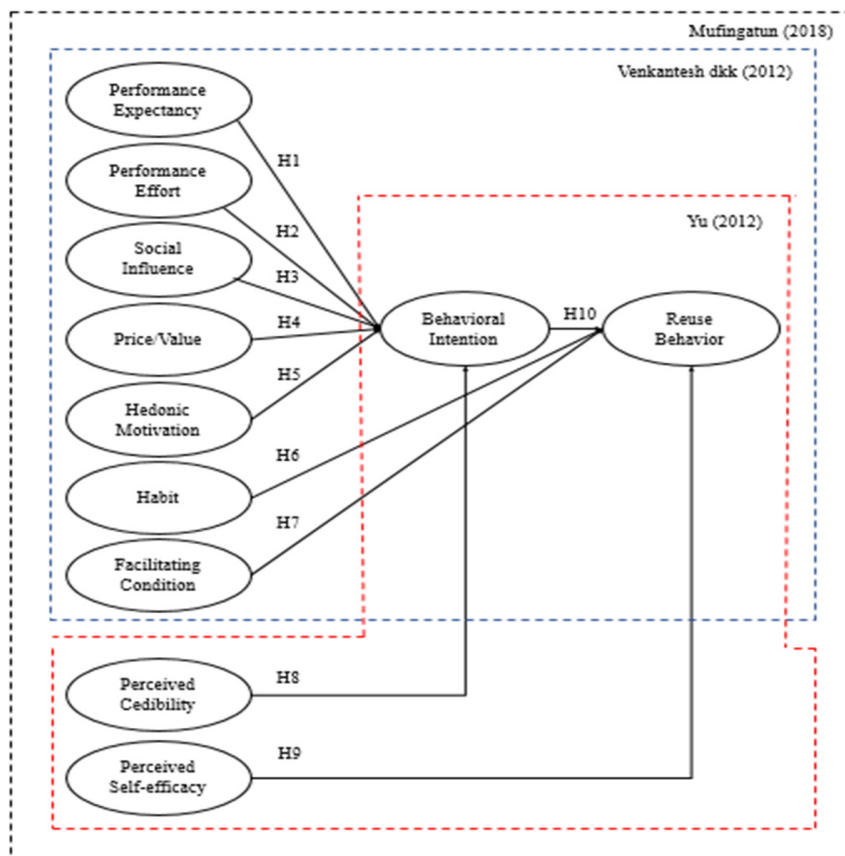
Based on the study of literature, as well as information on data from research, research models are primary data derived from respondents' answers to the questionnaire distributed. The criteria of respondents in this study are bank customers who use mobile banking in the Jabodetabek, Indonesia.

The population in this study is bank customers who use mobile banking in Jabodetabek, Indonesia. The sampling technique used in this study was nonprobability sampling with sampling techniques namely convenience sampling. Based on the process carried out, 205 respondents were following the criteria.

This study uses the Partial Least Square (PLS) approach. PLS is an equation model of Structural Equation Modeling (SEM) based on components or variants. PLS is a multivariate statistical technique that makes comparisons between multiple dependent variables and multiple independent variables (Jogiyanto, 2009). This study uses the help of Smart PLS software ver. 3.2.7.

RESULT AND DISCUSSION

In this research, thirty samples were tested to be tested on large samples. According to Latan and Ghozali (2012), outer models with reflexive indicators are evaluated through convergent validity and discriminant validity from constructing indicators, as well as reliability, namely composite reliability and Cronbach alpha for the indicator block. In testing the convergent validity in the first literacy three variables must be eliminated because <0.70, the indicators SI4, FC1 and FC2, then do the test again. The second literacy result states that all indicators have a value> 0.70 so that they can proceed to the next test. In discriminant validity, the results of cross loading estimation show that the construct correlation value with the indicator is greater than the value of the correlation with other constructs.

The construct reliability test is stated to be reliable if the composite reliability and Cronbach alpha values are greater than 0.70 (Latan and Ghozali, 2012). From the results of reliability, the Cronbach's alpha and composite reliability values for all constructs are above the value of 0.70.

According to Hass and Lehner (2009), the path coefficient values in the range of -0.1 to 0.1 are considered insignificant, a value greater than 0.1 is a significant value and is directly proportional, and a value smaller than -0, 1 is a significant value and inversely proportional. The next consideration is to use a significance value, minimal at $\alpha = 0.05$ so that it is considered significant if the value of P-value is less than 0.05. Therefore, the hypothesis is accepted if the path coefficient value is greater than 0.0 and the P-value is smaller than 0.05.

So that it can be concluded that out of the ten hypotheses proposed in this study there are four rejected hypotheses (H_4, H_5, H_8, dan H_9) six hypotheses accepted there are H_1, H_2, H_3, H_6, H_7, dan H_{10}.

Based on the results of the study indicate that expectancy performance (PE) based on the significance test can be interpreted that performance expectancy (PE) has a significant positive effect on behavioral intention (BI). This can be seen from the value of

p-values which are less than 0.05, which is 0.002. According to Venkantesh et al., (2003) perfomance expectancy is a strong predictive variable from the use of information systems. In Yu's research. (2012) show that performance expectancy affects consumer intentions in adopting mobile banking. The results of this study are also in accordance with the research conducted by Nugroho et al (2017), AbuShanab, Pearson and Setterstom (2010), Venkantesh. Dkk (2012), Azis and Kamal (2016), Pertiwi and Ariyanto (2017), Yu (2012), Foon and Fah (2011), Gaitan et al (2015), Tarhini, et al. (2015), Baptista and Taigo (2015) and Kit, et al. (2014).

Table 1. Result of Adj. R-Square, Q^2 and GoF Test

Test			Estimate	Result
Adj. R-Square	→	BI	0.405	The variables PE, EE, SI, PV, and PC are able to explain 40.5%. The rest of 59.5% is influenced by other factors.
Adj. R-Square BI	→	USE	0.336	BI, H, FC and PSE variables are able to explain 33.6%. The remaining 66.4% is influenced by other factors.
Prediticve Relevance Q^2	→	BI	0.262	The variables PE, EE, SI, PV, and PC are able to predict the BI value of 26.2%.
Prediticve Relevance Q^2 BI	→	USE	0.197	BI, H, FC and PSE variables are able to predict USE values of 19.7%.
GoF			0.522	The overall model is said to be fit because 0.522> 0.36.

Source : SmartPLS Output, Data Processed

Based on the results of the study, effort expectancy (EE) has a significant positive effect on behavioral intention (BI) . This can be seen from the value of p-values which are less than 0.05, which is 0.002. According to Nugroho et al (2017) stated that when users feel that mobile banking is easy to use and does not require much effort, then they have high expectations for the expected performance. The results of this study are in line with the results of Rema and Djoko (2016), Abushanab et al (2010), Foon and Fah (2011), Kit et al (2014), and Azis and Kamal (2016).

Based on the results of the study indicate that social influence (SI) has a significant positive effect on behavioral intention (BI). This can be seen from the value of p-values which are less than 0.05, which is 0.017. This shows that with the environment of customers who tend to use mobile banking it will affect them to use mobile banking, not from their family or friends who suggest but they have seen the convenience felt by people who have used it, so that it can help increase productivity. Social influence is an influential variable that is natural because a very large environmental influence encourages someone to use technology (Azis and Kamal, 2016). This result is in line with Yu (2012), AbuShanab et al (2010), Foon and Fah (2011) and Azis and Kamal (2016).

Table 2. Test Results on the Research Model

Hyphothesis	Influence	Path Coefficient	P Values	Result
H_1	Performance Expectancy → Behavioral Intention	0.230	0.002	Significant
H_2	Effort Expectancy → Behavioral Intention	0.218	0.002	Significant
H_3	Social Influence → Behavioral Intention	0.137	0.017	Significant
H_4	Price / Value → Behavioral Intention	0.113	0.093	No Significant
H_5	Hedonic Motivation → Behavioral Intention	0.105	0.198	No Significant
H_6	Habit → Reuse Behavior	0.171	0.020	Significant
H_7	Facilitating Condition → Reuse Behavior	0.180	0.014	Significant
H_8	Perceived Credibility → Behavioral Intention	0.105	0.118	No Significant
H_9	Perceived Self-Efficacy → Reuse Behavior	0.035	0.657	No Significant
H_{10}	Behavioral Intention → Reuse Behavior	0.370	0.000	Significant

Source : SmartPLS Output, Data Processed

Based on the results of the study indicate that price / value (PV) does not affect behavioral intention (BI) . This can be seen from the value of p-values greater than 0.05, which is 0.093. If the perceived benefits of the application are high, it will affect users to adopt the mobile banking application. The main purpose of its use is because it is useful in increasing productivity. The results of this study are in line with Pertiwi and Ariyanto (2017), Nugroho et al (2017), Kit et al (2014), Azis and Kamal (2016) and Baptista and Tiago (2015).

Based on the results of the study indicate that hedonic motivation (HM) does not affect behavioral intention (BI) .This can be seen from the value of p-values greater than 0.05, which is 0.198. In a study conducted by Gaitan et al. (2015) stated that hedonic motivation does not affect the behavior intention, technological cases where utilitarian and hedonic benefits exist and both will be very important determinants from the user side, but if the technology is more oriented to hedonic values this will have a greater impact on the intention to adopt it. The results of the study are in line with Azis and Kamal (2016), Gaitan et al (2015), Nugroho et al (2017) and Pertiwi and Ariyanto (2017).

Based on the results of the study show that habit (H) has a significant positive effect on reuse behavior (USE). It can be seen from the value of p-values that are less than 0.05, which is 0.020. The research conducted by Azis and Kamal (2016) in the context of e-commerce, habits are shown to know consumer habits in using the internet to shop online in everyday life. Habit is one of the key constructs and explains the use directly and indirectly through intention to use (Gaitan et al., 2015). This result is in line with the research conducted by Gaitan et al. (2015), Kit et al (2014), Azis and Kamal (2016), Baptista and Tiago, (2016) and Lewis et al (2013).

Based on the results of the study, facilitating codition (FC) has a significant positive effect on reuse behavior (USE. This can be seen from the value of p-values which is less than 0.05, which is 0.014. The research conducted by Yu (2012) states that facilitating conditions

have a positive effect on the behavior of using mobile banking, facilitating conditions are operationalized as the level at which someone believes that he has the context needed to support mobile banking use.The results of this study are in line with Yu, 2012; Nugroho et al., 2017; 2011; and Tarhini et al., 2015).

Based on the results of the study showed that perceived credibility (PC) variable did not affect behavioral intention (BI) variables. This can be seen from the value of p-values greater than 0.05, which is 0.118. According to Arahita and Jurry (2015) in his research stated that perceived credilbility does not affect behavioral intention on mobile BCA, customer perceptions of risk, security and high uncertainties such as data loss and misuse of personal information will be a barrier for customers to reuse BCA mobile. The results of the study are in line with Nugroho et al. (2017), Arahita and Jurry (2015), Karma et al. (2014), Kazi and Mannan (2013) and Safeena et al. (2011).

Based on the results of the study, perceived self-efficacy (PES) does not affect reuse behavior (USE). This can be seen from the value of p-values greater than 0.05, which is 0.657. The results show that no effect means that without the ability or assistance that is obtained by the surrounding people and others, the customer will still use mobile banking and will use it continuously for banking affairs in his daily life. This is in line with the research conducted by Brown et al (2003).

Based on the results of the study indicate that behavioral intention (BI) has a significant positive effect on reuse behavior (USE). Behavior intention is a factor that reflects the interest in behaving or desires of consumers to behave using or adopting the internet influenced by the conditions of existing facilities and also the habit of using the internet itself (Baptista and Taigan, 2015). This result is in line with the research of Rema and Djoko (2016), Pertiwi and Ariyanto (2017), Yu (2012), Nugroho et al (2017), Abushanab et al (2010), Foon and Fah (2011), Gaitan et al (2015), Kit et al (2014), as well as Azis and Kamal (2016).

CONCLUTION

The results of the study prove that the research model compiled based on UTAUT2 with modification of the model of the addition of two perceived credibility (PC) and perceived self-efficacy (PSE) explained the behavioral intention (BI) and reuse behavior (USE) of mobile banking applications in Jabodetabek. The results of the significance test on the path of behavioral intention (BI) show that the variable performance expectancy (PE), effort expectancy (EE), social influence (SI), have an influence on behavioral intention (BI). Whereas price / value (PV), hedonic motivation (HM) and perceived credibility (PC) variables have no effect on behavioral intention (BI). The significance test results on the path of reuse behavior (USE) show that habit variables (H), facilitating conditions (FC) and behavioral intention (BI) have an influence on reuse behavior (USE). While the variables perceived self-efficacy (PSE) have no effect on reuse behavior (USE). The recommendation that will be given to the banking sector is to provide mobile banking services by guaranteeing security for the customer related to the risk of the mobile banking application. As well as providing convenience for customers by providing customer service services well in order to serve problems quickly.

For further research, it is expected that the questionnaire can be spread directly and the respondent accompanied when filling in so that when there are items of questions that cannot be understood by the respondent, they can be explained directly. The number of samples used is expected to be greater and cover all elements of the population. This is done so that the resulting data is more accurate and reflects the actual conditions. For further research, it is expected to add new variables that can influence behavioral intention and reuse behavior) can be added to the next research model and / or include moderator variables that are in accordance with the UTAUT2 model, namely experience, age and gender. This is done to expand the factors that influence the use of a system.

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The Effect of Service Quality, Corporate Image, and Price Perceived in Creating Customer Satisfaction and Loyalty on Education Business

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Abstract

Competition in business services, especially education services show a trend that increasingly tight nowadays. Each school is required to be able to create a level of satisfaction and loyalty for its service users. This study was conducted to determine the effect of service quality, corporate image and price perception in creating customer satisfaction and loyalty. In this study using 173 respondents as a sample by using the method of saturated sampling. This research is a quantitative research using the observation method, interview, and spreading of the questionnaire. The analysis technique used is Structural Equation Modeling (SEM) with the path diagram. Variables used include quality of service (X1), corporate image (X2), price perception (X3), customer satisfaction (Y1) and customer loyalty (Y2). The results showed that customer satisfaction is influenced by corporate image and price perception of 18.4% while customer loyalty is influenced by price perception and customer satisfaction of 60.5%. This suggests that service quality is not always a decisive factor in customer satisfaction and loyalty.

Keywords: *service quality, corporate image, price perceived, customer satisfaction, customer loyalty*

Abstrak

Persaingan dalam bisnis jasa, terutama jasa pendidikan menunjukkan kecenderungan yang semakin ketat saat ini. Setiap sekolah dituntut dapat menciptakan tingkat kepuasan dan loyalitas bagi pengguna layanannya. Penelitian ini dilakukan untuk mengetahui pengaruh kualitas layanan, citra perusahaan dan persepsi harga dalam menciptakan kepuasan dan loyalitas pelanggan. Penelitian ini adalah penelitian kuantitatif dengan menggunakan metode observasi, wawancara, dan penyebaran kuesioner menggunakan 173 responden sebagai sampel dengan menggunakan metode sampling jenuh. Teknik analisis yang digunakan adalah Structural Equation Modeling (SEM) dengan diagram jalur. Variabel yang digunakan meliputi kualitas layanan (X1), citra perusahaan (X2), persepsi harga (X3), kepuasan pelanggan (Y1) dan loyalitas pelanggan (Y2). Hasil penelitian menunjukkan bahwa kepuasan pelanggan dipengaruhi oleh citra perusahaan dan persepsi harga sebesar 18,4% sedangkan loyalitas pelanggan dipengaruhi oleh persepsi harga dan kepuasan pelanggan sebesar 60,5%. Ini menunjukkan bahwa kualitas layanan tidak selalu merupakan faktor penentu dalam kepuasan dan loyalitas pelanggan.

Kata kunci: *kualitas layanan, citra perusahaan, persepsi harga, kepuasan pelanggan, loyalitas pelanggan*

INTRODUCTION

Indonesia is a developing country in South East Asia. In a developing country, there are some factors which are needed to be a developed country, they are natural resources and human resources. The natural resource is worthless without the qualified human resources. Based on that, Indonesia as a developing country has to improve the quality of human resources. One way to improve Indonesia's human resources is by improving the quality of Indonesian education since as early as possible, starting from playgroup, kindergarten, elementary, junior high school, vocational school, to university. Besides, it is also necessary to improve the quality of skills training outside the academic Education is one of the needs and obligations for human beings in life, so that education is very important and the right of everyone to get it.

In law No.20 / 2003 on the national education system, it is mentioned that education is a conscious and planned effort to create an atmosphere of learning and learning process so that learners actively develop their potentials so that they have spiritual power, self-control, personality, intelligent, noble character, as well as the skills required by himself, the community, the nation, and the nation. This is in line with those outlined in the Teacher Law and Lecturer Number 14 the year 2005 stating that education is a service to the quality of educators and learners in to achieve the national goals of the nation.

Improving the quality of education should continue to be pursued, by opening wide opportunities to the population for education, to improve the quality of service and quantity of educational facilities and infrastructure. The implementation of a good education of national and international standards in this era of globalization demands strong advantages in technology, management, and human resources, quality improvement, efficient, relevant, and strong competitiveness. Efforts to improve the quality, efficiency, relevance, and improvement of competitiveness nationally and internationally stipulated the importance of the implementation of national or international education, both for public and private schools. National Plus School Development is closely linked with a global perspective to build high performing schools that are capable of producing optimal quality standards (national and international standard) with minimal financing.

Quality of service is an optimal service provided by professional company officers to customers for customer satisfaction and accompanied by professional efforts to prepare customer satisfaction service (Tjiptono, 2012). If the quality of the company's service is linked to retaining the consumer, then its influence can be known from its consumer behavior, consumer behavior trends (behavioral intentions) can be seen as indicators indicating whether the customer will remain or leave the company (Akbar & Parvez, 2009). Furthermore, (Cheng, 2008) also added that every company will try to provide the best service to create customer satisfaction and maintain customer loyalty or customer loyalty. Customers will compare the services the company provides with what they expect. If the customer is satisfied, then the customer will re-use the services of the company and become a loyal customer and will tell the experience to others, so the company will benefit from that condition that is getting loyal customers who also help the promotion of the company.

On the other hand, (Afsar, Rehman, Qureshi, & Shahjehan, 2010) states customer loyalty is a measure of consumer attachment to a brand. This measure can provide an idea

of whether or not consumers may switch to another product brand if the brand is found to be a change, both related to price and other attributes. Loyalty can also be interpreted as an expression that consumers are satisfied with the overall performance of products or services obtained. Consumer loyalty needs to be maintained and improved because retaining existing customers will be easier and can be more cost-effective compared to finding new customers (Kuusik, 2011). A loyal customer will bring many benefits to the company, including re-purchase and recommend the brand to others.

To face today's competitive competition, especially in the field of education, not only in the quality of education but also the need for customers only. But also to note is another factor such as corporate image and price perception. Quality as a dynamic state associated with service products, human resources, processes and environments that meet or exceed expectations (Tjiptono, 2012). The definition of quality is also identified as a standard that must be achieved by a person, group, institution or organization regarding the quality of human resources, workings, processes, and work or products in the form of goods and services (Tjiptono, 2012). On the other hand, something of quality has a sense of satisfying the parties served, both internal and external in the sense of optimal fulfillment of the demands of society or customers

The quality of services and services that consumers receive (perceived service quality) as the difference between expectations or consumer desires (expected service) with their perceptions (perceived service). The suitability of both things will show the level of customer satisfaction, so that can be said if knowing the quality of service means can be known as customer satisfaction (Riscinto, 2008). In line with that, (Deng, Lu, Kee, & Zhang, 2010)(Kotler & Keller, 2009) said that the quality of service is the difference between consumer expectations of the service to be accepted with the perception or reality of service received.

The corporate image is described as an overall impression made in the public mind about a company (Kotler & Keller, 2009). (Cheng, 2008) explain the image of the company describes the existence of trust in the relationship between parties (business-to-business and business-to-consumer). Corporate image is the result of the overall experience of customer use (Gregory, 2006:6). Since customer satisfaction and corporate image are measured simultaneously, customer use evaluation can serve as a satisfaction, a natural effect in the evaluation of corporate image (Kaniadi, 2010). The company's image can be seen from the competence of the company and its advantages compared to its competitors Cheng (2008: 28). Maximum corporate success can be achieved if the company is focused on the core business because it will reflect the core competencies they have. The company's expertise is reflected in the company's knowledge and experience in the industry it enters.

The perception of the price is a relative cost that must consumers spend to obtain the product or service that he wants (Han & Ryu, 2009)décor and artifacts, spatial layout, and ambient conditions. Meanwhile, price perceived is related to how price information is understood entirely by consumers and gives deep meaning to them (Deng et al., 2010). When cognitive pricing information processing occurs, the consumer can make a comparison between a set price with a price or price range that has formed in their mind for the

product. The price in the mind of the consumer used to make this comparison is called the internal reference price(Gommans, 2001). The perception of the price is measured based on customer perception that is by asking customers of the variables which he thinks are most important in choosing a product, for example for food products, the variables include raw materials, taste, durability, and manufacturing process (Rangkuti, 2017). The perception of the price is often identified with the perception of quality and perception of costs incurred to obtain the product. Price perception is formed by two main dimensions, namely the perception of quality and perception of costs incurred (Afsar et al., 2010). Price is a value that must be paid to obtain a product, so the value is defined as the price. At the level of want to buy the price into a factor that is noticed by the buyer. Some consumers consider high prices to indicate the quality of a product, others assume that quality is determined by the product design (Jahanshahi, A. A., Gashti, M. A. H., Mirdamadi, S. A., Nawaser, 2011). (Kotler & Keller, 2009) suggests the price is the number of sacrifices made by consumers to obtain a product or service needed. Price is one important factor that can affect consumer behavior in the brand purchase because a good or service must have value. While the value itself is based on price, which is a benchmark of goods and services concerned (Ali, 2009).

Customer satisfaction has become a central concept in business discourse. Customer is the main focus in the discussion of the satisfaction and quality of services. Therefore, the customer plays an important role in measuring the satisfaction of the products and services provided by the company (Yee, 2008). Customer satisfaction by Spreng, Mackenzie & Olshavsky (1996) in (Atiyah, 2016) will be influenced by expectations, performance perceptions, and assessment of the performance of products or services consumed. Boone and Kurtz (Wijayanti, 2008), said customer satisfaction is "the ability of the customer to satisfy the service or product provided by the company able to meet customer needs and expectations. But if the services provided can not meet the needs and expectations of customers, it will cause dissatisfaction for these customers (Kotler & Armstrong, 2008). Customer satisfaction by (Jahanshahi, A. A., Gashti, M. A. H., Mirdamadi, S. A., Nawaser, 2011) is an important key to maintaining customers than without customer satisfaction will be difficult to survive in the face of competitive competition. This depends on consumer perceptions of different service quality at the level of adequate services and desire service. Besides, the experience of getting problems in terms of service will affect the overall perception of consumers on service quality, which will further affect the behavioral intentions shown by the customer.

Increasing competition among institutions of product providers lately is not only due to globalization. But more due to the increasingly intelligent customers, price-conscious, demanding, less forgiving, and approached by many products (Han & Ryu, 2009)décor and artifacts, spatial layout, and ambient conditions. (Kuusik, 2011) defines customer loyalty as a customer's willingness to continue to subscribe to a company in the long run, by buying and using goods and services repeatedly and voluntarily recommend the company's products to its peers.

Kandampully (2000) in (Gommans, 2001) states that loyal customer is a customer who responds from the service provider whenever possible, and who continues to recommend

or maintains a positive attitude towards the service provider. (Kotler & Armstrong, 2008) concluded that loyal consumers showed four different buying behaviors: making repeat purchases, purchasing between product lines, giving recommendations to others, and showing immunity to the pull of competitors. Being a loyal customer, one has to go through several stages through a process that can last a long time. In looking at each stage and meeting the needs in each of these stages, the company has a greater opportunity to form potential buyers into loyal customers (Perangin Angin, 2009).

(Alfin & Nurdin, 2017) reveals that the satisfaction in each customer can be created from the optimal and the quality of service. Further (Ming-TienTsa, Chung-LinTsai, & Han-ChaoChang, 2010) revealed that the service with good quality will certainly greatly affect the satisfaction felt by the customer. Quality and promotion are key factors for creating long-term customer loyalty. Some research indicates that customers will be loyal to high-quality products if they are offered at competitive prices. As the research entitled "Impact Service Quality, Trust, and Customer Satisfaction on Customer Loyalty" by (Akbar & Parvez, 2009)trust, and customer satisfaction on customer loyalty. To test the conceptual framework, structural equation modeling (SEM, which says that improving the quality of service will have a good impact on improving loyalty. So it is said that the quality of service has a direct influence on loyalty and affects loyalty through satisfaction.

Customer satisfaction can also be influenced by the corporate image factor, the result of research done that in the future only with image, then the customer will be able to distinguish a product with other products. For every company having a good image is very important. (Kuusik, 2011) through his research "Affecting Customer Loyalty" explained that the concept of a good corporate image he can complete a good identity as well and ultimately can lead to high satisfaction and loyalty. Corporate image can have a significant direct impact both on customer loyalty and customer satisfaction. A good image of a company that is reflected in the service provided will generate a feeling of satisfaction with the company that ultimately creates loyalty to not switch to another company.

Price is a very important factor in customer satisfaction because if a customer evaluates the value of an item received, they will think about the price issue (Han & Ryu, 2009)décor and artifacts, spatial layout, and ambient conditions. Price is also a factor affecting consumers to move to another company. (Adi, 2013) explains that the perception of price and customer satisfaction has a strong and significant relationship in forming customer loyalty. Loyal customers have a relatively permanent fanaticism in the long run of a company's product or service of choice (Deng et al., 2010), and there is a tendency in customers not to switch to other products or services, even affecting others customers) to participate in using the product or service (Wijayanti, 2008). Customer loyalty is influenced by customer satisfaction factors and has a strong relationship (Riscinto, 2008).

Based on the above explanation, the frame of thought (research model) in this study as in Figure 3.

Figure 3. Thinking Framework (Research Model)
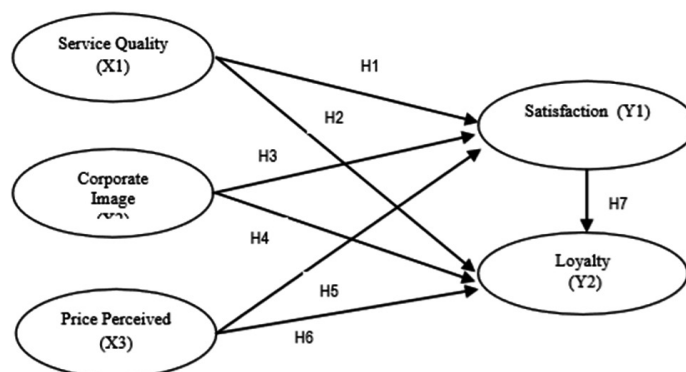
The framework of thought as a preliminary guideline in assessing the attachment (relationship) between variables, should then be spelled out in an initial estimate as a material for further analysis. The estimation is presented in the form of a research hypothesis. The hypothesis of this study is a collection of estimates which are temporary answers that refer to the frame of thought. Based on the framework of thought, it can be prepared research hypothesis, namely:

H_1 = allegedly there is a positive influence and significant quality of service (service quality) to customer satisfaction;

H_2 = allegedly there is a positive influence and significant service quality to customer loyalty;

H_3 = allegedly there is a positive influence and significant corporate image (customer image) on customer satisfaction;

H_4 = allegedly there is a positive influence and significant corporate image on customer loyalty;

H_5 = allegedly there is a positive influence and significant price perceived on customer satisfaction;

H_6 = allegedly there is a positive and significant influence on price perceived on customer loyalty;

H_7 = suspected to have a positive influence and significant customer satisfaction to customer loyalty.

METHOD

The sample in this study was taken from the entire population number of students in 2019 on each grade in three international schools as a part of the education business in Bekasi West Java as many as 173 people. The sampling technique in this research is a saturated sampling method. This means that all respondents (subjects) who become the population in this study used as a sample (Sugiyono, 2010). (Nazir, 2006) states that the ideal and representative sample quantity in the Structural Equation Model (SEM) analyzer is between 100-200, according to the Maximum Likelihood model estimation technique. Based on the number of samples, it has been by following the criteria of the SEM analysis method.

Techniques of collecting data or information that is primarily obtained by observation. Observations in this study were conducted by conducting a survey on the object under study and using research instruments in the form of filing questionnaires (closed question) with the format statement, in the hope that the respondents with easily answer the question. Questionnaires were made using the Likert scale using four options with a range of values of one to five.

While the data collection or facts that are theoretical or secondary related to this research used a literature study. The data were obtained by studying the literature, research journals, lecture materials and other sources or materials related to the problem.

In testing the hypotheses of researchers using statistical methods of multivariate dependencies Structural Equation Model (SEM) with path diagram. The main purpose of inferential statistical analysis using SEM is to obtain a fit model (suitable) for the problem under study in this study. The purpose of analysis with SEM also to know the causal relationship between the dependent and independent variables on the model built in this study.

RESULT AND DISCUSSION

In the test or analysis is descriptive statistically obtained information and explanation about the data in the form of mean value, standard deviation, variant, maximum, range, kurtosis, and skewness. The calculation results show the value of Standard Deviation ranged from 0.823 (minimal) to 0.933 maximum. Also, the value of c.r on skewness 1.612 and kurtosis 0,561 in the recommended range is between -2.58 to 2.58. The next test is an overall model test aimed at measuring the compatibility between the sample variance-covariance matrix (observational data) and the covariance variance matrix based on the proposed model.

The test results show the value of Chi-Square 801,644 and probability value = 0,000 which is less or less than the accepted standard is 0,05. From the test results can be said under the research model is not fit (not appropriate or not suitable).

The distribution of the model conformance test results shows that the probability value shows 0,000 values smaller than 0.05 so based on the value the model is said to be unsuitable (fit), and other tests such as; absolute fit measure, incremental fit measures, and parsimonious fit measures have not shown the expected value because they do not match the required criteria. If in a model measurement occurs the model is not fit (appropriate), then the next step is done path analysis (path analysis), to find a solution to it (Figure 1)

Figure 1. Initial Path Diagram Model
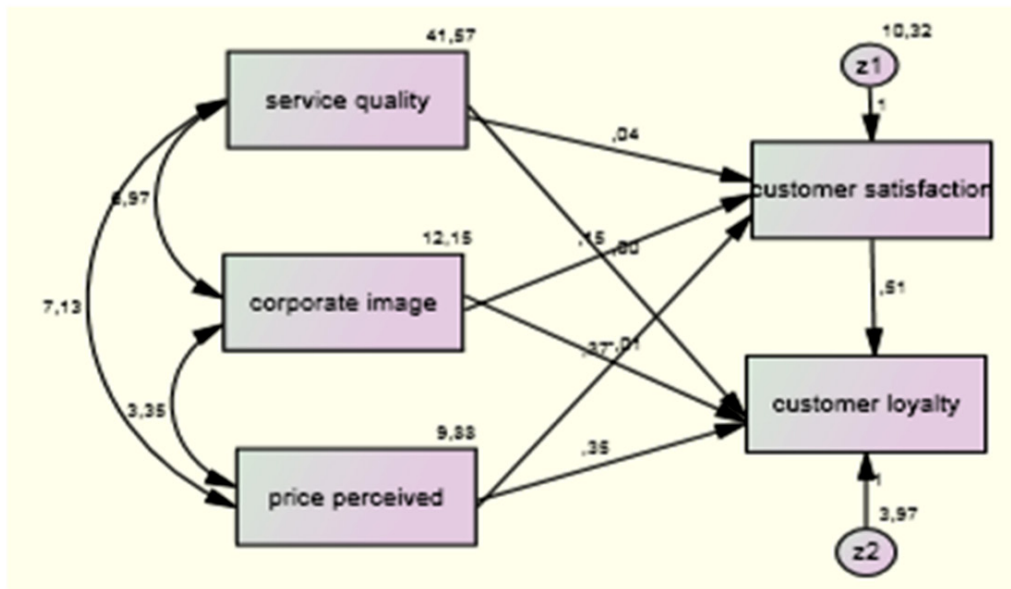
Source: processed data

The next step after forming the research model of the path diagram is the significance test. Significant tests are intended to determine whether the causal relationship between variables is significant or non-significant. If in the significance test obtained the value of negative regression coefficient (-) or value signification (Sig)> 0.05 then there is a non-significant causal relationship. If there is a condition like this then the relationship between these variables should be removed. The results of this significance test will be used to answer or prove several numbers of hypotheses proposed in the previous chapter as shown in table 1, where hypothesis accepted if the value of P <0.05 (sign ***) whereas hypothesis rejected if the value P>0.05.

Table 1. Model Path Model Significance Results

Causal Relation			Prob.	Regres. Koef.	Result
service quality (SQ)	→	customer satisfaction (CS)	0,398	0,064	H_1 Rejected (Non-Significant)
corporate image (CI)	→	customer satisfaction (CS)	***	0,146	H_3 Accepted (Significant)
price perceived (PP)	→	customer satisfaction (CS)	***	0,330	H_5 Accepted (Significant)
service quality (SQ)	→	customer loyalty (CL)	0,960	0,003	H_2 Rejected (Non- Significant)
corporate image (CI)	→	customer loyalty (CL)	0,773	-0,015	H_4 Rejected (Significant)
price perceived (PP)	→	customer loyalty (CL)	***	0,350	H_6 Accepted (Non- Significant)
customer satisfaction	→	customer loyalty (CL)	***	0,574	H_7 Accepted (Significant)

Source: processed data

Besides, the significance test also yields the determination values as shown in table 2 and table 3.

The overall values will then be used as a reference in interpreting the research results. The initial interpretation is the determination of the level of relationship between variables that are significant in forming the research regression equation, as below:

$$CS = 0.160\ CI + 0.348\ PP + 12.472 + e \qquad [1]$$
$$CL = 0.347\ PP + 0{,}571\ CS - 1.505 + e \qquad [2]$$

The results showed that the influence of significantly variable corporate image (CI) and price perceived (PP) to customer satisfaction (CS) variable of 18.1% and the remaining 81.9% is influenced by other factors. Although the value of the effect is very small it can be believed that the image, reputation, good name or parents' views on the positive schools in Bekasi have been able to produce their level of satisfaction. Similarly, the influence of price perceptions of parents on the quality of education provided shows a positive trend, where they believe that what they have to spend for their children has been able to provide satisfaction.

Table 2. Coefficient of Determination of End Model

Endogen Variables	R^2	Intercept
Customer Satisfaction (CS)	0,181	12,472
Customer Loyalty (CL)	0,605	-1,505

Source: processed data

This is in line with research (Nisa, 2010) stating that corporate image can affect customer satisfaction. Price perception is very sensitive in getting a product or service. The more affordable prices and able to contribute to a positive perception will certainly cause satisfaction for every parent. As Anderson does, et. al. (1994) in (Saladin, 2006) that price will be a very important factor in creating customer satisfaction, because if a customer identifies the value of an item received, the main thing to do is to think about the price issue. (Kotler & Keller, 2009) also adds that for customers, price is often the main reason for shopping and to achieve the satisfaction that will be felt. (Wijayanti, 2008) in his research also supports the above opinion by saying that the price of the product has a positive effect on customer satisfaction. However, this is contrary to research conducted by (Perangin Angin, 2009) which revealed that the price has no positive effect on customer satisfaction.

But on the other hand, in the study explained that the variable quality of service (service quality) does not significantly affect customer satisfaction (customer satisfaction). This is certainly in contrast to research conducted by (Akbar, 2009), (Wijayanti, 2008), and (Perangin Angin, 2009) which states that service quality has a significant influence on customer satisfaction. This also paradoxes the opinion of Anderson and Sullivan (1993) in (Akbar, 2009) which states that service quality-influences customer satisfaction. Satisfaction and loyalty can also be attributed to the value factor that exists in the user which is of course generated from the use of the services provided.

Table 3. Coefficient of Variables

			Estimate
customer satisfaction (CS)	<---	corporate image (CI)	,160
customer satisfaction (CS)	<---	price perceived (PP)	,348
customer loyalty (CL)	<---	price perceived (PP)	,347
customer loyalty (CL)	<---	customer satisfaction (CS)	,571

Source: processed data

The endogenous variables of customer loyalty are significantly influenced by price perceived and customer satisfaction. The results showed that this effect occurred as much as 60.5% of the overall influencing factors, where other factors amounted to 39.5% outside of this study. The higher the level of customer satisfaction the higher the level of customer loyalty. According to Shankar, Smith, and Rangaswamy (2000) (Che-Ha, 2007) that overall customer satisfaction has a positive effect on customer loyalty. This is also in line with the results of research conducted by (Wijayanti, 2008) which states that customer satisfaction has a close and positive relationship to customer loyalty. While the variable service quality and the corporate image do not significantly affect customer loyalty. This is against (Akbar, 2009) that service quality and corporate image have significant to customer loyalty.

Not influencing these variables can be made possible because parents consider that loyalty or the desire to choose a school is not entirely dependent on the service, a good image of the school, but rather prioritize the perceptions of the price and their satisfaction so that in the end becomes the determinant factor of loyalty of the parents in choosing or sending their children to international schools in Bekasi West Java.

CONCLUTION

Some conclusions from the results of the research, among others: 1) customer satisfaction is only influenced 18,1% by corporate image and price perception and 81,9% is influenced by other factors, while the quality of service does not have a cognitive effect on customer satisfaction; 2) customer loyalty is influenced 60,5% by the perception of price and customer satisfaction-and 35,5% is influenced by other factors while the quality of service and image of the company did not affect the customer loyalty.

Submitted some suggestions as follows: 1) Schools in Bekasi are deemed necessary to continuously improve the services that have been given at this time so that the level of user satisfaction and loyalty is achieved optimally; 2) maintaining the pricing policy and always maintaining and improving the image quality attached to schools in Bekasi because it is considered to have been able to create satisfaction and loyalty to the users of the service; 3) the establishment of a corporate strategy that leads to more customer-oriented and more modern customer management in the future in the development of business education at schools in Bekasi.

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Consumer Factors Buying Organic Products in North Sumatera

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Abstract

The market condition for organic products in Sumatera Utara is still very small. This can be seen from the very few companies engaged in organic products. The market is very small due to low consumer awareness and consumer knowledge of organic products. This research was conducted to analyze the characteristics and behavior of consumers about organic products in Sumatera Utara. The locations of research activities are Medan, Binjai, Deli Serdang, Serdang Bedagei and Langkat. In addition, the lack of involvement of local governments and related institutions in encouraging the development of organic products is indicated by the low level of commitment in developing organic products in Sumatera Utara. The results of this study indicate that organic knowledge, environmental science, health science, pricing and subjective norms are the factors that determine whether consumers buy organic products.

Keywords: *Organic Products, Purchasing Decisions*

Abstrak

Kondisi pasar produk organik di Sumatera Utara masih sangat kecil. Hal ini terlihat dari sedikitnya perusahaan yang bergerak di bidang produk organik. Pasar sangat kecil karena rendahnya kesadaran konsumen dan pengetahuan konsumen tentang produk organik. Penelitian ini dilakukan untuk menganalisis karakteristik dan perilaku konsumen tentang produk organik di Sumatera Utara. Lokasi kegiatan penelitian di Medan, Binjai, Deli Serdang, Serdang Bedagei dan Langkat. Selain itu, masih rendahnya keterlibatan pemerintah daerah dan instansi terkait dalam mendorong pengembangan produk organik ditunjukkan dengan rendahnya komitmen pengembangan produk organik di Sumatera Utara. Hasil penelitian ini menunjukkan bahwa pengetahuan organik, ilmu lingkungan, ilmu kesehatan, penetapan harga dan norma subjektif merupakan faktor-faktor yang menentukan konsumen membeli produk organik.

Kata kunci: *Produk Organik, Keputusan Pembelian*

INTRODUCTION

Marketing includes not only determining consumer needs but also helping to create consumer needs. Marketing is the key to the success of a business. Marketing helps reach and connect companies with potential buyers. Marketing also aims to make the company stay in business. Therefore, the function of marketing is to provide value to customers, satisfy, and retain customers. Through learning about marketing, it will make it easier for companies to have the opportunity to know, identify, and determine market segments precisely and accurately. Information about consumers and their behavior is needed at every stage of the process of designing a marketing strategy. Apart from marketing, an understanding of consumer behavior is important. Consumer behavior, namely the company's ability to understand perceptions and be persuasive (Makarewicz, 2013)

In the 1960s, economic models and thinking about consumer behavior depended on the assumption of rationality. The assumption is that consumers are always rational in purchasing and therefore consumers buy products that can provide maximum satisfaction (Le and Liaw, 2017). Consumer involvement is an understanding of a person's experience in an activity related to consumption. High involvement produces a high level of power and with this power, consumers are directed to consume. Sometimes consumers don't go through the entire buying process. In fact, consumers will reduce one or more stages depending on the level of involvement, personal, social, and economic. High involvement usually occurs in types of purchases with product characteristics, including expensive, causing serious personal consequences or can reflect a person's social image. For this purpose, consumers go through the stages of searching for information, considering many product and brand attributes, the form of attitudes and promotions (Kotler and Keller, 2012).

Purchasing decisions begin with the problem recognition stage when consumers identify a need. Usually, a purchase decision is defined as the difference between the current state of the consumer and the state they want. The forces of necessity drive the entire decision-making process. Information seeking is the phase in which consumers scan both internal memory and external sources for information about products or brands that could potentially meet their needs. The purpose of searching for information is to identify a list of options that represent realistic buying options. Throughout the whole process, consumers are involved in a series of alternative mental evaluations and look for the best value (Khosla, 2012).

Approaches in purchasing decisions are divided into affection and cognition. Affection refers to how consumers feel about a stimulus or event, for example, whether consumers like a product or not. Cognition refers to consumer thinking, for example what consumers believe about a product. Affection and cognition originate from a system called the affection system and the cognition system. Even though they are different, both of them have a very strong relationship and influence each other. Behavioral regulation is not only limited in time and space, but also by a complete sequence of behaviors or "patterns of action" (Belk, 1975).

Cognitive learning is a complex mental process that involves all mental activities of consumers in solving the problem of purchasing a particular product or service and how consumers solve the problem that is happening. This learning involves learning ideas, concepts, attitudes and reasoning abilities (Batkoska and Koseska, 2012). Cognitive science

can improve the lives of consumers through interactions with their choices. People don't always choose what they are passionate about in the long term. Companies and policymakers want to help consumers make better choices. The most recent trend today is a shift from studying cognitive function for itself to learning cognition to explain other things, which sometimes means involving statements from other fields (Bartels and Johnson, 2015).

One of the consumers with these characteristics is consumers who are included in the ecological market segment. Where ecological market consumers are characterized by self-fulfilment who believe in self-improvement and take challenging actions. Consumers in this segment are attracted to ecological products while shopping, not only because of healthier choices but also because they hope to protect the environment for future generations. These customers as long as buyers are interested in ecological products, not only a healthier choice but also expect improvements for the environment to come on people's livelihoods (Alamsyah et al, 2020).

Unfortunately, the amount of benefits obtained from consuming organic products is not followed by the growth of the organic market in Indonesia. The organic market in Indonesia is still very low. The land area for organic agriculture is equal to 0.2% of the total agricultural land area in Indonesia. Of this total organic area, only 67,426 hectares are certified as organic agricultural land, with 1,142 hectares undergoing the certification process, and being cultivated by 5700 farmers (Willer and Lernoud, 2016). The Indonesian organic food market has been around for a long time and has become part of the lifestyle for a small part of society; however, in line with the country's population increase and the resulting economic growth it has not led to an increase in consumption of organic products in Indonesia. (David and Ardiansyah, 2016).

The number of organic rice fields in Sumatera Utara Province is still very limited, spread over 3 districts, namely Deli Serdang, Serdang Bedagai and Toba Samosir. The amount of land in the three regions is approximately 59.5 hectares. With the largest land in Deli Serdang Regency with a total rice land area of 31 hectares. The low level of organic rice farming is inseparable from the low demand for this product in the market. Farmers find it difficult to penetrate supermarkets and large plazas. Because farmers do not have a network there and in selling organic products they only rely on word of mouth, so the products still pile up in warehouses. The results of organic products are very good, but until now they are still unable to compete with conventional products.

METHODS

The location of this study activity in Sumatera Utara consists of Medan City, Deli Serdang Regency, Serdang Bedagai Regency, Langkat Regency and Binjai City. The data collected includes primary data. Primary data were collected through a survey using a list of questions (questionnaire) that had been prepared in advance. The interviewed respondents included organic farmers and community users of organic agriculture as well as organic farming traders. Secondary data were obtained from various stakeholders related to organic agriculture and environmentally friendly products in Sumatera Utara Province and various other sources of information from literature studies, the internet, publications from related agencies and research results.

The data collection technique in this study was a questionnaire conducted with the accidental sampling method by limiting as many as 299 respondents consisting of organic consumers who buy products at several places where organic products are sold.

Before the data were analyzed, the validity and reliability tests were carried out. Reliability is measured using the Construct Reliability (CR) test, which must be greater than 0.5. In addition, the measurement model is considered to be of good validity when the loading factor t-value is greater than 1.96. The validity measurement model is good if the Standard Loading Factor is greater than 0.5 (SLF> 0.5) (Igbaria et al, 1993).

To determine the factors that affect the second-order confirmatory factor analysis (2ndCFA) or second order confirmatory factor analysis. This technique is for interpreting the scale as either multi-level or multidimensional by bringing the various dimensions under the general higher level factor rubric. To determine whether a model is good or not, an evaluation is carried out on the suitability of the model criteria, namely: p-value, RMSEA, NFI, NNFI, CFI, IFI, RFI, and GFI. The criteria values are as follows:

1. p-value $\geq$ 0.05. = good fit

2. IFI $\geq$ 0.90 = good fit,

3. AGFI $\geq$ 0.90 = good fit,

4. Standardized RMR $\leq$ 0.05 = good fit.

5. RMSEA $\leq$ 0.08 = good fit

6. CFI $\geq$ 0.90 = good fit

7. GFI> 0.90 = good fit,

Tabel 1. Research Variables

Variables	Indicators
Organic knowledge X1	Consumers know the benefits of organic food with non-organic food
	Consumers can recognize the characteristics of organic food
	Consumers can recognize the taste of organic products
	Konsumen mengetahui proses dari produk organik
Environmental knowledge X2	Consumers are knowledgeable about environmental issues
	Consumers have knowledge about environmental activities
	Consumers have knowledge of government policies regarding the environment
Health X3	Organic products are safe for consumption
	Eating organic products further reduces the risk of disease
	Organic products are more nutritious
Price X4	Willingness to pay higher prices to buy organic food
	The price paid is in accordance with the quality received
	Healthy food is definitely more expensive
Subjective norm X5	Believing that the norms held by organic consumer groups are good
	Trust from others to become organic consumers
	Other people influence consumers to buy organic products

Measurement of variables using a Likert rating scale with an assessment interval of one (1) to five (5). With scoring strongly agree = 5, Agree = 4, Uncertain Agree or Disagree = 3, Disagree = 2, Strongly Disagree = 1.

RESULTS AND DISCUSSION

In this study, the number of respondents consist of 63% women and 37% men. Women is higher than men because women are food buyers and household decision makers. The number of respondents aged varies from 20-65 years with the largest age group being 41-50 years The majority of buyers have a higher education background (97%), around 3% have completed secondary school and around 73% of respondents receive a monthly income of more than IDR 5,000,000.

VALIDITY TEST

Measuring validity is through the test of fit model. This evaluation is carried out on each measurement construct or model of the relationship between latent variables and several variables which are observed separately through validity evaluation. The validity test is related to the level of a variable to be measured. To measure the validity of a construct, it can be seen the value of the variable loading factor.

Table 2. *Standard Loading Factor* (SLF)

Variable	Variabel Laten	Standard Solition	Evaluation
Organic knowledge X1	X11	0.78	Good
	X12	0.78	Good
	X13	0.70	Good
Environmental knowledge X2	X21	0.62	Good
	X22	0.76	Good
	X23	0.85	Good
Health X3	X31	0.84	Good
	X32	0.73	Good
	X33	0.61	Good
Price X4	X41	0.82	Good
	X42	0.84	Good
	X43	0.82	Good
Subjective Norm	X51	0.80	Good
	X52	0.78	Good
	X53	0.69	Good

The table 2 above explains the reliability value of the composite measurement model obtained by the second order confirmatory factor analysis in the model which has a value of> 0.5 indicating that the indicator variables in the second-order confirmatory factor analysis are consistently high and the constituent variables can measure accurately the endogenous latent variables and variables.

The confirmatory factor analysis model is a method with a pre-established model, latent variables are determined at the beginning of the model and require parameter identification. A higher model is the second-order confirmatory factor analysis. It was used as a confirmatory technique analysis. Models in second-order confirmatory factor analysis are correctly determined based on the type of analysis that the researcher is attempting to confirm. Confirmatory factor analysis is one of the main approaches in analyzing the factor test. The difference between confirmatory factor analysis and second-order confirmatory factor analysis is that in the second-order confirmatory factor analysis, latent variables are not measured directly but through assessment indicators or other latent variables. Second-order Confirmatory Factor Analysis has multivariate normal assumptions that must be met in a multivariate analysis.

Furthermore, to see the level of consistency or stability of measuring instruments or constructs. The concept of reliability is in line with the construct or qualitative validity. A valid construct is certainly reliable, while a reliable construct is not necessarily valid. Measuring instrument is called reliable when the instrument in measuring a symptom at different times always shows the same results. Evaluation of the reliability of the measurement model shows the Standard Loading Factor (SLF). The measurement model has received validity because the Standard Load Factor is SLF> 0.5.

Table 3. Reliability Model

Variables	Variance Extracted	Reliability
Organic knowledge(X1)	0.74	accepted
Environmental knowledge (X2)	0.77	accepted
Health (X3)	0.83	accepted
Price (X4)	0.78	accepted
Subjective Norm (X5)	0.75	accepted

In this study, the variables acting as variables are organic knowledge (X1), environmental knowledge (X2), health knowledge (X3), price (X4), and subjective norms (X5). The results of data analysis from this study are as follows:

Figure 1. Standard solution model

Chi-Square=101.70, df=85, P-value=0.10458, RMSEA=0.026
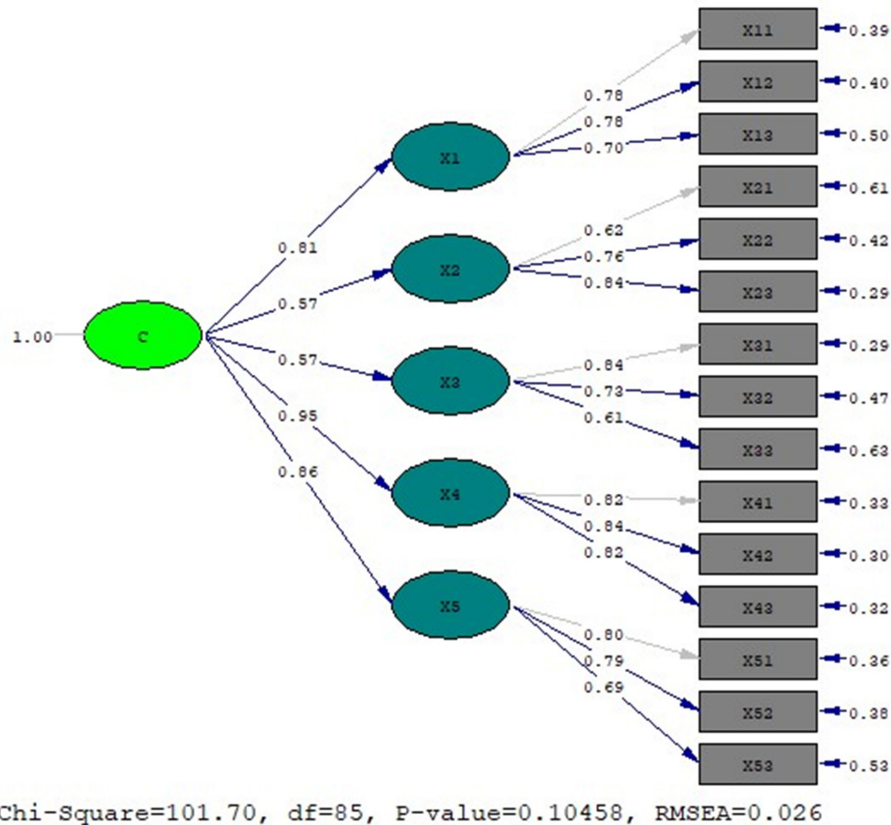
From the results of data analysis using the second order confirmatory factor analys, It can be seen that all the latent standard loading factor (SLF) variables are positive. This means that all latent variables used have consistency with the indicators used. Furthermore, the error value for each indicator is considered good because it does not have a negative value. This means that the variables of organic knowledge (X1), environmental knowledge (X2), health knowledge (X3), price (X4), and subjective norms (X5) and their indicators already have a model fit.

After a valid and reliable measurement model of the research model is obtained, the next step is to conduct a structural model analysis of the research model, where this analysis is related to testing the research hypotheses. The research hypothesis is accepted if the absolute number t value> 1.96 with a coefficient sign in accordance with the proposed research hypothesis (positive or negative). The results of the second-order confirmatory factor analysis analysis show that the hypothetical model or the theoretical model is able to explain the empirical facts in the field even though there are still variables that have a load factor value <1.96, where this model is the most optimal model.

Figure 2. t-value

Chi-Square=101.70, df=85, P-value=0.10458, RMSEA=0.026
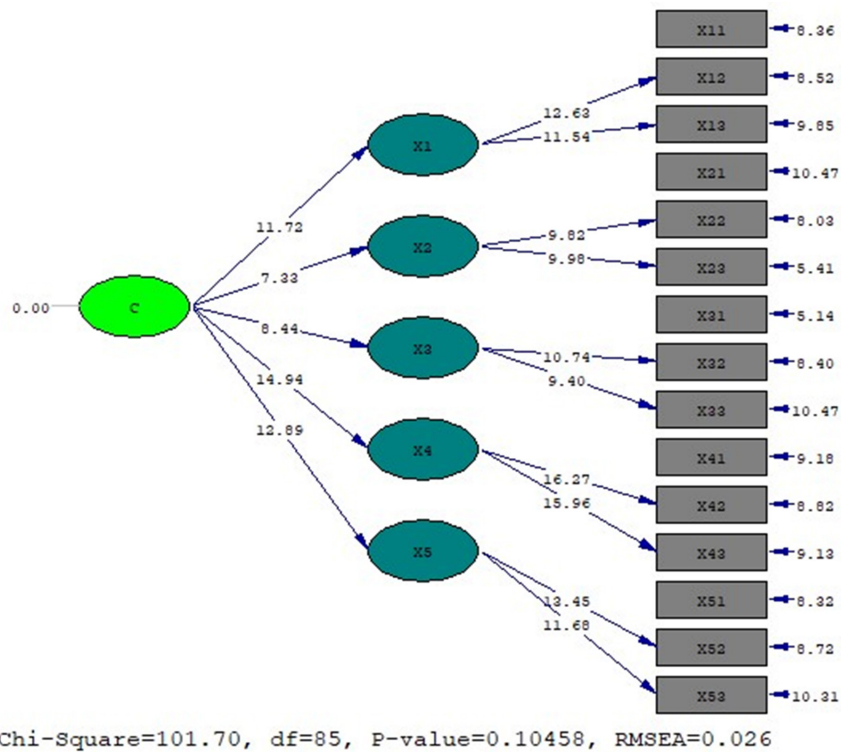
Table 4. Results of the Structural Model Significance Test

Latent Variables	t-value	Conclusion
Organic knowledge(X1)	11,75	accepted
Environmental knowledge (X2)	7.33	accepted
Health (X3)	8.44	accepted
Price (X4)	14.94	accepted
Subjective Norm (X5)	12.89	accepted

From the data analysis in table 4 above, all latent variables can be concluded as accepted. Furthermore, seen from the second-order confirmation factor, it can be seen that the price variable (X4) has the highest t- value followed by subjective norms (X5) and organic knowledge (X1). While the t-count of environmental knowledge (X2) and health knowledge (X3) has the t- value.

The model accuracy index in this study is the Chi-Square value (Joreskog & Sorbom, 1993). Furthermore, to assess the fit model, it is expected that the Chi-Square value is not significant with a p-value> 0.05, indicating that this study has no difference between the model and the data. With a study using a sample of 299 respondents, the estimation results tend to be significantly better. Root mean square error of approximation (RMSEA) describes the residues contained in the model. The RMSEA value in the study was rated good with 0.026 (RMSEA ≤ 0.08). Thus the model in this study is good and does not need to be modified by further models.

Table 4 *Goodness Of Fit Index (GOFI)*

GOFI	Results	Fit Indices	Conclusion
p-value	0.10458	p-value ≥ 0.05	Good
Chi-Square	101.70,	Kecil	Good
RMSEA	0.026	RMSEA ≤ 0.08	Good
NFI	0.95	NFI≥ 0.90	Good
NNFI	0.99	NNFI ≥ 0.90	Good
CFI	0.99	CFI ≥ 0.90	Good
IFI	0.99	IFI ≥ 0.90	Good
RFI	0.94	RFI ≥ 0.90	Good
GFI	0.96	GFI ≥ 0.90	Good

Organic products are currently still difficult to reach by people in Sumatera Utara at large. Apart from the higher price factor compared to non-organic vegetables, people also do not fully understand the benefits of agricultural products for health so that these agricultural products are still slightly absorbed by the market. The high price of organic vegetable products has been suspected because of the high cost of production and the low production capacity of organic compared to inorganic products, which have made consumers consider buying organic products. Price is the main obstacle in marketing organic products, but for consumers who are consistent as consumers, price is not a constraint. (Sungkumchalianga & Wen, 2012)

From the survey conducted, it is known that the respondents' knowledge about the benefits of organic food for health is quite good, where respondents have experienced the health benefits directly. One of them is to get other long-term health benefits by means of a healthier organic food diet which when combined with healthy living habits can help get rid of internal diseases in the body. In addition, organic food allows consumers to benefit from every food calorie for sure, prevents calorie gain, maintains a healthy weight and promotes weight loss. Respondents also know that consumption of organic food can help minimize toxic substances that can be ingested through food. Harmful toxins in food can cause several health problems such as cancer risk.

Organic knowledge is also the most important factor in the consumption of organic products. This shows that increasing organic knowledge also improves consumer attitudes. This is in line with the factor test, showing that knowledge has an effect on purchasing attitudes and behavior. This may be due to consumers expressing attitudes towards organic products for nutritional and food security. Although in general consumers are still skeptical of claims of organic products. However, it is still in accordance with the research conducted by Yu et al. (2018).

The decision to buy organic products, respondents are not only influenced by internal factors (attitudes) but also influenced by external factors outside the product, namely subjective norms. Subjective norms look at the influence of people in a person's social environment on their behavioral intentions and people's beliefs which are calculated by the importance of

one attribute for each of their opinions that will influence a person's behavioral intentions. It is assumed that subjective norms are determined by the total normative beliefs accessed regarding the expectations of important references. In making purchasing decisions, respondents are not only influenced by internal factors, but also by external factors outside the product, namely subjective norms. Subjective norms are an important factor in shaping the intention to buy organic products. To do something important, usually organic consumers consider what other people's expectations (closest people, family, friends, husband / wife) have of them. In this study, subjective norm factors can shape attitudes on organic products, which means that organic consumers have more influence to become organic consumers from the people around them who have previously become organic consumers who are motivated to follow other people's opinions. Thus social pressure affects consumer attitudes of organic products which is supported by the research of Tarkiainen & Sundqvist (2007).

So far, the government's role in organic agriculture is still focused on the production of organic products, not on the promotion of it. From the questionnaire to the respondents, it shows that the role of government is only 3%. The remaining organic consumption is driven more by non-governmental organizations and organic communities. This is very unfortunate because the potential for consumers is actually very large and has not been explored. Lack of promotion by various parties is also an issue that needs to be resolved. Apart from the problem of production, the government must focus more on the marketing aspects of the product. Farmers in Lubuk Bayas in Serdang Badagai Regency are still complaining about the low demand for their rice.

Nowadays consumers are increasingly aware and selective in terms of the health quality of agricultural products. They now prefer to consume organic products rather than those using inorganic ingredients. However, this awareness cannot be translated directly into purchasing organic products. Marketing of organic products in Sumatera Utara must have a foundation of traditional and scientific knowledge. Organic agriculture in its marketing must promote increased biodiversity. For this reason, the level of public knowledge about organic products must be increased. This is due to the lack of management practices that are restoring, maintaining, and ecological harmony as a form of local wisdom.

Some alternative development strategies that can be carried out by the government are innovating development, providing high added value to face conventional product competition, building product distribution jointly coordinated by the government, and building collaborative networks to create business governance, by utilizing information technology as well as conducting continuous promotions to penetrate the market and customers, as well as attracting public interest in organic products. Eco-friendly organic products found in Sumatera utara can be used to build a public image for the love of Indonesian products in this area, with environmentally friendly products produced including kratom, Sidilakang civet coffee, nata de coco, rice, vegetables, fruits, soy milk and natural medicines and organic coffee.

CONCLUSION

Market conditions for environmentally friendly products in Sumatera Utara, especially organic products, are still very small due to low consumer awareness of buying organic products. This can be seen from the number of companies engaged in organic products.

Consumers in Sumatera Utara are now starting to consider the impact of the products which they buy on their health, which is indicated by the development of organic or green markets in this area. Based on the analysis of the factors that influence the use of organic products starting from price (X4), the influence of subjective norms (X5), organic knowledge (X1), health knowledge (X3) and environmental knowledge (X2)

The Provincial and District / City Governments through the Department of Agriculture and the Food Security Agency in Medan for the development of organic agricultural products need to jointly socialize environmentally friendly products in order to increase awareness of the importance of environmentally friendly products for consumers and for the community. as a whole through developing public knowledge about the environment and organic products of this area. There is a need for cooperation between NGOs and the Agriculture Office and Provincial and District / City Food Security Agencies to socialize organic products to the public at any important events held by local governments. Provincial and district / city governments need to make policies in the form of local regulations on organic products and environmentally friendly products in order to increase the competitiveness of local products in the global market that demands environmentally friendly products and increases the loving of domestic products.

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Analyzing Fraud Diamond for Detecting Fraud Committed with Religiosity as Intervening Variable: Study in Manufacturing Company's Managers in East Java

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Abstract

This research was conducted to find out the reasons why a manager commits fraud. Diamond fraud model was used in this research. Religiosity variables are used as intervening variables to determine the effect of religiosity in intervening fraudulent actions among managers of manufacturing companies in East JavaThe data analysis techniques used in this study were descriptive analysis and path analysis. The results of the analysis test in this study resulted in several conclusions, namely the Fraud diamond factor proved to have a significant effect on fraud (Fraud) committed by managers of manufacturing companies in East Java. Meanwhile, Fraud diamond (Incentive) factors proved to have no significant effect on fraud (Fraud) committed by managers of manufacturing companies in East Java. In addition, Religiosity was also not able to interfere strongly with the relationship between Fraud diamond on fraud (Fraud) committed by managers of manufacturing companies in East Java. In conclusion, this result of this research proves that the level of religiosity of a manager is not necessarily able to suppress fraud that is committed in the company.

Keywords: *Financial Management Fraud, Religiosity*

Abstrak

Penelitian ini dilakukan untuk mengetahui alasan seorang manajer melakukan kecurangan. Model penipuan berlian digunakan dalam penelitian ini. Variabel religiusitas digunakan sebagai variabel intervening untuk mengetahui pengaruh religiusitas dalam melakukan intervensi tindakan fraud di kalangan manajer perusahaan manufaktur di Jawa Timur. Teknik analisis data yang digunakan dalam penelitian ini adalah analisis deskriptif dan analisis jalur. Hasil uji analisis pada penelitian ini menghasilkan beberapa kesimpulan yaitu faktor Fraud diamond terbukti berpengaruh signifikan terhadap Fraud (Fraud) yang dilakukan oleh manajer perusahaan manufaktur di Jawa Timur. Sedangkan faktor Fraud diamond (Incentive) terbukti tidak berpengaruh signifikan terhadap Fraud (Fraud) yang dilakukan oleh manajer perusahaan manufaktur di Jawa Timur. Selain itu, Religiusitas ternyata juga tidak mampu mengganggu secara kuat hubungan antara Fraud diamond pada fraud (Fraud) yang dilakukan oleh para manajer perusahaan manufaktur di Jawa Timur. Kesimpulannya, hasil penelitian ini membuktikan bahwa tingkat religiusitas seorang manajer belum tentu mampu menekan kecurangan yang dilakukan di perusahaan.

Kata kunci: *Penipuan Manajemen Keuangan, Religiusitas*

INTRODUCTION

Fraud in the financial report has an immensely negative effect on the company, making the information irrelevant and unreliable. Presentation of wrong data in a financial report turns the information to be improper for decision making because the analysis is based on invalid information.

Fraud can occur in any form. 2016 reports from the Association of Certified Fraud Examiners (ACFE) summarizes 3 (three) types of fraud in Indonesia. Those are corruption, asset misappropriation, and financial statement fraud.

Table 1. Most harmful _fraud_ in Indonesia

No.	Types of Fraud	Number of Cases	Precentage
1.	Corruption	178	77%
2.	Asset Missappropriation	41	19%
3.	Financial Statement Fraud	10	4%

Source: ACFE, 2016.

Financial statement fraud only ranks the third in the list, but it is extremely detrimental to the shareholders. In addition, Report to the Nations on Occupational Fraud and Abuse (ACFE, 2014) discovers about 77 % fraud was conducted by individuals through departments, such as accounting, operational, sales, executives or high-level management, customer services, purchase, and finance.

Capital Market Supervisory Agency (BAPEPAM), now the Financial Services Authority (OJK), identified some companies which conducted fraud in 2018. One of them was PT. SNP Finance Tbk. which inflicted damage to 14 banks in 2017 and the case was revealed in 2018. The public accountant office which audited the company in question was sanctioned severely as stated in OJK press release OJK SP 62/DHMS/OJK/X/2018. Another fraud was performed by PT. Bank Bukopin, Tbk, which was suspected to have manipulated its credit card data. This fraud led the company management to revise its 2015-2017 financial reports. OJK discovering those phenomena provides evidence that financial statement fraud may still occur frequently in Indonesia.

Indonesia has a positive industrial growth. The growth of non-oil processing industry in the first quarter of 2018 was sufficiently high at 5.03% (yoy). This number was lower than the growth rate of the 2017 fourth quarter, 5.14% (yoy) but higher than 4.80% (yoy) of the first quarter of 2017. The highest rate of growth was experienced by machinery and equipment industries which reached as high as 14.98% (yoy), followed by the food and beverage industries which experienced 12.7% (yoy) growth (Kementrian Perindustrian, 2018).

The growths were supported as Indonesian industrial zones expanded. One of the industrial zones was that of East Java. East Java is extremely large compared to other provinces in the same island, Java. This province is also the second populous province in the island of Java. Accordingly, East Java is a suitable area for industrial zone development. Industrial zones in East Java include factories, warehouses, and international port and

airport. All of these contribute to making the overseas investors consider East Java a good place for investment.

The populace of East Java is also famously known to be religious. Religiosity is deemed an important factor for companies. Companies assume that religious people are expected to work honestly and perform no fraud. Such an assumption is expected to attract companies to invest in East Java.

Some researches are trying to analyze fraud diamond to detect fraud. One of them was done by Sihombing (2014) entitled An Analysis of Fraud Diamond to Detect Financial Statement Fraud: Empirical Study on Manufacturing Companies Listed in Indonesia Stock Exchange in the years of 2010-2012. Annisya et al. (2016) also reported their research, Using Fraud Diamond for Fraud Statement Detection which had a total sample of 27 real estate companies listed in Indonesia Stock Exchange from 2010 to 2014. Unfortunately, some of the previous researches still failed to specifically identify earning managements' acts from the point of view of a manager. Therefore, this research was conducted to identify the reasons why a manager commits fraud. This research also added religiosity as an intervening variable to identify the role of religiosity to intervene in a fraud act within circles of managers of the manufacturing company in East Java.

Theory of Reasoned Action was first formulated in 1967 to provide consistency in the relationship study between behaviour and attitude (Fishbein and Ajzen, 1975). According to Ajzen and Fishbein (1975), Theory of Reasoned Action assumes that one's behaviour is determined by one's intention to perform or not to perform a particular behaviour, or vice versa. The intention is defined by two independent variables, namely attitude and subjective norms.

The Theory of Reasoned of Action presented by Ajzen and Fishbein (1975) became the grand theory of this research. This research revealed that a manager's procrastinative attitude is influential to fraud committing. The focus of this research was the attitude over behaviour, that is the procrastinative attitude of a company manager towards the act of the financial statement fraud. Attitudes that lead to delaying work completion are called procrastination. Such action may trigger the actor to commit fraud.

Legitimacy theory states organization is a part of the society, so it needs to heed to the society's social norms. Accordingly, it is a company's conformity to social norms that make it more legitimate. Organization operations must also be within society's expectations. Legitimacy is obtained when the existence of the organizations is conforming or congruent with the value system existing in the society and environment. One step to incongruency will threaten the company's legitimacy.

Fraud clearly contradicts social norms. As such, fraud triggers moral and material losses, such as organization's disreputation and organization loss, state financial loss, employees' amorality, and other negative aspects. Therefore, the existence and legitimacy of a company or organization in the society must be maintained through good organizational management which effectively imposes internal control to prevent and avoid fraud. One possible act of fraud prevention is to identify the causing factors that lead to fraud.

Zimbelman et al (2014) state that fraud is an act committed intentionally, consciously,

and knowingly to abuse everything owned collectively, for example, company and state resources, for personal comfort and then present misinformation to cover such an abuse. Fraud is different from unintentional error. Someone entering the wrong data by mistake when recording a transaction does not commit a fraud, because his mistake is intentional. However, if someone insidiously manipulates a financial statement to attract a prospective investor to invest in his company, then he is committing a fraud.

Fraud diamond, formulated by Wolfe dan Hermanson (2004), is trying to view fraud from a new perspective. Perfected from Cressey's theory (1953) of the fraud triangle, fraud diamond adds a qualitative element, capability, which is believed to have a significant effect on fraud. The fraud diamond theory is described in the following picture.

Figure 2. *Fraud Diamond*
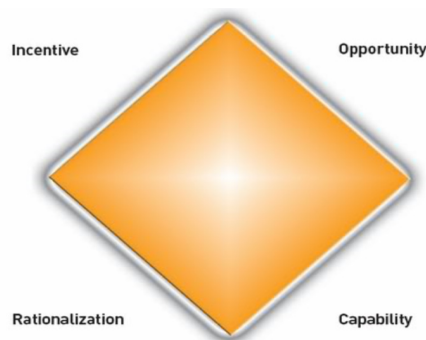
Elements of fraud diamond theory include incentive, opportunity, rationalization, and capability. This research employed fraud diamond theory as a part of the main theories. The Great Dictionary of Indonesian Language defines religion (religion) as a belief toward god, while religiosity as the degree of human nature's religion of human nature, so religiosity can be defined as the degree of someone's devotion to God in practising his religion. Religiosity can be defined as an integrated system constituted by belief, lifestyle, ritual activities, and institution which gives meanings to human life and guides humanity to sacred or highest values. (Glock and Stark, 1965).

The assumption that measuring religiosity is difficult starts to wane due to the development of religiosity measurement in the field of psychology, theology, and sociology. Glock and Stark (1965) write that religiosity is usually defined as (a) Cognition (religious knowledge, religious belief), (b) Affect, which is related to emotional attachment or emotional feelings about religion, and, (c) Behaviour, such as presence and affiliation with places of worship, attending the liturgy, reading holy books, and prayers.

Religiosity measurement, according to Glock dan Stark (1965), can be classified into the following aspects: (1) Religious Practice (the ritualistic dimension), (2) Religious belief (the ideological dimension), (3) Religious Knowledge (the intellectual dimension), (4) Religious feeling (the experiential dimension), (5) Religious Effect (the consequential dimension).

High-level religiosity can drive people to fear their god, so they will believe in retribution or punishment from their god for their wrongdoings. Religion also clarifies what is right

and wrong. Therefore, it can be concluded that a person with a high level of religiosity will not commit fraud because it violates the principles of religion he practices.

Fraud-committing companies tend to have a relatively high capital cost. To reduce the risk of financial statement fraud, corporate governance has also been linked to financial statement fraud. This is supported by the arguments of Dechow (1994) in Skousen et al. (2009) that fraud and deceit cases are more common in companies with weak or poor corporate governance. Several later, Farber's (1991) research also reveals that credibility remains a problem for companies that have committed financial statement frauds, even though they have changed their corporate governance.

Many studies investigated fraud as their subject, particularly financial fraud detection. Cressey (1953) in Skousen et al. (2009) concluded that fraud generally shares three common traits. First, embezzlers have the opportunity to perpetuate fraud. Second, non-shareable financial needs (pressure). Third, individuals involved in a fraud rationalize the fraudulent act as being consistent with their codes of ethics. Thus, the fraud risk factors are pressure, opportunity and rationalization, or referred to as "fraud triangle". Then, Wolfe and Hermanson (2004), in addition to the factors of pressure, opportunity, and rationalization add another factor, i.e. capability. This element is a complement to the fraud triangle model from Cressey's 1953 study.

Capability, according to Wolfe and Hermanson (2004), is how much power and capacity of a person have to commit fraud in the corporate environment. With the addition of capability as another factor, the fraud triangle turns into a fraud diamond. Agreeing with Wolfe and Hermanson (2004), Manurung and Hardika (2015) also find that capability influences the committing of financial statement fraud. Thus, the following hypotheses were presented:

H_1: Fraud diamond Opportunity has an influence toward Fraud.

H_2: Fraud diamond Incentive has an influence toward Fraud.

H_3: Fraud diamond Rationalization has an influence toward Fraud.

H_4: Fraud diamond Capability has an influence toward Fraud.

Fraud may occur because a person or individual does not have a good religious principle. Individuals, ideally, should have the intellectual capacity and knowledge regarding religion as a driving force and control of their actions to ensure their doings are in accordance with cultural values and religious principles, so as to maintain order and prevent fraud (Basri, 2015). The results of research conducted by Conroy and Emerson (2004) show that people who have a strong commitment to their religions are able to make decisions which do not contradict their moral beliefs. The results of this study tally with Purnamasari's research (2014) which concludes that the level of religiosity is also one factor that can influence one's commitment to fraud. Therefore, the following hypothesis was proposed:

H_5: Religiosity is able to strengthening the relationship between fraud diamond and fraud.

METHOD

This is a quantitative research, and the data used in this research was primary data. Population in this research was the managers in manufacturing companies in East Java. The sampling technique used was *purposive sampling.* Criteria of samples in this research were:

1.   People who have hold the position of manager in a manufacturing company in East Java for at least two years since 2016.

2.   People who have hold the position of manager in a manufacturing company in East Java especially accounting managers since 2016.

The number of samples in this research was 100 accounting managers in manufacturing companies in East Java. The data collection methods of this research were literature study and field research. Field research used in this research was conducted through distributing questionnaires. The assessment of answers given by the respondent was processed using Likert scale.

RESULT AND DISCUSSION

Instrument testing was performed in two phases, i.e. validity testing and reliability testing. The results of the validity and reliability testing on the research instruments are presented in the following:

Figure 4. The Result of Validity Test on Fraud Diamond (Opportunity)
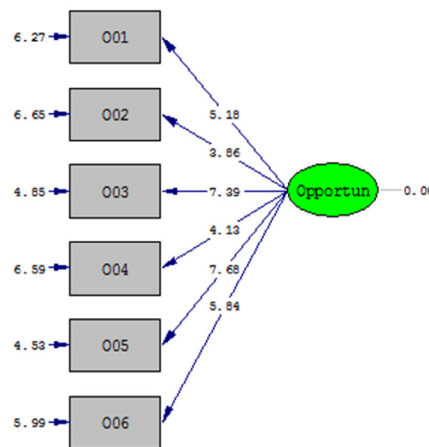
Chi-Square=10.42, df=9, P-value=0.31732, RMSEA=0.040

Source: The Result of Data Processing, 2019.

No.	Question	Loading > 1,96 (T-Value)	Conclusion
1.	O01	5,18	Valid
2.	O02	3,86	Valid
3.	O03	7,39	Valid
4.	O04	4,19	Valid
5.	O05	7,68	Valid
6.	O06	5,64	Valid

The results presented show that all statements on fraud diamond (opportunity) used in this research are valid.

**Figure 5. The Result of Validity Test on Fraud Diamond (Incentive*)*
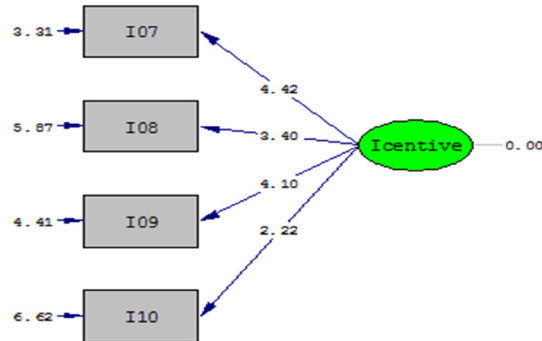
Source: The Result of Data Processing, 2019.

No.	Questions	Loading > 1,96 (T-Value)	Conclusion
1.	I07	4,42	Valid
2.	I08	3,40	Valid
3.	I09	4,10	Valid
4.	I10	2,22	Valid

The results imply that all statements on fraud diamond (Incentive*)* used in this research are valid.

Figure 6. The Result of Validity Test on Fraud Diamond *(Rationalization)*
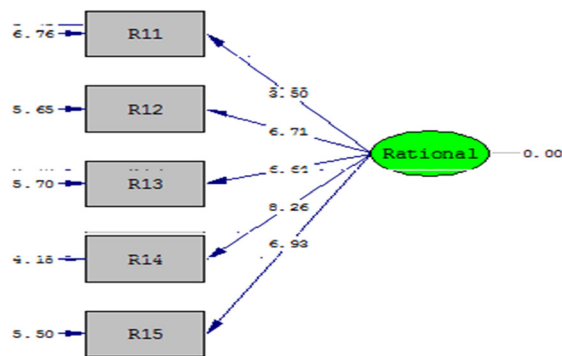
Source: The Result of Data Processing, 2019.

No.	Question	Loading > 1.96 (T-Value)	Conclusion
1.	R11	3.50	Valid
2.	R12	6.71	Valid
3.	R13	6.64	Valid
4.	R14	8.26	Valid
5.	R15	6.92	Valid

The results presented prove that all statements about fraud diamond (Rationalization) used in this research are valid.

Table 1. The Result of Fraud Diamond (Capability) Validity Test

		C16	**C17**	**C18**	**C19**	**C20**	**Capability_X4**
	Pearson Correlation	,559**	,556**	,559**	,378**	,343**	1
Capability_X4	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	100	100	100	100	100	100

<div style="text-align:center">Correlations</div>

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

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

Source: The Result of Data Processing, 2019.

The conclusion is all items are higher than r table 0.195 (Based on the level of significance, i.e. 5% with N = 100, r value table is determined at 0.195) which means that all statements on fraud diamond (capability) in this research are valid.

Table 2. The Result of Fraud Diamond (Religiosity)

		R21	**R22**	**Religiosity_Z**
	Pearson Correlation	,521**	,785**	1
Religiosity_Z	Sig. (2-tailed)	,000	,000	
	N	100	100	100

<div style="text-align:center">Correlations</div>

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

Source: The Result of Data Processing, 2019.

The result shows all items are higher than r table 0.195 (Based on the level of significance, i.e. 5% with N = 100, r value table is determined at 0.195) which means that all statements on fraud religiosity in this research are valid.

No.	Questions	Loading > 1,96 (T-Value)	Conclusion
1.	F23	2.99	Valid
2.	F24	2.80	Valid
3.	F25	2.63	Valid

The results presented show that all statements about fraud diamond used in this research are valid.

Figure 7. The Result of Validity Test on Fraud
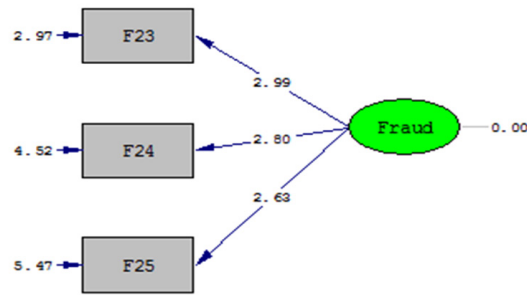
Source: The Result of Data Processing, 2019.

Table 3. The Result of Reliability Testing

Case Processing Summary			
		N	%
	Valid	100	100,0
Cases	Excluded[a]	0	,0
	Total	100	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics	
Cronbach's Alpha	**N of Items**
,862	31

Source: The Result of Data Processing, 2019.

This outcome concluded that Alpha value is greater than r table, 0.862 > 0.195 (Based on the significance level of 5% with N = 100, r value table is determined at 0.195). Therefore, it proved that all statements in this research are reliable. The following descriptive analysis will elaborate the overall data variables used in this study. The respondents are managers, 35% were male and the rest 65% were female.

Table 4. Characteristics of respondents based on their gender.

		Frequency	Percent	Valid Percent	Cumulative Percent
	Male	35	35.0	35.0	35.0
Valid	Female	65	65.0	65.0	100.0
	Total	100	100.0	100.0	

Souce: Processed Data, 2019.

Table 5. The Result of Descriptive Statistics Test – Fraud diamond (Opportunity-X_1)

Indicator	SS (5)	S (4)	N (3)	TS (2)	STS (1)	Respondents
O01	6	59	34	1	-	100
O02	13	68	19	-	-	100
O03	12	64	23	1	-	100
O04	8	49	37	6	-	100
O05	10	50	39	1	-	100
O06	6	36	44	11	3	100
TOTAL	**55**	**326**	**196**	**20**	**3**	
Mean	**0.55**	**3.26**	**1.96**	**0.20**	**0.03**	

Source: Research Data Tabulation, 2019.

Table 5 reveals that most respondents tended to agree that fraud diamond (Opportunity-X_1) is able to influence fraud. It is proven by the mean value which reaches 3.26.

Table 6. The Result of Descriptive Statistics Test – Fraud diamond (Incentive-X_2)

Indicator	SS (5)	S (4)	N (3)	TS (2)	STS (1)	Respondents
I07	9	62	26	2	1	100
I08	7	44	42	5	2	100
I09	15	61	21	3	-	100
I10	9	62	26	2	1	100
TOTAL	40	229	115	12	3	
Mean	0.40	2.29	1.15	0.12	0.4	

Source: Research Data Tabulation, 2019.

Information from Table 6 tells us that most respondents had a tendency to agree that Fraud diamond (Incentive-X_2) is strongly influential toward their fraudulent acts. The mean of the Fraud diamond (Incentive-X_2), however, is still very low, at 1.15. This shows that Fraud diamond (Incentive-X_2) is not a main factor that triggers fraud.

Tabel 7. The Result of Descriptive Statistics Test – Fraud diamond (Rationalization-X_3)

Indicator	SS (5)	S (4)	N (3)	TS (2)	STS (1)	Respondents
R11	9	62	26	2	1	100
R12	7	44	42	5	2	100
R13	15	61	21	3	-	100
R14	9	62	26	2	1	100
R15	15	61	21	3	-	100
TOTAL	55	229	136	15	3	
Mean	0.55	2.90	1.36	0.15	0.3	

Source: Research Data Tabulation, 2019.

Table 7 reveals that most respondents tended to agree that Fraud diamond (Rationalization-X3) plays a role in their fraudulent acts. This is supported by the mean value of 2.90.

Table 8. The Result of Descriptive Statistics Test – Fraud diamond (Capability-X_4)

Indicator	SS (5)	S (4)	N (3)	TS (2)	STS (1)	Respondents
C16	9	62	26	2	1	100
C17	7	44	42	5	2	100
C18	15	61	21	3	-	100
C19	9	62	26	2	1	100
C20	9	62	26	2	1	100
TOTAL	49	291	141	14	3	
Mean	0.40	2.91	1.41	0.14	0.4	

Source: Research Data Tabulation, 2019.

Table 8 indicates that most respondents were inclined to believe that Fraud diamond (Capability-X4) plays a very important role in their commitment of fraud. This is proven through the mean value of 2.91

Table 9. The Result of Descriptive Statistics Test – Religiosity (Z)

Indikator	SS (5)	S (4)	N (3)	TS (2)	STS (1)	Respondents
R21	9	62	26	2	1	100
R22	7	44	42	5	2	100
TOTAL	16	106	68	7	3	
Rata-Rata	0.16	1.06	0.68	0.7	0.3	

Source: Research Data Tabulation, 2019.

Respondents' tendency, according to Table 9, was Religiosity (Z) is highly influential to quench their drives to committing fraud. However, the mean value is very low, scoring at 1.06. Thus, it can be concluded that Religiosity (Z) is not a major factor in suppressing fraud.

Table 10. The Result of Descriptive Statistics Test – Fraud (Y)

Indicator	SS (5)	S (4)	N (3)	TS (2)	STS (1)	Respondents
F23	5	42	40	13	-	100
F24	9	54	30	7	-	100
F25	9	47	39	5	-	100
TOTAL	23	143	109	25		
Mean	0.23	1.43	1.09	0.25	0	

Source: Research Data Tabulation, 2019.

Table 10 shows that Fraud (Y) still occurs recently although only in a small number. This was implied by the mean of *Fraud* (Y) which scores 1.43.

Path analysis models used in this research were:

a) $Y = \beta_0 + \beta_1 X_1 + \beta_1 X_2 + \beta_1 X_3 + \beta_1 X_4 + \varepsilon$

b) $Y = \beta_0 + \beta_1 X_1 + \beta_1 X_2 + \beta_1 X_3 + \beta_1 X_4 + Z + \varepsilon$

Result of equation test 1:

Table 11. Result of equation test 1

No.	Variable	T Value	Conclusion
1.	X1→Y	7.11	Significant
2.	X2→Y	1.65	Insignificant
3.	X3→Y	3.83	Significant
4.	X4→Y	2.51	Significant

Source: Processed Data, 2019.

The results presented by the previous table allow these hypothesis testing. First, Test of the influence of the Diamond Fraud (Opportunity) on fraud resulted in a T-value of 7.11. Because the T-value is higher than 1.96 (7.11 > 1.96), it can be concluded that the Fraud diamond (Opportunity) factor is to have been proven to have a significant effect on fraud committed by managers of manufacturing companies in East Java.

Figure 8. Result of Test of Model 2

Chi-Square=0.00, df=0, P-value=0.00000, RMSEA=0.000
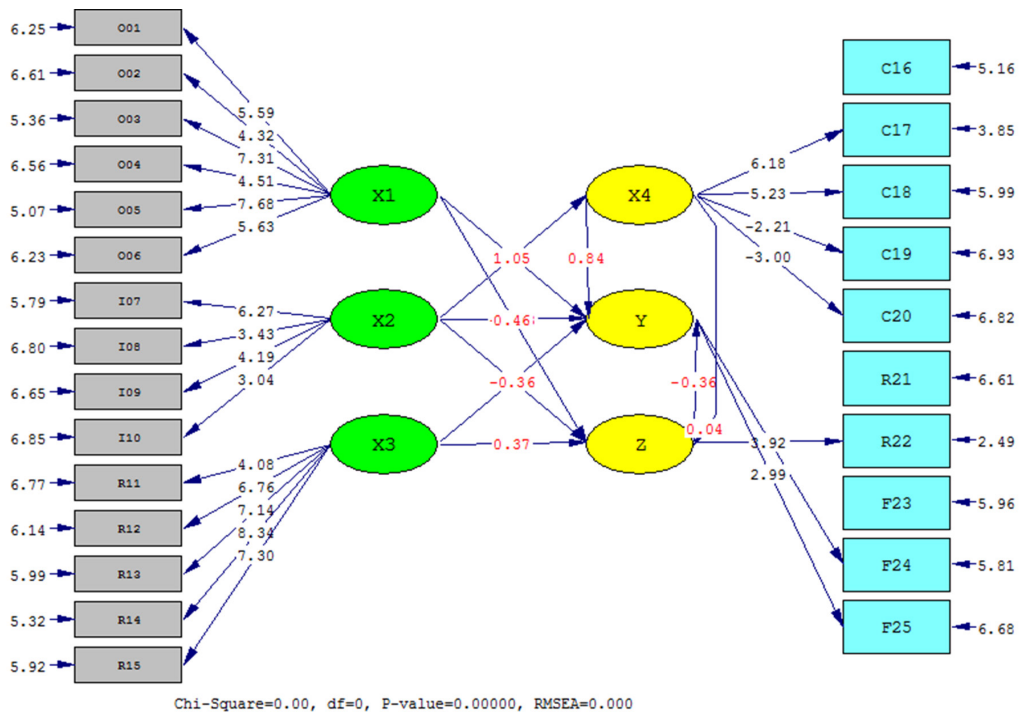
Second, the test obtained a T-value of 1.65. Because the T-value is smaller than 1.96 (1.65 < 1.96), it can be stated that the Fraud diamond (Incentive) factor is proven to have no significant effect on fraud committed by managers of manufacturing companies in East Java. Third, t-value obtained from the test was 3.83. As the T-value is higher than 1.96 (3.83> 1.96), the conclusion is the Fraud diamond (Rationalization) factor is proven to have a significant effect on fraud committed by managers of manufacturing companies in East Java. Fourth, the test produced a T-value of 2.51. With a T-value having a higher value than 1.96 (2.51> 1.96), it proves that Fraud diamond (Capability) factor has a significant effect on fraud committed by managers of manufacturing companies in East Java.

Criterion of conclusion (Sujarweni, 2018) was:

T-Value > 1.96= Significant

T-Value < 1.96= Insignificant

The test of the influence of Religiosity in intervening the relationship between Fraud diamond (opportunity, incentive, rationalization, and capability) toward fraud produced a T-value of -0.36. Therefore the T-value is smaller than 1.96 (-0.36 < 1.96). Thus it can be inferred that religiosity is incapable to strongly intervene the relationship between fraud diamond (opportunity, incentive, rationalization, and capability) toward fraud committed by

managers of manufacturing companies in East Java. These results proved that the level of religiosity of a manager is incapable to suppress fraudulent acts committed in the company. Thus, company owners still require to control and supervise all company activities, including observing performance reports.

No.	Variable	T Value	Conclusion
1.	X1→Z	0.46	Insignificant
2.	X2→Z	-0.36	Insignificant
3.	X3→Z	0.37	Insignificant
4.	X4→Z	0.04	Insignificant
5.	X1+X2+X3+X4→Z→Y	-0.36	Insignificant

Source: Result of Data Processing, 2019.

CONCLUTION

Fraud diamond factors (opportunity, rationalization, and capability) are proven to be significantly influential toward fraud committed by managers of manufacturing companies in East Java. Fraud diamond (incentive) factor is proven not to be significantly influential toward fraud committed by managers of manufacturing companies in East Java.

Religiosity is not able to strongly intervene the influence of fraud diamond (opportunity, incentive, rationalization, and capability) toward fraud committed by managers of manufacturing companies in East Java. The novelty of this article conforms the research object which focused on the managers of manufacturing companies in East Java. This ensured the high validity and reliability of the data obtained from the respondents, because it directly aimed the targets. Previous researches, on the other hand, only present general discussions. Moreover, Indonesia is a country with high levels of cultures and religiosity. Thus the outcomes of this research contribute to the academic and practical accounting worlds.

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Efek Mediasi Profitabilitas: Modal Intelektual, Diversifikasi Pendapatan, dan Nilai Perusahaan

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Abstract

This study aims to examine and analyze the effect of intellectual capital and income diversification on firm value mediated by profitability. This study uses secondary data from annual reports on banks listed on the Indonesia Stock Exchange in 2013-2018. There are 30 banking samples in this study based on established criteria (purposive sampling). Data analysis using the WarpPLS 6.0 program. The results shows that intellectual capital had a positive effect on profitability and on company value, income diversification had a negative effect on profitability, while it was found to have no effect on company value, profitability had a positive effect on company value, intellectual capital had an indirect effect on firm value mediated by profitabilit with partial mediation, while mediation is not supported by the indirect effect of Diversification of Revenue on Company Value.

Keywords: *Bank; Intellectual Capital; Income Diversification; Profitability; Value*

Abstrak

Penelitian ini bertujuan untuk menguji dan menganalisis pengaruh modal intelektual dan diversifikasi pendapatan terhadap nilai perusahaan dengan dimediasi oleh profitabilitas. Penelitian ini menggunakan data sekunder laporan tahunan pada perbankan yang terdaftar di BEI tahun 2013-2018. Terdapat 30 perbankan menjadi sampel dalam penelitian ini berdasarkan kriteria yang ditetapkan (purposive sampling). Analisis data menggunakan program WarpPLS 6.0. Hasil penelitian menunjukkan bahwa Modal intelektual berpengaruh positif terhadap Profitabilitas maupun terhadap Nilai Perusahaan, Diversifikasi Pendapatan berpengaruh negatif terhadap Profitabilitas, sedangkan ditemukan tidak berpengaruh terhadap Nilai Perusahaan, Profitabilitas berpengaruh positif terhadap Nilai Perusahaan, Modal Intelektual berpengaruh secara tidak langsung terhadap Nilai Perusahaan dimediasi oleh Profitabilitas secara parsial (partial mediation), sedangkan mediasi tidak didukung pada pengaruh tidak langsung Diversifikasi Pendapatan terhadap Nilai Perusahaan.

Kata kunci: *Bank; Modal Intelektual; Diversifikasi Pendapatan; Profitabilitas; Nilai*

PENDAHULUAN

Perbankan memiliki kontribusi cukup besar pada pendapatan negara dengan fungsinya sebagai lembaga *Financial Intermediary*, yakni perantara antara pihak pengguna dana dan pemilik dana (Arief & Yahya, 2014). Berdasarkan laporan perekonomian Indonesia tahun 2018 sekitar 70 persen pembiayaan ekonomi bersumber dari kredit perbankan. Perbankan sebagai sebuah perusahaan tentu memiliki tujuan dari operasional yang telah dilakukan. *Theory of the firm* menyiratkan bahwa mengoptimalkan kekayaan atau nilai perusahaan serta kemakmuran para pemegang saham merupakan tujuan perusahaan yang utama (Salvatore, 2005).

Nilai perusahaan (*firm value*) merupakan interpretasi kesejahteraan pemegang saham atas dasar harga sahamnya. Semakin tingginya harga saham suatu perusahaan dari nilai bukunya menunjukkan semakin tingginya kesejahteraan pemegang, maupun sebaliknya nilai harga saham yang semakin rendah dari nilai bukunya menunjukkan semakin rendah kesejahteraan pemegang saham menurut Handoko dalam (Arief & Yahya, 2014). Harga saham perbankan di Indonesia yang salah satunya dicerminkan oleh indeks infobank15, yaitu indeks yang mengukur kinerja harga saham dari 15 perbankan dengan likuiditas perdagangan yang tinggi dan faktor fundamental yang baik. Indeks harga saham infobank15 tahun 2017-2019 mengalami kenaikan, namun pada januari dan februari tahun 2020 harga saham perbankan mengalami penurunan sekitar 27 rupiah pada bulan januari dan sekita 44 rupiah pada bulan februari 2020 untuk harga penutupan setiap lembar sahamnya, dimana indeks harga lainnya juga cenderung mengalami penurunan.

Terdapat 3 faktor yang bisa berpengaruh untuk meningkatkan nilai perusahaan, yaitu: (a) baiknya tata kelola perusahaan, (b) kemampuan menghasilkan laba, (c) investor umumnya menghindari risiko (Sudana, 2009). Kemampun perusahaan menghasilkan laba dapat dilihat dari rasio profitabilitas. Dalam meningkatkan profitabilitas, sumber daya perusahaan dioptimalkan untuk menghasilkan laba, baik melalui kegiatan operasional maupun investasi dengan penciptaan nilai tambah (*value added*).

Proses bisnis telah mengalami perkembangan seiring dengan perkembangan teknologi dan ilmu pengetahuan. Proses bisnis yang sebelumnya didasarkan atas tenaga (*labor based business*) juga berkembang menjadi bisnis didasarkan atas pengetahuan (*knowledge based business),* sehingga karakteristik utama perusahaan merupakan perusahaan berdasarkan pengetahuan (Sawarjuwono & Kadir, 2003). Menurut Petty dan Guthrie dalam (Subkhan & Citraningrum, 2010) Modal Intelektual merupakan salah satu pendekatan dalam pengukuran dan penilaian aset tidak berwujud. Modal Intelektual dianggap bisa memiliki peran dalam meningkatkan nilai perusahaan ataupun kinerja keuangan. Tingginya nilai modal intelektual (VAIC™) menunjukkan efisiensi pemanfaatan modal perusahaan, sehingga menciptakan *value added* bagi perusahaan (Sunarsih, Made, & Mendra, 2012). Pemanfaatan Modal Intelektual secara efisien akan meningkatkan nilai pasar perusahaan (Hadiwijaya & Rohman, 2013). Nilai tersembunyi yang berasal dari selisih antara harga saham dan nilai bukunya diyakini sebagai modal intelektual yang dihargai dan diakui oleh pasar.

Kemudian dalam peningkatan profitabilitas dapat dilakukan dengan strategi diversifikasi yang dapat dilakukan pada aset maupun pendapatan perusahaan. Diversifikasi merupakan strategi perusahaan dengan tujuan untuk meningkatkan profitabilitas dengan cara meningkatkan volume penjualan melaui bentuk produk atau pasar baru (Sari, Wiratno, & Suyono, 2014). Diversifikasi pendapatan merupakan strategi bank dalam memperoleh pendapatan yang tidak hanya dari satu sumber namun beberapa sumber. Pendapatan bunga merupakan pendapatan utama perbankan dari aktivitas tradisional yaitu penyaluran kredit, sementara itu dalam diversifikasi pendaptan perbankan mencari sumber pendapatan baru lainnya yang diharapkan lebih stabil yaitu pendapatan non bunga (*non interest income*) (Widiasari & Pangestuti, 2015). Dalam 7 tahun terakhir (2013-2017) berdasarkan laporan statistik perbankan, pendapatan perbankan masih didominasi oleh pendapatan bunga bank dengan rata-rata 73 persen dari total pendapatan bank.

Secara empiris Modal Intelektual (IC) memiliki pengaruh positif terhadap *Return on Assets* (ROA) (Alipour, 2012; Octavio & Soesetio, 2019; Tran & Hong Vo, 2018) maupun terhadap *Return on Equity* (ROE) (Buallay, 2019; Wijayani, 2017). Penelitian pada bank konvensional dan bank syariah juga dilakukan dengan hasil IC berpengaruh terhadap ROE hanya pada bank syariah, sedangkan IC berpengaruh terhadap ROA dan ROE pada bank konvensional (Buallay, 2019). Sementara itu, hasil berbeda pada penelitian (Aida & Rahmawati, 2015) bahwa Modal Intelektual ditemukan tidak memiliki pengaruh terhadap ROE. Kemudian Penelitian terkait Modal Intelektual dan Nilai Perusahaan juga dilakukan sebelumnya oleh beberapa peneliti. (Arief & Yahya, 2014; Putra, 2012; Sudibya & Restuti, 2014) menemukan Modal Intelektual memiliki pengaruh positif terhadap PBV. Sementara hasil penelitian (Aida & Rahmawati, 2015; Hadiwijaya & Rohman, 2013; Werastuti, 2014) Modal Intelektual tidak berpengaruh signifikan terhadap nilai perusahaan. (Lestari, 2017) menemukan Modal Intelektual memiliki pengaruh negatif terhadap PBV. Berdasarkan hasil penelitian (Arief & Yahya, 2014; Hadiwijaya & Rohman, 2013) Modal Intelektual secara tidak langsung memiliki pengaruh terhadap Nilai Perusahaan, yakni melalui rasio profitabilitas yang diproksikan *Return on Assets* (ROA) ataupun *Return on Equity* (ROE) yang memdiasi hubungan keduanya (Sudibya & Restuti, 2014) meskipun pengaruhnya tidak lebih kuat dari pengaruh langsungnya.

Penelitian (Sianipar, 2015) menemukan hasil bahwa Diversifikasi Pendapatan secara positif berpengaruh terhadap *Return on Assets* (ROA). Bukan hanya pada pengembalian aset, pengaruh Diversifikasi Pendapatan terhadap dua proksi profitabilitas yakni ROA dan ROE ditemukan memiliki hasil positif (Luu, Nguyen, Vu, & Tuan, 2019; Setiawan & Pramika, 2019; Sharma & Anand, 2018). Berbeda dengan (Hafidiyah & Trinugroho, 2016) hasilnya menunjukkan bahwa pengaruh Diversifikasi Pendapatan terhadap ROA dan ROE yaitu negatif (Turkmen & Yigit, 2012).

Diversifikasi pendapatan secara positif berpengaruh terhadap nilai perusahaan yang diukur dengan nilai Tobin's Q (Lukmawijaya & Suk, 2015) Sebaliknya penelitian tersebut tidak dukung oleh hasil penelitian (Aprilia & Darmawan, 2019; Natalia, Kurniawan, & Firsty, 2016; Sianipar, 2015) yang hasilnya menunjukkan bahwa Diversifikasi Pendapatan

Tidak berpengaruh signifikan terhadap Nilai Perusahaan. (Aprilia & Darmawan, 2019; Hasibuan, Ar, & Endang, 2016; Simetris & Darmawan, 2019) menemukan bahwa *Return on Equity* (ROE) berpengaruh positif terhadap nilai perusahaan. Namun berbeda dengan hasil penelitian (Cahya & Riwoe, 2018) ROE berpengaruh negatif terhadap nilai perusahaan, namun *Return on Assets* (ROA) berpengaruh positif terhadap nilai perusahaan. (Murni & Sabijono, 2018) menemukan bahwa ROE tidak bepengaruh signifikan terhadap nilai perusahaan.

Beberapa hasil penelitian sebelumnya menunjukan inkonsistensi hasil sehingga perlu dilakukan penelitian lebih lanjut. Penelitian ini akan menganalisis Modal Intelektual dan Diversifikasi Pendapatan terhadap Nilai Perusahaan dengan Profitabilitas sebagai variabel intervening. Penggunaan Diversifikasi Pendapatan pada variabel independen serta penggunaan dua proksi dalam pengukuran profitabilitas yakni ROA dan ROE yang tidak dilakukan pada penelitian-penelitian sebelumnya.

METODE

Penelitian ini merupakan penelitian kuantitatif dengan pengujian hipotesis menggunakan *software* Warp PLS 6.0. Populasi dalam penelitian ini adalah seluruh perbankan yang terdaftar di Bursa Efek Indonesia (BEI) periode tahun 2013-2018 yang berjumlah 45 perbankan. Sementara pengambilan sampel didasarkan atas kriteria tertentu (*purposive sampling*) sehingga didapatkan 30 perbankan sebagai sampel penelitian. Sumber data berupa data sekunder yang dikumpulan dari laporan tahunan perusahaan melalui situs resmi BEI (www.idx.co.id), website perusahaan serta harga saham penutupan melalui website www.duniainvestasi.com/bei/. Adapun variabel yang digunakan yaitu Modal Intelektual dan Diversifikasi Pendapatan sebagai variabel independen, Nilai Perusahaan sebagai variabel dependen serta profitabilitas sebagai variabel mediasi (intervening).

Analisis data dalam penelitian ini dilakukan terdiri dari analisis statistik deskriptif, evaluasi model pengukuran (*outer model*), evaluasi model struktural (*Goodness of Fit/ inner model*) serta uji mediasi dengan alat analisis jalur (*path analysis*) menggunakan *software* Warp PLS 6.0. Analisis jalur (*path analysis*) untuk menguji hubungan lansung maupun tidak langsung dari variabel bebas dan variabel terikat yang diteliti.

HASIL DAN PEMBAHASAN

Analisis variabel pada penelitian ini dimulai dengan analisis deskriptif yang terlihat pada Tabel 1 berikut:

Tabel 1. Statistik Deskriptif

Variabel	Obs	Min	Max	Mean	Std. Dev
Modal Intelektual (IC)	180	0,996	8,903	2,992	1,135
Diversifikasi Pendapatan (ID)	180	0,034	1,163	0,368	0,242
ROA	180	0,001	0,054	0,019	0,011
ROE	180	0,010	0,341	0,112	0,071
Nilai Perusahaan	180	0,142	9,809	1,557	1,137

Sumber: data diolah (2020)

Tabel 1 menunjukkan bahwa dalam penelitian ini terdapat total 180 pengamatan, yaitu pada 30 perbankan yang tedaftar di BEI dengan periode 2013-2018 (6 tahun). Nilai minimum modal intelektual pada DNAR tahun 2018 sebesar 0,996. Sementara nilai maksimum sebesar 8,903 pada SDRA 2014 dengan nilai rata-rata modal intelektual sebesar 2,992. Modal intelektual mencerminkan kemampuan mengelola potensi yang ada dalam menciptakan *valu added*. Nilai minimum variabel diversifikasi pendapatan pada MAYA 2016 sebesar 0,034, nilai maksimum sebesar 1,163 pada BSIM 2016 dengan nilai rata-rata sebesar 0,368. Variabel diversifikasi pendapatan menunjukkan strategi yang dilakukan perbankan dalam memperoleh pendapatan, apakah dengan fokus pada pendapatan bunga ataukah sumber pendapatan non bunga lebih besar yang mencerminkan diversifikasi pendapatan.

Profitabilitas pada proksi ROA memiliki nilai minimum sebesar 0,001 pada BBKP tahun 2017 dan nilai maksimum sebesar 0,054 pada BBMD 2013 dengan nilai rata-rata 0,019. Sementara itu profitabilitas yang diukur dengan proksi ROE memiliki nilai minimum pada BINA 2018 sebesar 0,010, nilai maksimum sebesar 0,341 pada BBRI tahun 2013 dengan nilai rata-rata ROE sebesar 0,112. Profitabilitas mencerminkan kemampuan dalam menghasilkan laba yang berasal dari aktiva maupun ekuitas yang dimiliki. Nilai minimum variabel nilai perusahaan yang diukur dengan PBV sebesar 0,142 pada BJBR tahun 2018, nilai maksimum pada BBRI tahun 2016 sebesar 9,809 dengan nilai rata-rata 1,557. Adapun nilai perusahaan dapat menggambarkan besarnya penilain pasar pada perusahaan dimana harga saham dibandingkan dengan nilai buku saham perusahaan.

Tabel 2. Hasil Outer Model

Variabel	P value	Comp. Reliab. dan Cronbach's alpha
IC	< 0,001	1,000
ID	< 0,001	1,000
Profitabilitas	< 0,001	1,000
PBV	< 0,001	1,000

Sumber: data diolah (2020)

Tabel 2 menunjukkan hasil evaluasi model pengukuran (*outer model*), dimana evaluasi ini dilakukan dengan melihat validitas dan reliabilitas dari variabel dan indikatornya. Menurut (Sholihin & Ratmono, 2013: 65) terdapat salah satu syarat *Convergent Validaty* untuk konstruk reflektif, yaitu nilai p signifikansi p < 0,05. Adapun hasil di atas menunjukkan nilai p *value* untuk masing-masing variabel bernilai <0,001 sehingga *Convergent Validaty* terpenuhi dan dikatakan valid. Kemudian nilai *composite reliability* dan *cronbach's alpha* > 0,70 maka dapat dikatakan reliable (Sholihin & Ratmono, 2013: 73). Tabel di atas menunjukkan nilai *composite reliability* dan *cronbach's alpha* untuk setiap variabel sebesar 1,000, maka dikatakan reliabel.

Tabel 3. Model Fit

Indeks		P value
Average path coefficient (APC)	0,275	< 0,001
Average R-squared (ARS)	0,354	< 0,001
AVIF	1,170	

Sumber: data diolah (2020)

Uji kecocokan model digunakan untuk mengetahui apakah suatu model memiliki kecocokan dengan data dengan terdapat 3 indeks pengujian, yaitu *Average Path Coefficient* (APC), *Average R-Squared* (ARS) dimana diterima dengan syarat *p-value* < 0,05 dan *Average Varians Factor* (AVIF) lebih kecil dari 5. Tabel 3 menunjukkan APC dan ARS memiliki p *value* <0,001 dan nilai AVIF sebesar 1,170 dimana kurang dari 5, sehingga ketiga indeks diterima.

Tabel 4. Hasil Uji Jalur

	β	P value	R-Square	Ket.
IC à PROFIT	0,728	< 0,001	0,513	Hipotesis Diterima
ID à PROFIT	-0,128	0,040		Hipotesis Ditolak
IC à PBV	0,365	<0,001		Hipotesis Diterima
ID à PBV	0,020	0,393		Hipotesis Ditolak
PROFIT à PBV	0,289	<0,001		Hipotesis Diterima
IC à PROFIT à PBV	0,227	<0,001	0,195	Partial Mediation
ID à PROFIT à PBV	-0,002	0,487		Mediasi tidak didukung

Sumber: data diolah (2020)

H1a : Modal Intelektual berpengaruh positif terhadap Profitabilitas

H1b : Diversifikasi Pendapatan berpengaruh positif terhadap Profitabilitas

H2a : Modal Intelektual berpengaruh positif terhadap Nilai Perusahaan

H2b : Diversifikasi Pendapatan berpengaruh positif terhadap Nilai Perusahaan

H3 : Profitabilitas berpengaruh positif terhadap Nilai Perusahaan

H4 : Profitabilitas memediasi hubungan antara Modal Intelektual terhadap Nilai Perusahaan

H5 : Profitabilitas memediasi hubungan antara Diversifikasi Pendapatan terhadap Nilai Perusahaan

Tabel 4 menunjukkan hasil uji hubungan antar variabel yang diteliti. Modal Intelektual (IC) dan Profitabilitas memiliki nilai *p-value* < 0,001 dengan beta 0,728 maka terlihat secara statistik IC berpengaruh positif terhadap profitabilitas, sehingga H1a diterima. Hal ini mengindikasikan bahwa ketika modal intelektual naik diikuti dengan profitabilitas yang naik maupun sebaliknya. Hasil ini konsisten dengan hasil penelitian (Alipour, 2012; Buallay, 2019; Octavio & Soesetio, 2019; Tran & Hong Vo, 2018; Wijayani, 2017). Profitabilitas merupakan hasil dari investasi dalam modal intelektual (Amalia & Annisa, 2018). Potensi yang dimiliki perusahaan, baik berupa *human capital* maupun *structural capital* yang mampu dikelola dengan baik sehingga menciptakan *value added* bagi perusahaan dapat meningkatkan laba perusahaan, sehingga profitabilitas meningkat. Hubungan selanjutnya antara diversifikasi pendapatan (ID) dan profitabilitas secara statistik menunjukkan nilai beta -0,128 dan *p-value* 0,040 yaitu diversifikasi pendapatan berpengaruh negatif terhadap profitabilitas, sehingga H1b ditolak. Hasil ini mendukung penelitian (Hafidiyah & Trinugroho, 2016; Turkmen & Yigit, 2012) dimana ketika diversifikasi pendapatan pada perusahaan meningkat diikuti dengan profitabilitas yang menurun maupun sebaliknya. Hal ini dapat disebabkan karena keuntungan yang didapat dari kegiatan bisnis non bunga tidak dapat menutup pengeluaran yang ditimbulkan dari menurunnya pedapatan bunga bank (Lepetit, Nys, Rous, & Tarazi, 2008). Ketika tingkat diversifikasi meningkat hal tersebut mengarah pada peningkatan biaya yang dikeluarkan dan mungkin diversifikasi mungkin tidak dikaitkan dengan pengembalian yang lebih tinggi di setiap keadaan (Turkmen & Yigit, 2012). Diversifikasi pendapatan pada perbankan yang tinggi tercermin pada pendapatan non bunga yang tinggi. Pendapatan tersebut dapat diperoleh dari komisi maupun investasi yang dilakukan, sementara itu investasi tidak selalu menjanjikan adanya imbal hasil yang tinggi dibanding biaya yang telah dikeluarkan sehingga hal tersebut dapat kemungkinan menurunkan profitabilitas perusahaan. Nilai R-*square* IC dan ID terhadap profitabilitas sebesar 51,3% menunjukkan pengaruh yang tinggi atau kuat.

Pengaruh modal intelektual terhadap nilai perusahaan secara statistik menunjukkan nilai beta 0,365 dengan *p-value* <0,001 menunjukkan pengaruh positif, sehingga H2a diterima. Hasil ini konsisten dengan penelitian (Arief & Yahya, 2014; Putra, 2012; Sudibya & Restuti, 2014) dimana modal intelektual yang meningkat diikuti dengan meningkatkan nilai perusahaan maupun sebaliknya. Pengelolaan potensi yang dimiliki dengan baik atau dengan kata lain modal intelektual yang tinggi dapat meningkatkan *value added* untuk kemudian menjadi sinyal positif bagi investor yang dapat menciptakan nilai (*value creation*) bagi perusahaan. Sementara itu secara statistik hubungan diversifikasi pendapatan dan nilai perusahaan memiliki nilai *p-value* 0,393 dengan beta 0,020 menunjukkan tidak adanya pengaruh karena nilai signifikansi lebih dari 0,05 sehingga H2b ditolak. Hasil penelitian ini mendukung penelitian (Aprilia & Darmawan, 2019; Murni & Sabijono, 2018; Natalia et al., 2016; Sianipar, 2015) dimana dapat disebabkan karena bank yang semakin

terdiversifikasi lebih beresiko dan bank-bank Indonesia diuntungkan oleh margin bunga tinggi (Hafidiyah & Trinugroho, 2016). Diversifikasi pendapatan membutuhkan biaya yang lebih tinggi dengan kemungkinan mendapatkan imbal hasil yang tinggi pula ataupun sebaliknya tidak lebih tinggi dari biaya yang dikeluarkan sehingga memiliki resiko, dimana menurut (Sudana, 2009) dalam usaha meningkatkan nilai perusahaan, salah satu faktor yang dapat mempengaruhi yaitu bahwa investor umumnya menghindari resiko.

Secara statistik berdasarkan table 4 hubungan antara profitabilitas dan nilai perusahaan menunjukkan nilai beta 0,289 dengan *p-value* <0,001 dimana dengan kata lain profitabilitas memiliki pengaruh positif terhadap nilai perusahaan sehingga H3 diterima. Hasil ini konsisten dengan hasil penelitian (Aprilia & Darmawan, 2019; Hasibuan et al., 2016; Simetris & Darmawan, 2019). Profitabilitas menjadi salah satu faktor yang mempengaruhi dalam usaha meningkatkan nilai perusahaan (Sudana, 2009). Hal ini mencerminkan bahwa profitabilitas pada perbankan dapat menjadi sinyal baik bagi pasar untuk memberikan penilaian pasar yang tinggi sehingga dapat meningkatkan nilai perusahaan.

Dalam penelitian ini juga dilakukan uji mediasi dengan analisis jalur (*Path Analysis*) dengan menggunakan koefisien jalur c (dalam hal ini nilai beta). Jalur c dilihat dari kedua hubungan, yakni (1) hubungan langsung antara variabel independen terhadap dependen (*direct effect*) dan (2) hubungan tidak langsung (*indirect effect*) dengan melibatkan variabel mediasi (Baron & Kenny, 1986). Apabila koefisien jalur c dari hasil estimatis kedua tetap signifikan dan tidak berubah (c = c') maka hipotesis mediasi tidak didukung. Apabila koefisien jalur c' nilainya turun (c' < c) namun tetap signifikan, maka bentuk mediasi adalah mediasi sebagian (*partial mediation*). Apabila koefisien jalur c' hasilnya turun (c' < c) dan berubah menjadi tidak signifikan, maka bentuk mediasi adalah mediasi penuh (*full mediation)*.

Berdasarkan hasil pada tabel 4 hubungan tidak langsung antara modal intelektual terhadap nilai perusahaan menunjukkan koefisien jalur c pada *direct effect* lebih besar dibanding *indirect effect* dengan nilai *p-value* tetap signifikan <0,001. Sehingga pengaruh modal intelektual terhadap nilai perusahaan melalui profitabilitas merupakan mediasi sebagian (*partial mediation*) sehingga H4 diterima. Hasil ini mendukung penelitian (Arief & Yahya, 2014; Hadiwijaya & Rohman, 2013; Sudibya & Restuti, 2014) dimana profitabilitas mampu memediasi hubungan antara hubungan modal intelektual dan nilai perusahaan. Disamping itu pengaruh tidak langsung diversifikasi pendapatan terhadap nilai perusahaan pada table 7 menunjukkan nilai koefisien jalur c pada *direct effect* lebih besar dibanding pada *indirect effect* dengan nilai *p-value* 0,487 tetap tidak signifikan sehingga mediasi tidak didukung dan H5 ditolak. Hal ini mengindikasikan bahwa profitabilitas tidak mampu memediasi hubungan antara diversifikasi pendapatan dan nilai perusahaan. Adapun nilai *R-Square* hubunngan modal intelektual dan diversifikasi pendapatan terhadap nilai perusahaan melalui profitabilitas sebesar 19,5%.

KESIMPULAN

Profitabilitas dipengaruhi oleh modal intelektual dan diversifikasi pendapatan pada perbankan di Indonesia. Modal intelektual memiliki pengaruh positif terhadap profitabilitas,

dimana ketika modal intelektual meningkat diikuti dengan penigkatan profitabilitas perbankan maupun sebaliknya. Sementara itu diversifikasi pendapatan berpengaruh negatif terhadap profitabilitas perbankan. Hal ini dapat terjadi dikarenakan imbal hasil yang didapatkan dari proses diversifikasi tidak mampu menutupi biaya yang telah dikeluarkan. Modal intelektual berpengaruh positif terhadap nilai perusahaan, dimana peningkatan modal intelektual diikuti dengan peningkatan nilai perusahaan. Kemudian diversifikasi pendapatan ditemukan tidak berpengaruh terhadap nilai perusahaan dalam penelitian ini. Diversifikasi pendapatan yang tinggi lebih beresiko dan umumnya investor menghindari resiko. Nilai perusahaan juga dipengaruhi oleh profitabilitas. Peningkatan profitabilitas mampu menjadi sinyal positif bagi pasar untuk kemudian meningkatkan nilai perusahaan. Selain pengaruh langsung, ditemukan bahwa profitabilitas mampu memediasi hubungan antara modal intelektual dan nilai perusahaan dengan mediasi sebagian (partial mediation). Sedangkan profitabilitas belum mampu memediasi hubungan antara diversifikasi pendapatan dan nilai perusahaan pada perbankan.

Hasil penelitian ini dapat memberikan bukti empiris terkait pengaruh modal intelektual dan diversifikasi pendapatan terhadap nilai perusahaan dengan dimediasi oleh profitabilitas. Keterbatasan penelitian ini yaitu hasil berupa hubungan antar variabel pada seluruh perbankan yang menjadi sampel tanpa dikelompokan berdasarkan jenis bank, sehingga tidak diketahui secara detail pengaruh antar variabel pada jenis bank yang berbeda dan dalam penelitian ini profitabilitas hanya diproksikan dengan 2 proksi. Kemudian untuk peneliti selanjutnya dapat mengelompokkan bank dalam *cluster* sehingga dapat diketahui hubungan antar variabel pada masing-masing *cluster* yang berbeda, atau dapat menambah variabel maupun proksi pengukuran sesuai dengan teori dan bukti empiris yang ada.

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Efficiency and Effectiveness of Disclosure of Cooperation with Online

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Abstract

This research measures the efficiency and effectiveness of the dissolution of cooperatives conducted online. To see the efficiency and effectiveness of using cooperative dissolution performance variables, utilization of online services, performance in online services and interest in utilizing online services for cooperatives in cooperative dissolution activities. The analysis technique used is descriptive analysis by looking at the percentage of answers from respondents. The object of this research is cooperatives that are listed as cooperatives which are dissolved in the area of East Java Province and Yogyakarta Special Region as regions that have many cooperative dissolutions. The results showed that the performance of the dissolution of cooperatives in the Special Region of Yogyakarta and East Java Province was an average of 3.53 in the predicate of moderate capacity. Utilization of online services is quite high. The performance of online services obtained the average results of respondents' answers of 4.09 are in the predicate of high capacity. Interest in the need for cooperative online services as an alternative to cooperative dissolution systems in the Special Region of Yogyakarta and East Java Province is high.

Keywords: *Efficiency, Effectiveness, Performance, Online services*

Abstrak

Penelitian ini mengukur efisiensi dan efektivitas pembubaran koperasi yang dilakukan secara online. Melihat efisiensi dan efektivitas penggunaan variabel kinerja pembubaran koperasi, pemanfaatan layanan online, kinerja layanan online dan minat pemanfaatan layanan online koperasi dalam kegiatan pembubaran koperasi. Teknik analisis yang digunakan adalah analisis deskriptif dengan melihat persentase jawaban dari responden. Objek penelitian ini adalah koperasi yang terdaftar sebagai koperasi yang dibubarkan di wilayah Provinsi Jawa Timur dan Daerah Istimewa Yogyakarta sebagai daerah yang banyak terjadi pembubaran koperasi. Hasil penelitian menunjukkan bahwa kinerja pembubaran koperasi di Daerah Istimewa Yogyakarta dan Provinsi Jawa Timur rata-rata 3,53 dengan predikat kapasitas sedang. Pemanfaatan layanan online cukup tinggi. Kinerja layanan online diperoleh hasil rata-rata jawaban responden 4,09 berada pada predikat kapasitas tinggi. Minat akan kebutuhan jasa koperasi online sebagai alternatif sistem pembubaran koperasi di Daerah Istimewa Yogyakarta dan Provinsi Jawa Timur cukup tinggi.

Kata kunci: *Efisiensi, Efektivitas, Kinerja, Layanan Online*

INTRODUCTION

The Government through the Ministry of Cooperatives and Small and Medium Enterprises will implement an online system to accelerate and facilitate services, especially concerning the institutional status and orderly administration of cooperative legal entities, including the ratification of cooperative certificates. To realize this policy the role of the notary is very large. The role of the notary public besides serving the authentic deed of establishing a cooperative, also making other deeds, related to institutional affairs and business transactions of cooperatives.

Current online services will be very helpful in providing superior service to cooperative actors, especially related to the administration system concerning the institutional status and orderly administration of cooperative legal entities, including the ratification of cooperative deeds given the enormous national geographical conditions, so the role of online services is vital.

In an effort to support an online service program, support and participation of the Cooperative Institutional Notary Public are very important for the success of the program. In addition to serving the role of making a notarial deed authentically, the making of an authentic deed is also in the field of institutional and cooperative business transactions. Currently the Ministry of Cooperatives and Small and Medium Enterprises has 9,887 registered Notarial Cooperative Deed (NPAK) data that have been registered.

The SISMINBHKOP online system of the Ministry of Cooperatives and Small and Medium Enterprises was launched on April 8, 2016. The system has been equipped with supporting devices which include: a security system; online based support systems, such as chat and tickets; the addition of a cooperative decree verification mechanism (SK) with the application of a barcode scanner; and improving neater system accountability. In the system there is also the addition of a liaison mechanism with the previous cooperative entity (if there is a cooperative change) and the addition of data repair features.

Cooperative life, dissolution is often not expected. However, if other alternatives are not possible, then the dissolution of the cooperative may be the best alternative that must be taken. On the other hand, the dissolution of a cooperative does not always have a negative connotation, because it is possible that with the dissolution of an old cooperative a new cooperative can be formed that is better than before. With the presence of the online-based SISMINBHKOP service from the Ministry of Cooperatives and SMEs, it is possible that this service will later be used for the dissolution of cooperatives. However, the effectiveness of the dissolution of cooperatives online, of course, must be studied in depth in advance, including by asking the opinions of relevant stakeholders. In disbanding cooperatives, it is necessary to prepare a report on the mapping of problems faced by cooperatives. The supporting variables of the assessment in the dissolution process need to be prepared so that when given the status of the cooperative's update, it has fulfilled an appropriate assessment in the category of the dissolved cooperative.

Collection of data and information related to online services needs to be done by mapping the quality of services that have been provided so far and then measuring the satisfaction of users of online services. Quality is the overall characteristics and characteristics of a product / service in terms of its ability to meet predetermined or latent needs. Service quality is actually centered on efforts to meet the needs and desires of service users and the accuracy of delivery

to balance the expectations of service users. Quality of service as a level of perfection to meet the desires of service users. This means that if the reality is less than expected, the service can be said to be unsatisfactory, but if the reality of the service is the same as the expectation, the service can be said to be satisfactory. So the quality of service can be known by comparing the actual services they receive with the services they actually expect.

Verification and systematization of online service programs related to online services is needed support and information from service users related to the reliability of the system in helping to solve problems. service and information processes and be able to assist in resolving problems encountered by cooperative actors. Of course after mapping problems and measuring service quality and service user satisfaction, recommendations need to be made regarding efficiency and online services.

The satisfaction of users of online cooperative services is a function of the differences between perceived performance and expectations. Thus, the expectations of service users lie behind why two organizations in the same type of business can be judged differently by service users. Quality service products have an important role to shape the satisfaction of online cooperative service users. The more quality of goods and services provided, the higher the perceived satisfaction of cooperative online service users. If the satisfaction of users of cooperative online services is increasingly high, it can lead to service effectiveness. Because satisfied online cooperative service users will continue to use the service. Furthermore, the level of satisfaction of cooperative online service users by the level of interest of the service user before using the service is compared with the results of the service user's perception of the service after feeling the service performance.

Assessing and measuring the efficiency and effectiveness of online cooperative dissolution needs to be examined of the existing cooperative dissolution systems and procedures both in terms of advantages and disadvantages so that accurate and efficient information can be obtained. Related to the dissolution of cooperatives can be seen from the desires and internal decisions of cooperatives or government decisions. According to the Regulation of the Minister of Cooperatives and SMEs number 10 of 2015 the dissolution of Cooperatives can be carried out by members based on the decision of the Member Meeting; the period of its establishment has ended; by the Government; and / or do not hold an Annual Member Meeting. Therefore, the mapping of the consideration of the decision to dissolve the cooperative needs to be classified and the reasons for the dissolution of the cooperative to evacuate the policy that has been made.

Online services make the work process easier which is then expected to get shorter time in providing services. Therefore, information on how far online cooperative services are utilized by cooperatives is very important at this time. Next information on the efficiency and effectiveness of cooperative online services can be utilized by cooperatives as cooperative service media.

METHOD

Based on the background of the effectiveness of the dissolution of cooperatives online the approach will be used as follows: (1) Theoretical or Normative Approaches. This theoretical or normative approach is applied in the scope of work related to analysis

and evaluation activities carried out using theoretical or normative methods, such as the effectiveness analysis of cooperative online services. This approach is used to produce proposed directions for action that can solve the problem. (2) Empirical Approach. This empirical approach is usually applied to justify the results of analysis and evaluation activities carried out based on theoretical and evaluative approaches. This approach uses analytical methods that can explain cause and effect based on factual conditions obtained from observations of symptoms that arise. This approach is used in conducting field surveys, FGDs, consultation meetings and discussions to obtain advice and input from stakeholders. (3) Evaluative or practical approach. In this approach evaluation methods are used for various policies, both those that have been, are being and will be carried out. This approach is used to determine the value of a policy. This approach is applied in the scope of activities relating to the Effectiveness of Online Dissolution of Cooperatives through the Administrative Service System for Cooperative Legal Entities (SISMINBHKOP) which involves the role of the Government, Regional Government, cooperative actors and the community in synergy. The object of this research is cooperative. The observation unit is a cooperative in East Java and Yogyakarta. Your unit of analysis is the Provincial Cooperative Office, Regency /City Cooperative Service. While the observation unit is the head of the Institutional Section, the Head of the Cooperative Dissolution Section, the Staff of the dissolution of the cooperative and the computer / online operator related to the dissolution of the cooperative. Population is a generalization area that consists of objects / subjects that have certain qualities and characteristics determined by researchers to be studied and then drawn conclusions. The population of this research is cooperatives in the territory of the Republic of Indonesia, both national, provincial and city / district level cooperatives

The sample is part of the number and characteristics possessed by the population. For this reason, the samples taken must represent the population (representative). Samples taken can provide a reliable picture of the entire population studied. In addition, the sample can provide as much information as possible at the lowest possible cost. The sample in this research is a cooperative that has been determined and sought a representative of the population to be the subject / object of research. Sampling technique is a sampling technique. The sampling technique used is stratified proportional sampling, because the selection of samples by strata of the population is then taken proportionally.

The data collected is primary data, in addition, secondary data collection and literature study were conducted to support this research. The instrument in the study used a questionnaire. The questionnaire was arranged in a semi-structured manner with closed questions. Secondary data obtained based on library studies by studying the literature in the form of policies and regulations, previous study reports or studies, and data from online cooperative service reports. Secondary data can be obtained from the Ministry of Cooperatives and MSMEs, Regional Governments, relevant technical agencies, universities and research institutions, the internet, mass media, and other sources deemed relevant. Primary data obtained from the object of study directly through a survey using technical observation and focus group discussions (FGD) in order to obtain comprehensive data collection results about the Effectiveness of Online Dissolution of Cooperatives through Cooperative Legal Entity Administration System Services (SISMINBHKOP).

Data description is a step to describe sample data from instruments that have been prepared from each variable studied. Variables that are planned to be carried out in a descriptive manner are as follows.

Table 1. Variable, Sub Variable and Indicator

No	Variable	Sub Variable and Indicator
A	**Dissolution of Cooperative Performance**	
1	Service quality in dissolution	Efisiensi
		Compliance
		Assurance
		Reliability
		Responsiveness
		Assurance
		Tangible
2	Service user satisfaction in the process of dissolving cooperatives	Customer perception
		Moment of service
3	Effectiveness of cooperative dissolution	Procedur
		Target
		Target reach
		Ability to resolve obstacles
B	**Utilization of online services**	
1	Level of Utilization of online services	The desire to set up service facilities online
		Increased utilization of online services at cooperatives
		Frequency of online service usage at cooperatives
		Influence on cooperative service /product user satisfaction
		Capacity to utilize online services for all activities and operations
		Portion of costs prepared to facilitate online services
		Special operator / operator readiness to handle online services
2	Broad field of online service utilization	Utilization of online services in the field of marketing
		Utilization of online services in the financial sector
		Utilization of online services in the field of accounting
		Utilization of online services related to cooperative reporting and management
C	**Cooperative online service performance**	
1	Quality online cooperative services	Efficiency of online services
		Fulfillment online services
		System availability
		Privacy layanan online
		Reliability
		Responsiveness
2	Satisfaction of cooperative online services	Conformity to needs
		It fits the expectations
3	Effectiveness of cooperative online services	Program understanding
		Right on target
		On time
		Achieving goals
		Real change

No	Variable	Sub Variable and Indicator
D	**Interest in online cooperative dissolution services**	
1	Awareness of Cooperative Online Service Needs	Awareness of the need for online services
		Level of understanding of the online system
		Awareness feels the importance of the need for online services in the dissolution of cooperatives
2	Interest in the Use of Cooperative Online Services	An interest in online service needs
		Interest felt the importance of the need for online services in the dissolution of cooperatives
3	Desire to Use Cooperative Online Services	The desire to switch to using online service support
		The desire if the implementation of online-based SISMINBHKOP services as an alternative system for the dissolution of cooperatives
4	Take Action to Use Online Services	Readiness level for using online services related to the dissolution of cooperatives
		Willingness if the online-based SISMINBHKOP service is implemented as an alternative to the cooperative dissolution system

Source: Data processed 2019

Testing requirements analysis is intended to find out the data obtained to meet the requirements for analysis using planned techniques. This study uses the help of a questionnaire, so it is necessary to test the validity and reliability in advance to determine the ability of the questionnaire and its reliability in measuring the variables to be tested. A questionnaire is said to be valid if the questions on a questionnaire are able to reveal something that will be measured by the questionnaire. While a questionnaire is said to be reliable if a person's answer to a question is consistent or stable from time to time. If the questionnaire is valid and reliable, then the questionnaire can be distributed to respondents.

RESULT AND DISCUSSION

In reviewing the existing cooperative dissolution systems and procedures both in terms of advantages and disadvantages, it is necessary to know the level of performance in the dissolution of cooperatives that have been carried out at this time. To measure performance in the dissolution of cooperatives, it is necessary to look at several variables, namely service quality in the dissolution of cooperatives, satisfaction of service users in the process of dissolving cooperatives and effectiveness in dissolving cooperatives.

Quality is the overall characteristics and characteristics of a process in terms of its ability to meet predetermined needs. Service quality is actually centered on efforts to meet the needs and desires of service users as well as the accuracy of delivery to balance the expectations of service users. Service quality can be defined as the level of perfection to meet the desires of service users. This means that if the reality is less than expected, the service can be said to be unsatisfactory, but if the reality of the service is the same as the expectation, the service can be said to be satisfactory. So the quality of service can be known by comparing the services they actually receive with the services they really expect. In the case of the dissolution of the cooperative it is necessary to measure aspects of service quality in the dissolution of the cooperative so that it can be valuable information to determine the level of service quality that has been given at this time.

Performance in the dissolution of cooperatives is measured through service quality, satisfaction in service and effectiveness. To find out information related to performance in the dissolution of cooperatives in the Special Region of Yogyakarta and East Java Province can be seen in the following table. Based on table 2 information obtained related to performance in the dissolution of cooperatives in Yogyakarta Special Region and East Java Province in general is Medium. Respondents who stated high and very high were 53.79% respectively 34.85% and 18.94%. Respondents who answered were as many as 28.98% and those who answered low and very low with a percentage of 14.77% and 2.46% respectively. Thus it can be informed that related to the performance in the dissolution of cooperatives in the Special Region of Yogyakarta and East Java Province is moderate. This is information that is related to performance in the dissolution of cooperatives still needs to be improved to be better.

Table 2. Performance in Cooperative Dissolution In the Special Region of Yogyakarta and East Java Province

Dimension/Variable	Province	Frequency of Answers (%)					Sum
		Very low	Low	Middle	High	Very high	
Service Quality in Dissolution of Cooperatives	Yogyakarta	2 (0, 73)	23 (8,33)	83 (30,07)	94 (34,06)	74 (26,81)	276 (100,00)
	East Java	3 (1,09)	38 (13,77)	97 (35,14)	106 (38,41)	32 (11,59)	276 (100,00)
	Combined	5 (0,,91)	61 (11,05)	180 (32,61)	200 (36,23)	106 (19,20)	552 (100,00)
Service Satisfaction Level in Cooperative Dissolution Activities	Yogyakarta	0 (0,00)	13 (27,08)	15 (31,25)	12 (25,00)	8 (16,67)	48 (100,00)
	East Java	1 (2,08)	12 (25,00)	11 (22,92)	15 (31,25)	9 (18,75)	48 (100,00)
	Combined	1 (0,01)	25 (26,04)	26 (27,08)	27 (28,13)	17 (17,71)	96 (100,00)
Effectiveness of Cooperative Dissolution	Yogyakarta	11 (5,39)	26 (12,75)	41 (20,10)	73 (35,78)	53 (25,98)	204 (100,00)
	East Java	9 (4,41)	44 (21,57)	59 (28,92)	68 (33,33)	24 (11,76)	204 (100,00)
	Combined	20 (4,90)	70 (17,16)	100 (24,51)	141 (34,56)	77 (18,87)	408 (100,00)
Performance in Cooperative Dissolution	Yogyakarta	13 (2,46)	62 (11,74)	139 (26,33)	179 (33,90)	135 (25,57)	528 (100,00)
	East Java	13 (2,46)	94 (17,80)	167 (31,63)	189 (35,80)	65 (12,31)	528 (100,00)
	Combined	26 (2,46)	156 (14,77)	306 (28,98)	368 (34,85)	200 (18,94)	1056 (100,00)

Source: Data processed 2019

The level of performance in the dissolution of cooperatives in the Special Region of Yogyakarta and East Java Province can be seen in the following table. Total score of respondents' answers for the variable dissolution performance of cooperatives obtained a value of 3,728 (three thousand seven hundred twenty eight) from the answers of 24 respondents spread in two provinces and the Special Region of Yogyakarta and the Province of East Java Province, and each province with City representation and Districts.

To measure the level of quality of cooperative dissolution with 3 variables and 44 indicators or question items. Thus the results obtained an average respondent's answer of 3.53 and the interval of total score of respondents' answers are in the predicate of moderate capacity. Thus it can be stated that the capacity or performance level of the dissolution of cooperatives in the Special Region of Yogyakarta and the Province of East Java Province is moderate. For this reason, improvement is still needed so that the level of performance of cooperative dissolution can be better and be able to achieve high performance.

Table 3. Performance Level of Cooperative Dissolution In the Special Region of Yogyakarta and East Java Province

Category	Score Weight	Sum of Score	Total of Score	Interval / Predicate	Result
Very low	1	26	26	1.056-2.464 = Low	Total of Score = 3.728
Low	2	156	312	2.464-3.872 = Middle	Average = 3,53
Middle	3	306	918	3.872-5.280 = High	Predicate = Middle
High	4	368	1472		
Very High	5	200	1000		
Sum		1.056	3.728		

Source: Data processed 2019

The indicators used to measure the utilization of online services are as follows, the desire of cooperatives to set up online service facilities, the increased utilization of online services at cooperatives, the frequency of online service use at cooperatives, online services have a positive influence on the satisfaction of cooperative service users / products, the capacity of cooperatives to utilize online services for all activities and operations, the portion of costs prepared by cooperatives to facilitate online services and the readiness of special personnel / operators handling cooperative online services.

To find out information related to the capacity level of online service utilization in cooperatives in the Special Region of Yogyakarta and East Java Province can be seen in the following table. Based on table 4 information obtained related to the capacity level of online service utilization in cooperatives in the Special Region of Yogyakarta and East Java Province in general is quite high. Respondents who stated high and very high were 60.61% respectively at 43.94% and 16.67%. Respondents who answered were as many as 25.76% and those who answered were low and very low with a percentage of 12.12% and 1.52% respectively. Thus it can be informed that related to the capacity level of online service utilization in cooperatives in the Special Region of Yogyakarta and East Java Province is quite high. This is good information if the online dissolution of cooperative services is implemented at the SISMINBHKOP Ministry of Cooperatives and SMEs.

Along with the rapid progress in the world of technology today, the need for ease of accessing and utilizing information technology in meeting the needs in society is increasing, one of which is the use of internet media (on-line) used to obtain information. Zeithaml (2000, 2002) and Parasuraman et al., (2005) suggested that

there are 4 dimensions in measuring the performance of electronic services, where 4 dimensions are the core of electronic service quality including efficiency, fulfillment, system availability and privacy.

Table 4. Utilization of Online Services in Cooperatives in the Special Region of Yogyakarta and East Java Province

Dimension/Variable	Province	Frequency of Answers (%)					Sum
		Very low	Low	Middle	High	Very high	
Level of Utilization of Cooperative Online Services	Yogyakarta	0 (0,00)	6 (7,14)	21 (25,00)	33 (39,29)	24 (28,57)	84 (100,00)
	East Java	0 (0,00)	8 (9,52)	18 (21,43)	43 (51,19)	15 (17,86)	84 (100,00)
	Combined	0 (0,00)	14 (8,33)	39 (23,21)	77 (45,83)	39 (23,21)	168 (100,00)
Broad Field Utilization of online services	Yogyakarta	2 (4,17)	8 (16,67)	16 (33,33)	20 (41,67)	2 (4,17)	48 (100,00)
	East Java	2 (4,17)	10 (20,83)	13 (27,08)	20 (41,67)	3 (6,25)	48 (100,00)
	Combined	4 (4,17)	18 (18,75)	29 (30,21)	40 (41,67)	5 (5,21)	96 (100,00)
Capacity Level of Online Service Utilization in Cooperatives	Yogyakarta	2 (1,52)	14 (10,61)	37 (28,03)	53 (40,15)	26 (19,70)	132 (100,00)
	East Java	2 (1,52)	18 (13,64)	31 (23,48)	63 (47,73)	18 (13,64)	132 (100,00)
	Combined	4 (1,52)	32 (12,12)	68 (25,76)	116 (43,94)	44 (16,67)	264 (100,00)

Source: Data processed 2019

To find out information related to the level of cooperative online service performance in the Special Region of Yogyakarta and East Java Province can be seen in the following table. Based on table 5, the information related to the level of cooperative online service performance in Yogyakarta Special Region and East Java Province in general is very high. Respondents who stated high and very high were 78.36% respectively at 44.59% and 33.78%.

Respondents who answered moderately were 19.77% and those who answered were low and very low with percentages of 0.98% and 0%, respectively. Thus it can be informed that the level of performance related to online cooperative services in Yogyakarta Special Region and East Java Province is very high. This is good information if the online dissolution of cooperative services is implemented at the SISMINBHKOP Ministry of Cooperatives and SMEs.

To find out information related to the capacity of cooperative online service performance in the Special Region of Yogyakarta and East Java Province can be seen in the following table. The total score of respondents' answers for the online cooperative service performance capacity obtained a value of 4,608 (four thousand six hundred eight) from the answers of 24 respondents spread in two provinces and the Special Region of Yogyakarta and the Province of East Java Province, and each province with City and Regency representation.

Table 5. Performance Levels of Cooperative Online Services In the Special Region of Yogyakarta and East Java Province

Dimension/Variable	Province	Frequency of Answers (%)					Sum
		Very low	Low	Middle	High	Very high	
Level of Quality of Online Cooperative Services	Yogyakarta	0 (0,00)	2 (7,25)	44 (15,94)	135 (48,91)	95 (34,42)	276 (100,00)
	East Java	0 (0,00)	17 (6,16)	73 (26,45)	135 (48,91)	51 (18,48)	276 (100,00)
	Combined	0 (0,00)	19 (3,44)	117 (21,20)	270 (48,91)	146 (26,45)	552 (100,00)
Service User Satisfaction of Cooperative Online Services	Yogyakarta	0 (0,00)	0 (0,00)	13 (18,05)	25 (34,72)	34 (47,22)	72 (100,00)
	East Java	0 (0,00)	0 (0,00)	14 (19,44)	34 (47,22)	24 (33,33)	72 (100,00)
	Combined	0 (0,00)	0 (0,00)	27 (18,75)	59 (40,97)	58 (40,28)	144 (100,00)
The level of effectiveness of Cooperative Online Services	Yogyakarta	0 (0,00)	0 (0,00)	31 (14,35)	80 (37,04)	105 (48,61)	216 (100,00)
	East Java	0 (0,00)	2 (9,26)	48 (22,22)	94 (43,52)	72 (33,33)	216 (100,00)
	Combined	0 (0,00)	2 (0,46)	79 (18,29)	174 (40,28)	177 (40,97)	432 (100,00)
Level of Performance of Cooperative Online Services	Yogyakarta	0 (0,00)	2 (0,35)	88 (15,60)	240 (42,55)	234 (41,49)	564 (100,00)
	East Java	0 (0,00)	19	135	263	147	564 (100,00)
	Combined	0 (0,00)	11 (0,98)	223 (19,77)	503 (44,59)	381 (33,78)	1128 (100,00)

Source: Data processed 2019

To measure the level of online service performance with 3 variables and 47 indicators or question items. Thus the results obtained an average respondent's answer of 4.09 and the interval of total score of respondents' answers are in the predicate of high capacity. Thus it can be stated that the capacity of cooperative online service performance in the Special Region of Yogyakarta and East Java Province is high. This is good information if the online dissolution of cooperative services is implemented at the SISMINBHKOP Ministry of Cooperatives and SMEs.

Table 6. Performance Level of Cooperative Dissolution In the Special Region of Yogyakarta and East Java Province

Category	Score Weight	Sum of Score	Total of Score	Interval / Predicate	Result
Very low	1	0	0	1.128-2.632 = Low	**Total of Score = 4.608**
Low	2	11	22	2.632-4.136 = Middle	
Middle	3	223	669	4.136-5.640 = High	**Average = 4,09**
High	4	503	2012		**Predicate = High**
Very High	5	381	1905		
Sum		1.128	4.608		

Source: Data processed 2019

To see interest in the possibility of applying online-based services from the Ministry of Cooperatives and SMEs as an alternative to the cooperative dissolution system, AIDA approach is used: (1) Awareness of Cooperative Online Service Needs; (2) Interest in the Use of Cooperative Online Services; (3) Desire to Use Cooperative Online Services; (4) Action for Using Online Services. For more complete information will be presented related to this matter below. To find out information related to the level of recommendations on the needs of cooperative online services if the possibility of applying online-based SISMINBHKOP services from the Ministry of Cooperatives and SMEs as an alternative to the system of dissolution of cooperatives in the Special Region of Yogyakarta and Java Province can be seen in the following table. Based on table 7 obtained information related to the level of recommendations on the need for online cooperative services if the possibility of applying online-based SISMINBHKOP services from the Ministry of Cooperatives and SMEs as an alternative to the system of dissolution of cooperatives in Yogyakarta Special Region and East Java Province in general is very high. Respondents who stated high and very high were 77.32% each at 49.54% and 27.78%.

Table 7. Interest in implementing online services to the dissolution of cooperatives in the Special Region of Yogyakarta and East Java Province

Dimension/Variable	Province	Frequency of Answers (%)					Sum
		Very low	Low	Middle	High	Very high	
Level of Aware (Awareness) Online Cooperative Services	Yogyakarta	0 (0,00)	0 (0,00)	4 (11,11)	14 (38,89)	18 (50,00)	36 (100,00)
	East Java	0 (0,00)	3 (8,33)	15 (41,67)	13 (36,11)	5 (13,89)	36 (100,00)
	Combined	0 (0,00)	3 (4,17)	19 (26,38)	27 (37,50)	23 (31,94)	72 (100,00)
Interest Level	Yogyakarta	0 (0,00)	0 (0,00)	2 (8,33)	10 (41,67)	12 (50,00)	24 (100,00)
	East Java	0 (0,00)	0 (0,00)	7 (29,17)	15 (62,50)	2 (8,33)	24 (100,00)
	Combined	0 (0,00)	0 (0,00)	9 (18,75)	25 (52,08)	14 (29,17)	48 (100,00)
Desire Level	Yogyakarta	0 (0,00)	0 (0,00)	3 (12,50)	12 (50,00)	9 (37,50)	24 (100,00)
	East Java	0 (0,00)	0 (0,00)	5 (20,83)	14 (58,33)	5 (20,83)	24 (100,00)
	Combined	0 (0,00)	0 (0,00)	8 (16,67)	26 (54,17)	14 (29,17)	48 (100,00)
Level of Action Using Cooperative Online Services	Yogyakarta	0 (0,00)	1 (4,17)	4 (16,67)	13 (54,17)	6 (25,00)	24 (100,00)
	East Java	0 (0,00)	1 (4,17)	4 (16,67)	16 (66,67)	3 (12,50)	24 (100,00)
	Combined	0 (0,00)	2 (4,17)	8 (16,67)	29 (60,42)	9 (18,75)	48 (100,00)
Interest in implementing online-based services as an alternative to the dissolution of cooperatives	Yogyakarta	0 (0,00)	1 (0,93)	13 (12,03)	49 (45,37)	45 (41,67)	108 (100,00)
	East Java	0 (0,00)	4 (3,73)	31 (28,70)	58 (53,70)	15 (13,89)	108 (100,00)
	Combined	0 (0,00)	5 (2,31)	44 (20,37)	107 (49,54)	60 (27,78)	216 (100,00)

Source: Data processed 2019

Respondents who answered were as many as 20.37% and those who answered were low and very low with a percentage of 2.31% and 0%, respectively. Thus it can be informed that the level of recommendations related to the need for online cooperative services if the possibility of implementing online-based SISMINBHKOP services from the Ministry of Cooperatives and SMEs as an alternative to the system of dissolution of cooperatives in the Special Region of Yogyakarta and East Java Province is very high. This is good information if the online dissolution of cooperative services is implemented at the SISMINBHKOP Ministry of Cooperatives and SMEs.

To find out information related to the level of recommendation capacity for the needs of cooperative online services if the possibility of implementing an online-based SISMINBHKOP service from the Ministry of Cooperatives and SMEs as an alternative to the system of dissolution of cooperatives in the Special Region of Yogyakarta and East Java Province can be seen in the following table. The total score of respondents' answers to the recommendation capacity level for the needs of cooperative online services if the possibility of applying the online-based SISMINBHKOP service from the Ministry of Cooperatives and SMEs as an alternative to the system of dissolution of cooperatives obtained a value of 870 (eight hundred seventy) from the answers of 24 respondents spread in two provinces and Special Region of Yogyakarta and Province of East Java Province, and each province with City and Regency representation.

Table 8. Performance of Cooperative Dissolution In the Special Region of Yogyakarta and East Java Province

Category	Score Weight	Sum of Score	Total of Score	Interval / Predicate	Result
Very low	1	0	0	216-504 = Low	**Total of Score = 870**
Low	2	5	10	504-792 = Middle	**Average = 4,03 Predicate = High**
Middle	3	44	132	792-1080 = High	
High	4	107	428		
Very High	5	60	300		
Sum		216	870		

Source: Data processed 2019

To measure the level of quality of cooperative dissolution with 4 sub-variables and 9 indicators or question items. Thus the results obtained an average respondent's answer of 4.03 and the interval of the total score of respondents' answers are in the predicate of high capacity. Thus it can be stated that the capacity or level of recommendation capacity for the needs of cooperative online services if the possibility of implementing online-based SISMINBHKOP services from the Ministry of Cooperatives and SMEs as an alternative to the system of dissolution of cooperatives in the Special Region of Yogyakarta and East Java Province is high. This is good information if the online dissolution of cooperative services is implemented at the SISMINBHKOP Ministry of Cooperatives and SMEs.

CONCLUTION

Based on the analysis and discussion that has been carried out, the following conclusions can be drawn: (1) Performance in the dissolution of cooperatives in the Special Region of Yogyakarta and East Java Province results obtained an average respondent's answer of 3.53 and the interval of total score of the respondent's answer is in the predicate of moderate capacity. For this reason, improvement is still needed so that the level of performance of cooperative dissolution can be better and be able to achieve high performance; (2) Utilization of online services at cooperatives in the Special Region of Yogyakarta and East Java Province is quite high. This is good information if the online dissolution of cooperative services is implemented at the SISMINBHKOP Ministry of Cooperatives and SMEs; (3) The performance of online services obtained an average result of respondents 'answers by 4.09 and the interval of total score of respondents' answers were in the predicate of high capacity. This is good information if the online dissolution of cooperative services is implemented at the SISMINBHKOP Ministry of Cooperatives and SMEs; (4) Interest in the need for cooperative online services if the possibility of implementing online-based services from as an alternative to the cooperative dissolution system in the Special Region of Yogyakarta and East Java Province is high. This would be good information if the cooperative dissolution online service was implemented at the Ministry of Cooperatives and SMEs.

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Dampak E-Servive Quality Terhadap E-Satisfaction Serta Implikasinya Pada Online Repurchase B2C Shopee.com

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Abstract

Internet services that were introduced in 1993 have an impact on behavior change and the ways of consumer decisions making. The emergence of various developments in information technology, connectivity and smartphones are also slowly able to change the way of consumers for meet the needs of a product or service. This research was conducted for intention to examine the effect of e-service quality on e-satisfaction and implications on B2C consumer repurchase online. Data was taken using an online questionnaire and distributed to B2C consumers with the last amount of data collected as many as 312 questionnaires and then be analyzed using the partial least square method. The results of the analysis show that e-service quality provides a significant positive effect on e-satisfaction and online repurchase for B2C consumers. In other results show e-satisfaction has a significant effect on online repurchase and is able to be a partial mediator of the relationship of e-service quality with online repurchase of B2C consumers.

Keywords: *B2C; E-Service Quality; E-Satisfaction; Online Repurchase*

Abstrak

Layanan internet yang diperkenalkan pada tahun 1993 berdampak pada perubahan perilaku dan cara pengambilan keputusan konsumen. Munculnya berbagai perkembangan teknologi informasi, konektivitas dan smartphone juga perlahan mampu mengubah cara konsumen memenuhi kebutuhan suatu produk atau layanan. Penelitian ini dilakukan bertujuan untuk menguji pengaruh kualitas layanan elektronik terhadap kepuasan elektronik dan implikasinya terhadap pembelian kembali konsumen B2C secara online. Pengambilan data menggunakan kuisioner online dan disebarkan kepada konsumen B2C dengan jumlah data terakhir yang terkumpul sebanyak 312 kuisioner kemudian dianalisis menggunakan metode partial least square. Hasil analisis menunjukkan bahwa kualitas layanan elektronik memberikan pengaruh positif yang signifikan terhadap kepuasan elektronik dan pembelian kembali secara online untuk konsumen B2C. Hasil lain menunjukkan kepuasan elektronik berpengaruh signifikan terhadap pembelian kembali online dan mampu menjadi mediator parsial hubungan kualitas layanan elektronik dengan pembelian kembali online konsumen B2C.

Kata kunci: *B2C; E-Service Quality; E-Satisfaction; Online Repurchase*

PENDAHULUAN

Sejak adanya komersialisasi internet pada tahun 1993 secara bertahap merubah perilaku dan cara pengambilan keputusan. Di samping itu, munculnya perkembangan teknologi informasi, konektivitas serta *platform* smartphone sedikit banyak juga mampu mengubah cara-cara konsumen baik itu secara individu maupun berkelompok dalam upaya memenuhi segala kebutuhannya baik kebutuhan barang ataupun jasa. Di saat yang sama, adanya perkembangan teknologi tersebut ternyata memberikan dampak yang nyata bagi para produsen baik penyedia barang ataupun jasa dalam memperkenalkan dan menawarkan usahanya. Hasilnya sekarang banyak sekali ditemui berbagai produk dan layanan tersedia bagi konsumen melalui saluran *online* yang terus meningkat (Xu, Benbasat, & Cenfetelli, 2013). Dengan adanya internet, konsumen dapat lebih mudah untuk mendapatkan suatu informasi yang berkualitas. Kualitas informasi merupakan persepsi pelanggan tentang kualitas informasi yang ditampilkan pada *aplikasi e-commerce*. Kualitas informasi terdiri dari dua jenis, yaitu kecukupan konten (reliabilitas, kecukupan, dan kelengkapan informasi yang diberikan) dan kegunaan konten (keinformatifan dan nilai informasi yang ditampilkan).

Perkembangan *e-commerce* di Indonesia dimulai pada tahun 1994 – 1999 (Kompas. com, 2017), bermula dari adanya *website e-commerce* pertama yaitu bhineka.com pada tahun 1996 yang kemudian terus mengalami perkembangan dengan munculnya situs-situs *e-commerce* lain, antara lain tokobagus.com, bukalapak.com dan lain-lain. Salah satu situs dari *e-commerce* yang sekarang sangat terkenal di Indonesia adalah shopee.com. Shopee adalah *e-comemerce* berbasis website dan aplikasi mobile yang masih tergolong baru, shopee banyak menghadirkan fitur dan penawaran yang menarik, salah satunya adalah gratis biaya kirim ke seluruh Indonesia. Di samping itu, sebagai *platform e-commerce* yang masih tergolong baru ternyata shoppe.com menduduki peringkat 3 besar *e-commerce* yang paling banyak dikunjungi oleh konsumen Indonesia di tahun 2019. Mengacu pada riset yang dilakukan oleh *Indonesian Ecommerce Association* (IdEA) dikemukakan bahwa shopee.com menduduki peringkat ketiga *e-commerce* dengan jumlah pengunjung sebanyak 476,5 juta kunjungan di bawah tokopedia.com serta bukalapak.com.

Seiring dengan perkembangan di bidang marketing *e-commerce* yang diikuti juga dengan peningkatan jumlah perusahaan yang bergerak dalam *platform* serupa, maka perusahaan khususnya shopee.com memerlukan pemahaman yang lebih detail mengenai perilaku dari konsumen dan calon konsumennya. Perilaku konsumen yang dimaksudkan dalam hal ini adalah bagaimana konsumen mempersepsikan dan mengevaluasi *e-service quality* pada suatu layanan *e-commerce,* sehingga pada akhirnya dapat menjadi hal yang sangat penting bagi perusahaan. Hal ini karena *e-service quality* yang baik dirasakan mampu meningkatkan potensi yang berguna untuk kepentingan manfaat strategis serta meningkatkan efisiensi operasional dan keuntungan dari perusahaan. Selanjutnya dengan *e-service quality* yang baik pula akan memberikan keuntungan pada perusahaan untuk menarik dan mempertahankan konsumennya, sehingga akan timbul loyalitas untuk tetap menggunakan layanan yang sama (Zeithaml, 2000).

E-service quality sangat penting untuk evaluasi dan penilai pelangggan dalam bisnis *e-commerce.* Perusahaan dapat meningkatkan mutu dan kualitas dengan adanya *e-service quality* karena memudahkan untuk mengevaluasi tingkat keberhasilan atau kegagalan

perusahaan e berbasis internet. *E-commerce* dapat memudahkan pelanggan mengakses aplikasi seluler untuk memenuhi kebutuhan melalui aplikasi mobile dan kemudahan transaksi memiliki pengaruh signifikan pada tingkat *e-service quality*. Dengan kata lain, aplikasi seluler dianggap sebagai salah satu instrumen bisnis online untuk memberikan kualitas layanan elektronik kepada pelanggan salah satunya dengan belanja online. *E-commerce* menyediakan cara yang lebih baik dalam berbelanja, membeli, dan mengirimkan produk dan layanan. Menurut definisi ini, e-service quality merupakan faktor penting dalam menyediakan layanan pelanggan yang cukup untuk berbelanja dengan percaya diri dan nyaman, dan memiliki harapan pada pengiriman cepat dan layanan yang dapat diandalkan (Lee & Lin, 2005; Piccoli, Brohman, Watson, & Parasuraman, 2004; Zeithaml, Parasuraman, & Malhotra, 2002). Zeithaml et al. (2002).

E-satisfaction merupakan pengukuran kepuasan pelanggan dalam suatu tingkatan yang dihasilkan oleh suatu layanan (Oliver, 1997). Kepuasan pelanggan merupakan faktor penting yang bertujuan untuk memahami kebutuhan dan keinginan pelanggan agar terpenuhi. Pelanggan merasa tidak puas apabila kinerja layanan tidak memenuhi keinginan (Churchill, 1991). Tingkat kepuasan dan ketidakpuasan dapat mempengaruhi niat untuk pembelian kembali (Cronin, Brady, & Hult, 2000). Kepuasan pelanggan adalah factor penting untuk memahami dan mengevaluasi keinginan pelanggan. Dengan adanya pembelian kembali dapat meningkatkan pangsa pasar yang dihasilkan dari pembelian berulang (Kotler, 2000).

Online Repurchase merupakan suatu tindakan pelanggan untuk menggunakan atau membeli produk kembali. Pelanggan yang telah membeli barang tersebut memiliki potensi untuk mengulangi pembelian kembali yaitu mengkonsumsi produk sama dari penjual yang sama. Dapat dikatakan pembelian kembali merupakan tindakan pembelian kembali yang merupakan keputusan pelanggan untuk mengkonsumsi produk secara berulang (Hume, Mort, & Winzar, 2007; Puon & Dat, 2017).

Berbagai penelitian yang terkait dengan *e-commerce* menyimpulkan bahwa *e-service quality* berpengaruh positif terhadap *online repurchase,* kepuasan serta loyalitas konsumen (Liu, 2012). Hal ini sama dengan penelitian yang dilakukan oleh Khalifa & Liu (2007) menyebutkan bahwa adanya *e-satisfaction* konsumen mampu menjadi pemediasi pada hubungan antara pengalaman dan kebiasaaan belanja secara *online* dengan *online repurchase.* Sementara itu, Sharma (2015) menyimpulkan bahwa *e-service quality* berpengaruh positif terhadap *satisfaction,* dan ditambahkan dalam penelitian lain bahwa *service quality* memiliki pengaruh positif terhadap *repurchase intentions* secara langsung dan tidak langsung melalui kepuasan (Lin & Lekhawipat, 2014; Saleem *et al.,* 2017).

Penelitian ini bermaksud untuk menguji pengaruh antara *e-service quality* terhadap *e-satisfaction* serta *online repurchase* untuk konsumen B2C yang menggunakan *platform e-commerce* shopee.com. Hal ini menjadi menarik untuk dikaji mengingat kapasitas dari shoppe.com dibawah naungan PT. Shopee Internasional Indonesia sebagai *big three* layanan *e-commerce* yang banyak dikunjungi oleh konsumen di Indonesia pada tahun 2019. Selain itu, sebagai salah satu layanan baru *e-commerce* di Indonesia penelitian dengan obyek Shopee. com layak dijadikan pertimbangan sebagai tambahan petunjuk dan informasi bagi konsumen *e-commerce* serta sebagai bahwa evaluasi pihak pengembang dan manajemen shopee.com dalam mengembangkan layanan layanan yang lebih berkualitas. Dengan demikian melalui

studi perilaku konsumen shopee.com ini nantinya dapat dihasilkan layanan *e-commerce* yang mampu memenuhi kebutuhan para konsumen pada masa-masa mendatang.

Di dalam dunia pemasaran, prinsip kualitas dikonseptualisasikan sebagai "persepsi kualitas", yang tergantung pada penilaian dari konsumen. Adanya layanan dalam perspektif yang baik dan buruk dapat dijadikan konstruk individual untuk prediktor niat pembelian kembali (Saleem *et al*, 2017). Penelitian yang dilakukan oleh Namukasa (2013) dan Hussain (2016) menyimpulkan bahwa keberadaan dari *e-service quality, e-satisfaction* dan *repurchase intention* merupakan keterkaitan yang mengarahkan hubungan positif. Berdasarkan uraian tersebut, dapat disusun hipotesis sebagai berikut:

H_1: *E-service quality* berpengaruh positif terhadap *online repurchase*

Li & Suomi (2007) menyatakan bahwa *service quality* memiliki dampak yang kuat pada kepuasan konsumen dan kinerja perusahaan. Kepuasan konsumen digambarkan sebagai evaluasi positif atas kinerja perusahaan berdasarkan pada pengalaman sebelumnya yang dirasakan, termasuk *service quality* (Fornell, 1992). Chen *et al.* (2012) dalam ulasannya juga mengemukakan bahwa dalam lingkup toko *online*, kepuasan konsumen merupakan salah satu kunci yang penting berkaitan dengan peningkatan profitabilitas, tingkat retensi konsumen, serta pertumbuhan jangka panjang dari toko *online*. Berdasarkan uraian keterkaitan tersebut, maka dapat disusun hipotesis dalam penelitian sebagai berikut:

H_2: *E-service quality* berpengaruh positif terhadap *e-satisfaction*

Konsumen yang tidak puas akan mencari solusi untuk berpindah kepada toko yang lain demi mendapatkan kepuasan. Artinya terdapat pengaruh positif antara *e-satisfaction* terhadap *online repurchase*. Sehingga apabila *e-satisfaction* terhadap *online repurchase* mengalami peningkatan, maka akan meningkatkan tingkat keinginan untuk pembelian kembali. Konsumen yang merasakan tingkat kepuasan lebih besar mungkin untuk membeli kembali lebih banyak di masa depan daripada konsumen yang tidak puas (Gupta dan Kim, 2010 ; Sanchez-Garcia *et al.*, 2012). Sementara itu, Lin dan Lekhawipat (2014) dalam hasil penelitiannya menyampaikan *e-satisfaction* memiliki pengaruh secara langsung dan tidak langsung pada *online repurchase*. Dari uraian di atas, maka dapat disusun hipotesis:

H_3: *E-satisfaction* berpengaruh positif terhadap *online repurchase*

Khalifa & Liu (2007) menyebutkan bahwa adanya *e-satisfaction* konsumen mampu menjadi pemediasi pada hubungan antara pengalaman dan kebiasaaan belanja secara *online* dengan *online repurchase*. Ketika konsumen merasa puas terhadap pelayanan yang diberikan penjual, maka akan terbentuk keinginan untuk melakukan pembelian kembali, semakin tinggi kepuasan konsumen akan berimplikasi pada pembelian kembali. Kepuasan sebagai salah satu bentuk evaluasi yang dilakukan konsumen dalam menggunakan layanan jasa memiliki peran penting dalam menentukan perilaku konsumen pada masa masa mendatang. Apabila konsumen yang merasakan tingkat kepuasan lebih besar mungkin untuk membeli kembali lebih banyak di masa depan daripada konsumen yang tidak puas (Gupta dan Kim, 2010 ; Sanchez-Garcia *et al.*, 2012). Sementara itu, Lin dan Lekhawipat (2014) dalam hasil penelitiannya menyampaikan *e-satisfaction* memiliki pengaruh secara langsung dan tidak langsung pada *online repurchase*.. Dari uraian di atas, maka dapat disusun hipotesis:

H_4: *E-satisfaction* memediasi hubungan antara *e-service quality* dengan *online repurchase*

Gambar 1. Model Analisis
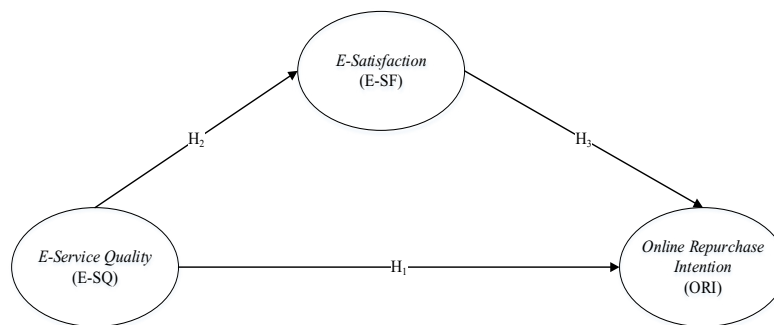
METODE

Penelitian ini dilakukan secara kuantitatif dengan mengambil sampel yang disebarkan secara *online* dengan metode *random sampling* yaitu konsumen dari shopee.com berjumlah 312 orang. Pengukuran variabel penelitian disusun atas item-item pertanyaan dari teori terkait melalui jurnal terdahulu. Variabel *e-service quality* disusun atas indikator *efficiency, fullfillment, system availability, privacy, responsiveness, compensation, contact* (Zeithmal *et al.*, 2009; Zehir & Narcikara, 2016). Variabel *e-satisfaction* diukur melalui indikator kelengkapan layanan serta rekomendasi (Liao *et al.,* 2017), sedangkan untuk variabel *online repurchase* diukur dengan indikator minat pembelian ulang serta ketidakkahawatiran melakukan pembelian ulang di masa depan (Sullivan & Kim, 2018). Variabel penelitian yang diukur melalui kuesioner dilakukan analisis data dengan menggunakan metode *partial least square* dengan perangkat lunak Smart PLS 2.0 melalui evaluasi *outer model* serta *inner model.* Ketetapan signifikansi pengaruh antar variabel dinilai dengan nilai T-Statistics yang lebih besar dari 1,96 (Jogiyanto & Abdillah, 2009).

HASIL DAN PEMBAHASAN

Jumlah responden sebagai sampel penelitian dengan jumlah sebanyak 312 memiliki profil serta tanggapan penilaian atas variabel-variabel penelitian yang terangkum pada Tabel 2. Sampel penelitian sebagian besar adalah seorang perempuan sebanyak 208 orang (66,7%) yang berusia antara 20 hingga 25 tahun dengan jumlah 136 orang (43,6%). Profil berpendidikan responden penelitian sebagian besar adalah Strata 1/S1 sebanyak 238 orang (76,3%) yang sebagian besar berprofesi sebagai karyawan swasta dengan jumlah sebanyak 152 orang (48,7%) dengan tingkat penghasilan per bulan Rp 5 juta hingga Rp. 10 juta sebanyak 164 orang (52,6%). Profil berikutnya dikemukakan bahwa pendorong yang mendasari dalam aktifitas belanja *online* oleh konsumen sebagian besar karena adanya informasi dari media iklan (61,9%) dan rekomendasi teman (51,6%).

Uraian selanjutnya mengenai tanggapan responden atas masing-masing variabel penelitian kesemuanya termasuk dalam kategori sangat baik dengan nilai tanggapan masing masing mean adalah *e-service quality* sebesar 4,530, variabel *e-satisfaction* sebesar 4,526 dan *online repurchase* sebesar 4,567. Berdasarkan pada hasil di atas, dapat dijelaskan bahwa responden menilai bahwa *e-service quality* yang diberikan oleh Shopee.com kepada para konsumennya sudah bagus sehingga dapat meningkatkan kepuasan dan niat konsumen untuk melakukan pembelian berulang di Shopee.com.

Tabel 2. Profil dan Mean Tanggapan Responden

Profil	f	%
Jenis Kelamin		
Laki-Laki	104	33,3
Perempuan	208	66,7
Usia		
< 20 tahun	12	3,8
20 – 25 tahun	136	43,6
26 – 30 tahun	107	34,3
> 30 tahun	57	18,3
Pendidikan		
< D1	13	4,2
D3	35	11,2
S1	238	76,3
S2	26	8,3
Pekerjaan		
Mahasiswa	30	9,6
PNS	34	10,9
Swasta	152	48,7
Wiraswasta	43	13,8
BUMN	42	13,5
Tidak Bekerja	11	3,5
Penghasilan per bulan		
< Rp. 3.000.000	33	10,6
Rp. 3.000.000 – Rp. 5.000.000	70	22,4
Rp. 5.000.001 – Rp. 10.000.000	164	52,6
> Rp. 10.000.000	45	14,4
Pendorong dalam belanja *online*		
Info media iklan	193	61,9
Rekomendasi teman	161	51,6
Variabel	**Mean**	
E-service quality (E-SQ)	4,530	
E-satisfaction (E-SF)	4,526	
Online repurchase (ORI)	4,567	

Data variabel penelitian yang telah memenuhi kriteria penelitian dengan kualitas baik dilakukan uji validitas dan reliabilitas, dan kemudian diestimasi hubungan kausalitasnya dalam model struktural dengan *partial least square* sebagai berikut:

a. Evaluasi *Outer Model*

Evaluasi *outer model* analisis *partial least square* dilakukan untuk pengujian validitas dan reliabilitas konstruk model struktural penelitian. Uji validitas terdiri atas pengujian *indicator reliability, discriminant validity,* dan *convergent validity.* Sementara itu, untuk pengujian reliabilitas digunakan *internal consistency* dengan kriteria *cronbach alpha* dan *composite reliability.* Hasil estimasi awal dari evaluasi *outer model* menunjukkan terdapat 1 indikator pada *e-service quality* (e-servqual 5 = -0,128) belum valid yang selanjutnya dilakukan reduksi indikator dan dilakukan proses *running* ulang dan hasilnya dirangkum
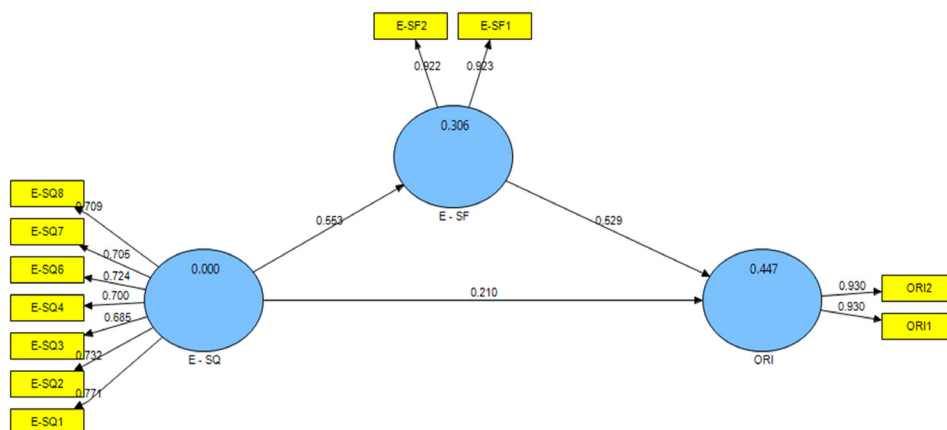
pada Tabel 3. Tabel 3 menunjukkan bahwa nilai *outer loading* > 0,5 dengan T-Statistics > 1,96 serta nilai AVE > 0,5 yang berarti telah memenuhi asumsi *indicator reliability* dan *covergent validity*. Sementara itu, pada ukuran *internal consistency* diperoleh nilai *composite reliability* > 0,7 juga telah disimpulkan baik. Di samping itu, nilai Q Square semua variabel lebih besar dari 0 yang menunjukkan bahwa model struktural yang disusun telah mampu melakukan prediksi yang baik atau *predictive relevance.*

Tabel 3. Evaluasi Kriteria Indeks Kesesuaian Model Struktural

| Kriteria	Hasil		Nilai Kritis	Evaluasi Model
Outer Model				
Convergent Validity	Indikator	Konstruk		
	E-SQ 1	0,7710		
	E-SQ 2	0,7321		
	E-SQ 3	0,6847		
	E-SQ 4	0,7000		
	E-SQ 5	0,7242	≥ 0,5	**Baik**
	E-SQ 6	0,7050		
	E-SQ 7	0,7093		
	E-SF 1	0,9226		
	E-SF 2	0,9215		
	ORI 1	0,9300		
	ORI 2	0,9298		
Discriminant validity (Average Variance Extracted (AVE) setiap konstruk lebih besar daripada nilai korelasi antara konstruk)	AVE	*Root-square AVE*	≥ 0,5	**Baik**
	E-SQ 0,516	0,718		
	E-SF 0,850	0,922		
	ORI 0,865	0,930		
	E-SQ	0,882		
Composite Reliability (rc)	E-SF	0,919	≥ 0,7	Baik
	ORI	0,928		
Inner Model				
	E-SQ	0,350		
Q-Square	E-SF	0,465	≥ 0	Baik
	ORI	0,500		

Sumber: Hasil olahan data primer (2013)

Gambar 2. *Outer Model Estimate*

b. Evaluasi *Inner Model*

Hasil dari estimasi *bootstrapping* untuk *inner model* disajikan pada Gambar 2 sebagai berikut:

Gambar 3. *Inner Model With Bootstrapping*
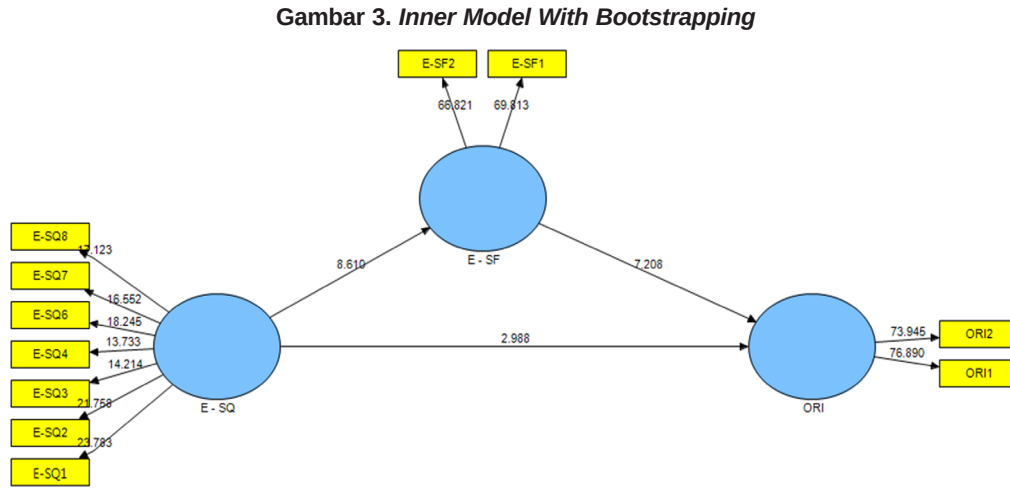
Sementara itu, untuk ringkasan hasil pada nilai *inner weights* untuk estimasi *bootstrapping* yang menunjukkan pengaruh suatu variabel terhadap variabel yang lainnya yang digunakan dalam pengujian hipotesis disajikan pada Tabel 4 sebagai berikut:

Tabel 4. *Inner Weight* dan Pengujian Hipotesis

Jalur	Direct Effect	T	p	Indirect Effect	T	p
E-service quality → Online repurchase	0,210	2,988	0,001	0,293	5,945	0,000
E-service quality → E-satisfaction	0,553	8,610	0,000			
E-satisfaction → Online repurchase	0,529	7,208	0,000			

Mengacu Tabel 4 dijelaskan bahwa terdapat pengaruh positif antara variabel *e-service quality* terhadap *e-satisfaction* (β = 0,553 p=0,000) dan *online repurchase* (β = 0,210 p=0,000) para konsumen dari shopee.com. Berdasarkan hasil tersebut maka H1 dan H2 penelitian dapat diterima secara statistik.

Hasil ini menegaskan penelitian yang dilakukan oleh Namukasa (2013) dan Hussain (2016) bahwa kesesuaian atas pelayanan memiliki hubungan dengan tingkat kepuasan dan niat konsumen untuk melakukan pembelian kembali.. Apabila ekspektasi konsumen atas pelayanan yang diberikan oleh penyedia jasa sudah bagus maka akan menimbulkan suatu kepuasan dan pada akhirnya akan mendorong niatnya untuk melakukan pembelian yang serupa. Dalam konteks *online shopping*, juga dapat diimplementasikan bahwa kesesuaian atas ekspektasi layanan sebagai pendorong penting niat pembelian kembali, sehingga menjadi sangat penting bagi penyedia jasa *online* untuk memahami harapan dan kebutuhan dari para konsumennya. Sementara pada penelitian oleh Bresolles *et al.* (2016) disebutkan bahwa *e-service quality* merupakan tipologi prediktif dari *e-satisfaction* dari para konsumen *online.*

Tipologi dalam hal ini mengusulkan bahwa karena kepuasan yang diperoleh oleh para konsumen *online* tidak akan sama satu dengan lainnya pada waktu berinteraksi dengan sebuah situs belanja *online* maka ; Oleh karena itu, diperlukan memasukkan faktor heterogenitas konsumen, misalnya ketersediaan kategori-kategori produk layanan.

Hasil lainnya dikemukakan bahwa *e-satisfaction* memiliki pengaruh positif terhadap *online repurchase* (β =0,529 p = 0,000), dengan demikian H3 dapat diterima secara statistik. Dalam hal ini kepuasan konsumen akan mempengaruhi keinginan untuk melakukan pembelian kembali. Apabila konsumen merasa tidak puas, mereka akan mencari penjual lain yang dapat memberikan kepuasan tersendiri. Sehingga dapat diketahui bahwa *e-satisfaction* berpengaruh positif terhadap *online repurchase.* Hasil ini sama dengan hasil penelitian oleh Khalifa & Liu (2007) yang menyatakan bahwa pengaruh kepuasan terhadap niat pembelian kembali para pembeli *online* akan diperkuat dengan adanya faktor kebiasaan dan berpengalaman. Kondisi ini berarti konsumen yang cenderung memiliki kebiasaan belanja *online* akan melakukan pembelian kembali ketika merasakan suatu kepuasan. Hasil dari pengaruh mediasi antara *e-service quality* terhadap *online repurchase* dengan mediasi *e-satisfaction* menggunakan rumus *Sobel test* disimpulkan signifikan (β =0,293 p = 0,000). Besar pengaruh langsung ($\beta_{direct\ effect}$) sebesar 0,210 lebih kecil dibandingkan pengaruh tidak langsung ($\beta_{indirect\ effect}$) sebesar 0,293, sehingga mediasi yang terjadi antar variabel dapat dibuktikan secara statistik dan bersifat *partial mediation.* Dengan demikian maka H4 dalam penelitian juga dapat diterima secara statistik.

KESIMPULAN

Berdasarkan atas hasil penelitian dapat disimpulkan bahwa *e-service quality* memiliki pengaruh secara langsung dan tidak langsung pada *online repurchase* konsumen shopee.com. Hasil lain didapatkan bahwa *e-service quality* juga berpengaruh positif terhadap *e-satisfaction,* sementara *e-satisfaction* memiliki pengaruh positif terhadap *online repurchase.* Kondisi ini menunjukkan bahwa terjadi mediasi secara parsial pada hubungan antara *e-service quality* terhadap *online repurchase* melalui variabel *e-satisfaction* pada konsumen yang menggunakan layanan jasa *e-commerce* shopee.com.

Penelitian menunjukkan bahwa dengan adanya pelayanan yang bagus, konsumen akan merasa puas dan melakukan pembelian kembali. Saat ini transaksi dapat dilakukan dengan mudah via internet, *online repurchase* merupakan topik penelitian yang menarik sebab sebagian besar masyarakat telah melakukan pembelian melalui online.

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Passenger Loyalty Analysis: Case Study on Indonesian Commuter Trains

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Abstract

This study was aim is to analyze and describe passenger loyalty influenced by the desired service quality performance and satisfaction at PT Kereta Commuter Indonesia (KCI). A sample consisting of 198 respondents was selected based on the particular criteria. The analysis method used was Satistical Package for Social Science (SPSS) version 24 and Analysis of Moment Structure (AMOS) version 22. The results obtained from three hypotheses revealed that the performance of service quality influenced significantly on satisfaction. The service quality performance influenced loyalty significantly. Satisfaction significantly influences loyalty. The customer satisfaction mediated the significance influence of service quality dimensions toward loyalty of the customers. Important dimension in this study were that KCI officers disposed to help if needed; passengers had a positive attitude; and KCI was the main choice rated by respondents. This study provided theoretical and managerial contribution for marketing service field. In terms of theoretical implications, each dimension of the performance of service quality could show different levels of the effect toward consumer behavior and was able to offer significant contribution for a company.

Keywords: *PT Kereta Commuter Indonesia, loyalty, performance of service quality, satisfaction*

Abstrak

Penelitian ini bertujuan untuk menganalisis dan mendeskripsikan loyalitas penumpang yang dipengaruhi oleh kinerja kualitas pelayanan yang diinginkan dan kepuasan pada PT Kereta Commuter Indonesia (KCI). Sampel yang terdiri dari 198 responden dipilih berdasarkan kriteria tertentu. Metode analisis yang digunakan adalah Paket Satistik Ilmu Sosial (SPSS) versi 24 dan Analisis Struktur Momen (AMOS) versi 22. Hasil yang diperoleh dari tiga hipotesis menunjukkan bahwa kinerja kualitas pelayanan berpengaruh signifikan terhadap kepuasan. Kinerja kualitas pelayanan mempengaruhi loyalitas secara signifikan. Kepuasan berpengaruh signifikan terhadap loyalitas. Kepuasan pelanggan memediasi pengaruh signifikansi dimensi kualitas layanan terhadap loyalitas pelanggan. Dimensi penting dalam penelitian ini adalah petugas KCI bersedia membantu jika diperlukan; penumpang memiliki sikap positif; dan KCI adalah pilihan utama yang dinilai oleh responden. Studi ini memberikan kontribusi teoritis dan manajerial untuk bidang jasa pemasaran. Dari sisi implikasi teoritis, setiap dimensi kinerja kualitas layanan dapat menunjukkan tingkat pengaruhnya yang berbeda terhadap perilaku konsumen dan mampu memberikan kontribusi yang signifikan bagi suatu perusahaan.

Kata kunci: *PT Kereta Commuter Indonesia, loyalty, performance of service quality, satisfaction*

INTRODUCTION

Rail transportation creates new challenges for railway operators because of the competitive environment (Zeybek, 2018). Generally current business challenges is not only trying to attract new customers, but also trying to adopt strategies to maintain and promote loyalty to build long-term relationships with customers (Akbar, et al., 2013). The most significant is preventing loss and retaining customers so that the company's market share and profits can be guaranteed (Osman et al., 2009). Customer loyalty presents a paradox that appears as an attitude-based phenomenon and can be significantly influenced by customer relationship management (Mark et al., 2003). Customer loyalty start from their trust service quality; positive and beneficial attitudes that are manifested repeatedly and the stability of consumer buying behavior (Chow. 2014; Castro et al., 2004). Service quality contributes significantly to customer satisfaction and loyalty and is attractive to profitability (Seth & Deshmukh, 2005). Providing customers with better services leads to higher purchase frequencies and directly impacts the organization's ability to improve, because organizations are able to find what customers want and need (Kumar, 2017). Therefore increasing company profitability can be realized through efficiency and effectiveness in service delivery (Chang & Chen, 1998).

As part of transportation facilities, railway are generally used because of their ability to transport large amounts of cargo and passengers. In the Jakarta and its surrounding areas, many people use PT Kereta Commuter Indonesia (KCI) service for their daily activities. KCI has been serving routes in the Jakarta and its surrounding areas, such as Bogor, Bekasi, Lebak and Tangerang (http://www.krl.co.id/). KCI continues to work hard to meet the target of serving up to 1.2 million passengers per day with a fleet strength of up to 1,450 units in 2019. Until June 2018, it is noted that the average number of KCI users reached 1,001,438 users per day on working days, with 1,154,080 user as the a record for the highest number of users which is served in one day (https://www.cnbcindonesia.com/news/).

This study focuses on service quality performance, because it can make a significant contribution to customer satisfaction and loyalty (Seth and Desmukh, 2005). It is a known fact about service delivery based on the values that customers want can play an extraordinary role in ensuring customer satisfaction and loyalty. Previous study conducted by Lin (2005) shows that service can satisfy satisfied customers and satisfied customers tend to be loyal customers (Oliver 1999). This study's purpose is examining the relationship between service quality performance, satisfaction and customer loyalty in KCI. This competitive environment forces companies to pay more attention to the quality of their service, that is highly desirable and make greater efforts to ensure customer satisfaction and loyalty.

This study differs from previous studies that examined KCI passengers using and testing the effect of perceived service quality performance variables, satisfaction variables as mediation and loyalty variables. Previous studies conducted on tourist passengers and local train passengers in the country of Sri Lanka (Perera, 2016), fast train passengers in Taiwan, (Chou et al, 2014) and other tranportations (Lai & Chen, 2011; Carreira et al, 2013; Mahmoud & Hine, 2016).

Service Quality Performance

The concept of services is centered on the efforts to meeting the needs and desires of consumers and the accuracy to offset expectations (Lovelock & Wirtz, 2007). Quality of service is a function of the relationship between basic expectations and experiences as well as customer impressions before and after receiving service. Service quality can be evaluated based on the delivery process and the results of the services delivered (Fitzsimmons, 2008). When evaluating service quality, customers tend to judge based on certain subjective criteria formed before experiencing new services. Expectations of services provided are largely influenced by prior experience as a customer.

Quality of service is the performance of the service that the customer truly feels. The quality of services based on performance will better reflect the quality of services (Ranaweera & Sigala, 2015; Cronin & Taylor, 1994). The empirical work of Parasuraman et al., (1998) service quality starts with 22 items used, then becomes five dimensions, namely: Tangible, Resposibility, Reliability, Insurance, and Emphaty. Their study results show that service performance is the best model in service quality where the service-based scale focuses on conceptualization and measurement of quality as an attitude. Initially the quality of service was proposed by Gronroos (1990).

In a competitive environment where service quality important and is a critical factor that determines the success of an organization through the analysis of problems encountered, meetings with customers, follow-ups that carried out, and a series of report making, processes, and performance (Jain & Gupta, 2004; Zeithaml et al., 2006; Parasuraman et al., 1988). Many researchers believe that the customer opinions about quality are based on long-term evaluation after receiving the services of company, while customer satisfaction is a short-term emotional response to particular service experiences (Seyed Javadein, 2010).

Customer satisfaction

The main principle of customer satisfaction is accordance of their expectations before the purchase and opinions formed about performance after the purchase is made (Kundu & Datta 2015). This behavior is called the expectation-disconfirmation paradigm. Customers are satisfied if expectations are met and dissatisfied if the product or service fails to meet expectations (Caruana 2002; Narteh 2015; Yuksel & Yuksel 2001).

Satisfaction is a feeling of pleasure or disappointment someone, which comes from the comparison between their impression of the performance or results of product and service with their expectations (Kotler, 2003). Jamal and Naser, (2002) report customer satisfaction is a consumer feeling or attitude towards the service or product used. Consumer satisfaction is also attitude of consumers as whole after acquiring and using product or services and is a choice from evaluation results of their purchasing and consuming experiences (Mowen & Minor, 2001; Szymanski & Henar, 2001).

In this study, customer satisfaction is measured by four items, including the results of the service felt by the customer as a whole until the satisfied reached, improves the impression and always has a positive attitude towards KCI.

Customer loyalty

Loyalty refers to a strong commitment to reuse products or services in the future. Loyalty is also related to the word choice, where customers are very likely to choose certain products that lead to loyalty (Lin & Wang, 2006). The customer loyalty indicators used in this study are making regular purchases, referring to others, and refusing other services (Griffin, 2005).

Loyalty programs are designed to increase customer satisfaction and commitment and to provide benefits or perceived value to members as a token of appreciation for their loyalty to the organization. Additionally Bolton et al., 2000) report that when customers are involved in a loyalty program, the perceived benefits they receive will lead to loyalty.

Quality of service plays an important role in creating customer satisfaction. The relationship between service quality performance and customer satisfaction is well established in the service marketing literature (Antony et.al. 2004; Ladhari 2009; Sivadas and Baker-Prewitt 2000). Therefore, providing a high level of service quality to achieve the highest customer satisfaction is considered the most important goal for many businesses to gain customer loyalty (Reichheld & Sasser 1990; Zeithaml et al., 2009). Specifically, customer satisfaction is suggested for mediating variables between service quality and customer loyalty (Caruana 2002).

Hypothesis

Caruana (2002) found that customer satisfaction plays the role of mediator, how service quality affects customer loyalty. Customer satisfaction is characterized as a customer evaluation of a product or service that has needs and expectations (Alan et al., 2012). Service quality performance and satisfaction have certain things in the same way, but satisfaction is generally a broader mind, (Alan et al., 2012). Research Zeithaml et al., (2006) reported that the quality of costs and goods can affect customer satisfaction. Other researchers report that service quality performance has an effect on the satisfaction of transport users (Coelho & Henseler, 2012; Rida et al., 2012; Nyongesa & Hendry, 2014; Tirinda et al., 2013). Therefore this research hypothesis:

H_1: There is a significant influence on Service Quality Performance (SP) on Satisfaction (CS)

Cronin et al., (2000) describe the results of the study found was no directly effect between service quality on customer loyalty through customer satisfaction in the services of the six companies studied. There are those that directly affect service quality Customer Loyalty (Sunghyup Sean Hyun (2010) & Carrillat AF, et.al (2009), Ravichandran, (2010), Pollack (2009), Ziaul Hoq, (2009), there also states that no quality of service directly affects customer loyalty (Bastos (2008).

Associated with the service industry Anderson & Fornell (2000) state that there is a relationship between service quality and loyalty. In the service industry, the point comes from the Service Quality factor (Lin, 2007). Research (Chow et al., 2014; Jianjun & Canming, 2011) states that there is an effect of service quality on loyalty. Therefore this research hypothesis:

H_2: There is a significant influence on Service Quality Performance (SP) on Loyalty (LY).

Customer satisfaction also turns out to be a concern to improve service companies. Wen et al., (2005) state that customer satisfaction can increase customer purchase intensity. The creation of an optimal level of customer satisfaction encourages the creation of loyalty. Customer loyalty has an important meaning in a company. The longer the customer is loyal to the product or service, the greater the profit gained by a company (Griffin, 2005).

Hallowell (1996) reports that satisfaction has a positive influence on customer loyalty. The same thing was expressed (Wang et al., 2014; Wen et al., 2005; Wong & Sohal, 2003), but increased in satisfaction did not always result in an increase in loyalty at the same level. Satisfaction has no significant effect on customer loyalty (Sahadevs & Keyoor P (2008).

According to previous studies, showed the customer satisfaction will gradually lead to feelings of loyalty (Brunner et al., 2008). Loyal customers play an important role in increasing profitability and can improve the company's image. Potential customers are factors that contribute to the company through support and recommendations to relatives, friends and others. According to the research conducted so far, it has been proven and ensures that customer satisfaction will gradually lead to feelings of loyalty. Loyal customers play an important role in increasing profitability and improving the image of the organization. 90 percent of the customers who are dissatisfied with their company never return to use the products or services provided by the organization. Furthermore, each customer who is dissatisfied will say their problem to at least 9 others, 13 percent of whom are then retold the problem to more than 20 other people (Seyed et al., 2011; Gures et al., 2014; Kavoosi & Saghaei, 2009). Therefore this research hypothesis:

H_3: There is a significant effect of Satisfaction (CS) on Loyalty (LY).

Research (Chow et al., 2014; Jianjun & Canming, 2011) states that there is an effect of service quality on satisfaction and loyalty. Based on the above theory, the variables were identified, then a research model can be made between Service Quality Performance, Loyalty through Satisfaction (Figure 1):

Figure 1. Research Model
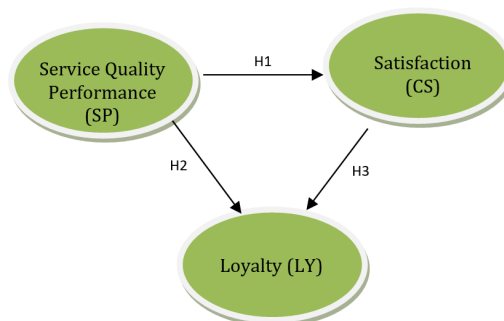
This research involves calculating the equation of the exogenous variable service quality performance (SP) of 22 indicators. Endogenous variable loyalty (LY) with 4 indicators and intervening variable customer satisfaction (CS) with 4 indicators. This study allows expanding the findings of previous studies that reveal the mediating role of customer satisfaction from service quality performance variables and customer loyalty (Caruana, 2002).

METHOD

This type of research uses quantitative methods systematically on some parts and the fundamental relationships between empirical observations and mathematical expressions (Creswell, 2009; McMillan and Schumacher, 2006). This research using a causal design is to find out the impact of another variable based on the logic of hypothesis testing, which ultimately produces inductive conclusions (Sekaran, 2013; Malhorta, 2012).

Samples used are passengers who use KCI services; they are selected based on screening (non probabilistic). The sample size is adjusted by statistical analysis of Structural Equation Modeling (SEM). The sample was chosen based on the researchers' assessment that the respondent was the best party to become the research sample (Sekaran, 2013; Hair 2010).

The type of data collected is primary data collected through questionnaires, interviews and observations. Secondary data was collected from related documents, such as journals and the internet. To provide a description of the variable characters, we used a frequency table that shows the average number (mean). This analysis uses SPSS (Satistical Package for Social Science) software version 24 (Santoso, 2014). Second, structural equation modeling (SEM) analysis with AMOS (Analysis of Moment Structure) Version 22 (Ghazali, 2017) is used to verify several paths or relationships between research constructs.

RESULTS AND DISCUSSION

The sampled of 200 respondents, 198 were analyzed and met the criteria. The results of the descriptive analysis are divided into gender, age, education, monthly income and needs using KCI (Table 1).

Table 1: Descriptive Analysis Based on Respondent Characteristics

Characteristics		Amount	Percent
Gender	Male	111	56,1
	Women	87	43,9
UsiaAge	<20 Years	21	10,6
	20-30 Years	67	33,8
	31-40 Years	45	22,7
	41-50 t Years	40	20,2
	51-60 Years	18	9,1
	>60 Years	7	3,5
Education	Middle School	12	6,1
	High School	100	50,5
	Academy	21	10,6
	Bachelor	51	25,8
	Postgraduate	14	7,1
Employment	Privat Employees	143	72,2
	Civil servants	14	7,1

	Characteristics	Amount	Percent
	Entrepreneur	7	3,5
	Student	30	15,2
	Pention	4	2
Income/Month	<Rp 3 Million	40	20,2
	Rp 3 - Rp 4,999 Million	79	39,9
	Rp 5 - Rp 7,9999 Million	65	32,8
	Rp 8 - Rp 10 Million	7	3,5
	>Rp 10 Million	7	3,5
Needs	Work	128	64,6
	Business	17	8,6
	School	34	17,2
	Other	19	9,6
	Total	**198**	**100**

Source: Results of data processing with SPSS V. 24

From Table 1, it can be seen that the characteristics of KCI user respondents based on gender 111 of the are men people or 56.1 percent and 87 people are women or 43.9 percent. This is very possible because there are more male passengers who work outside the home (Perera, 2016; Chou et al., 2014). The number of respondents aged 20 to 30 years is 67 people or 33.8 percent, the highest number, and it is very considering the mobility at this age (Carreira et al., 2013). Respondents with high school degree are 100 people or 50.5%, the largest compared to other education degree. Respondents who work Employees are 143 people or 72.2 percent, the most dominant compared to other professions. Respondents who earn from 3 - 4,999 million are 79 people or 39.9 percent. Respondents who used KCI for the purposes of working are 128 people or 64.6 percent and the most dominant compared to other purpose (Chou et al., 2014; Perera, 2016).

VALIDITY AND RELIABILITY TEST

The value is valid if r_{count} is greater than r table. For sample (n) 198 (n-2) r_{table} is 0.139. Of the 22 indicators of Service Quality Performance (SP), 4 indicators of Satisfaction (CS), and 4 indicators of Loyalty (LY) all are valid because the value of Corrected Item-Total Correlation (r_{count}> r_{table}. 0.139).

To the test of the reliability of the measurement model, the test, is carried out using a construct reliability (CR) measurement and variant extract (VE). In Table 2, it shows that all the latent variable indicators have a Standard Loading Factor (SLF) value ≥ 0.50. All latent variables have a t-value ≥ 1.96. This result also shows that the SP variable indicator reflects the latent variable that is the SP variable. The CS variable indicator reflects the latent variable with CS. Indicators for the latent variable LY also have an SLF value ≥ 0.50 and t-value ≥ 1.96. These results indicate that the indicators of the latent variable LY reflect the LY variable. All indicators examined are valid.

Table 2: Measurement Indicator Results

	SLF	Error	t-value
sp20 ← SP	0,913	0,19	11,84
sp19 ← SP	0,918	0,15	11,91
sp18 ← SP	0,829	0,30	9,52
sp17 ← SP	0,749	0,47	5,95
sp16 ← SP	0,540	0,76	5,95
sp15 ← SP	0,465	0,65	4,93
sp14 ← SP	0,454	0,62	5,13
sp13 ← SP	0,909	0,13	11,29
sp12 ← SP	0,913	0,17	11,29
sp11 ← SP	0,891	0,30	9,52
sp10 ← SP	0,779	0,45	6,68
sp9 ← SP	0,889	0,27	7,33
sp8 ← SP	0,899	0,27	7,33
sp7 ← SP	0,896	0,28	7,33
sp6 ← SP	0,529	0,72	5,95
sp5 ← SP	0,531	0,67	5,33
sp4 ← SP	0,779	0,45	6,68
sp3 ← SP	0,889	0,27	7,33
sp2 ← SP	0,899	0,27	7,33
sp1 ← SP	0,896	0,29	7,33
sp21 ← SP	0,529	0,72	5,95
sp22 ← SP	0,531	0,71	5,85
CS1 ← CS	0,747	0,48	5,95
CS2 ← CS	0,842	0,30	9,41
CS3 ← CS	0,816	0,32	9,41
CS4 ← CS	0,765	0,52	7,75
LY4 ← LY	0,811	0,31	9,45
LY3 ← LY	0,701	0,50	7,75
LY2 ← LY	0,854	0,34	9,41
LY1 ← LY	0,693	0,60	5,16

Source: Results of data processing with AMOS

From the estimation results provided, we can calculate the CR and VE values of each latent variable, the results of which are given in table 3, below:

Table 3: Reliability of Measurement Model Results

Variabel	Reliability		Explanation
	CR ≥ 0,70	VE ≥ 0,50	
SP	0,89	0,77	Reliabel
CS	0,84	0,67	Reliabel
LY	0,87	0,71	Reliabel

The reliability value of the measurement model can be seen from the CR and VE values, and it shows that the measurement model in this study is reliable for measuring SP, CS, and LY. This can be seen from the CR and VE values of the research variables, with CR values > 0.70 and VE values > 0.50, so the measurement model in this study is reliable.

To see if the model matches the available data, a test will be carried out to test the overall fit of model with the data. The following is a list of criteria or Goodness of Fit (GOF) models used to test the model thoroughly. The test for the full feasibility of the SEM model:

Table 4: Estimates of the Statistical Test Model

Goodness of Fit	Cut-off Value	Estimated Results	Results of the model
Chi-Square P-value Normed Chi-Square	The smaller better p-value ≥ α selected Chi-Square/df, lower limit : 0.1 Upper limit: 2.0 ; 3.0 ; 5.0	χ^2 = 817; df =146 p = 0,00 < 0,05 383.21/146 = 2.62	Poor
PGFI	PGFI > 0.6	0.65	Marginal Fit
RMSEA P (close fit)	RMSEA ≤ 0.08 (good fit) RMSEA < 0.05 (close fit)	0.78 P = 0.000 < 0.05	Good Fit
ECVI	ECVI < ECVI for Saturated dan Independence	M* = 4.76 S* = 3.84 I* = 14.08	Good Fit
AIC	AIC < S AIC dan I AIC	M* = 471.21 S* = 380 I* = 1393.77	Good Fit
CAIC	CAIC < S CAIC dan I CAIC	M* = 629.84 S* = 1064.98 I* = 1462.27	Good Fit
NFI	NFI ≥ 0.90 (good fit) 0.80 ≤ NFI ≤ 0.90 (marginal fit)	0.82	Marginal Fit
NNFI	NNFI ≥ 0.90 (good fit) 0.80 ≤ NNFI ≤ 0.90 (marginal fit)	0.80	Marginal Fit
CFI	CFI ≥ 0.90 (good fit) 0.80 ≤ CFI ≤ 0.90 (marginal fit)	0.85	Marginal Fit
IFI	IFI ≥ 0.90 (good fit) 0.80 ≤ IFI ≤ 0.90 (marginal fit)	0.81	Marginal Fit

RFI	RFI ≥ 0.90 (good fit) 0.80 ≤ RFI ≤ 0.90 (marginal fit)	0.81	Marginal Fit
CN	CN ≥ 200	50.47	Poor
RMR	RMR ≤ 0.05 (good fit)	0.043	Good Fit
GFI	GFI ≥ 0.90 (good fit) 0.80 ≤ GFI ≤ 0.90 (marginal fit)	0.76	Poor
AGFI	AGFI ≥ 0.90 (good fit) 0.80 ≤ AGFI ≤ 0.90 (marginal fit)	0.83	Marginal Fit

Source: Results of data processing with AMOS

The overall test results of the model indicated that there are 2 (two) results that are not good (poor), it can be concluded that the hypothesized model is good enough to be used for testing hypotheses.

Table 5: The Structure Equation Modeling

Model	T-$_{count}$	Probabilistic (p)
SP to CS	4,274	0,003
SP to LY	9,338	0,000
CS to LY	3,536	0,004

EFFECT OF SP ON CS

The variable SP to CS has a t-$_{count}$ of 4.274 greater than t-$_{table}$ 1.9718 (t-$_{count}$ > t-$_{table}$) and a probability value of 0.003 is smaller than the significance level of 0.05 (p <0.05). So the results show that SP has a significant positive effect on CS.

For KCI passengers service quality performance they feel is on "good" level, so they are satisfied. This is indicated by the representative feature of the train, a lot of choices of schedules (routes), the service of officers both on the train and outside of it is quite good so that passengers feel satisfied with the service performance. In order to increase passengers satisfaction, KCI has to pay more attention to a number of things, such as schedule precision so that passenger arrivals can be predicted. This research is also in line with Coelho and Henseler, (2012); Rida et al., (2012); Nyongesa & Hendry, (2014); Tirinda et al., (2013).

EFFECT OF SP ON CS

The SP variable to LY has a t-$_{count}$ of 9.3338 greater than t-$_{table}$ 1.9718 (t-$_{count}$ > t-$_{table}$) and a probability value of 0.000 is smaller than the significance level of 0.05 (p < 0.05). So 0,000 <0.05, the results in this study indicate that the SP has a significant positive effect on LY.

KCI's service quality performance shows that passengers are quite loyal. This is indicated by a fairly representative indicator, where KCI provides very clear information on routes, relatively timely train departures, and helpful officers who are able to meet the needs of passengers during the trip. Passenger loyalty will be further enhanced by their willingness to tell and inform KCI to colleagues and family. This study was also in Anderson and Fornell (2000); Lin, (2007); Chow et al., (2014); Jianjun & Canming, (2011).

EFFECT OF SP ON CS

The SC variable to LY has a t-$_{count}$ of 3.536 greater than t-$_{table}$ 1.9718 (t-$_{count}$ > t-$_{table}$) and a probability value of 0.008 is smaller than the significance level of 0.05 (ρ < 0.05). It can be concluded that 0.004 <0.05, the results in this study indicate that CS has a significant positive effect on LY.

Generally KCI passengers are satisfied will impact on their loyalty. This is indicated by the positive attitude of the passengers. Passenger prefers to use this mode compared to other modes of transportation, especially for travelling within the city. Their good impression has increased for KCI. Some users become loyal by always using this mode of transportation for their purposes while simultaneously inviting their colleagues to do same. This study was also in line with with Wang et al., (2014); Wen et al., (2005); Wong & Sohal, (2003).

The results regarding the hypothesis are seen in all (Table 5). show the structure and results of the model analysis (Figure 2):

Figure 2. Structure and results of the model analysis
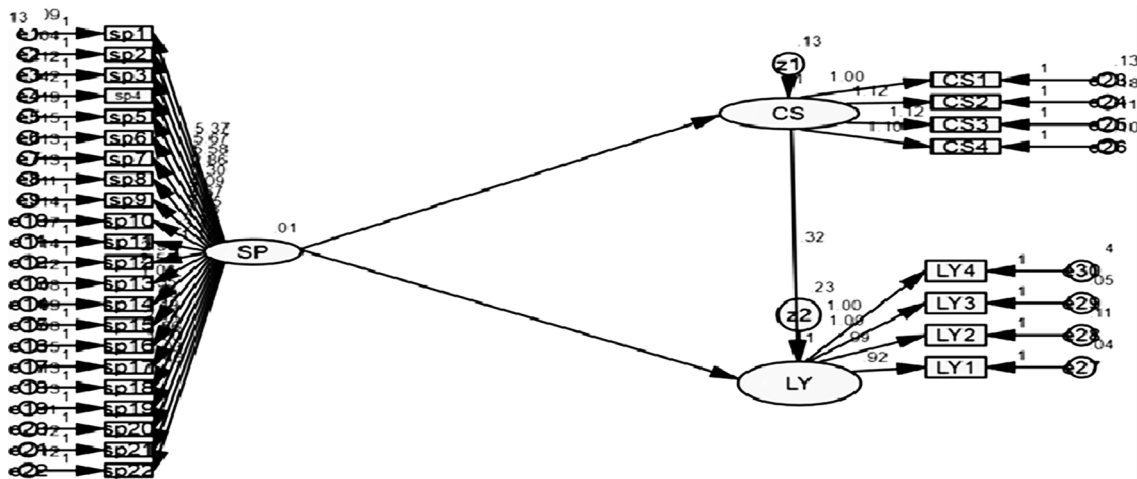
From Figure 2 the structure and results of the SEM model can be shown the results of direct and indirect path calculations from the variables studied (Table 6).

Table 6: Results of Direct / Indirect Path Calculations

Variabel	Direct Effect	Indirect Effect	Total Effect
SP → CS	0,42		
SP → LY	0,30		
CS → LY	0,32		
LY → SP * CS		0,42 * 0,32 = 0,13	0,30 + 0,13 = 0,43

Source: Results of data processing with AMOS

The direct effect of SP on CS was 0.42. The direct effect of SP on LY was 0.30. The direct effect of CS on LY was 0.32. While the indirect effect of SP on LY through CS is 0.13

and the total effect is 0.43, which means that CS is able to mediate SP on LY, because the total value is greater than the value of the direct efffect (Samuel & Nadya, 2009; Darsono, 2008).

CONCLUSION

In the Jakarta and surrounding areas, some people use the services of PT Kereta Commuter Indonesia (KCI) for activities. KCI serves routes in and around DKI Jakarta, Bogor City, Bogor Regency, Bekasi City, Lebak Regency, Tangerang City and South Tangerang City.

The competitive environment forces KCI to pay attention to the quality of service that customers really want and make greater efforts to ensure satisfaction and loyalty. The company continues to meet its targets in serving passengers with the strength of its fleet. Research focuses on service quality performance variables that can make a significant contribution to the satisfaction and loyalty variables. As well as testing the three service quality performance variables, loyalty variables and satisfaction variables as intermediary variables.

Based on the results obtained from the three hypotheses answered, it can be concluded that the performance of service quality significantly influenced customer satisfaction. Service quality performance significantly influenced customer loyalty. Customer satisfaction significantly influenced customer loyalty. Customer satisfaction mediates the significant influence of service quality dimensions toward loyalty of the customer.

The indicator supports passenger loyalty where the train feature is representative enough to be used, has a lot of departure schedules. The clerk is quite helpful if needed. Passengers always have a positive attitude. KCI is the first choice for users compared to other public transport modes. Indicators that are of considerable concern to the company are the lack of train cars and departure schedules

This study makes theoretical and managerial contributions to the field of service marketing. In terms of theoretical implications, the present study shows that each dimension of service quality performance can show different levels of influence on consumer behavior in the case of KCI. In addition, the results of this study indicate that service quality performance must be examined at the dimensions, not at the aggregate level, because each dimension may have different interests or relevance.

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h) Huruf kapital dipakai sebagai huruf pertama nama tahun, bulan, hari, hari raya, dan peristiwa sejarah;

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j) Huruf kapital dipakai sebagai huruf pertama semua unsur nama negara, nama resmi badan/lembaga pemerintah dan ketatanegaraan, badan, serta nama dokumen resmi;

k) Huruf kapital dipakai sebagai huruf kapital setiap unsur bentuk ulang sempurna yang terdapat pada nama badan/lembaga;

l) Huruf kapital dipakai sebagai huruf pertama semua kata (termasuk semua unsur kata ulang sempurna) dalam penulisan nama buku, majalah, surat kabar, dan judul karangan, *kecuali* kata seperti *di, ke, dari, dan, dalam, yang, untuk* yang tidak terletak pada posisi awal;

m) Huruf kapital *tidak* dipakai sebagai huruf pertama kata penunjuk hubungan kekerabatan yang dipakai dalam penyapaan;

n) Huruf kapital dipakai sebagai huruf pertama unsur singkatan nama gelar, pangkat, dan sapaan;

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a) Tanda titik dipakai pada akhir kalimat yang bukan pertanyaan atau seruan. Tanda titik dipakai di belakang angka atau huruf pengkodean suatu judul bab dan subbab;

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3) Penulisan tanda koma (,)

a) Tanda koma dipaki di antara unsur-unsur dalam suatu perincian atau pembilangan;

b) Tanda koma dipakai untuk memisahkan kalimat setara yang satu dari kalimat setara berikutnya yang didahului oleh kata seperti *tetapi* atau *melainkan;*

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d) Tanda koma harus dipakai di belakang kata atau ungkapan penghubung antarkalimat yang terdapat pada awal kalimat, seperti *oleh karena itu, jadi, lagi pula, meskipun begitu, akan tetapi;*

e) Tanda koma dipakai untuk memisahkan kata seperti *o, ya, wah, aduh, kasihan* dari kata yang lain yang terdapat di dalam kalimat;

f) Tanda koma dipakai untuk memisahkan petikan langsung dari bagian lain dalam kalimat;

g) Tanda koma dipakai di antara bagian-bagian dalam catatan kaki;

h) Tanda koma dipakai di antara orang dan gelar akademik yang mengikutinya untuk membedakannya dari singkatan nama diri, keluarga, atau marga;

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j) Tanda koma dipakai untuk menghindari salah baca di belakang keterangan yang terdapat pada awal kalimat;

k) Tanda koma tidak dipakai untuk memisahkan petikan langsung dari bagian lain yang mengiringinya dalam kalimat jika petikan langsung itu berakhir dengan tanda tanya atau tanda seru.

4) Tanda titik koma (;)

a) Tanda titik koma untuk memisahkan bagian-bagian kalimat yang sejenis dan setara;

b) Tanda titik koma dipakai sebagai pengganti kata penghubung untuk memisahkan kalimat yang setara di dalam kalimat majemuk;

c) Tanda titik koma dipakai untuk memisahkan unsur-unsur dalam kalimat kompleks yang tidak cukup dipisahkan dengan tanda koma demi memperjelas arti kalimat secara keseluruhan.

5) Penulisan huruf miring

a) Huruf miring dalam cetakan dipakai untuk menuliskan nama buku, majalah, dan surat kabar yang dikutip dalam karangan;

b) Huruf miring dalam cetakan dipakai untuk menegaskan atau mengkhususkan huruf, bagian kata, atau kelompok kata;

c) Huruf miring dalam cetakan dipakai untuk menuliskan kata ilmiah atau ungkapan asing, *kecuali* yang sudah disesuaikan ejaannya.

6) Penulisan kata dasar

Kata yang berupa kata dasar ditulis sebagai satu kesatuan.

7) Penulisan kata turunan

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b) Jika bentuk dasar berupa gabungan kata, awalan, atau akhiran ditulis serangkai dengan kata yang langsung mengikuti atau mendahuluinya;

c) Jika bentuk dasar yang berupa gabungan kata mendapat awalan dan akhiran sekaligus, unsur gabungan kata itu ditulis serangkai.

8) Bentuk ulang

Bentuk ulang ditulis secara lengkap dengan menggunakan tanda hubung.

9) Gabungan Kata

a) Gabungan kata yang lazim disebutkan kata majemuk, termasuk istilah khusus, unsur-unsurnya ditulis terpisah;

b) Gabungan kata, termasuk istilah khusus, yang mungkin menimbulkan salah

pengertian dapat ditulis dengan tanda hubung untuk menegaskan pertalian unsur yang berkaitan;

c) Gabungan kata berikut ditulis serangkai karena hubungannya sudah sangat padu sehingga tidak dirasakan lagi sebagai dua kata;

d) Jika salah satu unsur gabungan kata hanya dipakai dalam kombinasi, gabungan kata itu ditulis serangkai.

10) Kata ganti *ku, kau, mu*, dan *nya*

Kata ganti *ku* dan *kau* sebagai bentuk singkat kata *aku* dan *engkau,* ditulis serangkai dengan kata yang mengikutinya.

11) Kata depan *di, ke,* dan *dari*

Kata depan *di, ke,* dan *dari* ditulis terpisah dari kata yang mengikutinya, *kecuali* di dalam gabungan kata yang sudah dianggap kata yang sudah dianggap sebagai satu kata seperti *kepada* dan *daripada.*

12) Kata sandang *si* dan *sang*

Kata *si* dan *sang* ditulis terpisah dari kata yang mengikutinya.

13) Penulisan partikel

a) Partikel *–lah* dan *–kah* ditulis serangkai dengan kata yang mendahuluinya;

b) Partikel *pun* ditulis terpisah dari kata yang mendahuluinya;

c) Partikel *per* yang berarti (demi), dan (tiap) ditulis terpisah dari bagian kalimat yang mendahului atau mengikutinya.

6. Setiap naskah yang tidak mengindahkan pedoman penulisan ini akan dikembalikan kepada penulisnya untuk diperbaiki.

7. Naskah sudah diserahkan kepada penyunting, selambat-lambatnya empat bulan sebelum waktu penerbitan. Artikel dapat dikirimkan melalui email di esensi@uinjkt.ac.id atau melalui online submission: http://journal.uinjkt.ac.id/index.php/esensi/user/register.