

# What Drives Purchase Intention on Adira Finance Leasing Karawang?

*The Perspective of Rating and Online Review*

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**Abstract**---The problem in this research is high online shopping behavior and the use of social media in providing information related to the desired product. The change in behavior has a direct impact on decreasing motorcycle purchases. The role of social media as informants gives influence to society at large. This study aims to obtain empirical evidence and find out how the influence of Online Review and Rating on Interest in motorcycle purchases at Adira Finance Karawang. The phenomenon and conclusions about the influence of Online review. The method used in this research uses descriptive methods and quantitative approaches with a sample of 115 respondents. The sampling technique used in this research is simple random sampling with Path Analysis. Based on the results of this research indicate that Online Consumer Review and Rating of Purchase Intention have a significant influence and have a good relationship between variables. This research can contribute to leasing companies to determine the right promotional strategy for business.

**Kata Kunci**---Online Review, Rating, Purchase Intention.

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## I. INTRODUCTION

The internet makes all human affairs more efficient. The presence of ecommerce as one of the online marketing strategies brings the progress of the business (Prasad, Gupta, & Totala, 2017) which is supported by changes in consumer behavior in deciding to buy (Sangadji & Sopiah, 2013) The role of social media in disseminating information related to products is the right choice for companies through various means, one of which is a chat application and search engine that is able to give a great influence to the wider community to be interested and willing to buy the product (Al-Abdallah & Bataineh, 2018). The phenomena of the use of social media today can also be exploited by marketers to see feedback from consumers about their products (Lee, Park, & Han, 2008), (D. H. Park & Lee, 2008).

Motorcycle sales through PT. Adira Finance since 2018 have continued to increase to reap a net profit of 1.87 Trillion Rupiah and domestic sales growth has grown by 6.4 percent since 2015 (Murti Lingga, 2019).

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Gambar 1. *Report Marketing* Penjualan Motor 2018

The data shows that the marketing strategy undertaken by PT. Adira Finance must continue to be improved. Although motorcycle sales have experienced an increase it does not have a significant impact on the rating for PT. Adira Finance, where in 2018 was only able to get three stars for 3 periods in 2018 for the Branch Star Service Award (PT. Adira Finance, 2019)



Gambar 1.2 Branch Star Service Award

Based on the data, it is necessary to do research related to increasing motorcycle sales at PT. Adira Finance. In addition, online reviews will influence the perception of other users related to products that are part of word of mouth marketing. It's no secret that social media provides a change in consumer behavior that forms a review of the product or service that has been used and has an effect on increasing sales (Levy, Duan, & Boo, 2013). The results of positive recommendations become an opportunity for the company. Rating is considered as the rating of users on the preference of a product for their experience referring to the psychological and emotional state that they live when interacting with virtual products in social media environments (Zhou, 2016). Usually the rating is a feedback made by consumers to the seller.

Companies must pay attention to the rating of merchandise to find out how customers respond whether it is good or bad because this is because rating is one of the ways prospective buyers get information about sellers. The existence of a rating in a sale and purchase becomes a logical thing if consumers assume that the rating becomes a benchmark of quality, so that consumer interest in the product can be considered and connects between the level of customer decision making (K. Zhang, 2017), (Farki & Baihaqi, 2016).

The existence of this research is expected to provide a picture for the company in determining the right marketing strategy to increase sales through ratings / reviews from consumers as a form of influence in creating purchase intentions for potential new customers.

## II. LITERATURE REVIEW

### *Online Consumer Review*

Online consumer review is a form of electronic word of mouth that can provide information and advice to other prospective customers regarding views, ratings, responses, recommendations and experiences about products or services that have been used through online social media to be used as material for scales for potential customers to change behavior/ cause intention to make a purchase (Schiffman & Wisenblit, 2005), (C. Park, Wang, Yao, & Kang, 2011), (D. H. Park & Lee, 2008), (Shen, 2015), (M. Cheung, Luo, Sia, & Chen, 2009), (Jalilvand, Esfahani, & Samiei, 2011), (Rianthong, Dumrongsiri, & Kohda, 2016).

The research from (Burton & Khamash, 2010) explained that online consumer review can be understood as one of the media for consumers to see reviews from other consumers of a product, company services and about how a company is a manufacturer and how simple and easy to find product information, reviews from experts and recommendations from online consumers (Case Lumene, 2015) and can influence and play a role in the buying decision process.  
role.

### *Online Consumer Review Dimension*

It is crucial for the marketers to know on the needs of the consumer. Hence, the marketer has to know exactly the review from the consumers on the positive or negative feedback given during the market survey. The marketer also should know how the product could influence the consumers and most likely, the word of mouth plays a vital role in determining the success of a product (Adriana Patricia Muñoz Zapata, 2011).

#### *3. Recommendation framing (value)*

Cheung, Luo, Sia, dan Chen (2009:9) *recommendation framing* is related with the *valence* of e-Wom, either *negative or positive*.

#### *1. Volume of review*

Davis dan Khanzanchi (2008:130), states that volume measures the interaction of the WOM and the information received would be perceived as valid or vice-versa (Luo et al., 2015:20).

### *Rating*

*Rating* is the assessment of users on the preference of a product for their experience refers to the psychological and emotional state that they live when interacting with virtual products in a mediated environment. The indicator used in analyzing rating is in the form of giving stars, the more stars the better the sales ranking (Lackermair, Kailer, & Kanmaz, 2013) and the way to provide feedback made by consumers to sellers (Ye, Law, & Gu, 2009).

The dimension of *Rating*

There are two factors in rating are:

1. Trust

*Trust* more than just *believe*, although both words have almost the same meaning. Hence, if each party has a strong commitment, it will create a sense of trust and strengthen relationships. Trust is generally seen as a fundamental element for the success of a relationship (Schiffman & Wisenblit, 2005).

## 2. Purchase Intention

The AIDA model is an element of *purchase intention* (Kotler, 2017) which is from:

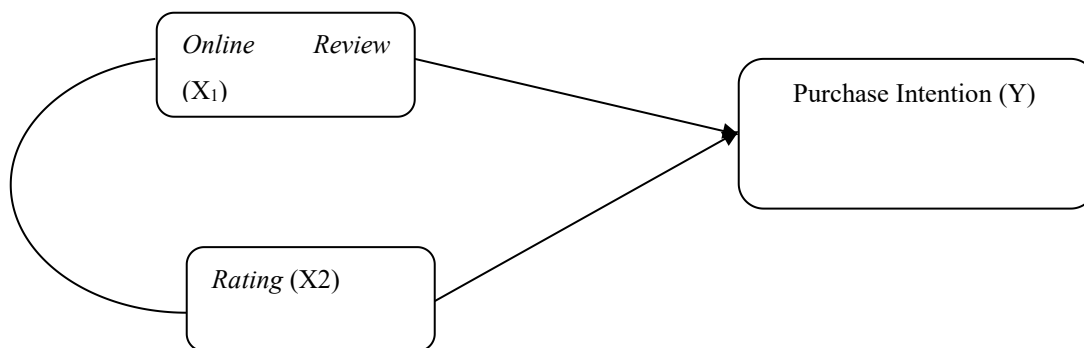
- 1) *Attention*, the relationship of consumers and products, in this case where the company can pay attention to consumers by approaching consumers to realize the existence of the product and its quality.
- 2) *Interest*. Consumer sensitivity to the product, in this stage the consumer grows and creates a sense of attraction towards the product. The company seeks to make its products attractive to consumers, so that consumers have a curious nature that can cause their interest in a product.
- 3) *Desire*. The desire of consumers to try and own these products, consumers' curiosity about these products is directed to the desire to buy.
- 4) *Action*. Consumer action to make a decision to make a purchase.

### ***Purchase Intention***

Purchase intention is a step that consumers do before plan to buy a product (Kotler, 2017). Basically every customer in determining a choice depends on the beliefs they face. A person's behavior in making choices becomes one of the forms of attitudes and subjective norms based on the beliefs he believes. Purchase intention can be identified through the following dimensions:

- a. Transactional interest, is a person's tendency to buy products.
- b. Referential interest, which is a person's tendency to refer products to other people.
- c. Preferential interest, is an interest that describes the behavior of someone who has a primary preference for the product. This preference can only be replaced if something happens with the preference product.
- d. Explorative interest, this interest illustrates the behavior of someone who is always looking for information about the product he is interested

Based on the phenomena and problems that exist, the research paradigm that can be made is :



Picture 2.1 The Model and Hypothesis Research Concept

Base from paradigm above, the research hypothesis are as follows:

1. *Online consumer review (X1) and rating (X2) have a significant effect toward purchase intention (Y).*

2. *Online consumer review* (X1) and *rating* (X2) have a significant effect toward purchase intention (Y).

### III. Research Methodology

This research uses a descriptive quantitative verification methodology, which is to analyze the effect of online review and rating toward purchase intention. The statistical method used to analyze the relationship between the variables studied is by using path analysis to test the effect partially / individually, namely the effect of each variable. Besides this causality research is to test the effect simultan of the independent variable, namely (Independent) on the dependent variable (Dependent). This study is to examine the effect of simultaneously influence of online reviews and ratings toward purchase intention. The locus of this research is customers of PT. Adira Finance Karawang 01 with a sample size of 115 people using a Likert scale and probability sampling techniques.

### IV. RESULT

#### Descriptive Analysis

The results show that online review variable is included in the criteria both of all indicators studied with an average score of 472.5. The rating variable is included in the good criteria with an average score of 477. And the purchase intention variable is included in the good criteria with an average score of 467.5. so that all variables are included in the criteria either.

#### Analysis

1. The partial effect of online consumer review on the purchase interest is 0.157 which supports the research conducted by (Ye et al., 2009).
2. The effect of *rating* toward purchase intention have 0.76 which is supporting the research conducted by (Farki & Baihaqi, 2016).
3. The influence of online consumer review and rating on purchase intention with sig test criteria.  $(0,000) < \alpha (0.05)$  and  $f$  arithmetic  $(15,947) > f$  table  $(3.08)$  then  $H_0$  is rejected. Total online consumer review and rating of purchase intention is 23.3%, this shows that online consumer review and rating contribute to purchase intention by 23.3% while the remaining  $100-23.3 = 76.7\%$  are contributions from other variables ( $\epsilon$ ) not examined in this study .

### V. Conclusion

This research conducted from (Farki & Baihaqi, 2016), (Lackermair et al., 2013), (Zhou & Duan, 2012), (C. M. K. Cheung, Xiao, & Liu, 2014), (D. Zhang et al., 2016) where is *online review and rating* have influence for create purchase intention for customer. This research proved that the online review and rating have a positive significant relationship with intention to purchase by the consumers. Hence, the research also proved that the consumers is being influence by the word of mouth (WOM) and therefore would affect the purchase intention greatly even though the marketers aggressively performed the marketing activities.

### VI. RECOMMENDATION

This research only focuses on online review and rating for purchase intention at customers of PT. Adira Finance Karawang 01. Future research can eWOM model through the level of customer satisfaction and purchase decision(Ke, Zhang, Yu, & Tu, 2019). The research found out that in order to be a successful marketer, the online review must be

positive and the role of social media could not be ignored by the marketers since it would affect the perception of the people towards the product or services.

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