PURCHASE DECISION IN TERMS OF CONTENT MARKETING AND E-WOM ON SOCIAL MEDIA

Raeni Dwi Santy

Universitas Komputer Indonesia, Bandung, Indonesia

Reggina Andriani

Universitas Komputer Indonesia, Bandung, Indonesia

ABSTRACT

This study examined how Generation Z consumers decide whether or not to buy skincare products based on Marketing Content and Electronic Word-of-Mouth (e-WOM) on Instagram. The study was conducted quantitatively, employing descriptive and verification research techniques. The study employed analytical techniques such as multiple linear regression analysis to discover that, while e-WOM had no influence on purchase decisions, marketing content had a moderate influence. However, a simultaneous examination of marketing content and electronic word-of-mouth revealed a significant influence on purchasing decisions. As a result, when viewing skincare products online, potential customers' perceptions of content marketing and e-WOM would influence their decision-making process, potentially leading to a purchase decision.

Keywords: purchase decision; content marketing; e-WOM

DOI: http://dx.doi.org/10.15549/jeecar.v10i6.1502

INTRODUCTION

The emergence of the Internet allows consumers to browse the web page to collect product information that other consumers provide and carry out knowledge sharing according to their own experience and opinions which forms Electronic Word-of-Mouth (e-WOM) (Jalilvard et al., 2012). Social media reviews of skincare products have the potential to significantly boost their e-WOM marketing. E-WOM is now recognized as an important factor in customers' online purchasing decisions. It refers to current, potential, or previous customers' positive or negative comments and evaluations of a specific product or business.

To satisfy and retain customers in the globalization era, businesses must be more

creative and innovative, particularly in product marketing. In this digital era, social media is one of the tools or media that has a large influence on the purchasing process, particularly among young people. Social media platforms like Whatsapp, Instagram, and Facebook are the most widely used media for personal and business use to optimize online marketing at a low cost (Wahdiniwaty, 2022). Instagram is a popular social media platform among Indonesians, particularly Generation Z (Gen Z). The use of Instagram as a channel for education and activism by Gen Z is considered human behavior during the period of innovative and creative adolescence (Izzati, 2020). Furthermore, Gen Z prefers to consume relatively short content with appealing visuals, such as Instagram content. Companies' marketing strategies are influenced

by Gen Z's social media consumption patterns. To make the strategy's objectives precise and precisely on target, changes to the type of marketing were required. Content marketing is one of the strategies employed.

Many businesses, including those in the skincare industry, are implementing content marketing strategies on Instagram. Brands understand this situation because they have a keen sense of skincare. Skincare products are actively involved in the creation of exciting video content as well as the use of content to provide product information. Consumer reviews of skincare products uploaded to Instagram will generate significant e-WOM for skincare products. Word-of-mouth is a method of communicating products or services that is usually done face to face with a limited reach, but as the era of word-of-mouth develops, a paradigm shift occurs, allowing it to be done in cyberspace with a broad enough scope, which is known as e-WOM (Lestari De, 2021). E-WOM is now a crucial consideration for consumers when they make online purchases. Good comments from Instagram users are valued highly, especially by potential customers whom e-WOM may influence skincare products. These valuable comments call on businesses to constantly track and stay current with trends, notably the development of social media, by producing engaging material that will positively influence e-WOM and consumer purchasing decisions. Most customers read online reviews before purchasing (Rosario et al., 2016).

This study aims to look into how marketing content and e-WOM influence social media shopping decisions for skincare products. This study aims to better understand the characteristics of marketing content and e-WOM on social media and how these factors influence purchasing decisions separately and concurrently. This research employs quantitative methodology as well as descriptive and verification techniques. One hundred Generation Z respondents were polled for data collection, which was then compiled.

LITERATURE REVIEW

Content marketing

Content marketing has been identified as part of digital inbound marketing in the quest to attract potential customers, retain existing ones, and transform aspirational consumers into advocates by developing various forms of content that prospects consider valuable and will use the created content in order to access a website to learn more or come into contact with a marketing offer (Opreana & Vinerean, 2015). Content Marketing is defined as refers to the processes of creating and delivering content (i.e., text messages, pictures, videos, animations) to target customers in ways that add value and engage them in relationships with the company (Järvinen & Taiminen, 2015). Content marketing is considered a pull marketing strategy rather than pushing, where it creates content that can add more value to what a consumer is searching (Liu & Huang, 2014). Publishing content by communicating, providing information, words, pictures, graphics, and others must be able to provide an overview of the products and brands being sold so consumers can pay attention and retain existing customers. Content marketing is a marketing strategy to distribute, plan, and create exciting content to attract the target market and encourage consumers to become a company's customers (Limandono, 2017). Changes in people's attitudes and behavior make companies or marketers rethink the best and new strategies that must be created in their business. Content Marketing is an art of communicating with customers or potential customers without having to sell (Sudarsono, 2020). The indicators used in this study for content marketing are Relevance, Accuracy, Value, Easy to understand, Easy to find, and Consistent.

Electronic word-of-mouth (e-WOM)

E-WOM is defined as the dynamic and ongoing information exchange process between potential, actual, or former consumers regarding a product, service, brand, or company, which is available to many individuals and institutions via the Internet (Ismagilova et al., 2017). Such communication occurs between producers and consumers, as well as between consumers themselves. Consumers interact by talking about products as a form of expression of thoughts and in various forms of content created, product reviews, and postings on social media. Before shopping, consumers try to find information shared by previous consumers on social media or other Social Network Sites, such as blogs, forums, or shopping reviews (Chu & Kim. 2018).

Purchase decision

Purchasing decisions as the behavior shown by consumers in searching, giving, using, and evaluating, as well as spending on a product and service expected to satisfy their needs (Schiffman & Kanuk, 2013). Purchasing decisions are consumer decisions regarding brand preferences in a selection set (Santy, 2020). Purchasing decision is defined as the process of buying, and effective purchasing aims at obtaining the suitable material in the right quantities, with the right quality, from the right resource, at the right time, and at the right price (Vrat, 2014). Purchase decision involves a sequence of choices a consumer makes before making a purchase, which starts once they are willing to fulfill a need (Hanaysha, 2018). Consumers make purchasing decisions based on the exchange of benefits and value they obtain (Wang & Tsai, 2014). The indicators used for decision-making are Product choice, Brand choice, Time of purchase, and Number of purchases.

The Relationship of Marketing Content to Purchasing Decisions

Marketing Content and purchasing decisions are linked (Yusuf et al., 2020). Online marketing significantly impacts purchasing behavior (Ugonna et al., 2017). Prasetya found that content marketing influences purchasing decisions (Prasetya et al., 2021).

H1: Marketing content on social media affects purchasing decisions

The Relationship of e-WOM to Purchasing Decisions

E-WOM has been shown to influence consumer decision-making (Arif, 2021) significantly. This finding is consistent with the findings of Wiraandryana and Ardani, which found that e-WOM significantly impacts purchasing decisions (Wiraandryana & Ardani, 2021).

H2: E-WOM on social media affects Purchase Decisions

The Relationship between Content Marketing and E-WOM on Purchase Decisions

A study found that content marketing and e-WOM influence purchase decisions (Fadhilah & Saputra, 2021).

H3: There is an influence of Marketing Content and e-WOM on social media on purchasing decisions.

METHODOLOGY

We used a Ouantitative method with descriptive and verification methods to understand the impact of content marketing and e-WOM on Instagram and their effect on the purchase decision of skincare products on Generation Z in Indonesia from April to June 2022. We wanted to describe how respondents respond to Content Marketing and e-WOM towards the Purchase Decision for skincare products in Generation Z in Indonesia. The data collection method was chosen to be a literature review and field research using questionnaires. The population in this study is Instagram followers of a Scarlett Whitening skincare product who meet the following criteria: born between 1996 and 2010, aged 11 to 26 years old, actively using Instagram, and have purchased products/services after viewing Instagram content. The sample size was decided using the Slovin method; the result was n 96.65 - 100. The Slovin method was used to determine the sample size, which resulted in n 96.65 - 100. The authors used a sample size of 100 respondents based on the calculation

DISCUSSION

Based on age, it is known that the majority of consumers aged 21-26 years, as many as 81% of people, buy skincare products; this is because they are active age on Instagram and need properties in products that are relatively new and good for appearance, and a lot of who already have income and understand what is required. The majority of respondents, up to 76%, were female. The majority of respondents in this study are women, since some Indonesian women began using beauty products at a young age. The majority of students are 61%. Students frequently purchase this product based on the information they have received, regardless of whether they are working. The majority of expenses are IDR. 1,000,000 - IDR. 3,000,000 by 49%; this is because the expenses incurred by employees are quite high, ranging from living, eating, and

transportation expenses to the cost of daily needs, one of which is skincare.

Marketing Content for Generation Z consumers of skincare products

The marketing Content variable belongs to a relevant category. This category indicates that marketing content for skincare product consumers in Indonesia has been rated as good due to the accuracy of the information available, the information is related to existing problems, the information being trusted for skin needs, the language used in the content being easy to understand, the content being adequately channeled so that information is easy to find, and consistency in uploading content on Instagram social media.

Electronic Word-of-mouth (e-WOM) for Generation Z consumers of skincare products

E-WOM falls into the sufficient category. This category indicates that e-WOM among Indonesian skincare product consumers is sufficient in terms of intensity or frequency of information on Instagram, Valance of opinion regarding consumer opinions on Scarlett Whitening products, and content regarding the information on Instagram-related products to Purchase Decisions. When brands use e-WOM as a marketing strategy, the potential is great, and the benefits are substantial because e-WOM allows brands to communicate with their target audience.

Purchasing Decisions for Generation Z consumers of skincare products

The variable Purchasing Decision belongs to a suitable category. This category indicates that the purchase decision of skin care product consumers in Indonesia has been said to be good in terms of product choice because there are reviews of exciting products, brand choices have a variety of skincare choices, and the time of purchase that makes consumers make purchases when there is a discount, and quite a large number of skincare product purchases in Indonesia.

The authors use the analysis method of multiple correlation coefficients and analysis of the coefficient of determination to test the research hypothesis. This method explains how to analyze the impact of marketing content and e-WOM on purchase decisions. Data and information collected through statistics are processed to test hypotheses.

Multiple Linear Regression Equation.

Y = 4.699 + 0.457 X1 + 0.011 X2

(1)

- 1.If the constant value is 4,699, zero (0), and there is no change, then a Purchase Decision with a value of 4,699 will still occur for skincare products. Social media marketing and lifestyle influence purchasing decisions (Arif, 2021).
- 2. The Marketing Content variable's regression coefficient on Purchase Decision is 0.457. This means that for every unit decrease in Marketing Content, there will be a 0.457-unit increase in Marketing Content. Increased Content Marketing activities may have an impact on Purchase Decisions. Purchase Decisions can increase or decrease, causing the changes. As a result of this change, the greater the Marketing Content, the greater the Purchase Decision, and vice versa. The previous discussion supported the findings of this study by stating that content marketing can generate interest and inform customers while uncovering all values in terms of consistency, quality, and relevance. This is consistent with previous research (Prasetya et al., 2021), which found that marketing content influences purchasing decisions.
- 3. The coefficient of regression for the e-WOM variable with respect to Purchase Decisions is 0.011, implying that for every unit increase in e-WOM, Purchasing Decisions increase by 0.011 units. This suggests that an increase in e-WOM can influence the Purchase Decision, causing it to increase or decrease. It can be deduced that increased e-WOM leads to increased Purchase Decisions and vice versa. These findings are consistent with previous research showing that the availability of intensity, valence of opinion, and content are essential factors for Generation Z consumers making purchasing According to a study conducted by Fadhillah and Saputra (2021), e-WOM influences purchasing decisions.

In this case, if the company can apply every factor of Content Marketing and e-WOM owned by the company, it will be able to improve Purchase Decisions for consumers; however, if this does not happen, then Consumer Purchase Decisions will remain stagnant with no changes in its application. As a result, it is critical to use these two variables, namely Marketing Content and e-WOM.

Partial Correlation between Marketing Content and Purchase Decisions

Content Marketing Correlation Coefficient with Purchasing Decisions

Correlation result of 0.728 based on criteria (0.60 - 0.799); there is a strong positive correlation between Marketing Content and Purchase Decision, which indicates that the relationship is one-way. This implies that as the company's marketing content implementation increases, so does the strength of the relationship between marketing content and purchase decisions. According to the research findings and testing, Marketing Content has a minor influence on purchasing decisions (Fadhilah & Saputra, 2021).

Partial Correlation between e-WOM and Purchase Decision

The correlation coefficient of e-WOM with Purchasing Decisions

The obtained correlation value is 0.360, which indicates a weak correlation level based on the parameters of 0.20 to 0.399. e-WOM and Purchase Decision have a positive relationship, indicating a one-way relationship between the two variables. Because of this weak association, e-WOM cannot significantly influence consumer purchase decisions. According to previous research, the e-WOM variable has a negligible influence on purchasing decisions. (Amin & Yanti, 2021).

Simultaneous Correlation Coefficient Analysis

Simultaneous Correlation Coefficient

According to the findings, there is a strong correlation between marketing content and e-WOM and purchase decisions, with a correlation coefficient of 0.728 based on a range of 0.60-0.799. The positive correlation value shows that the two components have a unidirectional relationship. This means that more effective e-WOM and marketing content can influence purchase decisions. The study also discovered that marketing content and e-WOM had an

impact on purchasing decisions at the same time (Fadhilah & Saputra, 2021).

Partial Determination Coefficient Analysis

Determination Coefficient Value of Marketing Content Variable on Purchasing Decisions

The Marketing Content variable shows 52.9% of Marketing Content, with the remaining 47.1% (100% - 52.9%) explained by another variable not examined in this study. The contribution value of 52.9% is then included in the range of 50% -80%, indicating that Marketing Content contributes 52.9% to Purchase Decisions and is therefore considered high. Previous research supports this, demonstrating that marketing content influences purchasing decisions. (Tricahyadinata et al., 2021).

Determination Coefficient Value of e-WOM Variable on Purchasing Decisions

The e-WOM variable contributes 12.9% to Purchase Decisions, with the remaining 87.1 (100% - 12.9%) explained by another variable not examined in this study. The 12.9% contribution value is then included in the 5% - 16% range, implying that e-WOM contributes 12.9% to Purchase Decisions and can be described as low but certain. This is consistent with previous research indicating that e-WOM has no or negligible influence on Nature Republic purchase decisions. (Amin & Yanti, 2021).

Simultaneous Determination Coefficient Analysis

Determination Coefficient Value of Marketing Content Variables and e-WOM on Purchasing Decisions

Marketing Content and e-WOM variables contribute 53.0% to Purchase Decisions, with the remaining 47% (100% - 53.0%) influenced by Social Media Marketing and lifestyle (Arif, 2021). The contribution value of 53.0% falls within the 50%-80% range, indicating that Marketing Content and e-WOM contribute 53.0% to Purchase Decisions and can be considered high. Previous research has shown that Content Marketing and e-WOM simultaneously affect Purchase Decisions (Fadhillah & Saputra, 2021).

Hypothesis testing

Partial Hypothesis Test (T-Test).

- The t count is 9,087, which exceeds the t table of 1,290. Marketing Content has a significance value of 0.000, less than 0.1; therefore, the t count > t table, or 9,087 > 1,290. The total H0 is then rejected, while H1 is accepted. It means that the Marketing Content variables significantly influence the Purchase Decision variable. Based on the multiple regression analysis results in the table above, the Correlation between the value of marketing content and purchasing decisions can be concluded using the t-test that the marketing content variable has a partially positive and significant effect on purchasing decisions. Content Marketing influences Purchase Decisions (Sudarsono et al., 2020)
- The t count is 0.262, less than the 1.290 in the t table. e-WOM receives a significance value of 0.794, greater than 0.1; therefore, the t count t table or 0.262 1.290 can be concluded. The total H0 is then accepted, while H1 is rejected. It means the e-WOM variables do not significantly affect the Purchasing Decision variables. The e-WOM variable has no partial effect and is insignificant in Purchasing Decisions (Amin & Yanti, 2021). Based on the multiple regression analysis results in the table above, the Correlation between the value of e-WOM and the Purchase Decision can be concluded using the t-test that the variable e-WOM partially has no effect and is not significant on the Purchase Decision. The e-WOM variable has no partial effect and is not significant in Purchasing Decisions (Amin & Yanti, 2021)

Simultaneous Hypothesis Testing (F-Test).

This study found a link between Content Marketing and e-WOM on Purchase Decisions (Fadhillah & Saputra, 2021). Concurrently, evidence suggests that Content Marketing and e-WOM impact Purchase Decisions.

CONCLUSION AND RECOMMENDATION

This study concludes that marketing content for Generation Z consumers of skincare products in Indonesia is generally good, Electronic Word-of-mouth (e-WOM) for Generation Z consumers of skincare products in Indonesia is generally sufficient, Purchasing Decisions for Generation Z consumers of skincare products in Indonesia. Indonesia, as a whole, is quite good. Based on the partial testing results, the Marketing Content

variable has a noteworthy and constructive impact on Purchase Decisions. In contrast, the e-WOM variable has no effect and is insignificant in influencing Purchase Decisions. Moreover, the authors' simultaneous tests revealed meaningful and moderate connection between the variables of Content Marketing and e-WOM on Purchase Decisions. However, it is essential to note that other variables not considered in this study may also influence Purchase Decisions. Marketing specialists can use other analytical methods or consider external variables for further research. Research can also be conducted with broader area coverage and a more significant number of respondents.

REFERENCES

- Amin, A. M., & Yanti, R. F. (2021). Pengaruh Brand Ambassador, E-WOM, Gaya Hidup, Country Of Origin dan Motivasi Terhadap Keputusan Pembelian Produk Skincare Korea Nature Republic. *INVEST: Jurnal Inovasi Bisnis Dan Akuntansi*, 2(1), 1-14. DOI:https://doi.org/10.55583/invest.v2i1.111
- Arif, M. (2021, August). Pengaruh social media marketing, Electronic Word Of Mouth (EWOM) dan lifestyle terhadap keputusan pembelian online. In *Seminar Nasional Teknologi Edukasi Sosial dan Humaniora*, 1(1), 111-122. DOI: https://doi.org/10.53695/sintesa.v1i1.298
- Babić Rosario, A., Sotgiu, F., De Valck, K., & Bijmolt, T. H. (2016). The effect of electronic word of mouth on sales: A meta-analytic review of platform, product, and metric factors. *Journal of marketing research*, *53*(3), 297-318.

https://doi.org/10.1509/jmr.14.0380

- Chu, S. C., & Kim, J. (2018). The current state of knowledge on electronic word-of-mouth in advertising research. *International Journal of Advertising*, *37*(1), 1-13. DOI: https://doi.org/10.1080/02650487.2017.140 7061.
- Dewi, N. M. P., Imbayani, I. G. A., & Ribek, P. K. (2021). Pengaruh Social Media Marketing Terhadap Keputusan Pembelian Yang Dimediasi E-Word Of Mouth Pada Givanda Store Denpasar. *Emas*, 2(2).
- Rancati, E., & Gordini, N. (2014). Content marketing metrics: Theoretical aspects and

- empirical evidence. *European Scientific Journal*, *10*(34).
- Fadhilah, F., & Saputra, G. G. (2021). Pengaruh content marketing dan e-wom pada media sosial tiktok terhadap keputusan pembelian generasi z. *INOVASI: Jurnal ekonomi, keuangan dan manajemen, 17*(3), 505-512.
- Hanaysha, J. R. (2018). An examination of the factors affecting consumer's purchase decision in the Malaysian retail market. *PSU Research Review*, *2*(1), 7-23. DOI: https://doi.org/10.1108/PRR-08-2017-0034.
- Ismagilova, E., Dwivedi, Y. K., Slade, E., & Williams, M. D. (2017). Electronic Word of Mouth (eWOM) in the Marketing Context: A State of the Art.
- Järvinen, J., & Taiminen, H. (2016). Harnessing marketing automation for B2B content marketing. *Industrial marketing management*, *54*, 164-175. DOI: https://doi.org/10.1016/j.indmarman.2015.0 7.002
- Reza Jalilvand, M., & Samiei, N. (2012). The effect of electronic word of mouth on brand image and purchase intention: An empirical study in the automobile industry in Iran. *Marketing Intelligence & Planning*, *30*(4), 460-476. DOI: https://doi.org/10.1108/02634501211231946
- Limandono, J. A. (2017). Pengaruh content marketing dan event marketing terhadap customer engagement dengan sosial media marketing sebagai variabel moderasi di Pakuwon City. *Jurnal Strategi Pemasaran, 5*(1), 11. https://doi.org/10.31150/ajebm.Vol3.Iss1.123
- Liu, H. W., & Huang, H. C. (2014, October).

 Tradeoff between push and pull strategy:
 The moderating role of brand awareness.
 In Marketing, Technology and Customer
 Commitment in the New Economy:
 Proceedings of the 2005 Academy of
 Marketing Science (AMS) Annual
 Conference (pp. 259-264). Cham: Springer
 International Publishing.
 https://doi.org/10.1007/978-3-319-11779-998
- Oisina, I. V. (2021). Pengaruh Daya Tarik Content Marketing dan Content Riview terhadap Keputusan Pembelian. MEDIALOG: Jurnal Ilmu Komunikasi, 4(2), 265-276. DOI: https://doi.org/10.35326/medialog.v4i2.1846

- Opreana, A., & Vinerean, S. (2015). A new development in online marketing: Introducing digital inbound marketing. *Expert Journal of Marketing*, *3*(1).
- Prasetya, A. Y., Astono, A. D., & Ristianawati, Y. (2021, December). Analisa Startegi Pengaruh Influencer Marketing Di Social Media Dan Online Advertising Terhadap Keputusan Pembelian (Studi Kasus Pada Toko On Line Zalora). In *Prosiding Seminar Nasional Unimus* (Vol. 4).
- Rathore, S., Panwar, A., & Soral, P. (2014). Critical factors for successful implementation of business analytics: Exploratory findings from select cases. *International Journal of Business Analytics and Intelligence*, *2*(2), 11.
- Schiffman, L. G., & Kanuk, L. L. (2013). Consumer Behavior (8th editio). *Nrw Jersey: Prentice Hall.*
- Situmeang, I. V. O. (2021). Turnitin: PENGARUH DAYA TARIK CONTENT MARKETING DAN CONTENT RIVIEW TERHADAP KEPUTUSAN PEMBELIAN (Survey Pada Followers Akun@msglowbeauty).
- Sudarsono, S. S., Kamase, J., Ella, H., Rachman, A., & Dunggio, T. (2020). Big data and content marketing on purchase decisions online in Indonesia. *IOSR Journal Of Business And Management (IOSR-JBM)*, *22*(2), 42-46. https://doi.org/10.31150/ajebm.Vol3.Iss1.123
- Tonce, Y., Firdiansjah, A., & Darsono, J. T. (2020). The Effect of Price Perceptions and Product Quality on Interest and its Impact on Purchase Decision Fabric Glove Sikka Motive in Maumere. *International Journal of Advances in Scientific Research and Engineering, 6*(03), 144-149. https://doi.org/10.31695/IJASRE.2020.33754
- Ugonna, I. A., Okolo, V. O., Nebo, G. N., & Ojieze, J. (2017). Effects of online marketing on the behaviour of consumers in selected online companies in Owerri, Imo State, Nigeria. *International Journal of Business and Management Invention*, 6(6), 32-43.
- Vrat, P. (2014). Materials management. *Springer Texts in Business and Economics.*
- Wang, Y. H., & Tsai, C. F. (2014). The relationship between brand image and purchase intention: Evidence from award winning mutual funds. *The international journal of business and finance research*, 8(2), 27-40.

- Wiraandryana, I. M. J., & Ardani, I. G. A. K. S. (2021). The role of trust mediates effect of E-WOM on consumer purchase decisions. *American Journal of Humanities and Social Sciences Research (AJHSSR)*, *5*(1), 408-415.
- Yusuf, R., Hendrayati, H., & Wibowo, L. A. (2020). Pengaruh Konten Pemasaran Shopee Terhadap Keputusan Pembelian Pelanggan. *Jurnal Manajemen Pendidikan Dan Ilmu Sosial, 1*(2), 506-515. https://doi.org/10.38035/jmpis.v1i2.289
- ZA, S. Z., Tricahyadinata, I., Robiansyah, R., Darma, D. C., & Achmad, G. N. (2021). Storytelling Marketing, Content Marketing, and Social Media Marketing on the Purchasing Decision. *Budapest International Research and Critics Institute-Journal (BIRCI-Journal)*, 4(3), 3836-3842. DOI: https://doi.org/10.33258/birci.v4i3.2150

ABOUT THE AUTHORS

Raeni Dwi Santy, email: raeny.dwisanty@email.unikom.ac.id

- Raeni Dwi Santy is a lecturer in the Management Department, Faculty of Economics and Business, Universitas Komputer Indonesia, Bandung, Indonesia.
- **Reggina Andriani** is a student of the Management Department, Faculty of Economics and Business, Universitas Komputer Indonesia, Bandung, Indonesia.