

The Influence of Social Media Marketing Instagram on Purchase Intention through Brand Awareness and Brand Trust in Financial Service

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Abstract

Penetration of Internet use especially access to social media in Indonesia, continues to increase year by year. Social media is one of the media that is considered by the public to buy goods or services. No exception in the selection of investment products. Many financial service providers promote the advantages of their investment products through social media, one of the providers is Pegadaian, whose product is Gold Saving. This research aims to see the influence of social media marketing conducted by Pegadaian against brand awareness, brand trust and purchase intention. The data on this research was obtained from respondents who were social media followers of Instagram Pegadaian as much as 400 people. All data collected has fulfilled the criteria of validity and reliability. Researchers use SEM using SmartPLS. The results obtained from this research are social media marketing have a positive and significant effect on brand awareness, brand trust and purchase intention. Beside that, it has a positive and significant effect on purchase intention through brand awareness and brand trust. This research is expected to provide more effective evaluation and marketing strategy for companies, as well as being able to complement scientific knowledge and references in the field of marketing.

Keywords

Social media marketing, Purchase intention, Brand awareness, Brand trust

1. Introduction

The phenomenon of an increasing number of people interested in investing in gold digitally indicates a high level of trust in companies providing these products. Several things strengthen this statement, that is several product provider companies do not have offline stores or fully run their business online so that consumers only depend on the applications they use. For example, with the Pluang company, even though it has only appeared on the Indonesian market since 2019 and received official permission in early 2022, Pluang is able to convince the public to use its digital gold investment product, up to 6.5 million people have been recorded as Pluang customers. Pluang was also able to convince several large marketplaces in Indonesia to establish partnerships as digital channels in marketing their products. Similar to Pegadaian, since releasing a digital gold savings product in 2015 and obtaining official permission from the OJK regarding this product in 2016, Pegadaian has been recorded as having succeeded in convincing up to 7.8 million people to use this digital product until December 2021. If you look at it more detailed marketing strategy carried out by this company, both of which focus on marketing through digital, utilizing websites and social media to market their products to the public.

Pegadaian's gold savings product has entered the age of seven years since it was first launched in 2015. Based on the results of a comparison of the overall performance of Pegadaian's products, gold savings has performed better than other products. Gold Savings has a total of 7.8 million customers. Many factors influence the results of this data, the most important of which is because this gold savings is an investment product that has more enthusiasts with a more general and broader target market when compared to the target market for other products. Although many have advantages such as having awards won by Pegadaian to create trust and also having carried out many marketing activities to increase brand awareness, both offline and online through various social media platforms, and one of them

is Instagram, but in fact there are still most of them. all Pegadaian customers who have not used gold savings products. Pegadaian Regional Offices in Bandung or the province of West Java have a small number of gold savings customers when compared to the potential consumers they have, that is the highest population and access to internet users. Researchers in this case conducted a literature study to find out how social media influences purchase intention through brand awareness and trust. Based on this explanation, this research was conducted to test and prove that social media marketing carried out by Pegadaian has an effect on purchase intention through brand awareness and brand trust for customers who have not used gold savings products.

1.1 Objectives

This research aims to :

1. To find out and test the level of social media marketing, brand awareness and brand trust
2. To find out and test the interest in making purchase intentions or purchases of Pegadaian gold savings products
3. To find out and test the relationship between social media marketing and brand awareness
4. To find out and test the relationship between social media marketing and brand trust
5. To find out and test the relationship between social media marketing and purchase intention
6. To find out and test the relationship between brand awareness and purchase intention
7. To find out and test the relationship between brand trust and purchase intention
8. To find out and test the relationship between brand awareness and brand trust
9. To find out and test the relationship between social media marketing and purchase intention through brand awareness
10. To find out and test the relationship between social media marketing and purchase intention through brand trust
11. To find out and test the relationship between social media marketing and purchase intention through brand awareness and brand trust

2. Literature Review

Social Media Marketing

Previous research on social media marketing conducted by Kim and Ko (2016) classify it into five dimensions, and these are used as indicators in measuring social media marketing, namely:

1. Entertainment is the pleasure that is obtained when using social media. This is the most important part that can drive follower behavior and response by creating positive emotions or feelings about a brand in the minds of followers on social media.
2. Interaction is the involvement of users on social media platforms as a space for discussion and exchange of information. Users can meet and interact in cyberspace with each other and discuss certain products or brands.
3. Trendiness is the provision or formation of information, trends or the latest topics that are still being discussed. Following a trend as a component has the goal of introducing the latest information about products to consumers.
4. Customization is the extent to which the service meets consumer needs in order to adjust the product to consumer desires. Information provided to individual consumers is to be optimized through results taken from various sources, and this optimization can be used as a strategy to produce positive control and consumer satisfaction.
5. Word of mouth is an activity where consumers recommend and share experiences about products on social media. This is a marketing activity through person-to-person intermediaries either orally, in writing or through electronic communication devices connected to the internet which of course is based on experience of a product.

Brand Awareness

According to Godey et al (2016) there are three indicators to measure brand awareness variables, namely as follows:

1. Recognition is always be aware of the presence of the brand
2. Recall is brand traits come to mind quickly
3. Top of Mind is can quickly remember a brand symbol or logo

Brand Trust

According to Harris and Goode (2014) there are five indicators to measure brand trust variables, namely:

1. Experience
2. Information
3. Social media security
4. Online trust
5. Internet satisfaction

Purchase Intention

According to Schiffman and Kanuk (2010), buying interest is a real thought from reflection on purchasing plans or to buy several units in a certain number of several brands that are available in a certain period of time. The indicators that can be used to measure the buying interest of prospective consumers are as follows:

1. Interest is the concentration of attention and feelings of pleasure,
2. Desire, there is an urge to want to have
3. Belief, there is a feeling of individual confidence in the quality, usability and benefits of the product to be purchased.

3. Methods

This Research is a quantitative descriptive investigation. Based on research aims, this research conducts a definitive study or may be referred to as causality research, with surveying respondents to obtain data. In order to evaluate the relationship between variables and test hypotheses, the obtained data in this study is analyzed using the Smart-PLS application.

4. Data Collection

Primary and secondary data were used to acquire information for this investigation. Using a Googledocs-created online questionnaire, this study's core data were collected directly from participants. Then, secondary data sources consist of firm records or documents, media industry analysis, websites, the internet and others.

5. Results and Discussion

5.1 Numerical Results

Descriptive Analysis

Based on the results of the descriptive analysis it is known that all variables have a high percentage score and are included in the good and very good categories. The Social Media Marketing variable which consists of 5 dimensions of Entertainment, Interaction, Trendiness, Customization and Word of Mouth has an average percentage score of 82.23%, including in the Good category. The order of scores from highest to lowest is Entertainment (82.52%), Trendiness (82.40%), Word of Mouth (82.27%), Interaction (82.00%) and Customization (81.98%). Brand Awareness variable which consists of 3 dimensions Recognition, Recall and Top of Mind has an average percentage score of 80.80% including the Good category. The order of scores from highest to lowest is Top of Mind (81.10%), Recognition (80.80%) and Recall (80.50%). Variable Brand Trust which consists of 5 dimensions of Experience, Information, Social Media Security, Online Trust and Internet Satisfaction has an average percentage score of 83.40% including the Good category. The order of scores from highest to lowest is Social Media Security (83.80%), Experience (83.65%), Internet Satisfaction (83.55%), Online Trust (83.25%) and Information (82.75%). As for the Purchase Intention variable which consists of 3 dimensions of Interest, Desire and Conviction, it has an average percentage score of 82.62%, including in the Good category. The order of scores from highest to lowest is Interest (84.45%), Desire (82.05%) and Conviction (81.35%).

Convergent Validity

1. Outer Loading (Factor Loading)

The relationship between question items (indicators) and latent variables in terms of convergent validity. The standard measurement is > 0.70 .

Table 1. Outer Loading (Factor Loading)

Variable	Indicators	Outer Loading	Status
<i>X1 Entertainment</i>	SMM1	0.913	Valid
	SMM2	0.900	Valid
	SMM3	0.718	Valid
<i>X2 Interaction</i>	SMM4	0.900	Valid
	SMM5	0.883	Valid
	SMM6	0.893	Valid

<i>X3 Trendiness</i>	SMM7	0.886	Valid
	SMM8	0.917	Valid
	SMM9	0.877	Valid
<i>X4 Customization</i>	SMM10	0.916	Valid
	SMM11	0.930	Valid
	SMM12	0.935	Valid
<i>X5 Word of Mouth</i>	SMM13	0.908	Valid
	SMM14	0.913	Valid
	SMM15	0.909	Valid
<i>Y1 Brand Awareness</i>	BA1	0.924	Valid
	BA2	0.928	Valid
	BA3	0.899	Valid
<i>Y2 Brand Trust</i>	BT1	0.888	Valid
	BT2	0.888	Valid
	BT3	0.886	Valid
	BT4	0.874	Valid
	BT5	0.850	Valid
<i>Z Purchase Intention</i>	PI1	0.897	Valid
	PI2	0.926	Valid
	PI3	0.916	Valid

The first validity test is convergent validity testing, according to Ghozali (2014:7), an indicator can be said to have high validity if it has a loading factor value greater than 0.7. From Table 1, it can be seen that the result of the study show that all the variable indicators of service quality, price, customer satisfaction and customer loyalty used in this study have a factor loading value above 0.7, so it can be concluded that the factor loading value for each indicator is valid.

2. Average Variance Extracted (AVE)

This value shows how big the variance of the indicators extracted by the latent variable. The general size is >0.5

Table 2. Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)
X1 Entertainment	0.719
X2 Interaction	0.795
X3 Trendiness	0.799
X4 Customization	0.860
X5 Word of Mouth	0.828
Y1 Brand Awareness	0.840
Y2 Brand Trust	0.769
Z Purchase Intention	0.834

In Table 2, it can be seen that the AVE value for all research variables is worth above 0.5, so the AVE value fulfills the requirements to continue in the next test.

Discriminant Validity

1. Cross Loading

Table 3. Cross Loading

Variable	X1	X2	X3	X4	X5	Y1	Y2	Z
SMM1	0.913	0.637	0.639	0.630	0.625	0.659	0.701	0.693
SMM2	0.900	0.673	0.613	0.615	0.593	0.656	0.685	0.660
SMM3	0.718	0.461	0.459	0.447	0.446	0.447	0.478	0.494
SMM4	0.651	0.900	0.641	0.672	0.644	0.694	0.705	0.713

SMM5	0.563	0.883	0.629	0.661	0.571	0.640	0.663	0.655
SMM6	0.668	0.893	0.707	0.745	0.644	0.722	0.716	0.749
SMM7	0.627	0.691	0.886	0.687	0.667	0.708	0.710	0.754
SMM8	0.613	0.640	0.917	0.634	0.610	0.683	0.667	0.694
SMM9	0.580	0.651	0.877	0.653	0.581	0.666	0.660	0.649
SMM10	0.611	0.706	0.667	0.916	0.658	0.696	0.693	0.699
SMM11	0.610	0.729	0.693	0.930	0.684	0.742	0.743	0.746
SMM12	0.651	0.728	0.689	0.935	0.645	0.746	0.732	0.747
SMM13	0.598	0.612	0.650	0.636	0.908	0.657	0.646	0.686
SMM14	0.575	0.605	0.583	0.597	0.913	0.655	0.616	0.673
SMM15	0.630	0.680	0.661	0.712	0.909	0.686	0.707	0.719
BA1	0.663	0.698	0.693	0.714	0.653	0.924	0.703	0.727
BA2	0.648	0.734	0.698	0.707	0.682	0.928	0.730	0.740
BA3	0.623	0.686	0.721	0.739	0.679	0.899	0.737	0.756
BT1	0.638	0.664	0.663	0.714	0.614	0.694	0.888	0.719
BT2	0.654	0.703	0.683	0.664	0.624	0.682	0.888	0.695
BT3	0.643	0.695	0.702	0.702	0.653	0.713	0.886	0.747
BT4	0.667	0.691	0.647	0.654	0.644	0.665	0.874	0.723
BT5	0.658	0.668	0.639	0.685	0.633	0.709	0.850	0.694
PI1	0.685	0.711	0.723	0.704	0.672	0.727	0.751	0.897
PI2	0.684	0.739	0.718	0.725	0.705	0.737	0.733	0.926
PI3	0.641	0.723	0.707	0.732	0.710	0.752	0.752	0.916

In Table 3, it can be seen that the correlation of each indicator on the variable greater than that of the other variables. so the cross loading value fulfills the requirements to continue in the next test.

2. Fornell-Larcker

The next stage of validity testing is discriminant validity testing. Where by looking at the Fornell-Larcker value. Describing the measure of validity through the correlation between latent variables. The benchmark is self correlation, must be greater than with other variables.

Table 4. Fornelli-Larcker

	X1	X2	X3	X4	X5	Y1	Y2	Z
X1 Entertainment	0.848							
X2 Interaction	0.705	0.892						
X3 Trendiness	0.680	0.740	0.894					
X4 Customization	0.673	0.778	0.737	0.927				
X5 Word of Mouth	0.661	0.696	0.695	0.714	0.910			
Y1 Brand Awareness	0.703	0.770	0.768	0.786	0.733	0.917		
Y2 Brand Trust	0.743	0.780	0.761	0.780	0.723	0.790	0.877	
Z Purchase Intention	0.734	0.793	0.784	0.789	0.762	0.809	0.816	0.913

In Table 4 above, it can be seen that the correlation value of the items measuring the association construct is higher than the other constructs, so it can be said that the model has good discriminant validity.

3. Heterotrait-Monotrait

The value of each variable is less than 0.85 to ensure discriminant validity between the two reflective constructs.

Table 5. Hetrotrait-Monotrait

	X1	X2	X3	X4	X5	Y1	Y2	Z
X1 Entertainment								
X2 Interaction	0.832							

X3 Trendiness	0.804	0.845						
X4 Customization	0.777	0.848	0.821					
X5 Word of Mouth	0.772	0.785	0.781	0.785				
Y1 Brand Awareness	0.815	0.845	0.842	0.841	0.812			
Y2 Brand Trust	0.843	0.848	0.845	0.846	0.792	0.843		
Z Purchase Intention	0.846	0.844	0.842	0.847	0.847	0.846	0.845	

In Table 5 above, it can be seen that the value of each variable is less than 0.85, so it can be said that the model has good discriminant validity.

Reliability Analysis

Based on the PLS method, the reliability of the indicators in this study was determined from the composite reliability and Cronbach's alpha values for each indicator block. The rule of thumb for alpha or composite reliability must be greater than 0.7, although a value of 0.6 is still acceptable.

Table 6. Composite Reliability and Cronbach's Alpha

Variabel	Composite Reliability	Cronbach's Alpha
<i>X1 Entertainment</i>	0.884	0.802
<i>X2 Interaction</i>	0.921	0.871
<i>X3 Trendiness</i>	0.923	0.874
<i>X4 Customization</i>	0.948	0.918
<i>X5 Word of Mouth</i>	0.935	0.896
<i>Y1 Brand Awareness</i>	0.940	0.905
<i>Y2 Brand Trust</i>	0.943	0.925
<i>Z Purchase Intention</i>	0.938	0.900

In Table 3 above, shows that each variable has a composite reliability value above 0.7 and a Cronbach's alpha value above 0.6. So from these results, it can be concluded that the research model meets the reliability criteria and is a reliable and reliable measuring tool.

Variables Analysis

R Square

Explanation of how much variance in endogenous variables can be accounted for by exogenous variables in a model. Brand awareness, brand trust and purchase intention are the three endogenous variables. Exogenous variables can explain variations in purchase intention variables in the model to the extent of 0.784 or 78.4%. The remainder is explained by factors not included in the model.

Table 7. R Square

	R Square	R Square Adjusted
<i>Y1 Brand Awareness</i>	0.742	0.738
<i>Y2 Brand Trust</i>	0.759	0.755
<i>Z Purchase Intention</i>	0.797	0.794

In Table 4, it can be seen that the R-Square value for the Purchase Intention (Z) variable is 0.794. This indicates that 79.4% of the Purchase Intention (Z) variable can be influenced by the Social Media Marketing, Brand Awareness and Brand Trust, while other variables outside those studied influence the remaining 20.6%. While the R-Square value for the variable Brand Awareness (Y1) is equal to 0.738, this indicates that 73.8% of the variable Brand Awareness (Y1) can be influenced by the variable Purchase Intention (Z). The remaining 26.2% is controlled by variables other than those studied. And, While the R-Square value for the variable Brand Trust (Y2) is equal to 0.755, this indicates that 75.5% of the variable Brand Awareness (Y1) can be influenced by the variable Purchase Intention (Z). The remaining 24.5% is controlled by variables other than those studied. So it can be concluded that the R-Square value in this study is included in the strong classification.

Predictive Significance

This analysis result demonstrates how well the model fits the observed data. Using the model, estimated figures are compared to the original data, and the difference is then measured. If the disparity is significant, it is claimed that the model does not correspond. A model that fits the observation data means that the model can be applied to the data and the ensuing conclusions can be justified. If Q Square is greater than zero, it is considered to be fit.

Table 8. Predictive Significance

	SSO	SSE	Q ² (=1-SSE/SSO)
Y1 Brand Awareness	1.200.000	462.500	0.615
Y2 Brand Trust	2.000.000	850.700	0.575
Z Purchase Intention	1.200.000	414.500	0.655

Direct Effect

Based on the data generated from SmartPLS data processing, it is known that there are eighteen direct hypotheses. All of these hypotheses have a positive and significant effect because they meet the following requirements :

Table 9. Direct Effect

Hypothesis	Correlation	Original Sample	Sample Mean	Standard Deviation	T Statistics (>1.640)	P Values (<0.005)
H1	X1 -> Y1	0.121	0.121	0.042	2.864	0.004
H2	X2 -> Y1	0.187	0.185	0.058	3.244	0.001
H3	X3 -> Y1	0.234	0.232	0.054	4.356	0.000
H4	X4 -> Y1	0.263	0.264	0.059	4.451	0.000
H5	X5 -> Y1	0.172	0.175	0.050	3.417	0.001
H6	X1 -> Y2	0.200	0.199	0.052	3.852	0.000
H7	X2 -> Y2	0.175	0.176	0.049	3.599	0.000
H8	X3 -> Y2	0.152	0.150	0.051	3.002	0.003
H9	X4 -> Y2	0.186	0.183	0.060	3.115	0.002
H10	X5 -> Y2	0.099	0.103	0.046	2.143	0.033
H11	X1 -> Z	0.094	0.091	0.041	2.280	0.023
H12	X2 -> Z	0.145	0.141	0.051	2.864	0.004
H13	X3 -> Z	0.154	0.152	0.053	2.903	0.004
H14	X4 -> Z	0.116	0.121	0.052	2.258	0.024
H15	X5 -> Z	0.158	0.158	0.049	3.197	0.001
H16	Y1 -> Z	0.159	0.160	0.061	2.587	0.010
H17	Y2 -> Z	0.186	0.189	0.062	2.975	0.003
H18	Y1 -> Y2	0.178	0.178	0.063	2.848	0.005

Based on Table 9, it can be seen that P-values of H1-H18 are less than 0.05, and the T Statistics value of H1-H18 area more than 1,65, So it can be concluded that the H1-H18 hypothesis test is accepted. This indicates that the better the value of Social Media Marketing (entertainment, interaction, trendiness, customization and word of mouth) will have an impact on increasing customer satisfaction.

Indirect Effect

Specifying the magnitude of a variable's indirect influence on other variables through an intermediary variable.

Table 10. Indirect Effect

Hypothesis	Correlation	Original Sample	Sample Mean	Standard Deviation	T Statistics (>1.640)	P Values (<0.005)
H19	X1 > Y1 > Z	0.019	0.020	0.011	1.830	0.048
H20	X2 > Y1 > Z	0.030	0.029	0.014	2.057	0.040
H21	X3 > Y1 > Z	0.037	0.037	0.017	2.146	0.032
H22	X4 > Y1 > Z	0.042	0.043	0.020	2.116	0.035
H23	X5 > Y1 > Z	0.027	0.028	0.013	2.036	0.042
H24	X1 > Y2 > Z	0.037	0.038	0.016	2.350	0.019
H25	X2 > Y2 > Z	0.033	0.034	0.015	2.126	0.034
H26	X3 > Y2 > Z	0.028	0.029	0.014	1.971	0.049
H27	X4 > Y2 > Z	0.035	0.035	0.017	2.034	0.042
H28	X5 > Y2 > Z	0.018	0.019	0.010	1.921	0.055

Based on Table 10, it can be seen that P-values of H19-H28 are less than 0.05, and the T Statistics value of H1-H18 area more than 1,65, So it can be concluded that the H1-H18 hypothesis test is accepted. This indicates that brand awareness and brand trust have a positive and significant effect on purchase intention

5.2 Graphical Results

PLS-SEM analysis in this study is used to answer the problem formulation and hypotheses that have been proposed regarding the influence of social media marketing on purchase intention mediated by brand awareness and brand trust in Pegadaian customers. The author conducted a series of quantitative analyzes relevant to the research objectives which were processed using SEM-PLS. Following are the results of testing the structural model based on the results of the PLS Algorithm and Bootstrapping:

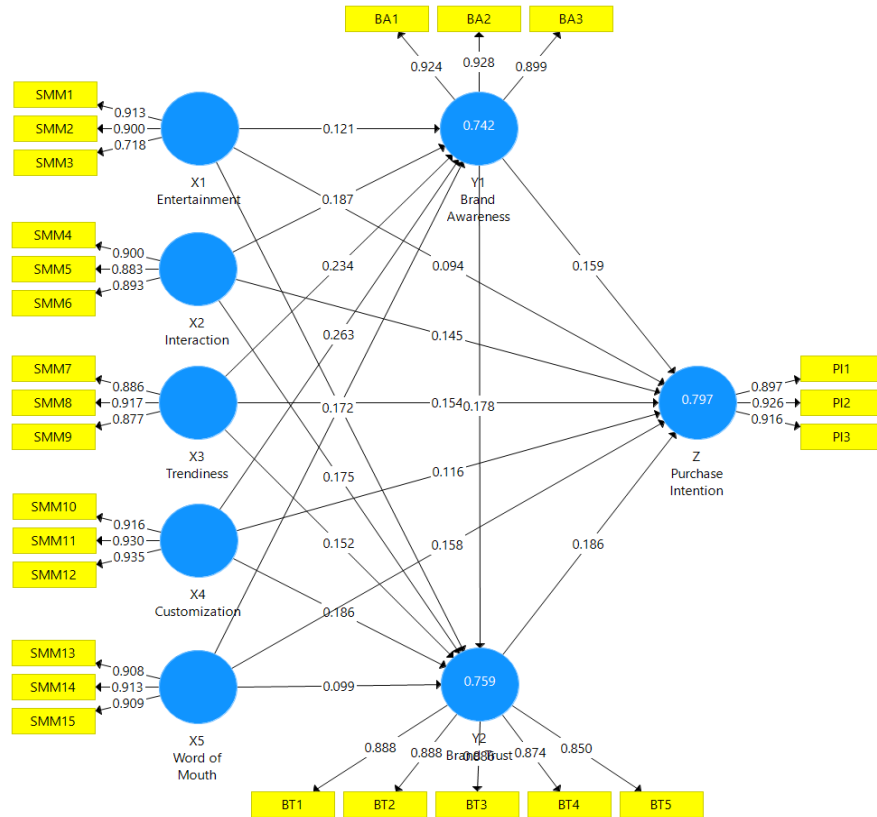


Figure 1. PLS Algorithm - Structure Models

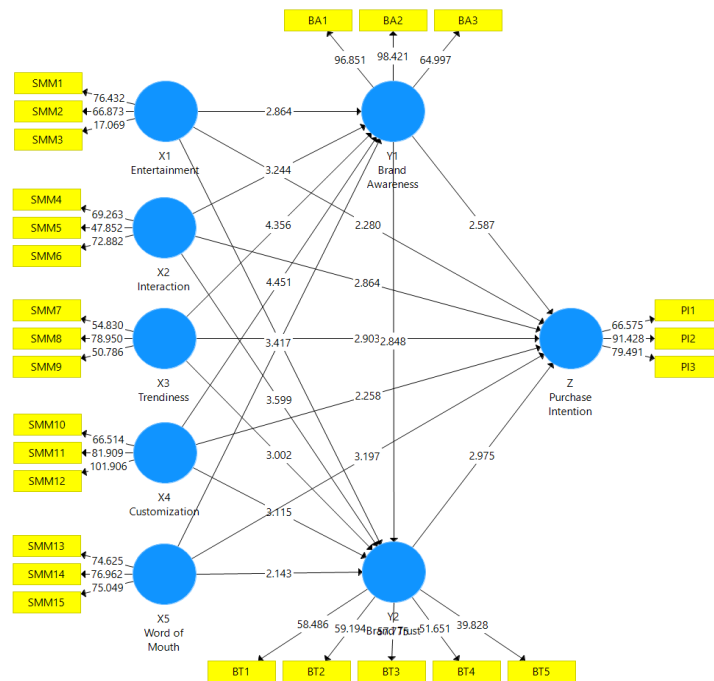


Figure 2. Bootstrapping - Structure Models

6. Conclusion

Based on the results of direct and indirect hypothesis testing in this study, it was found that all 29 hypotheses were accepted or had a positive and significant effect. The five social media marketing variables have a positive and significant effect on brand awareness, brand trust and purchase intention. In addition, the role of brand awareness and brand trust variables as mediating variables between the influence of social media marketing on purchase intention has a positive and significant influence, so it can be concluded that brand awareness and brand trust variables as mediators in this study have an influence.

Based on research conducted on the influence of social media marketing on purchase intention mediated by brand awareness and brand trust in financial services (studies on PT Pegadaian's Instagram account), the results obtained provide conclusions that result in several suggestions for improvement for the company to increase the buying interest of Pegadaian customers to use gold savings products. Based on existing data, it is known that Pegadaian content needs to be improved in content that focuses on highlighting information on gold savings products that suit the needs of target consumers as well as easy-to-understand content (customization on social media marketing). For example, creating content that describes or demonstrates the benefits of having a gold savings product for young families who are preparing to pay for their children's education. Such content contains product information that is in accordance with the needs of target consumers, so that it can be more influential in influencing buying interest.

In addition, Pegadaian also needs to maintain the intensity of interaction with consumers on their social media accounts, in this study, namely Instagram. This is because the interaction assessment on social media marketing has a fairly high influence on influencing customer buying interest in gold savings products through social media marketing. Things that can be done include being faster or more responsive to comments or direct messages given by consumers, as well as making more frequent use of facilities that create direct interactions with consumers, such as IG Live and other interaction features available on Instagram Stories. Pegadaian also needs to increase Brand Trust in consumers because this variable has a major influence on customer purchase intentions. Considering that the product offered is an investment instrument, where the trust of potential customers in product safety is highly considered, not only about the product but also the credibility of the service provider company. What Pegadaian can do to increase Brand Trust is by providing factual information on products and services, providing professional services to potential customers so they can increase their trust in products and companies, so that in the end a product purchase occurs.

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Biography

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