

INCREASE PURCHASING DECISION WITH SOCIAL MEDIA MARKETING AND CORPORATE SOCIAL RESPONSIBILITY (Case Study at Product TDRIVE PT Asuransi Tugu Pratama Indonesia)

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ABSTRACT

This research aims to determine the influence of the relationship between Social Media Marketing and Corporate Social Responsibility on Purchasing Decisions with Brand Image as an intervening variable and Brand Trust as a moderating variable. The type of research used in this research is descriptive quantitative research. The population in this study were users of PT Asuransi Tugu Pratama Indonesia's Tdrive product. The sampling technique used was purposive sampling. The number of participants in this study was 270. The data analysis method in this research is using Structural Equation Modeling (SEM) with SmartPLS 4. The results of the research show that Social media marketing does not affect purchasing decisions, Corporate social responsibility has a positive and significant effect on purchasing decisions, Social media marketing has a positive and significant effect on brand image, corporate social responsibility has a positive and significant effect on brand image, brand image has a positive and significant effect on purchasing decisions, and brand image can mediate the relationship between corporate social responsibility on purchasing decisions. Brand trust cannot moderate the relationship between social media marketing and decisions. purchase.

Keywords: Social Media Marketing; Corporate Social Responsibility; Brand Image; Brand Trust; Purchasing Decisions

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh hubungan antara Social Media Marketing dan Corporate Social Responsibility terhadap Keputusan Pembelian dengan Brand Image sebagai variabel intervening serta Brand Trust sebagai variabel moderasi. Jenis penelitian yang digunakan dalam penelitian ini adalah penelitian kuantitatif deskriptif. Populasi dalam penelitian ini adalah pengguna produk Tdrive PT Asuransi Tugu Pratama Indonesia. Teknik pengambilan sampel yang digunakan adalah purposive sampling. Jumlah sampel dalam penelitian ini sebanyak 270 sampel. Metode analisis data dalam penelitian ini adalah dengan menggunakan Structural Equation Modelling (SEM) dengan SmartPLS 4. Hasil penelitian menunjukkan bahwa Social media marketing tidak berpengaruh terhadap keputusan pembelian, Corporate social responsibility berpengaruh positif dan signifikan terhadap keputusan pembelian, Social media marketing berpengaruh positif dan signifikan terhadap brand image, corporate social responsibility berpengaruh positif dan signifikan terhadap brand image, brand image berpengaruh positif dan signifikan terhadap keputusan pembelian, dan brand image mampu memediasi hubungan antara Corporate social responsibility terhadap keputusan pembelian dan Brand trust tidak mampu memoderasi antara Social media marketing terhadap keputusan pembelian.

Kata Kunci: Social Media Marketing; Corporate Social Responsibility; Brand Image; Brand Trust; Keputusan Pembelian

INTRODUCTION

Background of the problem

The Indonesian General Association (AAUI) noted that motor vehicle insurance premium income in 2023 will grow by 7.4% on an annual basis (year on year) with a total premium income of IDR 19,497T. Supporting factors for the growth of this business line include the growth of the financing industry sector (13.23%), the majority of which is motor vehicle financing. The positive increase in insurance sales, especially motor vehicles in 2023 compared to 2022, is felt to have an inverse comparison with the acquisition of vehicle insurance owned by PT Asuransi Tugu Pratama Indonesia. Sales of motor vehicle insurance products owned by Asuransi Tugu Pratama Indonesia, which are generally marketed through digital intermediaries/brokers, result in negative profits which the company manages.

Based on data on the achievement of purchasing insurance products using digital intermediary/broker services at PT Asuransi Tugu Pratama Indonesia, including:

Table 1. Digital Production Achievements of PT Asuransi Tugu Pratama Indonesia

	2019	2020	2021	2022	2023
Pasar Polis	75,291,250.00	-	2.748.927.223		
		61,656,090.00			
Qoala		1,614,743,902.77	6,764,166,994.00	607,067,306.42	,561,674,920.49
Pialang		2,403,766,810.02	23,000,849,639.00	30,539,890,615.69	827,625,089.72
Asuransi					
Indotekno					
Lifepal			17,940,841,823.00	33,736,580,366.63	10,403,120,234.23
Cermati			5,294,644.00		6,626,800.00
Asuransiku.id			8,807,048.00		
Moringaku					
Anugerah					
Atma Adiguna					
Futuready				7,260,840.00	
Insurance					
Broker					
Istpro				2,749,144.00	
Nusa-01					
Fokus Solusi				7,332,162,124.32	3,899,275,984.91
Proteksi					
Total	275,291,250.00	3,956,854,622.79	50,528,887,371.00	77,235,710,397.05	1,698,323,029.35

Data Source: PT Asuransi Tugu Pratama Indonesia

From the information in the table above, it can be assumed that there is a decline and inconsistency in sales through the digital platform in collaboration with Tugu Insurance which does not match the company's initial expectations. Many things can of course trigger why the expected sales are not encouraging. This of course could endanger the company which is targeting the motor vehicle insurance market share to increase every year in line with the positive growth of insurance premiums.

The author tries to provide an overview and causes of why there has been a decline in sales of insurance products with variables that are believed to be related to the problems that occurred in the following company products. From the possibility of many variables related to the decline in sales of insurance products offered, the author believes and focuses on Social Media Marketing and Corporate Social Responsibility which are the main variables in addition to other variables which are also related to the causes of the decline in sales of insurance products at PT Asuransi Tugu Pratama Indonesia, especially sales online via

available digital platforms. To support the explanation related to the variables raised in the following problem topic, there is an explanation through several previous studies that have been carried out, including:

Research Objectives

The objectives of the research are to determine the relationship between Social Media Marketing and Corporate Social Responsibility on Purchasing Decisions, with Brand Image as a mediating variable and Brand Trust as a moderating variable at PT Asuransi Tugu Pratama Indonesia.

LITERATURE REVIEW

Service-Dominant Logic

Service-dominant logic (S-D logic) is a theoretical approach that sees that companies should focus their energy and resources on dynamically integrating specific competencies, knowledge, and skills to create and deliver services, and should be a basic principle for all business activities, in addition to Customers must be treated as resources who actively participate in business services (operand), bringing their expertise, experience and knowledge into the relationship with the company (S. L. Vargo & Lusch, 2017).

Social Media Marketing

SMM or Social Media Marketing is a marketing approach that uses social media platforms as the main tool. This approach serves to interact, communicate, and promote products or services to relevant audiences. More specifically, this approach involves creating creative content, sharing information, and interacting directly with the audience, through various social media platforms such as Facebook, Instagram, Twitter, LinkedIn, and others. According to Santoso (2017), social media marketing is a form of marketing that is used to create awareness, recognition, memory, and even action toward a brand, product, business, individual, or group either directly or indirectly using tools from the social web such as blogging, microblogging, and social networking. With social media marketing, it makes it easier for business people to interact with their customers online. The costs incurred are not too large and there is no time limit as long as you are connected to the internet.

According to research by Nunik et al (2019) social media marketing is an interactive marketing communication activity between companies and customers and vice versa to create sales of products and services from the company. According to Roberts and Zahay (2014), social media marketing is the business use of selected social media channels to understand customers and to engage them in communication and collaboration in ways that lead to the achievement of ultimate marketing and business goals. Social media marketing is the business use of selected social media channels to understand customers and to engage them in communication and collaboration in a way that leads to achieving key marketing and business goals. Kim and Ko (2012) define social media marketing as marketing that uses social media which is implemented by companies to build awareness of their brands. Another view regarding Social Media Marketing is expressed in the following information, where according to research by Zulfikar and Mikhriani (2017), social media marketing is a system that allows marketers to engage, collaborate, interact, and utilize the intelligence of the people who participate in it for marketing purposes.

Referring to statements from several experts, social media marketing is a marketing strategy using social media to market products or services by utilizing the people who participate in it for marketing purposes.

Social Media Marketing

SMM or Social Media Marketing is a marketing approach that uses social media platforms as the main means. This approach functions to interact, communicate, and promote products or services to relevant audiences. More specifically, this approach involves creating creative content, sharing information, and interacting directly with the audience, through various social media platforms such as Facebook, Instagram, Twitter, LinkedIn, and others. According to Santoso (2017), social media marketing is a form of marketing used to create awareness, recognition, memory, and even action toward a brand, product, business, individual, or group either directly or indirectly by using tools from the social web such as blogging, microblogging, and social networking. With social media marketing, it is easier for business actors to interact with their customers online. The costs incurred are not too large and there is no time limit as long as they are connected to the internet. Meanwhile, according to research by Nunik et al (2019) social media marketing is an interactive marketing communication activity between companies and customers and vice versa to create sales of products or services from the company.

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Decision

According to Kotler and Armstrong (2016), purchasing decisions are part of consumer behavior that studies how individuals, groups, and organizations choose, buy, and use goods, services, ideas, or experiences to satisfy their wants and needs. Meanwhile, purchasing decisions can also be interpreted as something that represents consumer beliefs in determining purchasing decisions (Mangkunegara, 2019). Other theories related to purchasing decisions include (Khadija et al, 2021) that Buyer decisions are part of attitudes or decisions in consumers that have determined how people, groups, or organizations can buy and use or be used to satisfy consumer needs for the product (Sampurno et al., 2024). Another supporting opinion as explained is that buyer decisions are also a way of knowing something from the price (Novelayanti et al., 2024), product variety, and product quality that are interrelated with each other with decisions in the hands of consumers regarding the product or goods that have been purchased (Fadhila et al, 2022).

Brand Trust

According to (Pramezwarly et al, 2021) A buyer who has used or purchased a product after that is imitated by that person, which can show that the quality of the product can be guaranteed and creates a sense of trust in the product, so it can be interpreted as brand trust. According to an Environics Research survey conducted by Amazon Ads, when it comes to brands, products, and services, consumers tend to return to what they know and trust. The study shows that consumers in the US and Europe are looking for brands that can provide products and customer experiences.

They will return to brands that provide quality products (54% US, 48% Europe), guarantee the best value for money (46% US, 46% Europe), set fair prices (41% US, 35% Europe), and offer good customer service (34% US, 32% Europe). Another theory is According to Kotler & Armstrong (2016) brand trust or brand trust is consumers trusting a product with all its risks because there is high hope or expectation that the brand will provide positive results to consumers so that it will create loyalty and trust in a brand. The opinion of Tjiptono (2014), brand trust is the willingness of consumers to trust or rely on a brand in a risk situation because of the expectation that the brand in question will provide positive results.

Brand Trust Indicators

Brand trust is the belief that consumers have in a brand which will give them a sense of satisfaction and positive expectations. Indicators in measuring brand trust according to (Firmansyah, 2019), include:

1. brand trust
2. brand safety
3. honesty of a brand.

Laksono & Suryadi (2020) also stated that the Brand Trust indicators are:

1. Brand Credibility
2. Brand Competence
3. Brand Goodness
4. Brand Reputation

Another view found by Fatih Geçti and Hayrettin Zengin (2014) is that Brand Trust indicators are as follows:

1. Trust in the brand
2. Brand security
3. Honesty of a brand

Another different view was also given by Chauduri & Holbrook (2001) who used four indicators to measure brand trust variables, namely:

1. Trust
2. Reliable
3. Be honest
4. Security

According to Lassoued & Hobbs (2015) there are 4 indicators of brand trust, namely:

1. Credibility
2. Brand competency
3. Brand goodness
4. Brand reputation

RESEARCH METHODOLOGY

The type of research used in this study is descriptive quantitative research using a causal approach to find an explanation in the form of a cause-effect relationship between several variables to be developed. Descriptive research with a survey method as a tool for collecting data in the field directly by distributing questionnaires and interviews with the respondents concerned. While the population in this research is all consumers of PT Asuransi Tugu Pratama Indonesia who purchased MV insurance products online in 2019-2023 as many as 30,194 people, using a statistical analysis technique called Structural Equation Modeling (SEM). According to Ferdinand (2014) determining the number of samples for SEM analysis can use the formula for the number of indicators multiplied by 5 to 10. The number of indicators in this study is 27, so the number of samples in this study is 27×10 or as many as 270 samples.

Data Collection Method

The data collection method in this study uses the main instrument in the form of a questionnaire distributed online using Google Forms and also conducting interviews with respondents directly. The research questionnaire is arranged in the form of closed questions which provide questions about the research variables that must be responded to by selected respondents. Respondents' answer choices in structured statements are measured using a rating scale with a choice of numbers 1 to 10 stating strongly disagree to strongly agree.

Data Analysis Technique

The data analysis technique in this study uses the PLS (Partial Least Square) method with SmartPLS 4 software. PLS is a variant-based structural equation analysis that can simultaneously test measurement models as well as test structural models. The measurement model is used for validity and reliability tests, while the structural model is used for causality tests, with Descriptive Statistical Analysis (Descriptive Analysis of Respondent Characteristics, Descriptive Analysis of Variables (Index)), Inferential Analysis (Measurement Model (Outer Model), Structural Model (Inner Model), Hypothesis Testing)

RESULTS AND DISCUSSION

RESULTS

Hypothesis Testing Results

Hypothesis testing is done by looking at the significance of the relationship and the nature of the relationship between variables. With an alpha value of 5%, the probability value (p-value) is less than 0.05 and the t-table value is more than 1.96. The results of testing with bootstrapping are as follows:

Table 2. Bootstrapping Test Results

	Original sample (O)	Sample mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P values
Brand Image -> Purchase Decision	0.460	0.463	0.067	6,832	0.000
Brand Trust -> Purchase Decision	0.186	0.192	0.066	2,832	0.005
Corporate Social Responsibility -> Brand Image	0.132	0.134	0.045	2,912	0.004
Corporate Social Responsibility -> Purchase Decision	0.276	0.275	0.042	6,520	0.000
Social Media Marketing -> Brand Image	0.666	0.663	0.053	12,592	0.000
Social Media Marketing -> Purchase Decision	0.058	0.052	0.066	0.877	0.380
Brand Trust X Social Media Marketing -> Purchase Decision	0.013	-0.000	0.035	0.384	0.701

Source: PLS Data Processing Results, 2024

Based on the table above, it can be seen that the largest direct effect correlation is the relationship between the influence of social media marketing on brand image with a positive correlation coefficient. while the lowest direct effect correlation is the relationship between the influence of social media marketing on purchasing decisions. Brand Trust as a moderating variable for social media marketing on purchasing decisions also has a low correlation with a positive correlation coefficient.

Hypothesis 1 (H1): Social media marketing has no effect on purchasing decisions. This is evidenced by the original sample parameter coefficient, thus hypothesis 1 (H1) is rejected and means that social media marketing does not affect purchasing decisions.

Hypothesis 2 (H2): Corporate social responsibility has a positive and significant effect on purchasing decisions. thus hypothesis 2 (H2) is accepted and means that corporate social responsibility has a positive and significant effect on purchasing decisions.

Hypothesis 3 (H3): Social media marketing has a positive and significant effect on brand image. thus hypothesis 3 (H3) is accepted and means that social media marketing has a positive and significant effect on brand image.

Hypothesis 4 (H4): Corporate social responsibility has a positive and significant effect on brand image. thus hypothesis 4 (H4) is accepted and means that corporate social responsibility has a positive and significant effect on brand image.

Hypothesis 5 (H5): Brand image has a positive and significant effect on purchasing decisions., thus hypothesis 5 (H5) is accepted and means that brand image has a positive and significant effect on purchasing decisions.

Hypothesis 6 (H6): brand trust has a positive and significant effect on purchasing decisions. thus hypothesis 5 (H6) is accepted and means that brand trust has a positive and significant effect on purchasing decisions.

Hypothesis 7 (H7): Social media marketing moderated by brand trust does not affect purchasing decisions. thus hypothesis 5 (H7) is rejected and means that brand trust moderated by social media marketing does not affect purchasing decisions.

Mediation Test Results

Indirect effect testing or often called mediation testing is carried out to prove whether the intervening variable is proven to mediate the influence of exogenous variables on endogenous variables or not. The results of the indirect effect test using SmartPLS are presented in the following table:

Table 3. Mediation Test Results (Indirect Effect)

	<i>Original sample (O)</i>	<i>Sample mean (M)</i>	<i>Standard deviation (STDEV)</i>	<i>T statistics</i>	<i>P values</i>
CSR -> BI -> KP	0.061	0.062	0.021	2.881	0.004
SMM -> BI -> KP	0.306	0.308	0.058	5.309	0.000

Source: PLS Data Processing Results, 2024

Based on the mediation test table (indirect effect) above, the following mediation test results were obtained: Brand image is proven to mediate the influence of corporate social responsibility on purchasing decisions, it can be concluded that corporate social responsibility and good brand image will increase purchasing decisions.

Moderation Test Results

The moderation test is conducted to prove whether the moderating variable is proven to strengthen or weaken the influence of the independent variable on the dependent variable or not. With the test results, the probability value of the t-table value so that the moderating variable is proven to moderate.

Based on the moderation test table, the results of the moderation test showed that Brand Trust was not proven to mediate the influence of social media marketing on purchasing decisions, and it can be concluded that brand trust does not moderate the social media marketing variable on purchasing decisions.

DISCUSSION

The Influence of Social Media Marketing on Purchasing Decisions, there is no influence. This means that there is no influence of social media marketing variables on purchasing decisions. This is by the results of research conducted by (Rahmatia et al., 2023), (Cahyani et al., 2022), (Hanaysha, 2017), (Khairunnisa et al., 2022) and (Huyssteen et al., 2023) which state that social media marketing does not affect purchasing decisions.

The research results on the influence of corporate social responsibility on purchasing decisions are positive and significant. This means there is a positive and significant effect of the corporate social responsibility variable on purchasing decisions. This finding is consistent with the results of several previous studies conducted by Rodrigues et al. (2015), Amalyah et al. (2021), Ayang et al. (2024), Majid et al. (2023), and Awadzie et al. (2023), which stated that corporate social responsibility has a significant influence on purchasing decisions.

The Influence of Social Media Marketing on Brand Image

The results of the study on the influence of social media marketing on brand image are positive and significant. This is indicated by the large original sample value obtained, meaning that there is a positive and significant influence of social media marketing variables on brand image. This is in accordance with the results of several previous studies conducted by (Huang et al., 2024), (Harvina et al., 2022), (Damayanti et al., 2022), (Consuegra, 2018) and (Kartika et al., 2023) which state that social media marketing has a significant effect on brand image.

The Influence of Corporate Social Responsibility on Brand Image are positive and significant. means that there is a positive and significant influence of the corporate social responsibility variable on brand image. This is in accordance with research conducted by (Vuong et al., 2023), (Han et al., 2019), (Khan et al., 2023), (Blankson, 2022), and (Poudyal et al., 2020) which states that corporate social responsibility has a positive and significant effect on brand image.

The results of the study regarding the influence of brand image on purchasing decisions are positive and significant. means that there is a positive and significant influence of the brand image variable on purchasing decisions. This is in accordance with the results of several studies conducted by (Djutmiko et al., 2015), (Viet et al., 2024), (Rihayana et al., 2022), (Aurellia et al., 2023), and (khnouf, 2023) which state that brand image has a positive and significant effect on purchasing decisions.

The results of the study show that brand image has proven to be successful in mediating the relationship between social media marketing and purchasing decisions positively and significantly, this is similar to several previous research results conducted by (Rahayana & Rahanatha, 2020), (Yasinta & Nainggolan, 2023), (Fitrianna & Aurinawati, 2020) and (Harto et al., 2021) which show that brand image is able to mediate in influencing the impact of the relationship between social media marketing and purchasing decisions.

The results of the study show that brand image has proven to be successful in mediating the relationship between corporate social responsibility and purchasing decisions positively and significantly. This is similar to the results of previous studies conducted by (Amalyah & Pertiwi, 2021), (Eka, et al., 2013) and (Desanto et al., 2018) and (Helen & Hetty, 2019) which stated that brand image can influence the impact of the relationship between corporate social responsibility on purchasing decisions. return.

The results of the study showed that brand trust was not proven to be successful in moderating the relationship between social media marketing and purchasing decisions positively and significantly. This is similar to the results of previous studies conducted by (Kushrawati et al., 2023) and (Fuadi et al., 2024). In the following study, brand trust cannot provide an influence between social media marketing and purchasing decisions.

CONCLUSION

Social media marketing has no effect on purchasing decisions. This means that the social media marketing program carried out by the drive application manager did not hit the target and it is hoped that the manager can increase the use of social media marketing combined with the use of other variables in order to increase purchasing decisions., Corporate social responsibility has a positive and significant effect on purchasing decisions. This means that the better corporate social responsibility is carried out, the more it increases the potential for purchasing decisions, conversely the worse corporate social responsibility is carried out, the more it decreases the potential for purchasing decisions, Social Media Marketing has a positive and significant effect on Brand Image. This means that the better social media marketing is, the more it increases brand image, conversely the worse social media marketing is, the more it decreases brand image. Corporate social responsibility has a positive and significant effect on brand image. This means that the better corporate social responsibility is, the more it increases customer trust, conversely the worse corporate social responsibility is, the more it decreases brand image. Brand Image has a positive and significant effect on purchasing decisions. This means that the better the brand image created, the more it increases purchasing decisions, conversely, the worse the brand image produced, the more it decreases purchasing decisions. The results of the mediation test show that the brand image variable is positively and significantly able to mediate the relationship between social media marketing and purchasing decisions. The results of the mediation test show that the brand image variable is positively and significantly able to mediate the relationship between corporate social responsibility and purchasing decisions. The results of the moderation test show that the brand trust variable is not proven to be able to provide influence / moderation between social media marketing and purchasing decisions.

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