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## DETERMINATION OF PURCHASE INTENTION THROUGH BRAND AWARENESS AND PERCEIVED QUALITY (Case Study: For consumers PT. Sentosa Santosa Finance Tangerang area)

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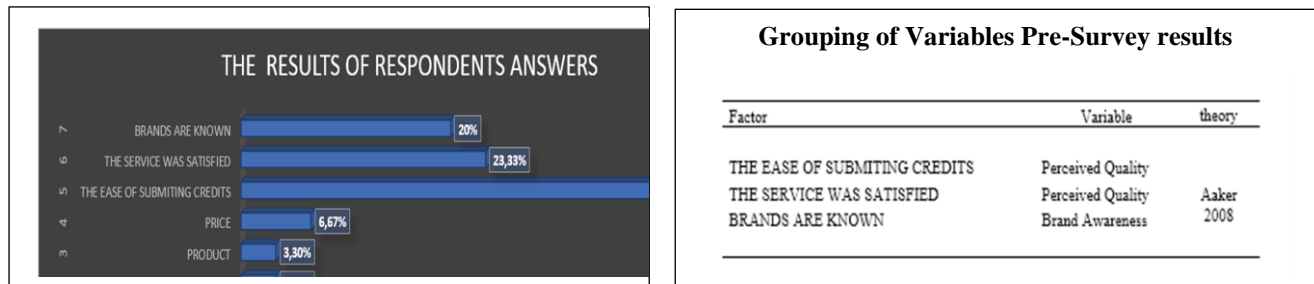
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**Abstract:** This study aims to analyze: 1) the effect of brand awareness on the purchase Intention of the customer CS Finance Tangerang area 2) the influence of brand awareness on perceived quality in customers CS Finance Tangerang area and 3) the influence of perceived quality on purchase decision on CS Finance Tangerang area customers. This study uses a conclusive research design that is research designed to help decision making in determining, evaluating and choosing the best alternatives in solving research problems. The type of research that the author uses in the design of conclusive research is a type of descriptive research that is research that aims to explain the causal relationship between variables with the specification of a single cross-sectional design research technique in which data collection activities are carried out from one respondent for a particular moment. This research was analyzed with Structural Equation Modeling (SEM) analysis with Lisrel, a statistical modeling technique that is very cross-sectional, linear and general. Included in the Lisrel SEM is factor analysis, path analysis and regression. The study was conducted from February to August 2018. Respondents were 200 samples at CS Finance Tangerang area customers. The results of the study are: 1) the positive and significant influence of brand awareness on purchase intention on CS Finance Tangerang area customers 2) the positive and significant influence of brand awareness on perceived quality in consumers of CS Finance Tangerang area and 3) the influence positive and significant perceived quality of purchase intention in CS Finance Tangerang area consumers.

**Keywords:** brand awareness, perceived quality and purchase intention.

## INTRODUCTION

This research was conducted on PT. Central Santosa Finance Tangerang area, with the aim of wanting to know the strong consumer buying interest of PT. Central Santosa Finance Tangerang during the 2013 - 2017. Preliminary survey conducted by researchers in February 2019 of 30 consumers of PT. Central Santosa Finance Tangerang by providing a questionnaire as a tool to measure the phenomenon that occurs. As for the questionnaire submitted to respondents, "What factors caused you to choose CS Finance as your family or your family's financial partner?" Central Santosa Finance Tangerang as showcased in figure 1 below.



**Picture 1. Respondents Answers**

Source: Processed by researchers (2018)

Data generated by the initial survey instrument is interesting for researchers to conduct further research on the relationship between the three variables as informed in Figure 1 namely variables perceived quality, and brand awareness, with purchase intention consumer towards CS Finance.

Before examining more in depth about Purchase intention CS consumer Finance's for the products offered, of course a deeper study of the effect of perceived quality, and brand awareness, is needed. towards buying interest.

In analyzing the purchase decision, the previous researchers will examine the factors that can cause the purchase decision of the products offered by CS Finance. The factors that create a purchase decision that the researcher will analyze include the tendency of consumers to buy a product or service, interests that describe the behavior of consumers who have a primary preference for the product or service and interests that describe the behavior of consumers who are always looking for information about the product they are interested in and looking for information to support the positive properties of the product.

From the background described above, the researchers took the title in this study, "Determination of the Effect of Brand Awareness, and Perceived Quality on Purchase Intentions: Case Studies in CS Finance Customers Tangerang Branch)".

## LITERATURE REVIEW

### Understanding Purchase Intention

According to Schiffman and Kanuk, (1975: 2008) Purchase Intention is something that represents consumers who have the possibility, will, plan or are willing to buy a product or service in the future. This increase in purchase intention means an increase in the

likelihood of a purchase. Researchers can also use purchase intention as an important indicator for estimating consumer behavior.

Furthermore (Schiffman and Kanuk, 1975: 2008) said that when consumers have the intention to buy a positive form of commitment to a brand, that the brand is positive and good. This is exactly what drives the purchase that will ultimately be made by consumers.

Kotler (2009: 2010) divides purchase intention into four elements known as the AIDA model. Where each element influences one another in creating consumer buying interest (purchase intention) to a product or service Asshidin et.al (2016) in his journal defines purchase intentions (purchase intention) future projections of consumer behavior that will significantly contribute to attitude configuration.

Asshidin et.al (2016), further explained that purchase intentions are often used to predict sales of existing products and services. Meanwhile, previous studies have shown that intention is one of the sales predictions. In addition, measurement of purchase intentions has permeated modern marketing. Market research companies often use purchase intentions to predict the potential for sales of new products. In addition, purchase intention measures have often been used to identify product purchase probabilities within a set time period, and other (Ali, 2019), and (Sivaram et al., 2020).

Based on the explanation above it can be synthesized that purchase intention is a part of consumer behavior. Therefore, companies need to identify what makes consumers want to buy products. Consumer purchasing behavior can change from time to time due to factors such as social lifestyle, industrialization and the influence of globalization which may have influenced their assessment of state products. Purchasing behavior is the decision making process and the actions of people involved in buying and using products. It can be said that buying interest is a mental statement from consumers that reflects the purchase of a number of products with a certain brand. It is very necessary for marketers to determine consumer buying interest for a product, both marketers and economists use the variable of interest to predict consumer behavior in the future.

### **Brand Awareness**

According to David Aaker (2008: 90), brand awareness reflects the ability of a prospective buyer to recognize or remember that a brand is a member of the product category. Agreeing with Aaker, Burmann (2017: 241) defines that brand awareness describes the ability of consumers to identify brands and relate them to product categories. Manifestations of brand awareness range from recognition of brand incorporation as the sole representative of a product category.

Aaker (2008: 90) argues that brand awareness (brand awareness), requires continuum ranging from an uncertain feeling that a particular brand is known, becomes the belief that the product is the only product in the class concerned. This maximum can be represented by three different levels of brand awareness. Furthermore, Aaker (2008: 91) outlines the lowest level, brand recognition is based on an aided recall test. At the next level is brand recall. Brand recall is based on a person's request to mention a particular brand in a product class, this is termed "unaided recall."

Aaker (2008: 93), explains that the brand that is called first in a task of recollection without assistance means that it has reached the peak of mind-consciousness (top-of-mind a

awareness), a special position. In a very simple sense, the brand is the "leader" of the various brands that are in someone's mind. The position of recollection that is stronger than the peak awareness of the mind, is the dominant brand. Namely the brand that occupies the position as the only brand that is recalled by respondents with a high percentage.

Brand awareness includes brand recognition based on visual and / or acoustic stimuli and appropriate attribution for certain categories. Brand recognition that occurs illustrates the weakest manifestations of brand awareness. In addition to brand recognition, brand familiarity ensures subjective feelings that are familiar with the brand. Brand awareness without assistance includes strengthening the brand in the consumer's memory. Here we distinguish two manifestations: brand recall, and the peak of mind awareness (brand top of mind awareness). All in all, the specified brand forms what is called an "evoked set". This represents brands that have fundamental relevance to consumer purchasing decisions (Burmam, 2017: 241).

Creating brand awareness means increasing brand familiarity through repeated exposure, although this is generally more effective for brand recognition than for brand recall. That is, the more a consumer has an "experience" of a brand by seeing it, hearing it, or thinking about it, the more likely he is to list the brand in his memory. (Keller 2013: 77), and other (Toto Handiman & Ali, 2019), (Novansa, Hafizh, Ali, 2017), (Ali, 2019), (Sivaram et al., 2020).

Aaker (2008: 93), explains that the brand that is called first in a task of recollection without assistance means that it has reached the peak of mind-consciousness (top-of-mind awareness), a special position. In a very simple sense, the brand is the "leader" of the various brands that are in someone's mind. The position of recollection that is stronger than the peak awareness of the mind, is the dominant brand. Namely the brand that occupies the position as the only brand that is recalled by respondents with a high percentage.

Based on the above explanation it can be synthesized that creating brand awareness by increasing brand familiarity through repeated exposure (for brand recognition) and forging a strong association with the appropriate product category or other relevant purchase or consumption cues (to remember the brand) is an important first step in building brand equity. After a sufficient level of brand awareness is created, marketers can put more emphasis on brand image development activities.

### **Perceived Quality**

David Aaker (2008: 124) defines perceptions of quality as customer perceptions of the overall quality or excellence of a product or service regarding the intended purpose. Quality is first of all a perception of customers. In its description of perceived quality, Aaker (2008: 124), believes that perceived brand quality is very different from almost the same concept as; actual or objective quality (actual or objective quality) where this concept is an expansion of a part of the product or service that provides better service. The quality of the product content (product-based quality) where this concept carries the characteristics and quantity of the elements, parts, or services that are included. Then the quality of the manufacturing process (manufacturing quality) which contains the definition of conformity with specifications, the final result is without defects (zero defects).

Brand quality perception (perceived quality), is the consumer's perception of the quality of a brand or service (Sumarwan, 2009: 283). Consumers will have a good perception about the quality of a brand when the brand is considered to meet consumer expectations. Perception of quality will affect consumer decisions regarding the purchase or use of a product brand, because the brand meets consumer expectations (Sumarwan, 2009: 283), (Indarsin & Ali, 2017), (Sivaram et al., 2020).

David A Aaker (2008: 133), divides the two categories of dimensions that affect perceived quality. These dimensions underlie the assessment of the impression of quality and the message of quality will depend on the context. The dimensions include the categories of quality perceptions such as performance, characteristics, suitability, fairness, resilience, service, and final results while the dimensions include service quality categories of physical form, reliability, competence, responsibility and empathy.

Based on the description above, it can be synthesized that the perception of quality is the customer's perception of the product or service offered by the company which is influenced by the overall quality and excellence of the product itself.

## **Conceptual Framework**

### **1. Effect of Brand Awareness on Purchase Intention**

Brand awareness (brand awareness) reflects the ability of a prospective buyer to recognize or remember that a brand is a member of the product category while purchase intention is something that represents consumers who have the possibility, will, plan or willing to buy a product or service in the future. This increase in purchase intention means an increase in the likelihood of a purchase. Researchers can also use purchase intention as an important indicator for estimating consumer behavior. To find out the influence of brand awareness variables on purchase intention, a dimension analysis of brand awareness variables with purchase intention dimensions is needed. This influence is built by each dimension and indicator by each exogenous and endogenous variable. As shown in the relationship between brand dimensions, namely brand image, brand personality, brand perceived value, brand attitude with the dimensions of purchase intention such as dimensions of purchase intention such as attention, interest, desire and action.

The relationship of the influence of brand awareness with the purchase intention mentioned above is in accordance with the results of research conducted by Ali. H and Munawar.NA (2017) with the title Analysis of Marketing Mix (Empirical Case Study against Re-Brand Ink contents Data Print), Richard Chinomona and Eugene Tafadzwa Maziriri, (2017), with the title The influence of brand awareness, brand association and product quality on brand loyalty and repurchase intention: a case of male consumers for cosmetic brands in South Africa, Muhammad Naeem.et.al (2015) with the title Consumer's Brand Purchase Intention in Emerging Markets Like Pakistan, and research conducted by Saqib Altaf. et.al (2016), (Toto Handiman & Ali, 2019), (Novansa, Hafizh, Ali, 2017), (Ali, 2019), (Sivaram et al., 2020), (Ali, 2019), (Sivaram et al., 2020), with the title Impact of Green Brand Awareness and Brand Credibility on Consumer Green purchasing decisions with mediating roles of Brand Image and Moderating Role of Social Media Marketing. The results from previous researchers stated that "there is a positive and significant influence of brand awareness on purchase intention.



## 2. The effect of brand awareness on Perceived Quality

Perceived quality perceived quality is the customer's perception of the overall quality or excellence of a product or service regarding the intended purpose. Quality is first of all a perception of customers. To find out the influence of brand awareness variables on trust quality, it is necessary to analyze the dimensions of brand awareness variables with trust quality dimensions. The relationship between these two variables is based on the relationship built by brand awareness dimensions such as brand image, brand personality, brand perceived value, brand attitude with dimensions and indicators of perceived quality such as perceived ingredient quality, perceived functional quality, perceived package quality, perceived price quality, perceived promotional quality.

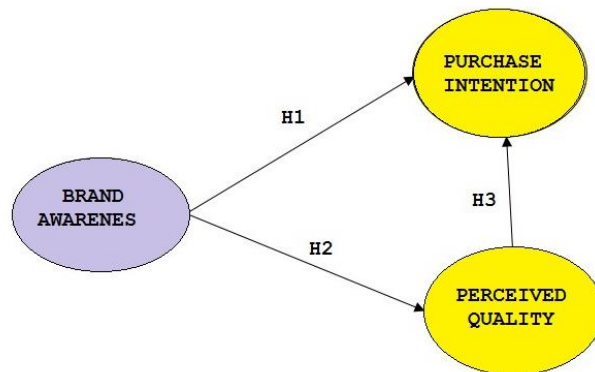
As a study conducted by Perera, WLMV and Dissanayake, DMR (2013) with the title *The Impact of Brand Awareness, Brand Association and Brand Perceived Quality on Female Consumers Purchase Descriptions of Foreign Makeup Products (a Study on Youth segment)*, Stella Meiliana Saputri and Kurniawati (2015) titled *Effect of perceived quality and Perceived Value on Purchase Intention*, Sandra Maria Correia Loureiro (2013), (Toto Handiman & Ali, 2019), (Novansa, Hafizh, Ali, 2017), (Ali, 2019), (Sivaram et al., 2020), (Indarsin & Ali, 2017), (Sivaram et al., 2020), with the title *The Effect of Perceived benefits, Trust, Quality, Brand Awareness and Brand Loyalty on Internet Banking Brand Equity*. The results of this study say that there is a positive and significant influence of brand awareness on perceived quality.

## 3. Effect of Perceived Quality on Purchase Intention

Perceived quality can be defined as a customer's perception of the overall quality or excellence of a product or service that is related to what is expected by the customer. Extrinsic cues will form the perceived quality of a product or service can determine the value of the product or service and directly influence the consumer's purchasing decisions and their loyalty to the brand. Positive perceived quality will drive purchasing decisions and create loyalty for the product. Because perceived quality is a consumer perception, it can be predicted if the perceived quality of the customer is negative, the product will not be liked and will not last long in the market. Conversely, if positive customer perceived quality, the product will be liked. (Duriyanto, 2001: 26). While purchase intention is related to two categories, namely the first category of purchase intention for products and brands or commonly called fullyplanned purchases, then the second category, namely purchase intention for only product categories or commonly called planned purchases, although the choice of brand is made at the time of purchase (Engel 2002), : (Indarsin & Ali, 2017), (Sivaram et al., 2020), (Ali, 2019), and (Sivaram et al., 2020).

The relationship of perceived quality influence on purchase intention is built because there is a relationship between the dimensions of exogenous and indogen variables. The relationship between these dimensions can be seen from the effect of partial perceived quality on purchase intention through a positive and unidirectional relationship between perceived service quality dimensions, perceived functional quality, perceived package quality, perceived price quality and perceived promotional quality dimensions of perceived variables quality of purchase intention dimensions such as attention, interest, desire and action. This

theory is in accordance with the results of research conducted by Akhtar.at.el (2016), with the title "Impact of a Brand Equity on Consumer Purchase Decision in L'Oreal Skincare Products", Aberdeen.at.el (2016) with the title, " The Effect of Brand Awareness and Image on Consumer Perceived Quality and Purchase Intension - A Case Study of Carbonated Drink Brands at Bogor City ", Foroudi.at.el (2017) with the title," Perceptonal components of brand equity: Configuring the Symmetrical and Asymmetrical Paths to brand loyalty and purchase intention ". Based on the explanation above about the flow of thought between research variables by referring to the results of previous research and expert opinion, it can be illustrated through the framework of the research model as follows:



Picture 2. Conceptual Framework

Source: Processed by researchers(2018)

### Research Hypothesis

1. H1: Brand awareness has a positive and significant effect on CS Finance product purchase intentions
2. H2: Brand awareness has a positive and significant effect on CS Finance perceived quality
3. H3: Perceived quality has a positive and significant effect on CS Finance product purchase intention

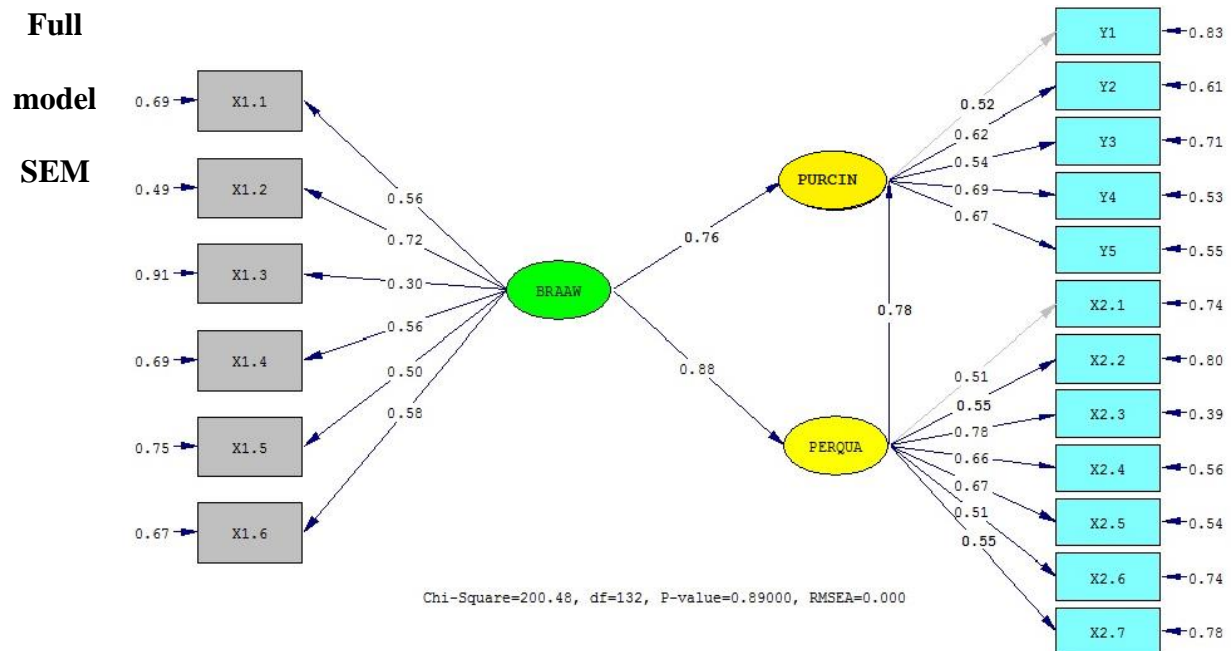
### RESEARCH METHODS

This study uses a conclusive research design that is research designed to help decision making in determining, evaluating and choosing the best alternative in solving research problems (Ali.H, Limaksrisna, 2010). The type of research that the author uses in the design of conclusive research is a type of descriptive research that is research that aims to explain the causal relationship between variables with the specification of a single cross-sectional design research technique in which data collection activities are carried out from one respondent for a particular moment.

This research was analyzed using the Lisrel SEM (structural equation modeling) analysis method. It is an application program that has quite high statistical analysis capabilities and a data management system in a graphical environment using descriptive menus and simple dialog boxes so that it is easy to understand how to operate and can explain causal relationships or correlations commonly referred to as path analysis. The study was

conducted from February to August 2018. Respondents were 200 samples in the CS Finance Tangerang area customers.

## FINDINGS AND DISCUSSION



**Picture 3.** Full model SEM

Source: Processed by researchers(2018)

**Table 1. Goodness of Fit Statistics**

GOF SIZE	ESTIMATION RESULTS	CRITERIA	CONCLUSION
Statistics $\lambda^2$	df = 132	$0 \leq \lambda^2 \leq 2df$	Fit
	$\lambda^2 = 200.48$	$2df < \lambda^2 \leq 3 df$	
p-Value	0.89	$0.05 \leq p \leq 1.00$	Fit
		$0.01 < p \leq 0.05$	
NCP	0.25	Harus lebih kecil	Fit
RMSEA	0.000	$RMSEA \leq 0.08$	Fit
		$RMSEA \leq 0.05$	
ECVI	9.25	Harus lebih kecil dari Saturated ECVI(9.30)	Fit
Model AIC	723	Harus lebih kecil dari Saturated AIC(820)	Fit



Model CAIC	1500	Harus lebih kecil dari Saturated CAIC(1625)	Fit
NFI	0.99	NFI > 0.90	Fit
		0.80 < NFI < 0.90	
CFI	0.99	CFI > 0.97	Fit
		0.90 < CFI < 0.97	
IFI	1.00	IFI > 0.90	Fit
RFI	1.00	RFI > 0.90	Fit
SRMR	0.049	SRMR ≤ 0.05	Fit
GFI	0.98	GFI > 0.90	Fit
AGFI	0.97	AGFI > 0.89	Fit
PGFI	0.09	PGFI > 0.5	Fit

Source: Processed by researchers(2018)

Based on the table goodness of fit above, it can be concluded that the model meets the index criteria goodness of fit. Therefore, modification of the model is not needed in order to find a fit model in accordance with the criteria for goodness of fit.

The stage first order construct a brand awareness variable of 1 factor with 6 indicators. After processing the model in the SEM model fit analysis, no indicators were eliminated from this model. The stage of first order construct the perceived quality variable has 1 factor with 6 indicators. After processing the model in the full SEM model analysis, no indicators were eliminated from this model.

The stage of first order construct construct the purchase intention variable has 1 factor with 5 indicators. After processing the model in the full SEM model analysis, no indicators were eliminated in this system.

Furthermore, the results of the model fitness test (performed goodness of fit test) were by looking at the values in the predetermined criteria to find out whether the full SEM model was fit or not. RMSEA value is 0.000, GFI is 0.98, CFI is 0.99, NCP is 0.25, SRMR is 0.00, and AGFI is 0.97. Based on the results of the analysis above, the fact is obtained that the overall GOF estimation results of measurements can be concluded that the model is fit. From 18 Goodness of Fit measurement items in this study all measurements support this model, the researcher considers that this model can be accepted in terms of model fitness or Goodness of Fit. This means that the sample covariance matrix is not very different from the estimated covariance matrix:

**Table 2. Indicator of Fit Model**

Item	Statement
BRAND AWARENESS (BRAAW)	
X1.1	Compared to others I know more about CS Finance

X1.2	CS Finance is a brand that is always present in my mind
X1.3	I can quickly recognize CS Finance symbols or logos
X1.4	Some CS Finance characteristics appear in my mind quickly
X1.5	Cs Finance is a brand of motorized credit finance companies
X1.6	I know like what is CS Finance

Source: Processed by researchers(2018)

**Table 3. Indicator of Fit Model**

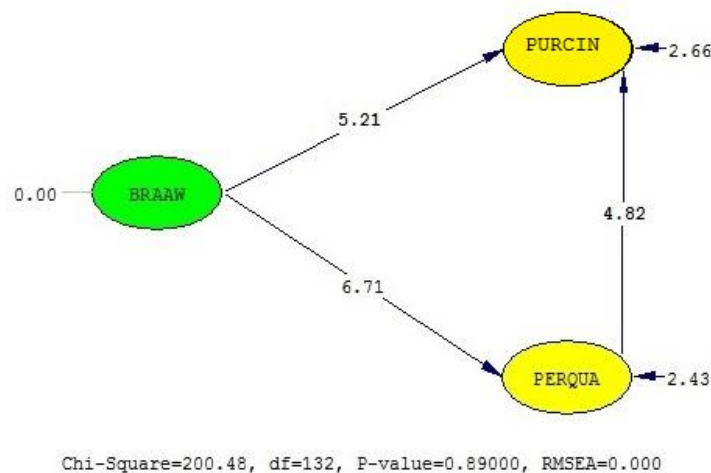
PERCEIVED QUALITY(PERQUA)	
X2.1	CS Finance is a quality brand
X2.2	Possibility of CS Finance offers a superior financing system
X2.3	CS Finance has many choices of financing systems for motorized vehicle loans The
X2.3	Quality of CS Finance services seems to be in accordance with the price.
X2.4	Service provided by CS Finance is very reliable
X2.5	services provided by CS Finance to its consumers are very good
X2.6	CS finance is a trustworthy financial institution
X2.7	The products offered by CS Finance are of good quality

PURCHASE INTENTION (PURCIN)	
Y1	If I have to buy a motorbike, I plan to choose CS Finance as my motorbike financing agency
Y2	If have to choose a motorcycle finance company, of course I will choose CS Finance.
Y3	I am interested in recommending CS FinanCE to my friends.
Y4	I will always look for information about CS Finance
Y5	For the foreseeable future, I will buy to entrust my credit financing to financial institutions which are widely discussed or discussed in various media

Source: Processed by researchers(2018)

## Hypothesis Test

If the t-value in the structural equation model results is greater than 1.96, then there is a significant influence between variables. Meanwhile, if the t-value is smaller than 1.96, then the influence between the variables is not significant



**Picture 4. Hypothesis testing (T-Value Basic Model)**

Source: Processed by researchers(2018)

Structural Equations				
PURCIN = 0.78*PERQUA + 0.76*BRAAW, Errorvar.= 0.99 , R <sup>2</sup> = 0.012				
	(0.31)	(0.32)		(0.37)
	4.82	5.21		2.66
PERQUA = 0.88*BRAAW, Errorvar.= 0.22 , R <sup>2</sup> = 0.78				
	(0.13)	(0.092)		
	6.71	2.43		

**Picture 5. Structural Equations Model**

Source: Processed by researchers(2018)

Based on the results of the structural equation model above, all relationships between variables have a t-value greater than 1.96 or -1.96. This means that there are significant inter-variable influences. Hypothesis testing is done by looking at the value of standardized total effects in the structural equation model. Then the results of the hypothesis test can be seen as follows:

1. The coefficient of direct influence of brand awareness (BRAAW) on purchase intention (PURCIN)  $\gamma_1$  is 0.76, while the error value (sePk) is 0.329. If the value of  $\gamma_1$  is divided by sepk, a T value of 5.21 is obtained. Because the value of  $T > 1.96$ , it can be concluded that the coefficient of brand awareness (BRAAW) has a significant direct effect on purchase intention (PURCIN) with an error of 0.99 and a coefficient of determination of  $R^2$  of 0.012. If the  $R^2$  value (0.012) multiplied by 100

will get a value of determination of 56% which can be interpreted that the effect of brand awareness (BRAAW) on purchase intention (PURCIN) can only be explained around 1.2% by brand awareness factors. Based on this analysis, a conclusion can be drawn that brand awareness can influence CS Finance's consumer purchase intention (PURCIN) by 1.2%. Thus the hypothesis stating "There is a positive and significant influence of brand awareness (BRAAW) on purchase intention (PURCIN)", *can be accepted*.

2. The coefficient of direct influence of brand awareness (BRAAW) on perceived quality (PERQUA)  $\gamma_2$  is 0.88, while error value (set) of 0.13. If the value is sep divided by sepk, a T value of 6.71 is obtained. Because the value of  $T > 1.96$ , it can be concluded that the coefficient of brand awareness (BRAAW) has a significant direct effect on perceived quality (PERQUA) with an error of 0.22 and a coefficient of determination of  $R^2$  of 0.78. If the  $R^2$  value (0.78) multiplied by 100 will get a determination value of 78% which can be interpreted that the effect of brand awareness (BRAAW) on perceived quality (PERQUA) can only be explained by about 78% by brand awareness factors. On the basis of this analysis a conclusion can be drawn that brand awareness can affect CS Finance's perceived quality (PERQUA) of 78%. Thus the hypothesis stating "There is a positive and significant influence of brand awareness (BRAAW) on perceived quality (PERQUA)", *can be accepted*.
3. The coefficient of direct effect on perceived quality (PERQUA) on purchase intention (PURCIN)  $\gamma_3$  is 0.78, while the error value (sePk) is 0.031. If the value of  $\gamma_3$  is divided by sePk, a T value of 4.28 is obtained. Because the value of  $T > 1.96$ , it can be concluded that the coefficient of perceived quality (PERQUA) significantly influences the purchase intention (PURCIN) significantly with an error of 0.99 and a coefficient of determination of  $R^2$  of 0.012. If the value of  $R^2$  (0.012) multiplied by 100 will get a determination value of 1.2% which can be interpreted that the influence of perceived quality (PERQUA) on purchase intention (PURCIN) can only be explained around 1.2% by the perceived quality factor (PERQUA). Based on this analysis, a conclusion can be drawn that perceived quality (PERQUA) can affect CS Finance's consumer purchase intention (PURCIN) by 1.2%. Thus the hypothesis which states "There is a positive and significant effect of perceived quality (PERQUA) on purchase intention (PURCIN)", *can be accepted*.

## DISCUSSION

### 1. Brand Awareness has a positive effect on purchase intention on CS Finance consumers

The results of this study prove that there is an influence of brand awareness on purchase intention in CS Finance consumers. so that the hypothesis stating there is an influence of brand awareness on purchase intention, can be accepted. The magnitude of the effect of brand awareness on purchase intention is 1.2% while 88% is influenced by other factors not observed by researchers.

The results of this study are in line with the opinions raised by Ali. H and Munawar.NA (2017), Richard Chinomona and Eugene Tafadzwa Maziriri, (2017), Muhammad Naeem.et.al (2015), Saqib Altaf.et.al (2016), (Toto Handiman & Ali, 2019), (Novansa, Hafizh, Ali, 2017),

(Ali, 2019a), (Sivaram et al., 2020), (Ali, 2019a), (Sivaram et al., 2020). The results from previous researchers stated that "there is a positive and significant influence of brand awareness on purchase intention.

## **2. Brand Awareness has a positive and significant effect on perceived quality in CS Finance consumers**

The results of this study prove that brand awareness has a positive and significant effect on perceived quality in CS Finance consumers. Where this analysis is seen from the coefficient value of 0.69 T-Value of 6.71. Where T-Value > 1.96 (as a critical number) so that the hypothesis stating brand awareness has a positive and significant effect on perceived quality, can be accepted. The magnitude of the effect of brand awareness on perceived quality can be seen in the coefficient of determination of  $R^2$  0.78. %. This implies that brand awareness affects the perceived quality of 78% and about 32% is influenced by other factors not observed by researchers. This finding confirms the results of research conducted by Perera, WLMV and Dissanayake, DMR (2013), Stella Meiliana Saputri and Kurniawati (2015), Sandra Maria Correia Loureiro (2013), (Toto Handiman & Ali, 2019), (Novansa, Hafizh, Ali, 2017), (Ali, 2019a), (Sivaram et al., 2020), (Ali, 2019a), (Sivaram et al., 2020), The results of this study say that there is a positive and significant influence of brand awareness on perceived quality.

## **3. Perceived quality has a positive and significant effect on purchase intention on CS Finance consumers**

The results of this study prove that there is a positive and significant effect of perceived quality on purchase intention on CS Finance consumers. Where this analysis is seen from the coefficient value of 0.78, T-Value of 4.28. Where T-Value > 1.96 (as a critical number) so that the hypothesis stating that perceived quality has a positive and significant effect on purchase intention, can be accepted. The magnitude of the effect of perceived quality on purchase intention can be seen in the coefficient of determination of  $R^2$  0.012%. This implies that motivation affects service performance by 1.2% and around 82% is influenced by other factors not observed by researchers.

The results of this study are in line with the concepts put forward by Akhtar.at.el (2016), Aberdeen.at.el (2016), Foroudi.at.el (2017), (Indarsin & Ali, 2017), (Sivaram et al., 2020), (Ali, 2019a), (Sivaram et al., 2020). Their results suggest that there is a positive and significant influence of perceived quality on purchase intention.

## **CONCLUSION AND SUGGESTION**

### **Conclusion**

The results of this study reinforce the theory that:

1. The positive and significant influence of brand awareness on purchase intention then H1 in this study can be accepted
2. The positive and significant influence of brand awareness on perceived quality, the H2 in this study can be accepted
3. The positive and significant effect of perceived quality on purchase intention, H3 in this study can be accepted

### **Suggestion**

1. The research subjects in this study are still very limited, only examining the population of CS Finance consumers who come to Tangerang branch outlets. Therefore, the next researcher is expected to be able to add research objects, especially the population of all CS Finance consumers, so that conclusions drawn in future studies will be far more perfect. Future research can use a wider and wider sample size, and add references. references and reviews of more recent research so that research results are accurate.
- 2 For further research is expected to examine the variables that are not observed by researchers. Where referring to this study the effect of brand awareness on purchase intention and the effect of perceived quality on purchase intention can only be explained by brand awareness variables around 1.2%, the remaining 88% are variables that are not observed by researchers.

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