

The Influence of Personal Selling and Social Media Marketing on Purchase Behavior Mediated by Brand Awareness, Brand Association, Perceived Quality, and Brand Loyalty at PT. Asuransi Bangun Askrida Bandung Branch



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ABSTRACT: The marketing landscape has shifted from traditional to digital approaches, requiring companies to adapt strategies to remain competitive. Askrida, using both personal selling and social media marketing, seeks to boost general insurance production and maintain market share. However, despite these efforts, Askrida lags behind its five main competitors in profit, and general insurance sales remain inadequate, with increasing customer complaints. This study aims to evaluate how personal selling and social media marketing influence consumer behavior at Askrida through brand awareness, brand association, perceived quality, and brand loyalty.

Using a quantitative approach, this research collected primary and secondary data through Google Forms questionnaires distributed to 416 non-corporate customers of Askrida Bandung Branch. The sampling method employed was purposive sampling, and data analysis was conducted using SEM-PLS (Partial Least Squares) via SmartPLS software.

The findings indicate that both personal selling and social media marketing significantly affect brand awareness, brand association, perceived quality, and brand loyalty. Personal selling impacts purchasing behavior through these mediating variables, though brand awareness itself does not directly influence purchasing behavior. Conversely, social media marketing affects purchasing behavior through brand awareness, brand association, perceived quality, and brand loyalty.

Recommendations for Askrida's Marketing Team include enhancing personal selling by improving product information quality through additional training for sales staff and using interactive training materials. For social media marketing, it is advised to update content with relevant and engaging information. Increasing brand visibility and consistency in marketing campaigns, creatively strengthening brand associations, enhancing quality perception through customer testimonials and unique product features, and implementing loyalty programs are crucial strategies for Askrida to bolster market position and consumer loyalty. This study also notes that the findings may not be generalized to all digital marketing activities and suggests further research with additional variables and a more in-depth evaluation of effectiveness.

KEYWORDS: Keywords: Personal Selling, Social Media Marketing, Brand Awareness, Brand Association, Perceived Quality, Brand Loyalty, Purchase Behavior

INTRODUCTION

In the era of the Industrial Revolution 4.0, technologies such as the Internet of Things, cloud, and mobile technology have transformed the way companies interact with consumers. By leveraging these connections, companies can more effectively achieve their marketing communication goals by utilizing new methods that drive the consumer purchasing process, which differ from conventional methods (Indrawati et al. 2023). Brand identity and brand image now play a significant role in influencing customer satisfaction and purchase intention within the context of the 4.0 revolution (Dash, Kiefer, and Paul 2021). The business model of Industry 4.0 emphasizes the importance of resource allocation, product personalization, and cyber-physical collaboration to gain a competitive advantage (Grabowska and Saniuk 2022).

The insurance industry in Indonesia has a long history, dating back to the Dutch colonial era, and continues to play a crucial role in the nation's financial sector. Insurance, as defined by Indonesia's Financial Services Authority (OJK), is an agreement between an insurer and a policyholder where the insurer provides compensation for loss or damage in exchange for a premium. While the development of the insurance sector began with Dutch initiatives, such as the Nederlandsah Indish Leven Verzekering

The Influence of Personal Selling and Social Media Marketing on Purchase Behavior Mediated by Brand Awareness, Brand Association, Perceived Quality, and Brand Loyalty at PT. Asuransi Bangun Askrida Bandung Branch

En Liefrente Maatscappij (NILMIY), it has grown exponentially post-independence, with over 387 licensed insurance companies operating by the end of 2018. Today, the industry is divided into conventional and Shariah insurance categories, with general insurance companies numbering 70 as of 2022.

The increasing awareness among Indonesia's growing middle class about the importance of financial protection has driven the insurance industry's expansion. This middle class, which constitutes a significant portion of the population, seeks financial security against unforeseen events such as accidents, health issues, or property damage. Consequently, demand for insurance products like health, life, and property insurance is rising. According to World Bank data, Indonesia's middle class reached 44% of the population by 2016, underscoring its vital role in propelling the nation toward becoming a high-income economy. With insurance premiums growing steadily, reaching IDR 283.91 trillion by 2022, the market's potential for further expansion is evident.

Among Indonesia's top-performing general insurance companies is PT. Asuransi Bangun Askrida, which, despite being a relatively young company, has carved out a significant market share. Established in 1989, Askrida has become a dominant player in the general insurance sector, with its Bandung branch leading in production, contributing 37% to the company's overall performance. However, Askrida's production is highly concentrated on credit insurance products, which account for 97% of its total output. This reliance on a single product line poses risks, particularly in light of the recent regulation issued by OJK in 2023, which will significantly impact credit insurance by 2025.

Given the regulatory changes and the company's heavy dependence on credit insurance, Askrida must diversify its portfolio and enhance its non-credit general insurance offerings. Yet, the company's general insurance segment has seen a steady decline in production over the past five years, with a notable drop of 14% in 2020 and a consistent 5.5% decrease annually through 2023. Customer complaints about slow policy issuance, unresponsive claims departments, and rising premiums have further exacerbated the company's challenges in attracting and retaining individual customers.

In an effort to boost its general insurance sales, Askrida has implemented both personal selling and social media marketing strategies. These efforts include participating in events like the West Java Festival to increase brand awareness and encourage direct interaction with potential customers. Additionally, the company has revamped its website and expanded its digital marketing efforts, with plans to leverage platforms like Instagram, where it has started to engage a broader audience. However, Askrida's digital presence, particularly on Instagram, still lags behind its competitors in terms of followers and engagement, signaling the need for a more robust social media marketing approach.

This journal aims to investigate the impact of personal selling and social media marketing on consumer purchase behavior, focusing on how brand awareness, brand association, perceived quality, and brand loyalty mediate these effects. By exploring the case of Askrida, this research seeks to understand the extent to which these marketing strategies influence customer behavior and how Askrida can improve its competitiveness in the general insurance market. The findings from this study are expected to provide actionable insights for enhancing Askrida's marketing approach and strengthening its position in the industry amidst evolving regulatory and market dynamics.

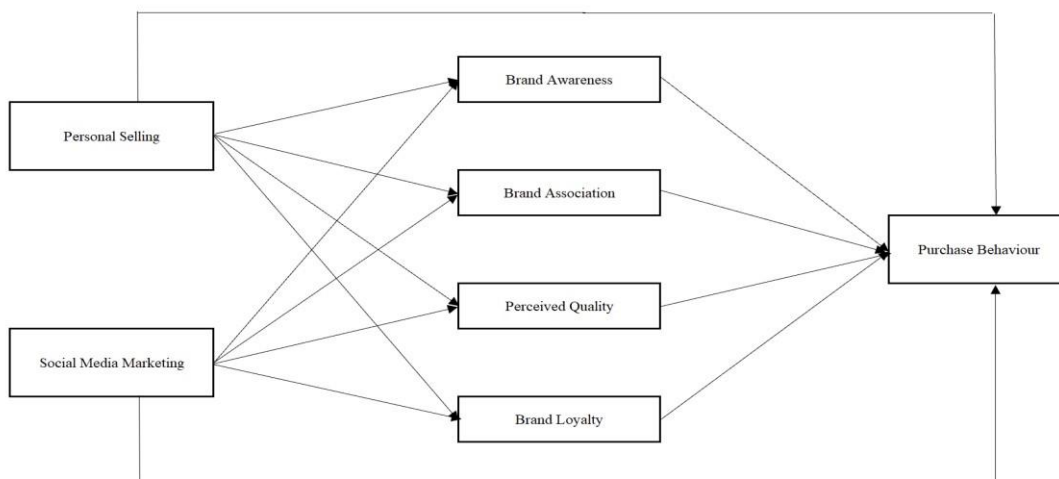


Figure 1. Conceptual Framework

METHODOLOGY

This research uses a quantitative approach to examine the effects of personal selling and social media marketing on consumer purchasing behavior, with brand awareness, brand association, perceived quality, and brand loyalty acting as mediating variables. The study targets individual customers of PT. Asuransi Bangun Askrida at the Bandung branch. Data was collected through

The Influence of Personal Selling and Social Media Marketing on Purchase Behavior Mediated by Brand Awareness, Brand Association, Perceived Quality, and Brand Loyalty at PT. Asuransi Bangun Askrida Bandung Branch

structured questionnaires distributed to customers who had interacted with Askrida's sales team or engaged with its social media platforms. A five-point Likert scale was used to measure respondents' perceptions of the variables.

The sampling method applied was purposive sampling, focusing on customers with direct purchasing experience. A sample size of 382 respondents was determined based on Krejcie and Morgan's table for a population size between 75,000 and 1,000,000, which includes Askrida's customer base. Respondents were Askrida Bandung branch customers who were non-corporate clients. The data collection process occurred over a two-month period.

To analyze the data, this study employs Structural Equation Modeling (SEM) with the Partial Least Square (PLS) approach due to the limited sample size. PLS was chosen to test the predictive relationships between constructs and to examine the influence of personal selling and social media marketing on purchasing behavior, two measurement stages are carried out, namely the outer model and inner model measurement. The outer model measurement aims to show the relationship between each indicator and its latent variable. Testing the outer model in PLS-SEM can be done in various ways and stages such as Convergent Validity (outer loading value > 0.7 and AVE > 0.5), Discriminant Validity (HTMT), Composite Reliability (> 0.7), Cronbach's Alpha (> 0.7). Meanwhile, the inner model test aims to explain the influence of the independent latent variable on the dependent latent variable. The inner model test can be done in several ways such as testing R-Square, Q-Square and testing the path coefficient (β value, p-value and t-statistic, the t-statistic value used for α 5% is 1.64 and the p-value value < 0.05).

RESULT AND DISCUSSION

Convergent Validity Test Results

An item is said to have convergent validity if the loading factor value is > 0.5 and a loading factor value > 0.7 indicates that the item has good convergent validity (Indrawati, 2015). Convergent validity can also be measured by calculating the AVE (Average Variance Extraction) value. A variable has good convergent validity if the AVE value > 0.5 (Indrawati, 2015).

Table 1. Convergent Validity Test Result

Variable and Indicator	Indicator statements	Outer Loading Value	AVE	Note
<i>Personal Selling</i>	PS1	0,793	0,571	Valid
	PS2	0,78		Valid
	PS3	0,719		Valid
	PS4	0,727		Valid
<i>Social Media Marketing</i>	SMM1	0,744	0,564	Valid
	SMM2	0,712		Valid
	SMM3	0,716		Valid
	SMM4	0,831		Valid
	SMM5	0,748		Valid
<i>Brand Awareness</i>	BAW1	0,786	0,575	Valid
	BAW2	0,785		Valid
	BAW3	0,709		Valid
	BAW4	0,751		Valid
<i>Brand Association</i>	BAS1	0,868	0,75	Valid
	BAS2	0,867		Valid
	BAS3	0,863		Valid
<i>Perceived Quality</i>	PQ1	0,86	0,743	Valid
	PQ2	0,852		Valid
	PQ3	0,873		Valid
<i>Brand Loyalty</i>	BL1	0,939	0,846	Valid
	BL2	0,9		Valid
	PB1	0,804		Valid
	PB2	0,772		Valid
	PB3	0,87		Valid
<i>Purchase Behavior</i>	PB4	0,84	0,675	Valid
	PB5	0,818		Valid

The Influence of Personal Selling and Social Media Marketing on Purchase Behavior Mediated by Brand Awareness, Brand Association, Perceived Quality, and Brand Loyalty at PT. Asuransi Bangun Askrida Bandung Branch

HTMT (*Heterotrait-Monotrait Ratio*) Test Result

HTMT (*Heterotrait-Monotrait Ratio*) is a recommended alternative method for assessing discriminant validity. To ensure that a construct has discriminant validity, it must have an HTMT value of less than 0.9. Based on the HTMT calculation in Table 2, it can be stated that all constructs have discriminant validity. In other words, all constructs are valid based on discriminant validity measurement.

Table 2. Discriminant Validity – HTMT (*Heterotrait-Monotrait Ratio*) Test Result

	BAS	BAW	BL	SMM	PQ	PS	PB
BAS							
BAW	0,763						
BL	0,648	0,548					
SMM	0,669	0,742	0,397				
PQ	0,898	0,778	0,74	0,568			
PS	0,682	0,811	0,462	0,788	0,717		
PB	0,76	0,651	0,603	0,676	0,767	0,729	

Reliability Test Results

In addition to being valid, each research item must also be reliable. Calculating reliability can be done by calculating the composite reliability value and Cronbach's alpha value. Each variable is said to have a fairly good level of reliability if it has a composite reliability value and Cronbach's alpha > 0.70 (Indrawati, 2015). This is indicated by the composite reliability and Cronbach's alpha values of all variables being > 0.70. Thus, it can be said that the variables used in this study have met the reliability criteria.

Table 3. Reliability Test Results

Variabel	Cronbach's Alpha	rho_A	Composite Reliability	Notes
Personal Selling	0,750	0,761	0,841	Reliabel
Social Media Marketing	0,807	0,814	0,866	Reliabel
Brand Awareness	0,754	0,760	0,844	Reliabel
Brand Association	0,835	0,848	0,900	Reliabel
Perceived Quality	0,828	0,841	0,896	Reliabel
Brand Loyalty	0,821	0,854	0,917	Reliabel
Purchase Behavior	0,879	0,883	0,912	Reliabel

R-Square and Q-Square Test Result

The R-squared value is used to evaluate and test the extent to which the variation in the independent variable changes the dependent variable. In other words, to measure the extent to which the independent variable affects the dependent variable. R-Square is categorized into the following intervals: strong if greater than 0.67 (> 0.67), moderate if the value obtained is between 0.67 and 0.33 (0.67 > > 0.33), and weak if the value obtained is between 0.33 and 0.19 (0.33 > > 0.19) (Ghozali, 2014).

Table 4. R-Square dan Q-Square Test Results

	R Square	R Square Adjusted	Q ² (=1-SSE/SSO)
Brand Awareness	0,446	0,444	0,252
Brand Association	0,389	0,386	0,279
Perceived Quality	0,359	0,356	0,256
Brand Loyalty	0,158	0,154	0,120
Purchase Behavior	0,577	0,571	0,381

The Influence of Personal Selling and Social Media Marketing on Purchase Behavior Mediated by Brand Awareness, Brand Association, Perceived Quality, and Brand Loyalty at PT. Asuransi Bangun Askrida Bandung Branch

Hypothesis Testing Results

Subsequently, the path coefficient between constructs is measured to see the significance and strength of that relationship and also to test the hypothesis. Hypothesis testing can be measured by looking at the significance value of t-statistic > t-table (t-table is 1.64) and/or the p-value < 0.05 at a significance level of 5%, then the hypothesis is stated to be supported or accepted. Conversely, if the t-statistic value is < 1.64 and/or the p-value is > 0.05, then the hypothesis is not supported or rejected.

Table 5. Hypothesis Testing Findings

Path	Initial Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Brand Association -> Purchase Behavior	0,205	0,206	0,054	3,755	0,000
Brand Awareness -> Purchase Behavior	-0,025	-0,025	0,048	0,506	0,613
Brand Loyalty -> Purchase Behavior	0,133	0,133	0,043	3,054	0,002
Social Media Marketing -> Brand Association	0,350	0,349	0,067	5,242	0,000
Social Media Marketing -> Brand Awareness	0,310	0,313	0,052	5,986	0,000
Social Media Marketing -> Brand Loyalty	0,166	0,169	0,069	2,413	0,016
Social Media Marketing -> Perceived Quality	0,196	0,194	0,066	2,968	0,003
Social Media Marketing -> Purchase Behavior	0,198	0,196	0,066	2,997	0,003
Perceived Quality -> Purchase Behavior	0,230	0,232	0,06	3,858	0,000
Personal Selling -> Brand Association	0,343	0,342	0,065	5,302	0,000
Personal Selling -> Brand Awareness	0,430	0,425	0,06	7,217	0,000
Personal Selling -> Brand Loyalty	0,274	0,267	0,076	3,611	0,000
Personal Selling -> Perceived Quality	0,458	0,456	0,075	6,071	0,000
Personal Selling -> Purchase Behavior	0,200	0,198	0,048	4,171	0,000

From Table 5, Hypothesis Testing Findings, it can be seen that there are no direct effects with a t-statistic value < 1.64 or a p-value > 0.05, meaning that all relationships are significant and accepted. Therefore, **hypothesis H1: "Personal selling has a significant effect on brand awareness of Askrida's insurance policies" is accepted**, with a t-statistic value of 7.217 (> 1.64) and a p-value of 0.000 (< 0.05). Second, **hypothesis H2 : "Personal selling has a significant effect on brand association of Askrida's insurance policies" is accepted**, with a t-statistic value of 5.302 (> 1.64) and a p-value of 0.000 (< 0.05). Third, **hypothesis H3 : "Personal selling has a significant effect on perceived quality of Askrida's insurance policies" is accepted**, with a t-statistic value of 6.071 (> 1.64) and a p-value of 0.000 (< 0.05). Fourth, **hypothesis H4 : "Personal selling has a significant effect on brand loyalty of Askrida's insurance policies" is accepted**, with a t-statistic value of 3.611 (> 1.64) and a p-value of 0.000 (< 0.05). Fifth, **hypothesis H5 : "Personal selling has a significant effect on purchase behavior of Askrida's insurance policies" is accepted**, with a t-statistic value of 4.171 (> 1.64) and a p-value of 0.000 (< 0.05).

Sixth, **hypothesis H6 : "Social media marketing has a significant effect on brand awareness of Askrida's insurance policies,"** with a t-statistic value of 5.986 (> 1.64) and a p-value of 0.000 (< 0.05). Seventh, **hypothesis H7 : "Social media marketing has a significant effect on brand association of Askrida's insurance policies,"** with a t-statistic value of 5.242 (> 1.64) and a p-value of 0.000 (< 0.05). Eighth, **hypothesis H8 : "Social media marketing has a significant effect on perceived quality of Askrida's insurance policies,"** with a t-statistic value of 2.968 (> 1.64) and a p-value of 0.003 (< 0.05). Ninth **hypothesis H9 :, "Social media marketing has a significant effect on brand loyalty of Askrida's insurance policies,"** with a t-statistic value of 2.413 (> 1.64) and a

p-value of 0.016 (< 0.05). Tenth, **hypothesis H10 : "Social media marketing has a significant effect on purchase behavior of Askrida's insurance policies,"** with a t-statistic value of 2.997 (> 1.64) and a p-value of 0.003 (< 0.05).

Eleventh, **hypothesis H11 : "Brand awareness does not have a significant effect on purchase behavior of Askrida's insurance policies,"** with a t-statistic value of 0.506 (< 1.64) and a p-value of 0.613 (> 0.05). Twelve, **hypothesis H12 : "Brand association has a significant effect on purchase behavior of Askrida's insurance policies,"** with a t-statistic value of 3.755 (> 1.64) and a p-value of 0.000 (< 0.05). Thirteenth, **hypothesis H13 : "Perceived quality has a significant effect on purchase behavior of Askrida's insurance policies,"** with a t-statistic value of 3.858 (> 1.64) and a p-value of 0.000 (< 0.05). Fourteenth, "Brand loyalty

The Influence of Personal Selling and Social Media Marketing on Purchase Behavior Mediated by Brand Awareness, Brand Association, Perceived Quality, and Brand Loyalty at PT. Asuransi Bangun Askrida Bandung Branch

has a significant effect on purchase behavior of Askrida's insurance policies," with a t-statistic value of 3.054 (> 1.64) and a p-value of 0.002 (< 0.05).

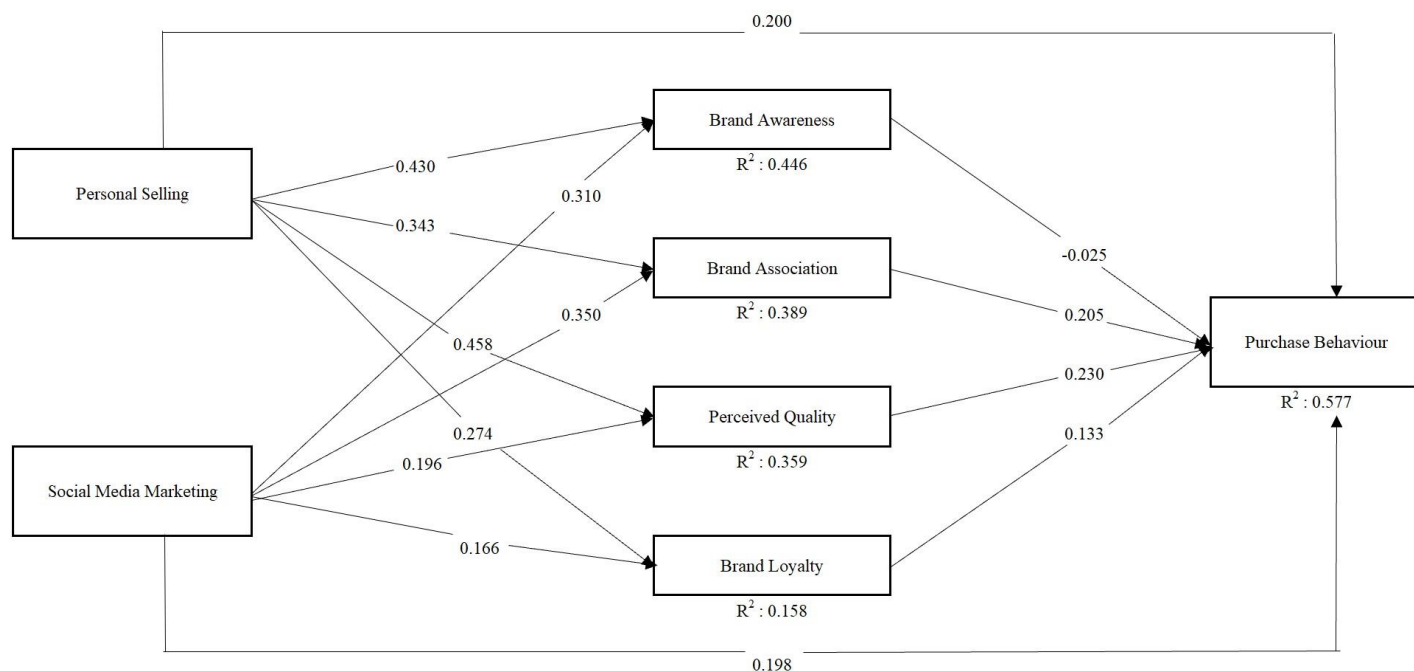


Figure 2. Path Diagram

DISCUSSION

In the digital age, consumers are increasingly demanding personalized and relevant experiences from their chosen brands, driven by globalization and the rise of online businesses and startups which intensify competition. Companies must innovate and adapt their strategies, especially under stricter data privacy and marketing regulations. Social media and digital platforms have made it essential to build strong brand equity to maintain customer loyalty and succeed in a dynamic market. PT. Asuransi Bangun Askrida (ASKRIDA), established by Bank Pembangunan Daerah in 1989, faces the challenge of declining general insurance sales and a reliance on credit insurance. With new regulations requiring a shift towards non-credit insurance, Askrida aims to enhance its market position through personal selling and social media marketing to boost brand awareness, association, perceived quality, and loyalty, ultimately influencing customer purchase behavior. This study explores how these marketing strategies impact Askrida's insurance policy sales and seeks to identify key factors for developing effective strategic recommendations based on available resources.

The analysis of the impact of personal selling and social media marketing on consumer purchasing behavior at Askrida reveals several significant insights. Firstly, personal selling demonstrates a robust positive influence across all mediating variables, including brand awareness, brand association, perceived quality, and brand loyalty. This finding aligns with previous research indicating that personal selling effectively enhances brand perception and consumer engagement (Smith, 2017). The substantial t-statistic values and low p-values confirm that personal selling significantly contributes to shaping consumer attitudes and behaviors, which in turn supports improved purchase intentions. This suggests that direct interactions and personalized communication are crucial for strengthening Askrida's brand presence and driving customer loyalty.

Conversely, social media marketing also shows significant effects on brand awareness, brand association, perceived quality, brand loyalty, and purchase behavior. These results corroborate with existing literature emphasizing the role of digital platforms in expanding brand reach and fostering consumer engagement (Johnson & Lee, 2019). The effective use of social media as a marketing tool in enhancing brand attributes and influencing purchasing decisions highlights the importance of integrating online strategies with traditional methods. The substantial t-statistic values and p-values support the conclusion that social media marketing significantly impacts consumer perceptions and behaviors, reinforcing its role as a critical component of Askrida's marketing strategy.

Interestingly, the study reveals that while personal selling and social media marketing significantly impact brand attributes and purchasing behavior, brand awareness does not directly influence purchase behavior in this context. This suggests that while brand awareness is crucial for initial brand exposure, it may not be sufficient alone to drive purchasing decisions without the support of other factors like brand association, perceived quality, and brand loyalty. The significant influence of brand association, perceived quality, and brand loyalty on purchase behavior underlines their importance in converting brand awareness into actual sales. These

The Influence of Personal Selling and Social Media Marketing on Purchase Behavior Mediated by Brand Awareness, Brand Association, Perceived Quality, and Brand Loyalty at PT. Asuransi Bangun Askrida Bandung Branch

findings suggest that Askrida should focus on strengthening these aspects to effectively translate brand awareness into higher purchase rates.

The results emphasize the importance of a comprehensive marketing approach that integrates personal selling with social media marketing to enhance brand attributes and drive consumer purchasing behavior. While personal selling and social media marketing independently contribute significantly, their combined effect is crucial for optimizing overall marketing performance. Future research could explore the interactions between these variables further and examine additional factors that might influence consumer behavior in the insurance industry.

CONCLUSION

In conclusion, the study found that personal selling and social media marketing significantly impact brand awareness, brand association, perceived quality, and brand loyalty at Askrida. These factors, in turn, influence purchase behavior, although brand awareness does not directly affect purchase behavior. The recommendations include enhancing personal selling through improved training, enriching social media content, and strengthening brand visibility and associations. Practical steps such as implementing loyalty programs and showcasing product advantages are advised. Academically, future research should investigate the effectiveness of various marketing channels and consider additional variables like demographics to provide more comprehensive insights into consumer behavior and marketing effectiveness.

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The Influence of Personal Selling and Social Media Marketing on Purchase Behavior Mediated by Brand Awareness, Brand Association, Perceived Quality, and Brand Loyalty at PT. Asuransi Bangun Askrida Bandung Branch

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