

The Effect of Integrated Marketing Communications and Service Quality on Purchase Decisions Mediated by Consumer Satisfaction in the Covid-19 Pandemic Era (Study at Maybank Finance Java Non Jabodetabek Area)

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Abstract

This research is an explanatory research by applying the survey method, in which proposed to examine the effect of integrated marketing communication and service quality on purchase decisions mediated by consumer satisfaction at Maybank Finance, Java Area, Non Jabodetabek in the Covid-19 Pandemic Era. The sample of this research is 100 consumers who are new debtors who will do financing at Maybank Finance in the Java Region of the Non-jabodetabek area. Data obtained through questionnaires, that was spreaded to respondents who were selected by purposive sampling method. The analytical technique used in this study is the Structural Equation Model (SEM) using the SMARTPls 3 program. The results reveal that the direct influence of integrated marketing communication and service quality on consumer purchase decisions is no significant. The direct effect of consumer satisfaction on consumer purchase decisions is positive and significant, in which the path coefficient of 0.536 with a p value of 0.000. The results of the mediation effect test show that consumer satisfaction does not play a role in mediating the effect of integrated marketing communications on consumer purchase decisions. Consumer satisfaction plays a role in mediating the effect of service quality on purchase decisions.

Keywords

integrated marketing communication; service quality; customer satisfaction; purchase decisions; mediating



I. Introduction

Each country implements an economic system to arrange the allocation of its resources and can be utilized as well as possible to create and improve people's welfare. However, since World Health Organization (WHO) declared Corona Virus as Public Health Emergency of International Concern (PHEIC) on January 30, 2020 and as pandemic on March 11, 2020, it brought economic impact significantly. Base estimation of global gross domestic income contraction in June 2020 was about 5.2% in 2020 (World Bank, 2020). Suryahadi et al (2020) explained that the impact of the Covid 19 pandemic in Indonesia was a decrease in the rate of economic growth between 1-4%, which led to an increase in the number of poverty to 12.4%. Muhyiddin & Nugroho (2021) even mentioned that Indonesia's economic decline in the second quarter of 2020 reached 5.3% and aggregate growth in 2020 decreased by 2.1%.

One of the reasons for the decline in financing distribution was the fact that during the pandemic, all buying and selling activities could not be carried out freely through a face-to-face process, rather implemented a delivery and online system, including the financing business (multi-finance), also required to implement digital system. This digital consumer service phenomenon requires companies to innovate and change strategies in

terms of marketing strategies and customer service delivery. Companies must be able to build breakthrough innovative purchase offers that are strategic in nature for financing services, with various ease of financing submissions and the benefits of financing services in it.

This research was conducted at PT Maybank Indonesia Finance, hereinafter referred to as Maybank Finance. Based on Maybank Finance's annual report, it is known that in 2020, the company experienced a decrease in revenue from IDR1,181,255 million in 2019 to IDR1,159,022 million in 2020 (See Table 1).

Table 1. Company Income 2019-2020

Area	Income (IDR Million)		Increase/Decrease (%)	
	2020	2019	IDR (Million)	%
Kalimantan	42.856	52.924	-10.068	-19,02%
Sulawesi	44.118	58.237	-14.119	-24,24%
Sumatera	217.362	227.342	-9.980	-4,39%
Java Non-Jabodetabek	292.251	321.850	-29.599	-9,20%
Jabodetabek	562.435	520.902	41.533	7,97%
Total	1.159.022	1.181.255	-22.233	-1,88%

Source: Annual Report of Maybank Finance (Maybank Finance, 2020: 88).

Table 1 shows that the income have declined in almost all regions, and only the Greater Jakarta area that experienced an increase. Meanwhile, the non-Jabodetabel Java Island region experienced a decline of -9.20%. One of the causes of this decline in revenue is the decrease in the amount of financing for four-wheeled vehicles and financing for heavy equipment and industrial machinery (See Table 2).

Table 2. Income by Type of Financing

Type of Financing	Unit		IDR (Billion)	
	2020	2019	2020	2019
Vehicle				
New Car	23.722	45.263	5.334	9.429
Used Car	561	502	170	181
Total	24.283	45.765	5.504	9,610
Heavy Equipment and Industrial Machinery	1.575	865	208	280

Source: Annual Report of Maybank Finance (Maybank Finance, 2020: 12).

Table 2 shows that financing for new four-wheeled vehicles has decreased, both in units and in rupiah. Meanwhile, financing for used four-wheeled vehicles increased in units, but decreased in rupiah. The decline in financing for four-wheeled vehicles is due to the decline in people's purchasing power for four-wheeled vehicles. The Association of Indonesian Automotive Industries stated that in 2020, the distribution of four-wheeled vehicle sales from factories to dealers (wholesales) was only 532,027 units. This number has decreased by 48.35% compared to sales in 2019 which reached 1,030,126 units (Gaikindo, 2021). The same thing happened to the financing of heavy equipment and machinery which experienced an increase in the number of units, but decreased in rupiah.

In order to increasing the convenience for consumers, Maybank Finance provides a marketing program by adding financing service features, namely a long tenor and low interest. In addition, it also provides a fast and flexible service. The marketing program needs to be communicated to consumers so that consumers know the program that is being promoted by the company. Thus, consumers will be interested in using and making purchases of financing service products provided by Maybank Finance.

Marketing communication is a form of promotion which is one part of the marketing mix. Marketing communication is a set of elements of a company's marketing mix that facilitates exchange through the organization of meaning (information) that is shared with consumers (Luck et al., 2021: 4; Shimp & Andrews, 2013:7). Marketing communication is carried out by the company through the use of various media and channels that must be carried out effectively and efficiently, in order to obtain high results.

Based on the description above, an interesting phenomenon that currently occurs is the Covid-19 Pandemic, which has a significant impact on multi-finance companies, in this case, including Maybank Finance, which currently must implement effective and efficient marketing strategies during this Covid-19 Pandemic. Hence, the products offered to consumers can still be in demand, therefore in order for the process to run well, Maybank Finance would need integrated marketing communication as a marketing activity with an emphasis on expectations on purchasing decisions made by consumers, but in order for this method to be successful, then there must be an improvement in service quality as an effort made by Maybank Finance.

The marketing concept of integrated marketing communication and service quality improvement implemented by the company is expected to increase customer satisfaction, so that it will influence consumers in making purchasing decisions, because service quality has an important role because it will have a direct impact on the company's image and consumers to provide feedback. Good, and it is not impossible to become a regular customer or repeat buyer. Therefore, it is very important to consider aspects of integrated marketing communication in improving service quality to influence consumer purchasing decisions.

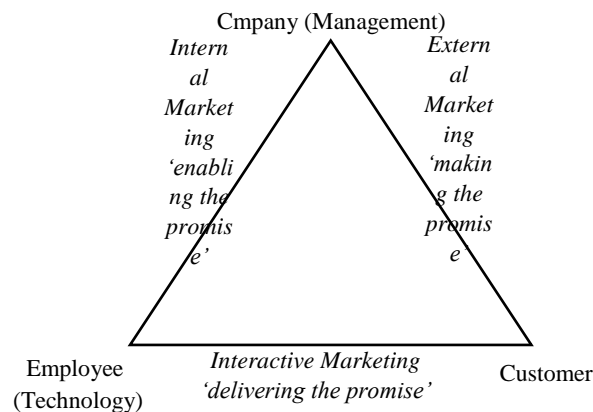
II. Review of Literature

2.1 Integrated Marketing Communication

The integrated marketing communication idea was initially raised by Donald Schultz who provides the definition of integrated marketing communication as a strategic business process used to plan, develop, implement, and evaluate a series of coordinated, measurable, persuasive brand communication programs over a certain period of time with consumers, customers, prospects, as well as other targeted and relevant external or internal audiences. This concept introduces the concept of consumer touch points and the complex interrelation of opportunities that can be used to influence brands perceptions, especially since everyone, every place, and the media have the potential to shape and build consumer expectations (Juska, 2018: 2).

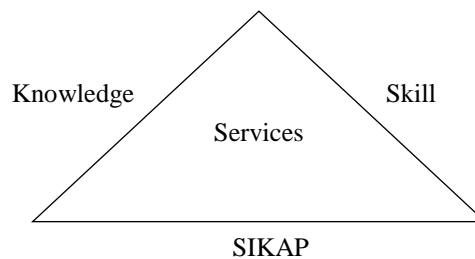
2.2 Service Quality

American Marketing Association defined service as an activity, benefit, or satisfaction offered in the sale of, or provided in connection with, the sale of a product. In other words, services are activities, benefits, or satisfactions offered to service users (Roy, 2018: 3). Service quality is one of the element that can build competitive advantage for the company (Wahyoedi et al., 2021).



Source: Wilson et al (2021: 18)
Figure 1. The Service Triangle

The interaction between employees and service users is the main key in delivering services which will ultimately shape service user satisfaction. Employees are the front line in the company to determine the company's success in delivering its services to service users. If consumers are satisfied with the services provided by the company, then this will increase the trust and interest of service users to return to using the same services. Therefore, employees need to work in totality and have loyalty to be able to provide superior service to users (Halin et al., 2021: 2). Several factors that need to be considered in the services delivery can be described as follows:



Source: Haryono (2018: 14)
Figure 2. Service Basic

Figure 2 shows that there are three main factors that must be considered by service providers in providing services to customers, namely:

1. Knowledge of service, related to the purpose and purpose of serving, service manners, attitude, and speech.
2. Skills about service, means how to communicate, greet, ask, answer, and explain.
3. Attitude about service, means a polite, ethical, attractive, friendly, and sincere heart.

2.3 Consumer Satisfaction

Oliver (2015: 8) state that satisfaction is a response to customer compliance. Satisfaction is a justification that the features of the product or service, or the service product itself being provided or being provided are at a level that can satisfy consumption, including levels below or above suitability. When viewed from the consumer's point of view, Oliver (2015: 4) explained satisfaction that: "satisfaction can be likened to an individual pursuit, a goal to be attained from the consumption of products and the patronization of services". The formula for customer satisfaction can be described as follows (Haryono, 2016: 12):

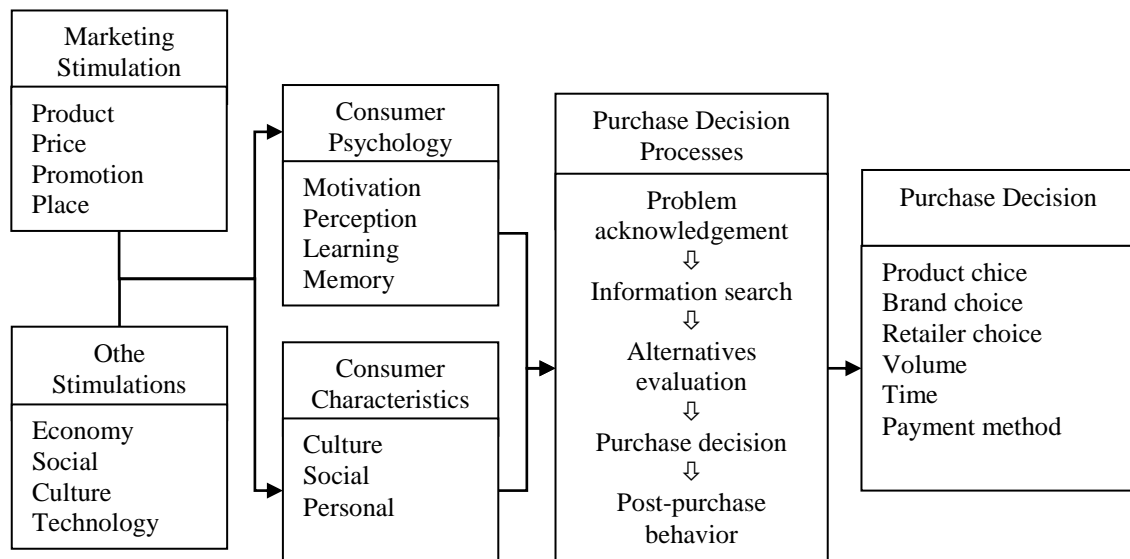
$$\text{Satisfaction (S)} = \text{Performance (P)} / \text{Expectation (E)}$$

In which:

1. If $S > 1$, then the customer will get special satisfaction (delighted).
2. If $S = 1$, then the customer will get satisfaction (satisfied).
3. If $S < 1$, the customer will be dissatisfied.

2.4 Purchase Decision

Purchasing is a process known as the last mile, which is the process of selecting shopping or all activities that form buying interest and purchasing products in retail outlets (Lantos, 2011: 142). Lamb et al (2013: 186) stated that purchasing decisions are preceded by the introduction of needs in consumers, namely the presence of unfulfilled stimuli, added information both internal and/or external. And continued with an evaluation process by consumers on information and problems that have been known. After the evaluation, a purchase decision is made. Kotler & Keller (2009: 184) the consumer purchase behavior model as follow:



Sources: Kotler & Keller (2009:178)

Figure 3. Consumer Purchase Behavior Model

Figure 3 shows that there are five stages in the purchase decision processes, they are problem acknowledgement, information search, alternative evaluation, purchase decision, and post-purchase behavior. Figure 3 also shows that consumer purchase decisions are processes that occur within consumers, which involve aspects of psychology and consumer characteristics. Aspects of consumer psychology include motivation, perception, learning, and memory. Meanwhile, aspects of consumer characteristics include personal, social, and cultural aspects. These aspects of the consumer are influenced by external stimuli, either in the form of marketing mix stimuli or other stimuli.

2.5 Conceptual Framework

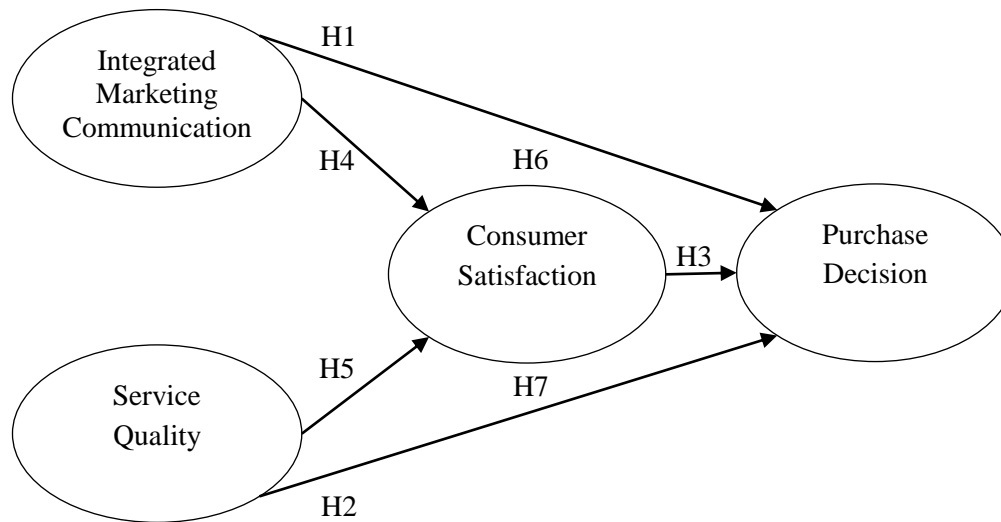


Figure 4. *Conceptual Framework*

III. Research Methods

This study applies a quantitative approach with an explanatory type. The population is the total number of subjects to be studied by a researcher. Variables in this study are integrated marketing communication, service quality, customer satisfaction, and purchase decision. The population in this study is New Debtors, which are debtors who will just make financing at Maybank Finance in the Java Region of the Nonjabodetabek area. The data was collected by spreading online questionnaires to 100 new debtors who have decided to use Maybank Finance's service products who selected a new four-wheeled vehicle service. Each statement is given a choice of answers using ordinal measurement levels through the application of a 5 range Likert scale, namely: very disagree, disagree, disagree enough, agree, and very agree. The data analysis technique in this study uses quantitative data analysis techniques. Data analysis processing is carried out using structural equation modeling (SEM) which supported by SmartPLS software.

IV. Discussion

4.1 Integrated Marketing Communication Has No Significant Influence on Consumer Purchase Decisions of Maybank Finance in Non-Jabodetabek Area

The results show that integrated marketing communication has a positive influence on consumer purchasing decisions of Maybank Finance in the Java Non-Jabodetabek Area, where this positive effect is not significant. This means that this effect cannot be generalized to the entire sample and population. The results of this study are in line with previous research, that integrated marketing communication has no significant effect on consumer purchasing decisions (Kwangyong et al., 2021). However, this study is not in line with previous research which revealed that integrated marketing communication has a positive and significant influence on consumer purchasing decisions (Tibebe & Ayenew, 2018; Puspanathan et al., 2021).

Based on the search for respondents' responses to the statements in the integrated marketing communication questionnaire, it can be seen that the integrated marketing communication item that gets the highest score in this study is the item which states that the content of the message conveyed in the Maybank Finance advertisement through the brochure corresponds to that delivered by the staff. in the field. In addition, respondents also gave a good response to the statement that Maybank Finance provides an attractive promotional program. This high score is supported by a good loading factor value as well. On the other hand, the respondent's response to the statement of the best purchase decision is that consumers decide to own a motor vehicle using the Maybank Finance financing program, which also has a good loading factor value as well. This condition provides an opportunity for a positive influence given by integrated marketing communications on purchasing decisions.

However, if viewed from the lowest score on the purchasing decision questionnaire, it is the "looking for information on how to own a motor vehicle" factor that provides the highest support for the formation of consumer purchasing decisions. This can be seen from the loading factor value generated by the statement "looking for information on how to own a motorized vehicle" is the largest. On the other hand, the consumer purchasing decision items responded to the lowest in addition to that consumers are considering buying a used or new vehicle, so consumers are also looking for information on how to own a motor vehicle. This means that consumers go through a search process which of course is also faced with various types of advertisements and promos delivered by competitors before consumers have not really decided to choose Maybank Finance as an option for their motor vehicle financing program. This condition causes insignificant results because the process of searching for consumer information actually begins with searching for information about how to get a vehicle, so marketing communication activities must really start from consumer awareness of their needs and how information search solutions must be provided by the company when consumers have begun to recognize this need.

Furthermore, this insignificant result indicates that the advertising strategy and promotional programs presented by Maybank Finance need to be improved in their content, so that they are more able to persuade consumers, so that consumers can go through the stages of the buying decision process more quickly. In addition, the implementation of marketing public relations is also needed to be improved again, because the results of this study indicate that the implementation of marketing public relations is still the lowest response by respondents. As explained by Luck et al (2021: 6), that marketing public relations is an active form of public relations activity designed to maximize opportunities that will improve and support the goals and outcomes of a company's marketing communications. That is, with the existence of marketing public relations activities, other marketing communication activities will be supported for success.

4.2 Service Quality Has No Significant Influence on Consumer Purchase Decisions for Maybank Finance in Non-Jabodetabek Area

The results show that service quality has a positive influence on consumer purchasing decisions of Maybank Finance in the Java Non-Jabodetabek Area, where this positive effect is not significant. This means that this effect cannot be generalized to the entire sample and population. The results of this study are in line with previous research, that service quality has no significant effect on consumer purchasing decisions (Kurniawan, 2018; Ramadani, 2019). However, this study is not in line with previous research which revealed that service quality has a positive and significant influence on consumer purchasing decisions (Muhinar & Jalillah, 2018; Ruswandi et al., 2019; Anggita & Ali, 2017).

The results of this study can be explained through the results of research which show that the service quality items that get the highest score in this study are items related to the flexibility of credit terms. As explained earlier, Maybank Finance provides promotional programs by providing longer payment terms with lower interest rates. In addition, Maybank Finance also provides more instant services, thus providing convenience for consumers. These factors support the high consumer response to the statement that Maybank Finance's credit terms are flexible. This has an impact on the positive influence provided by the quality of service on purchasing decisions.

On the other hand, statistically, this positive effect is not significant. The insignificance of the results of this study can be explained that, the shaper of service quality that contributes the most is the aspect of empathy, namely that Maybank Finance's consumer staff have attention to the personal needs of consumers. It can be seen from the factor loading that the highest number is a statement related to empathy, namely that Maybank Finance's consumer staff has attention to the personal needs of consumers with an average score of respondents' responses which is smaller than the flexibility of credit terms.

Therefore, through the results of the research, it can be explained that as a company engaged in the service sector, Maybank Finance is really required to deliver services that are 'close' to consumers. The nature of the service is inseparability (services cannot be separated from production and consumption), people based (services are highly dependent on one's performance), and contact customers (direct relationships with consumers (Fatihudin & Firmansyah, 2019: 2). staff really must be emphasized, as also explained by Haryono (2018: 14) that the main things that must be considered in forming good service quality are knowledge about service, skills about service, and attitude about service. These three things are all related and inherent in staff when delivering services.

4.3 Consumer Satisfaction Significantly Affects Maybank Finance Consumer Purchase Decisions in Non-Jabodetabek Area

The results of the study indicate that consumer satisfaction has a positive influence on consumer purchasing decisions of Maybank Finance in the Java Non-Jabodetabek Area, where this positive effect is significant. That is, this effect can be generalized to the entire sample and population. The results of this study are in line with previous research, that service quality has a positive and significant influence on consumer purchasing decisions (Ruswandi et al., 2019; Kwangyong et al., 2021).

These results can be explained that consumers who are satisfied with what they receive from the company, then consumers will have a tendency to make purchases of the company's products. If viewed from the results of the questionnaire, it can be seen that the highest average score on the consumer satisfaction variable is that consumers are satisfied with the selected Maybank Finance financing program. In addition to getting a high response, this statement also has a good loading factor value as well. In addition, when viewed from the loading factor value of the statement items in the questionnaire, the statement stating that consumers are satisfied with the selected financing program service procedure has the highest loading factor value. The formation of this aspect of consumer satisfaction is positively proportional to the formation of the consumer purchasing decision process, namely that consumers decide to choose Maybank Finance as the company that finances the purchase of their motor vehicles. Consumer satisfaction is a form of consumer evaluation of the company's performance and depends on the performance offered in relation to consumer expectations. If performance fails to meet expectations, consumers will be dissatisfied. If performance matches expectations, consumers will be satisfied. If

performance exceeds expectations, consumers will be very satisfied (Kotler et al., 2013: Ch.11). When consumers are satisfied with the information and services provided by the company, consumers will consider this when choosing alternatives in making decisions, whether to buy or not to buy.

4.4 Integrated Marketing Communication Has No Significant Effect on Maybank Finance Consumer Satisfaction in Non-Jabodetabek Area

The results show that integrated marketing communication has a negative effect on consumer satisfaction of Maybank Finance in the Non-Jabodetabek Java Area, where this negative effect is not significant. This means that this effect cannot be generalized to the entire sample and population. The results of this study are in line with previous research conducted by Gunarto et al (2017) that integrated marketing communication has no significant effect on customer satisfaction. However, this study is not in line with previous research which revealed that integrated marketing communication has a positive and significant effect on consumer satisfaction (Šerić et al., 2015; Kwangyong et al., 2021).

Based on the search for respondents' responses to the statements in the integrated marketing communication questionnaire, it can be seen that the integrated marketing communication item that gets the highest score in this study is the item which states that the content of the message conveyed in the Maybank Finance advertisement through the brochure corresponds to that delivered by the staff. in the field. In addition, respondents also gave a good response to the statement that Maybank Finance provides an attractive promotional program. This high score is supported by a good loading factor value as well.

These statements are statements that support aspects of integrated marketing communications related to the initial information factor received by consumers. Meanwhile, consumer satisfaction is the result of an evaluation of the consumer's experience when it is in contact with a service or product, whether the service or product is in line with expectations or not. As explained by Haryono (2016: 12) that the formulation of satisfaction is a comparison between the performance provided by the company and perceived by consumers compared to consumer expectations. This is supported by the results of the questionnaire which can be seen that the highest average score on the consumer satisfaction variable is that consumers are satisfied with the selected Maybank Finance financing program. In addition to getting a high response, this statement also has a good loading factor value as well. If viewed from the loading factor value of the statement items in the questionnaire, the statement stating that consumers are satisfied with the selected financing program service procedure has the highest loading factor value.

4.5 Service Quality Has a Significant Influence on Maybank Finance Consumer Satisfaction in the Non-Jabodetabek Area

The results showed that service quality had a positive influence on Maybank Finance's consumer satisfaction in the Java Non-Jabodetabek Area, where this positive effect was significant. That is, this effect can be generalized to the entire sample and population. The results of this study are in line with previous research, that service quality has a positive and significant influence on customer satisfaction (Janahi & Al Mubarak, 2017). This study also supports the empirical study by Wahyoedi et al (2020) in which service quality influence positively and significantly on consumer satisfaction.

Consumer satisfaction is a response to customer compliance. Satisfaction is a justification that the features of the product or service, or the service product itself being provided or being provided are at a level that can satisfy consumption, including levels below or above suitability (Oliver, 2015: 8). Eckert (Lagat, Koech and Kemboi, 2016)

stated that satisfaction refers to product quality, service, price performance ratio when the company is able to meet and exceed customer desires. Thus, it can be explained that customer satisfaction is highly dependent on the performance of the service quality delivered by the company. The results showed that the service quality items that got the highest score in this study were items related to the flexibility of credit terms. As explained earlier, Maybank Finance provides promotional programs by providing longer payment terms with lower interest rates. In addition, Maybank Finance also provides more instant services, thus providing convenience for consumers. These factors support the high consumer response to the statement that Maybank Finance's credit terms are flexible. This has an impact on the positive influence provided by the quality of service on purchasing decisions. Compared to the results of the questionnaire on the consumer satisfaction variable, it can be seen that the highest average score on the consumer satisfaction variable is that consumers are satisfied with the selected Maybank Finance financing program. In addition to getting a high response, this statement also has a good loading factor value as well. If viewed from the loading factor value of the statement items in the questionnaire, the statement stating that consumers are satisfied with the service procedures of the selected financing program has the highest loading factor value.

4.6 Consumer Satisfaction Does Not Mediate the Effect of Integrated Marketing Communication on Consumer Purchase Decisions for Maybank Finance in the Non-Jabodetabek Area

The results of the study indicate that consumer satisfaction does not play a role in mediating integrated marketing communications in influencing consumer purchasing decisions. These results can be explained, because this study provides results that integrated marketing communication does not have an effect on consumer satisfaction. The results of this study are in line with previous research, that integrated marketing communication has no effect on consumer satisfaction (Gunarto et al., 2017), so that consumer satisfaction does not need to continue the influence of integrated marketing communications on consumer purchasing decisions. However, this research is not in line with the study conducted by Kwangyong et al (2021) that consumer satisfaction plays a role in fully mediating the influence of integrated marketing communications on one of the stages in consumer purchasing decisions, namely purchase interest.

The formation of Maybank Finance's consumer satisfaction in this study is not formed from aspects of integrated marketing communication, but customer satisfaction is formed by other factors. After satisfaction is formed, then this satisfaction helps consumers in going through the purchase decision process. Thus, consumer satisfaction does not assist in mediating the insignificant direct and indirect influence exerted by integrated marketing communications on consumer purchasing decisions. Kwangyong et al (2021) revealed that integrated marketing communications that can influence purchasing decisions are integrated marketing communications that are well planned and implemented, and satisfied consumers will experience a positive evaluation of the company, so that these consumers will have an interest in making purchases to the company. Thus, through the results of this research, Maybank Finance needs to evaluate the implementation of integrated marketing communications that have been implemented by the company so far. Donald Schultz (Juska, 2018: 2) as the originator of the idea of integrated marketing communication explained that integrated marketing communication as a strategic business process used to plan, develop, implement, and evaluate a series of coordinated, measurable, persuasive brand communication programs over a certain period of time with consumers, customers, prospects, and external audiences or other targeted and relevant internals. This concept

introduces the concept of consumer touch points and the complex interrelation of opportunities that can be used to influence perceptions of brands, especially since everyone, every place, and the media have the potential to shape and build consumer expectations.

4.7 Consumer Satisfaction Mediate the Effect of Service Quality on Consumer Purchase Decisions for Maybank Finance in the Non-Jabodetabek Area

The results showed that customer satisfaction had a partial role in the influence of service quality on consumer purchasing decisions. The results of this study are in line with research conducted by Devina & Rokhyadi (2019) that service quality has an indirect influence on decisions to use leasing services mediated by consumer satisfaction. Besides, Ruswandi et al (2019) also conveyed that consumer satisfaction has a role in mediating the influence of service quality on purchasing decisions.

This role is formed because the quality of service, although it has a direct and indirect positive effect on purchasing decisions, but this effect is not significant. While the quality of service itself has a significant positive effect on customer satisfaction and customer satisfaction has an influence on purchasing decisions. Thus, the quality of service delivered by Maybank Finance is able to shape consumer satisfaction, and satisfied consumers will be supported by the purchasing decision-making process to decide to choose the products offered by Maybank Finance. As explained by Kotler et al (2013: Ch.11) that customer satisfaction is a response to the fulfillment of customer needs and desires for the services delivered by the company. Before consumers are willing to receive services from the company, consumers first have the hope that the services delivered will be able to meet their needs and desires. If the service performance delivered by the company fails to meet expectations, consumers will be dissatisfied. If the service is in accordance with consumer expectations, then consumers will be satisfied. If the service provided exceeds expectations, consumers will be very satisfied. When consumers are satisfied with the information and services provided by the company, consumers will consider this when choosing alternatives in making decisions, whether to buy or not to buy.

V. Conclusion

Based on the results of the analysis and discussion of the research results, this study concludes that:

1. Integrated marketing communication has no significant effect on consumer purchasing decisions of Maybank Finance in the Java Non-Jabodetabek Area.
2. Service quality has no significant effect on consumer purchasing decisions of Maybank Finance in the Java Non-Jabodetabek Area.
3. Consumer satisfaction has a significant effect on consumer purchasing decisions for Maybank Finance in the Java Non-Jabodetabek Area.
4. Integrated marketing communication has no significant effect on consumer satisfaction of Maybank Finance in the Java Non-Jabodetabek Area.
5. Service quality has a significant effect on Maybank Finance's consumer satisfaction in the Java Non-Jabodetabek Area.
6. Consumer satisfaction does not mediate the influence of integrated marketing communication on consumer purchasing decisions of Maybank Finance in the Java Non-Jabodetabek Area.
7. Consumer satisfaction mediates the influence of service quality on consumer purchasing decisions of Maybank Finance in the Java Non-Jabodetabek Area.

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