



**INFLUENCE OF PUBLIC FIGURE ENDORSE ,
HOSPITALITY , AND PERCEPTION OF EASE OF
MEMBER'S DECISION TO SAVE AT KSPPS TEKUN
SAHABAT MANDIRI WITH WORD OF MOUTH AS A
MODERATION VARIABLE**

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This research aims to determine the influence of Public Figure Endorsement, Hospitality , and Perception of Convenience to decision Save In KSPPS in Moderation by Word Of Mouth. Population study This is member saver KSPPS PERSISTENT FRIEND INDEPENDENT totaling 3,264 with a sample size of 96 members. Sampling is based on the Slovin formula. technique collection data that is with give questionnaire to member saver. The data obtained will be subjected to descriptive analysis to determine the description of the research subject, then the Classical Assumption Test will be carried out which includes the Normality Test, Multicollinearity Test, Heteroscedasticity Test and Linearity Test. The final stage is to do it test MRA For know influence variable Moderation. Results from study This show that Public Figures Endorsement And Perception Convenience matters significant to decision saving , however Hospitality does not have a significant effect on the decision to save, this is shown. Whereas Word Of Mouth capable moderate public figures Endorsement to the decision to save , will but Word Of Mouth No can moderate hospitality And perception ease to decision save

Keywords : **Saving Decision, Public Figure Endorsement, Hospitality, Saving Decision**

INTRODUCTION

Sharia financial institutions are currently developing rapidly in Indonesia. One of them is KSPPS. KSPPS is a sharia financial institution but is also a part of MSMEs which is usually called BMT. The existence of PBMTI associations in Indonesia shows that there are many BMTs spread throughout all corners of Indonesia. Based on KNEKS in 2008 there were around 4500 BMT in Indonesia. However, not all BMTs are members of the Indonesian BMT

association. Of course, there are various conditions that must be met by a BMT to join a BMT association in Indonesia. KSPPS TEKUN SAHABAT MANDIRI is one of the cooperatives that is part of the BMT MPD Boyolali Association.

Customers are one of the important elements in a financial institution. Without customers, a financial institution will not be able to collect funds or distribute funds. Meanwhile, in cooperatives, the funds collected are funds from members. When more funds are collected, the capital obtained will also increase. Therefore, saving behavior in KSPPS needs special attention. There are many conventional banks or conventional cooperatives competing in the markets. This creates many choices facing consumers to decide where they will save. When KSPPS can understand consumer behavior in the field, it can determine the right strategy to increase the number of members and also the amount of funds obtained.

As time progresses, the technology used by people increases. In the world of banking or financial institutions, it is very easy with mobile banking. People don't need to come to the office to save or withdraw money. In the era of digital competition, KSPPS which are present in society are required to be able to compete with banks with their sophisticated technology. KSPPS has a very important role in improving the economy of lower middle class communities or small communities. Some of the roles of BMT are to distance the community from non-Islamic practices, provide guidance and funding for small businesses, eliminate dependence on moneylenders and maintain economic justice in the community with equitable distribution ¹.

Here, KSPPS TEKUN SAHABAT MANDIRI is one of the BMTs involved in lower middle class communities where, to develop their business, they need a lot of capital, one of which is funds from the community. To get funds from the community, of course you have to use various methods so that people can save their funds at KSPPS TEKUN SAHABAT MANDIRI. Based on data from KSPPS TEKUN SAHABAT MANDIRI, over the last two years the number of saving members has not increased significantly compared to three years ago. This means that the capital required does not increase significantly.

Saving behavior is an important thing to research. When KSPPS TEKUN SAHABAT MANDIRI can understand consumer savings behavior, it can determine the right strategy to increase the number of members who save. Consumer behavior is the behavior that consumers display to search for, purchase, use, evaluate, and dispose of products and services that they hope will satisfy their needs ².

¹ Nurul Huda and Mohamad Heykal, *Islamic Financial Institutions* (Jakarta: Kencana, 2010).

² Sinulingga, NA and Sitohang, HT, *Consumer Behavior* (Medan: IOCS Publisher, 2021).

Endorsement is a marketing technique used to promote a product being marketed. An influential figure in society will influence a person's decision. As an endorser, the uniqueness of a product is conveyed to the public with effective communication so that the public can receive messages about the product being marketed³. When the person promoting a product/service is someone who is trusted in society, it will convince the public more. Research conducted by Pratiwiningsih (2018) shows that endorsers have a significant influence on purchasing decisions

Hospitality is a complex knowledge and art in the service business, namely services with service that is full of respect and full of humanity according to the needs of the human soul who wants to be respected and appreciated as a complete human being who has reason and mind⁴. Hospitality is the most important part in influencing someone's decision to save. The friendliness shown by employees in offering products will make someone interested in buying the product. Friendliness is a key aspect in interaction because an employee relationship can be said to be successful if employees are kind and friendly to other employees and to customers and the company must give employees the strength to always apply friendliness⁵. In research conducted by Khansa (2021), service quality has a positive and significant influence on savings decisions.

Apart from that, the perception of convenience is also a factor in determining a person's decision to save. Perception of ease is a belief about the decision-making process. When someone has the perception of ease in transactions, they will consider deciding to save. As in research conducted by Idak (2018), perception has a significant positive effect on saving decisions. Word of mouth communication is very effective in supporting purchasing decisions. Spoken language is not only ten times more effective than print or TV advertising, it is also more important today than at any time in the past⁶. Word of Mouth is a source of convincing word of mouth at a low cost⁷. In this research, Word of Mouth has an important role in strengthening the three factors that influence savings decisions.

This research aims to determine the influence of Public Figure Endorsement, Hospitality, and Perception of Ease on the decision to Save at KSPPS Moderated by Word of Mouth. Based on an initial survey conducted by the author, Word of Mouth is the most immediate factor in determining someone's decision to save. People's trust in the people around them is

³ Evan Jaelani, 'The Influence of Celebrity Endorsements on Online Purchasing Decisions among Consumers of "X" Products in Bandung', *Journal of Management & Accounting Science* 10 (February 2018).

⁴ Jogiyanto Hartono, *Portfolio Theory and Investment Analysis* (South Tangerang: Open University, 2020).

⁵ Otandy Kurniawan, Bambang Suhada, and Afdal Mazni, 'The Influence of Product Quality, Service Friendliness and Price Perceptions on Consumer Purchasing Decisions in the Aceh Coffee Business, South Metro District', *Journal of Economic Management* 2 (2021).

⁶ Mark Huges, *Buzzmarketing* (Jakarta: PT. Elex Media Komputindo, 2007).

⁷ Philip Kotler and Kevin Lane Keller, *Marketing Management* (Jakarta: Erlangga, 2009).

stronger than someone who has just entered their environment. Even though they don't realize it, they promote the products they use by telling stories to relatives or colleagues around them. People will believe more because the person telling about the product has experienced using the product being delivered. From the description above, the hypothesis of this research is H1, Public Figure Endorsement has a positive and significant effect on the savings decision of KSPPS Tekun Sahabat Mandiri. H2, Hospitality has a significant effect on the decision to save at KSPPS Tekun Sahabat Mandiri . H3, Perception of convenience has a significant effect on members' savings decisions at KSPPS Tekun Sahabat Mandiri . H4, this research is that Public Figure Endorsement has a positive and significant effect on saving decisions at KSPPS Tekun Sahabat Mandiri moderated by Word Of Mouth . H5, this research is that Hospitality has a significant effect on saving decisions at KSPPS Tekun Sahabat Mandiri moderated by Word Of Mouth . H6, research This is that the perception of convenience has a significant influence on members' savings decisions at KSPPS Tekun Sahabat Mandiri, moderated by Word of Mouth .

Research methods

A. Research variable

The variables in this research are the independent variables consisting of public figure endorsement, hospitality , and perceived convenience. The dependent variable is the decision to save. And the moderating variable is word of mouth.

B. Research Design

This research is quantitative research with the research design used, namely using a survey. Survey research is research conducted on large or small populations, but the data studied is data from samples taken from that population, to find relative occurrences, distributions and relationships between sociological and psychological variables.

C. Sampling methods and data collection techniques

The research population is respondents who have a relationship with the characteristics of the variables in the research conducted by the author. The population in this study were members of KSPPS TEKUN SAHABAT MANDIRI savers, totaling 3,264 people. The samples used in this research were taken using the Slovin formula with quantities 96 people.

Data collection techniques in this research were carried out through surveys to respondents by giving questionnaires. A questionnaire is a data collection technique using a set

of questions prepared to be asked to respondents. This questionnaire is intended to obtain written data from respondents to be determined as a sample ⁸.

D. Data Analysis Methods

The methods used in conducting this research analysis are descriptive analysis, classical assumption tests consisting of linearity tests, heteroscedasticity tests, multicollinearity tests, and normality tests. Apart from that, the author also carried out statistical testing through validity tests, reality tests, and hypothesis analysis. Hypothesis analysis was carried out using the f test, t test, coefficient of determination and MRA interaction test.

Research result

1. Descriptive Analysis

Table 1
Descriptive Statistics

Variabel	N	Min	Max	Mean	Std. Deviation
Public Figure Endorsement (X1)	96	6	25	19.36458	5.197408
Hospitality (X2)	96	21	35	32.55208	3.352516
Perception of Ease (X3)	96	6	10	9.250000	1.151658
Saving Decision (Y)	96	12	20	17.72917	2.164202

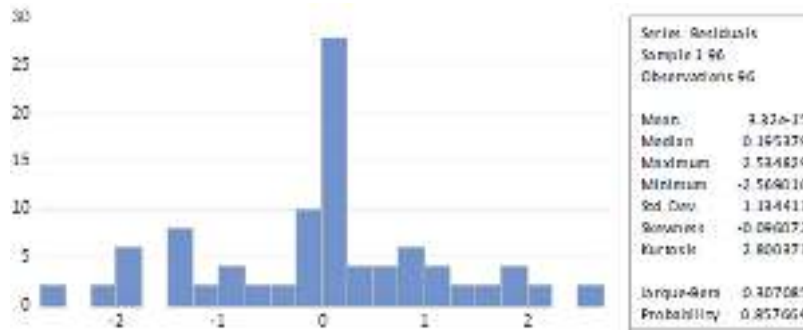
Based on table 1 above, the results of descriptive statistics from the data collected show that the independent variable is Public Figure Endorsement has a minimum value of 6 for 2 people, while the maximum value is 25 for 27 people. The Hospitality variable a minimum value of 21 for 2 people. Meanwhile, the maximum value of 35 is 45 people. The Perception of Ease variable shows a minimum value of 6 for 4 people, while the maximum value is 10 for 59 people. The Saving Decision variable shows a minimum value of 12 for 2 people, while the maximum value is 20 for 29 people.

2. Classic assumption test

a. Normality test

Graphic 1

⁸ Ajat Rukajat, *Quantitative Research Approach* (Sleman: CV. Budi Utama, 2018).



Based on the normality test results above, Jarque-Bera is 0.307085 with a p value of 0.857664 which is greater than 0.05 so the data is normally distributed.

b. Multicollinearity Test

Table 2

Multicollinearity Test

Variables	Coefficient Variance	Uncentered VIF	Centered ViF
C	5.032056	326.8599	NA
Public Figure Endorsement	0.081283	2272.822	103.3378
Hospitality	0.147756	10458.53	59.51816
Perception of Ease	2.475067	14546.27	100.4110

From the test results above, the Centered VIF values for both X1,

c. Heteroscedasticity Test

Table 3

Heteroscedasticity Test

Heteroskedasticity Test: Breusch-Pagan-Godfrey

Null hypothesis: Homoskedasticity

F-statistic	0.439192 Prob. F(6.89)	0.8508
Obs*R-squared	2.760675 Prob. Chi-Square(6)	0.8382
Scaled explained SS	8.612283 Prob. Chi-Square (6)	0.1966

From the eviews output results above, the value of Prob. Chi square (3) in Obs*R-Squared is 0.8382. So the p value is > 0.05 , which means that the regression model homoscedastic.

d. Linearity Test

Table 4

Ramsey RESET Test
Equation: UNTITLED
Omitted Variables: Squares of fitted values
Specification: KEPUSAN_MENABUNG C
PUBLIC_FIGURE_ENDORSE
HOSPITALITY PERCEPTION_EASY MODERATE_1
MODERATE_2
MODERATE_3

	Value	Df	Probability
t-statistic	1.102568	88	0.2732
F-statistic	1.215656	(1, 88)	0.2732
Likelihood ratio	1.317094	1	0.2511

From the regression results above, the p value shown in the probability column in the F-statistic row is 0.2732, which means > 0.05 , so it can be concluded that the independent variable is linear with the dependent variable.

1. Statistical Testing
 - a. Validity test

Table 5

Validity test

Variable	Items Question	R _{count}	R _{table}	Information
Public Figure Endorsement	1	0.773	0.1986	VALID
	2	0.817	0.1986	VALID
	3	0.848	0.1986	VALID
	4	0.735	0.1986	VALID
	5	0.774	0.1986	VALID
Hospitality	1	0.574	0.1986	VALID
	2	0.616	0.1986	VALID
	3	0.703	0.1986	VALID
	4	0.441	0.1986	VALID
	5	0.681	0.1986	VALID
	6	0.579	0.1986	VALID
	7	0.609	0.1986	VALID
The Persepsi Facility	1	0.584	0.1986	VALID
	2	0.654	0.1986	VALID
Saving Decision	1	0.666	0.1986	VALID
	2	0.693	0.1986	VALID
	3	0.599	0.1986	VALID

	4	0.694	0.1986	VALID
Word Of Mouth	1	0.737	0.1986	VALID
	2	0.742	0.1986	VALID
	3	0.708	0.1986	VALID

Based on the test results in table 6 above, for each questionnaire statement, the correlation r is greater than r_{table} . In other words, the research instrument, which consists of 5 statements for Publication Figure Endorsement (X1), is considered to be valid. The research instrument consisting of 7 statements for Hospitality (X2) was considered valid for all items. The research instrument with a total of 2 statements for Perceived Ease (X3) was considered valid for all items. The research instrument consisting of 4 statements for Saving Decisions (Y) assessed all items as valid. The research instrument consisting of 3 statements for Word Of Mouth (Z) was assessed as valid.

b. Reliability Test

Table 6

Reliability Statistics

Cronbach's Alpha	N of Items
,938	21

Based on the test results in table 4.12, the reliability of the questionnaire produces a Cronbach' Alpha of 0.925. It can be stated that all statements have been tested for reliability because $0.925 > 0.60$ is declared reliable.

c. Hypothesis Testing Results

Table 7

Regression Results Before Moderation

Variables	Coefficient	Std. Error	t-Statistics	Prob.
C	7.815550	1.905534	4.101501	0.0001
PUBLIC_FIGURE_ENDORSE	0.219312	0.032470	6.754341	0.0000
HOSPITALITY	0.016059	0.068466	0.234552	0.8151
PERCEPTION_EASY	0.565034	0.216079	2.614946	0.0104

1. T-test

Based on the table of results of the regression equation above, it shows that:

- a) Public Figure Endorse t_{value} (X1) amounting to $6.754341 > t_{\text{table}} 1.966$ and $P_{\text{value}} 0.000 < 0.05$ so it is declared **Ha Accepted** . Which means that the Public Figure Endorse variable partially influences the decision to save.
- b) Hospitality t_{value} (X2) equal to $0.234552 < t_{\text{table}} 1.966$ and $P_{\text{value}} 0.8151 > 0.05$ so it is declared **Ha Rejected** . Which means that the Hospitality variable not partially influence the decision to save.
- c) Calculated value of Perceived Ease (X3) amounting to $2.614946 > t_{\text{table}} 1.966$ and $P_{\text{value}} 0.0104 < 0.05$ so it is declared **Ha Accepted** . Which means that the Perceived Convenience variable partially influences the decision to save.

2. F-test

Table 8

F Test Regression Results

R-squared	0.469204	Mean dependent var	18.14583
Adjusted R-squared	0.451896	S.D. dependent var	1.776923
S.E. of regression	1.315528	Akaike info criterion	3.427128
Sum squared resid	159.2166	Schwarz criterion	3.533975
Log likelihood	-160.5021	Hannan-Quinn criter.	3.470317
F-statistic	27.10824	Durbin-Watson stat	1.563325
Prob(F-statistic)	0.000000		

From the results of the f test above, the F value is 27.10824 and the F table is 3.091, which means $27.10824 > 3.091$ and the p value in the f statistic is 0.0000, thus H_0 is rejected and H_a is accepted, which means Public Figure Endorse, Hospitality , and perceived convenience simultaneously have a significant effect on saving decisions.

3. Coefficient of Determination

Based on the output in table 8 above, the coefficient of determination is 0.451896 . This shows that the independent variables in the model can explain 45.1% of the variation in the dependent variable. Meanwhile, the remaining 54.9% is explained by other variables.

4. Moderated Regression (MRA)

This research uses Moderated Regression Analysis (MRA) to test whether WOM as a moderating variable influences the relationship between trust variables and saving decision.

Table 9

Regression Results after Moderation

Variables	Coefficient	Std. Error	t-Statistics	Prob.
C	-17.99813	12.32458	-1.460344	0.1478
PUBLIC_FIGURE_ENDORSE	-0.709512	0.278846	-2.544459	0.0127
HOSPITALITY	0.578479	0.452817	1.277511	0.2048
PERCEPTION_EASY	2.646237	1.582452	1.672238	0.0980
WORD_OF_MOUTH	2.668843	1.032525	2.584773	0.0114
MODERATE_1	0.066312	0.021510	3.082780	0.0027
MODERATE_2	-0.053802	0.036754	-1.463825	0.1468
MODERATE_3	-0.185482	0.129870	-1.428210	0.1568

- a) Calculated value is Moderate 1 amounting to 3.082780 with a P value of 0.0027 . Because the t value is $3.082780 > t_{table} 1.966$ and $P_{value} 0.0027 < 0.05$ so it is declared **Ha Accepted** . Which means that Moderate 1 has a partial effect on saving decisions.
- b) Calculated value is Moderate 2 of -1.463825 with a P value of 0.1468. Because the t value is $-1.463825 < t_{table} 1.966$ and $P_{value} 0.1468 > 0.05$ so it is declared that **H0 is rejected** . Which means that the Hospitality variable does not partially influence the decision to save.
- c) Calculated value is Moderate 3 of -1.428210 with a P value of 0.1568 . Because the t value is $-1.428210 < t_{table} 1.966$ and $P_{value} 0.1568 > 0.05$ so it is declared that **H0 is rejected** . Which means that the Perceived Convenience variable does not partially influence the decision to save.

Discussion

Table 10
Hypothesis Test Results

Hypothesis Test Results	Results	Information
Before Moderation		
H1	Public Figure Endorsement has a positive and significant effect on Saving Decisions	Coefficient : 0.219312 T-statistic: 6.754341 P-value: 0.000
H2	Hospitality has a positive and significant influence on purchasing decisions	Coefficient : 0.016059 T-statistic: 0.234552 P-value: 0.8151
H3	Perception of Convenience Has a Positive and Significant Influence on Purchasing Decisions	Coefficient : 0.565034 T-statistic: 2.614946 P-value: 0.0104
After Moderation		
H4	Word of mouth as a moderating variable strengthens the influence of Public Figure Endorsement on saving decisions	Coefficient : 0.066312 T-statistic: 3.082780 P-value: 0.0027

H5	a moderating variable strengthens the influence of hospitality on saving decisions	Coefficient : -0.0053802 T-statistic :-1.463825 P-value : 0.1468	Rejected
H6	Word of mouth as a moderating variable strengthens the influence of perceived convenience on saving decisions	Coefficient : -0.185482 T-statistic : -1.428210 P-value: 0.1568	Rejected

Based on the results of the data processing above, it can be concluded that:

a. The influence of Public Figure Endorsement on saving decisions

H1 of this research is that endorsements have a positive and significant effect on the decision to save at KSPPS Tekun Sahabat Mandiri . Based on the regression analysis above, **it is stated that H1 is accepted** . Which means that the Public Figure Endorse variable partially influences the decision to save. This also shows that Public Figure Endorsement is one of the considerations for members' decisions in choosing one of the savings products at KSPPS TEKUN SAHABAT MANDIRI. A product offered by someone who is already trusted in society will be easier for someone to decide to follow than one offered by someone they have just met.

b. The influence of hospitality on purchasing decisions

H2 of this research is that Hospitality has a significant influence on the decision to save at KSPPS Tekun Sahabat Mandiri. Based on the regression analysis above, **it is stated that H2 is rejected** . Which is that the Hospitality variable does not have an influence on the decision to save. This is that Hospitality does not influence members in deciding to save at KSPPS TEKUN SAHABAT MANDIRI. These results do not mean that offering a product in an unfriendly manner influences a person's decision to save. In cases like this it shows that even though someone offers a product in a friendly manner it does not mean that someone can decide to save, perhaps due to a lack of trust in the person they have just met. Most of the research objects here are sellers in the market, where many savings products are offered to them. Therefore, they must be careful in choosing which product they will choose. Therefore, hospitality does not influence a person's decision to save. The same results were obtained from research conducted by kurniawan (2021) shows that service friendliness is not influence to service decisions

c. The influence of perceived convenience on purchase decisions

H3 of this research is that perceived convenience has a significant influence on members' savings decisions at KSPPS Tekun Sahabat Mandiri . Based on the analysis it is stated that **H3 is accepted** . The assumption that it is easy to transact on a savings product will make

someone choose that product. Without having to bother coming to the office every day, they can save, even when they collect it, they just contact the officer to bring the money they want to withdraw. This shows that a person's perception of convenience can influence a person's decision to save. Which is that the variation of Convenience partially influences the decision to save the decision to save at KSPPS TEKUN SAHABAT MANDIRI

- d. Public Figure Endorsement has a positive and significant influence to saving decision of Tekun Sahabat Mandiri, moderated by Word Of Mouth.

H4 of this research is that Public Figure Endorsement has a positive and significant effect on the savings decision of KSPPS Tekun Sahabat Mandiri, moderated by Word Of Mouth. Based on the regression analysis above then **H4** is declared accepted, which means Word of Mouth is able to moderate the public figure endorsement variable on saving decisions.

- e. Hospitality has a significant influence on the decision to save at KSPPS Tekun Sahabat Mandiri moderated by Word Of Mouth .

H5 of this research is that Hospitality has a significant influence on decisions at KSPPS Tekun Sahabat Mandiri, moderated by Word Of Mouth . Based on the regression analysis, then it is stated that the results of this analysis not significant. This shows that **H5 is rejected**. This means that Word of Mouth does not moderate Hospitality and savings decisions. This is in line with research conducted by Heri, et al (2017) with the research title "The Influence of Service Quality and Price on Consumer Satisfaction with Word of Mouth as a moderating variable at the Dewangga Lil Hajj Wal Umroh Surakarta Travel Bureau" where Word of Mouth was unable to moderate Service quality.

- f. Perceived of convenience has a significant influence members' savings decisions at KSPPS Tekun Sahabat Mandiri in moderation by Word Of Mouth

H6 of this research is that perceived convenience has a significant influence on members' savings decisions at KSPPS Tekun Sahabat Mandiri, moderated by Word of Mouth. Based on the regression analysis above , it is stated that the results of the analysis are not significant. This shows that **H6 is rejected** . This means that Word of Mouth does not moderate the perception of convenience and the decision to save. This is the same as the results of research conducted by Pangeran, et al (2021) with the title Influence of promotions on Social Media, Perception of Convenience as a Shaper of Shopping Interest for bakery consumers which is moderated by Word of Mouth " where Word of Mouth cannot moderate Perception of Convenience.

Conclusion

Based on research analysis conducted by researchers regarding the influence of Public Figure Endorsements, Hospitality and Perceived Ease of Savings Decisions where Word of Mouth is a moderating variable with a case study of KSPPS 'TEKUN SAHABAT MANDIRI' saver members, the researchers can draw several conclusions including the following:

- a. Public Figure Endorsement has a positive and significant effect on the savings decisions of KSPPS Tekun Sahabat Mandiri members.
- b. Hospitality has no influence on the savings decision of KSPPS Tekun Sahabat Mandiri
- c. Perception of convenience has a positive and significant effect on the decision to save at KSPPS Tekun Sahabat Mandiri .
- d. Word of Mouth can moderate Public Figure Endorsement of the decision to save at KSPPS Tekun, Mandiri Friends
- e. Word of Mouth cannot moderate hospitality in the decision to save at KSPPS Tekun Sahabat Mandiri
- f. Word of Mouth cannot moderate the perceived ease of saving decisions at KSPPS Tekun Sahabat Mandiri

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