ANALYSIS OF THE EFFECT OF PERCEIVED EASE AND USEFULNES ON CONSUMER BEHAVIOR FORINTEREST IN USING DIGITALWALLETS

(Study at Gambir branch of Starbucks Consumers)

[1st]Jesica Juni Wulandari, [2nd]Muhammad Ramaditya, BBA., M.Sc.
Sekolah Tinggi Ilmu Ekonomi Indonesia, Jakarta
jesicajuni3@gmail.com,

Abstract - *This study aims to determine how much influence the perceived ease of use and usefulness has on consumer behavior on the interest in using digital wallets in the Gambir branch of Starbucks consumers.*

This study uses path analysis, using the Partial Least Square method and the SmartPLS ver 3.2.8 application. The sampling technique used purposive sampling with the criteria of consumers who are currently making or have already made payment transactions at Starbucks Gambir branch.

Theresultsofthisstudyindicatethatperceivedeasehasadirecteff ecton consumer behavior, perceived ease has a direct effect on interest in using, perceived convenience indirectly has a positive effect on interest in using through consumer behavior, perceived usefulness has a direct effect on consumer behavior, perceived usefulness has a direct effect on interest. to use, perceived usefulness indirectly has a positive effect on interest in using through consumer behavior, consumer behavior directly has a significant effect on interest inusing.

Keywords: Perception of Ease, Usefulness, Consumer Behavior, Interest in Using.

Abstrak–Penelitian ini bertujuan untuk mengetahui seberapa besar pengaruh persepsi kemudahan dan kemanfaatan terhadap perilaku konsumen untukminat menggunakan dompet digital pada konsumen Starbucks cabangGambir.

Penelitian ini menggunakan analisis jalur (*Path Analysis*), dengan menggunakan metode *Partial Least Square* dan aplikasi SmartPLS ver 3.2.8. teknik pengambilan sampel menggunakan *purposive sampling* dengan kriteria konsumen yang sedang melakukan atau sudah melakukan transaksi pembayaran di Starbucks cabangGambir

Hasil penelitian ini menunjukkan bahwa persepsi kemudahan berpengaruh langsung terhadap perilaku konsumen, persepsi kemudahan berpengaruh langsung terhadap minat untuk menggunakan, persepsi kemudahan secara tidak langsung berpengaruh positif terhadap minat menggunakan melalui perilaku konsumen, persepsi kemanfaatan berpengaruh langsung terhadap perilaku konsumen, persepsi kemanfaatan berpengaruh langsung terhadap minat untuk menggunakan, persepsi kemanfaatan secara tidak langsung berpengaruh positif terhadap minat menggunakan

melalui perilaku konsumen, perilaku konsumen secara langsung berpengaruh signifikan terhadap minat untukmenggunakan
Kata kunci : Persepsi Kemudahan, Kemanfaatan, Perilaku Konsusmen, Minat Menggunakan.

I. PRELIMINARY

Non-cash payments are generally made not by using money as a means of payment but by means of inter-bank transfers or intra-bank transfers through the bank's own internal network. In addition, non-cash payments can also be made using facilities provided by the bank as a means of payment, such as by using an ATM card, debit card and electronic money. When the payment system is demanded to always accommodate every need of the community in terms of transferring funds quickly, safely and efficiently, payment system technology innovations are developing very rapidly and are supported by various facilities for ease of transactions. With this non-cash payment system, it is easier for people, especially students, to make transactions

The implementation of social distancing during the Covid-19 pandemic currently has an impact on the way people transact. The concern felt by the public about the spread of the covid-19 virus has made people even more careful in transacting using cash because it is feared that transactions using cash can expose people to the covid-19 virus. People nowadays prefer to transact using digital wallets because they are considered safe, and make it easier for people to transact besides this non-cash transaction is considered to reduce the risk of contracting the Covid-19 virus.

1.1. Formulation of the problem

Based on the above background and to focus on the discussion in the research that the author will carry out, the problem is formulated as follows:

1. Does the perception of convenience directly influence consumer behavior in choosing payment transactions?
2. Does the perception of benefit have a direct effect on consumer behavior in choosing payment transactions?
3. Does consumer behavior have a direct influence on interest in using digital wallets?
4. Does perceived convenience have a direct influence on consumer interest in using digital wallets?
5. Does perceived usefulness have a direct influence on consumer interest in using digital wallets?
6. Does perceived convenience have an indirect influence on interest in using digital wallets through consumer behavior?
7. Does perceived benefit have an indirect influence on interest in using digital wallets through consumer behavior?

1.2. Research purposes

In the formulation of the problem to be examined above, the objectives of this study are:

1. To find out whether perceived convenience has a direct effect on consumer behavior in choosing payment transactions?
2. To find out whether the perceived usefulness has a direct effect on consumer behavior in choosing payment transaction methods?
3. To find out whether consumer behavior has a direct influence on interest in using digital wallets?
4. To find out whether perceived convenience has a direct influence on consumer

interest in using digital wallets?

5. To find out whether perceived usefulness has a direct influence on consumer interest in using digital wallets?
6. To find out whether the perception of convenience has an indirect effect on the interest in using a digital wallet through consumer behavior?
7. To find out whether perceived benefits have an indirect influence on interest in using digital wallets through consumer behavior?

II. LITERATURE REVIEW

2.1. TAM

TAM is a model designed to predict the acceptance of computer applications and the factors directly related to it. TAM has the goal of providing an explanation and estimating the acceptance (acceptance) of users of the factors that affect the acceptance of technology in the organization. TAM describes a causal relationship between beliefs and behaviors, goals / needs, and actual use of users of an information system. The TAM model explains in more detail about internet reception with certain dimensions that can easily affect internet users. This model places the trust factor of each user behavior with two variables, namely usefulness and ease of use. This model has been proven to provide an empirical description of aspects of computer user behavior, where many users can easily operate the internet, because it is what they want. In TAM, acceptance of information system users is determined by two key factors, namely perceived usefulness and perceived ease of use

2.2. Ease of Digital Wallet

The word convenience is an adjective that has an easy root. It's easy on your own according to the Big Indonesian Dictionary, that it doesn't require a lot of energy or thought in doing something. Meanwhile, convenience according to the Big Indonesian Dictionary means something that can simplify and accelerate business.
According to Jogiyanto (2011: 330), ease of use (ease of use) is defined as a degree where someone believes that using technology will make people free from effort.

2.3. Benefits of Digital Wallets (digital wallets)

Utilization is an adjective that has the root word benefit. The benefits themselves according to the Big Indonesian Dictionary mean use or benefit. Meanwhile, the benefit itself in the Big Indonesian Dictionary means useful or useful

Wibowo (2008), explains that benefit is a measure by which users of a technology are believed to bring benefits to those who use it.

Bank Indonesia in the material of its meeting with the DPD RI revealed that in a modern economy the traffic of exchanging goods and services is so fast that it requires support for a faster, more efficient and secure payment system. It is felt that the use of cash as a means of payment is starting to cause problems, especially the high costs
cash handling and low velocity of money

2.4. Consumer behavior

Consumer behavior is a decision-making process by individuals or organizations that act directly in planning, searching for, buying and using goods or services as a result of needs that must be met.

According to Kotler and Keller (2016: 199), consumer behavior refers to the buying behavior of end-consumers (individuals and households) who buy goods and

services for personal consumption. All final consumers combined will form the consumer market.

2.5. Interest in Using a Digital Wallet

Interest is a psychological aspect that has a considerable influence on behavior. Apart from that, interest is also a source of motivation that will direct a person to do what they do. Interest in using can be defined as a form of user desire to use or reuse a particular object. Interest using is described as one's situation before taking action. Interest in using can also be used as a basis for predicting someone's behavior or actions

2.6. Relationship between Research Variables

2.6.1. The Effect of Perceived Ease on Consumer Behavior

The perception of ease of use is one of the things that can be taken into consideration for someone in using digital wallet services. Ease of use can reduce a person's effort both time and effort to study a system or technology because individuals believe that the system or technology is easy to understand.
According to Amijaya (2010: 49), this convenience will have an impact on behavior, namely the higher a person's perception of the ease of using the system, the higher the level of utilization of information technology.

2.6.2. The Effect of Perceived Benefits on Consumer Behavior

Usability also affects convenience, but not vice versa. System users will use the system if it is useful, whether the system is easy to use or not easy to use (Jogiyanto, 2011: 330). A benefit provided by the system will affect consumer behavior, the greater the benefits provided by consumers will attract interest in using this technology.

2.6.3. The Direct Effect of Perceived Ease on Interests to Use

Perceived ease is a belief about the process
decision-making. When someone believes that technology can be used easily or with minimal effort, that person's interest in using technology will also increase.
according to Kotler and Keller (2012: 121-133) Buyer decisions made by consumers go through several stages, namely: the introduction of needs, the information search stage, the alternative evaluation stage, the purchase decision and finally the post-purchase behavior stage.

2.6.4. Direct Effect of Perceived Benefits on Interests to use

Perceived Benefits refers to the extent to which a person believes that using technology will be able to increase their productivity. This is one of the considerations for someone in making a decision to switch to using a digital wallet.
Adamson and shine (2011: 443) define perceived usefulness as a construct of one's belief that the use of a certain technology will be able to improve their performance.

2.6.5. Direct Influence of Consumer Behavior on Interests to Use

According to Kotler and Keller (2016: 199), consumer behavior refers to the buying behavior of end-consumers (individuals and households) who buy goods and services for personal consumption. All the final consumers combined will form the consumer market.

When a consumer wants to buy a product, that consumer has the motivation to buy, but sometimes the consumer is not sure of his motivation, so sometimes a consumer changes his decision when buying a product. Therefore this is precisely where marketers must analyze all their perceptions, preferences, behavior and environment in buying.

2.7. Hypothesis Development

H1: It is suspected that there is a direct effect of Ease of Perception on Consumer Behavior in transactions.
H2: It is suspected that there is a direct effect of perceived benefits on consumer behavior in transactions.
H3: It is suspected that there is a direct influence on consumer behavior on the interest in using digital wallets.
H4: It is suspected that there is a direct effect of Perceived Ease of Interest in Using Digital Wallets.
H5: It is suspected that there is a direct effect of perceived benefits on the interest in using a digital wallet.
H6: It is suspected that there is an indirect effect of perceived convenience on the interest in using digital wallets through consumer behavior.
H7: It is suspected that there is an indirect effect of perceived benefits on the interest in using digital wallets through consumer behavior.

2.8. Framework

Based on the literature review, a research framework can be prepared which is presented in the following figure:

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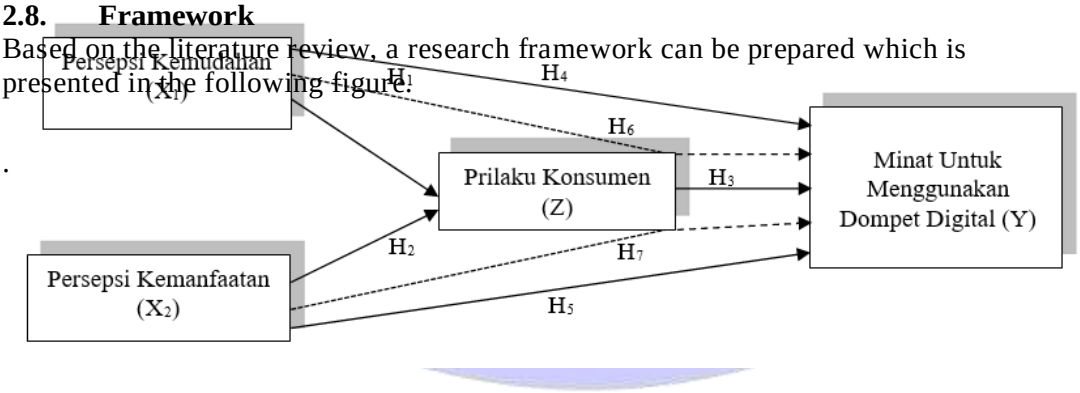


III. RESEARCH METHOD

3.1. Research Strategy

The strategy that supports this research uses a sample survey method, namely by collecting and analyzing data by seeking opinions from the subject under study (respondents) by using a questionnaire, which aims to determine whether there is an influence between variables X1 (Ease of Perception), X2 (Perception of Benefit), Z (consumer behavior), Y (Interest in using Digital Wallets)

3.2. Population and Research Sample

According to Sugiyono (2010: 80) population is a generalization area consisting of objects or subjects that have certain qualities and characteristics that are

determined by researchers to be studied and then draw conclusions. In this study, the population is consumers who make product purchase transactions at Starbucks. The population in this study is not known with certainty and is large in size

The criteria used by researchers are respondents who have made purchases of Starbucks products at least 2 (two) times. These criteria are used considering the large population. Determination of the number of samples to be used in this study will use the formula according to Widiyanto (2008: 35) as listed below.

$$n = \frac{Z^2}{4\,(Moe)\,2}$$

Where:

N : Amountsample

Z :Z value with 95% confidence level, then Z value = 1.96 (normal distribution table)

Moe : The maximum margin of error is 10% or0.10

By using a margin of error of 10%, the minimum sample size that can be taken is:

n = 1,962 / 4 (0.10) 2

n = 96.04 which is rounded up to 97

Based on the above calculations, the minimum sample used in this study was 97 respondents. This amount is determined with the intention of anticipating the questionnaire that is not completely filled in or the respondent's answer is not in accordance with the questions raised in the research questionnaire.

3.3. Data analysis method

3.3.1. Data Testing Methods and Data Presentation

The data collected from the questionnaire was tabulated, then processed using the Path Analysis model. Path Analysis is used to analyze the pattern of relationships between variables in order to determine the direct or indirect effect of a set of independent (exogenous) variables on the dependent (endogenous) variable (Sani and Maharani 2013: 74). The path coefficient (path analysis) is a standardized regression coefficient, that is, the regression coefficient calculated from a database that has been set in standard numbers (Z-score). This analysis is assisted with the help of software SmartPLS (Partial Least Square) ver 3.2.8

3.3.2. Data analysis method

The analytical method used is the path analysis method. Used to analyze patterns of relationships between variables. This model is to determine the direct or indirect effect of a set of independent (exogenous) variables on the dependent variable (endogenous) (Sani and Maharani, 2013: 74).

There are several terms used in path analysis, namely as follows (Kusnendi, 2014):

3.3.2.1. Path Model

A diagram connecting the independent, intermediate and dependent variables. The relationship pattern uses arrows. Arrows

single shows a causal relationship between exogenous variables and one or more dependent variables. The arrows also relate the error (residual variable) to all of the respective exogenous variables. The double arrows show the correlation between pairs of exogenous variables.

3.3.2.2. The causal path for a given variable

It includes first, the arrow paths leading to the variable and second, the correlation paths of all exogenous variables that are correlated with other variables that have arrows leading to the existing variable.

3.3.2.3. Exogenous Variables

Exogenous variables are all variables for which there are no explicit causes or in the diagram there are no arrows leading to them, other than those in the measuring error section. If these variables are correlated, the correlation is shown by a double-headed arrow that constructs these variables. This variable is also called an indendent variable.

3.3.2.4. Endogenous Variables

Endogenous variables are variables that have arrows leading to these variables. The variables included in it include all intermediate and dependent variables. Endogenous intermediate variables have arrows pointing towards them and from the direction of these variables in a model. The dependent variable only has arrows pointing at it. This variable is also called the dependent variable.

3.3.3. Statistical Analysis Methods

In this study, data processing used path analysis with the partial square method using the PLS program. The analysis on the pls is carried out in three stages:

1. Outer Model Analysis.
2. Inner Model Analysis.
3. Hypothesis test.

3.3.3.1. Measurement Model (Outer Model)

This model specifies the relationship between latent variables and their indicators, or it can be said that the outer model defines how each indicator relates to other variables. Tests performed on the outer model:

a. *Convergent validity.* The value of convergent validity is the value of loading factors on latent variables with indicators. The loading factor value> 0.7 is said to be ideal and the loading factor value> 0.5 is still acceptable.
b. *Discriminant Validity.* This value is the value of the cross loading factor which is useful for knowing whether the construct has adequate discrimination, namely by comparing the loading value of the intended construct must be greater than the loading value with other constructs.
c. *Composite Reliability*. Data that has composite reliability> 0.8 has high reliability.
d. *Average Variance Extracted* (AVE). The expected AVE value> 0.5 Cronbach Alpha. Expected value> 0.6 for all constructs
e. The test performed above is a test on the outer model for the flexible indicator. Different tests are carried out for formative indicators. Test for formative indicators, namely the Significance of weights. The weight value of the formative indicator with its construct must be significant.

3.3.3.2. Inner Model Analysis

According to Ghozali (2014), inner model analysis is also known as structural model analysis, which is carried out to ensure that the structural built is robust and accurate. Inner model evaluation can be seen from several indicators which include:

a. Model fit test (model fit)
   This model fit test is used to determine whether a model has a fit with the data. In the model fit test, there are three test indices, namely average path coefficient (APC), average R-square (ARS) and average variance factor (AVIF). APC and

ARS were accepted on condition that the p-value <0.05 and AVIF were less than 5.

b. The coefficient of determination (R2)
   It is used to determine how much influence the independent variable has on the dependent variable. R2 value of 0.75 is good, 0.50 is moderate, while 0.25 is weak.
c. Effect Size
   Do know the goodness of the model. The effect sizes suggested are 0.02, 0.15 and 0.35 with exogenous latent variables having small, moderate and large effects at the structural level.

3.3.4. Hypothesis test

After conducting various evaluations, both the outer model and the inner model, the next step is to do hypothesis testing. Hypothesis testing is used to explain the direction of the relationship between endogenous and exogenous variables. This test is used by means of path analysis. The results of the correlation between constructs are measured by looking at the path coefficient. To see the results of hypothesis testing simultaneously, it can be seen that the path coefficient and p-value in the total effects resulting from processing variable data simultaneously.

A hypothesis that can be accepted or must be rejected can be statistically calculated through its significance level. The level of significance used in this study was 5%. If the selected significance level is 5%, the significance level or the confidence level is 0.05 to reject a hypothesis. In this study there is a 5% chance of making the wrong decision and a 95% chance of making the right decision. The following is used as a basis for decision making, namely:

- *P-value* <0.05: H0 is rejected, meaning that endogenous variables have a significant effect on exogenous variables.
- *P-value* ≥ 0.05: H0 is accepted, meaning that it does not have a significant effect on endogenous variables on exogenous variables.
- *p-value* : probability value or a value that indicates the chance of a data being generalized in the population, namely a 5% wrong decision and then 95% correct decision.

IV. RESULTS AND DISCUSSION

4.1. Description of Research Object

Starbucks began to be present in Indonesia in 2002. Starbucks opened its first outlet at a train station, namely Gambir Station, Jakarta. This outlet, which is located in the departure area, is the 142th outlet in Indonesia. This outlet can satisfy loyal Starbucks customers who want to enjoy a variety of coffee menus with a comfortable atmosphere. Starbucks Gambir has two floors with smoking and non-smoking areas. This outlet with a minimalist design is open from 05.00 to 20.00 every day. Over time, Starbucks Coffee not only sells coffee but also tea, blended drinks, soda drinks, various kinds of food, to trinkets such as tumblers, bags and key chains. Over time, Starbucks continues to innovate and make its company more environmentally friendly. Therefore,

4.2. Respondent Description

This study aims to analyze the effect of perceived convenience and usefulness on consumer behavior for interest in using digital wallets on Starbucks consumers. The data collection process was carried out through a research questionnaire instrument with a total of 97 respondents. Following is the process of distributing the research questionnaire

Table 4.1.

Questionnaire Distribution Process

Process	amount
Distributed questionnaires	97
The questionnaire was returned	97
The questionnaire is not completely filled out	0
The questionnaire is ready to be analyzed	97

Source: Research Questionnaire, Processed data

Based on Table 4.1, it is known that the questionnaire distributed to research respondents was 97 and did not experience a reduction when the questionnaire was returned. Furthermore, at the beginning of the questionnaire there are several entries that indicate the personal data of the research respondents. The following is a description of the characteristics of the respondents in this study.

Table 4.2

Characteristics of Respondents Based on Gender

Gender	amount	Percentage (%)
Male	62	64
Women	35	36
amount	97	100

Source: Questionnaire, Data Processed (2020)

Based on Table 4.2. It is known that 62 respondents (64%) were male, and 35 respondents (36%) were female.

Table 4.3.
Characteristics of Respondents by Age

Age	amount	Percentage (%)
20-25 years	40	41
26-30 years	38	39
> 30 Years	19	20
amount	97	100

Source: Questionnaire, Data Processed (2020)

Based on Table 4.3, it is known that respondents with an age range of 20-25 years are 40 consumers (41%), respondents with an age range of 26-30 years are 38 consumers (39%), and respondents with an age range> 30 years are 19 consumers (20 %).

Table 4.4.
Characteristics of Respondents by Occupation

Profession	amount	Percentage (%)
Student / Student	37	38
Housewife	11	11

Employees	42	43
Others	7	8
amount	97	100

Source: Questionnaire, Data Processed (2020)

Based on Table 4.4, it is known that respondents with Student / Student jobs are 37 consumers (38%), respondents with housewives are 11 consumers (11%), respondents with Employee jobs are 42 consumers (43%), and respondents with other jobs as many as 7 consumers (8%).

Table 4.5.

Characteristics of Respondents Based on Number of Visits

Number of Visits	amount	Percentage (%)
2 times	25	26
3 times	48	49
> 3 Times	24	25
amount	97	100

Source: Questionnaire, Data Processed (2020)

Based on Table 4.5, it is known that respondents with 2 visits were 25 consumers (26%), respondents with 3 visits were 48 consumers (49%), and respondents with> 3 visits were 24 consumers (25%).

4.3. Data analysis

4.3.1. *Component Based Structural Modeling*

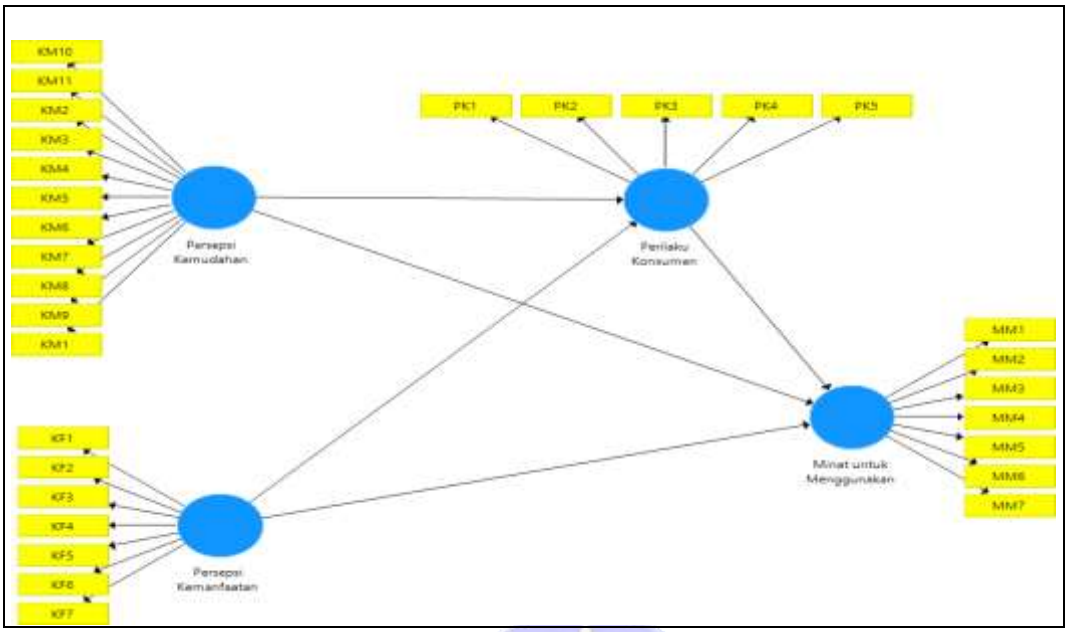
Component / variance Based Structural Equation Modeling is an alternative to covariance based SEM, component or variance based SEM, namely Partial Least Square (PLS). This method is for causal-predictive analysis in which situations of high complexity and low theory support. PLS aims to find predictive linear relationships between variables (component based predictive model) Ghozali (2014). Assumptions of variance

based SEM is a guide for SEM-based variance modeling both in the data collection and processing processes using Smart PLS 3.

4.3.2. Evaluation of Measurement Model (Outer Model)

Outer model analysis defines how each indicator relates to its latent variables. The following is Figure 4.1 the outer model design

Figure 4.1 Outer Model Design

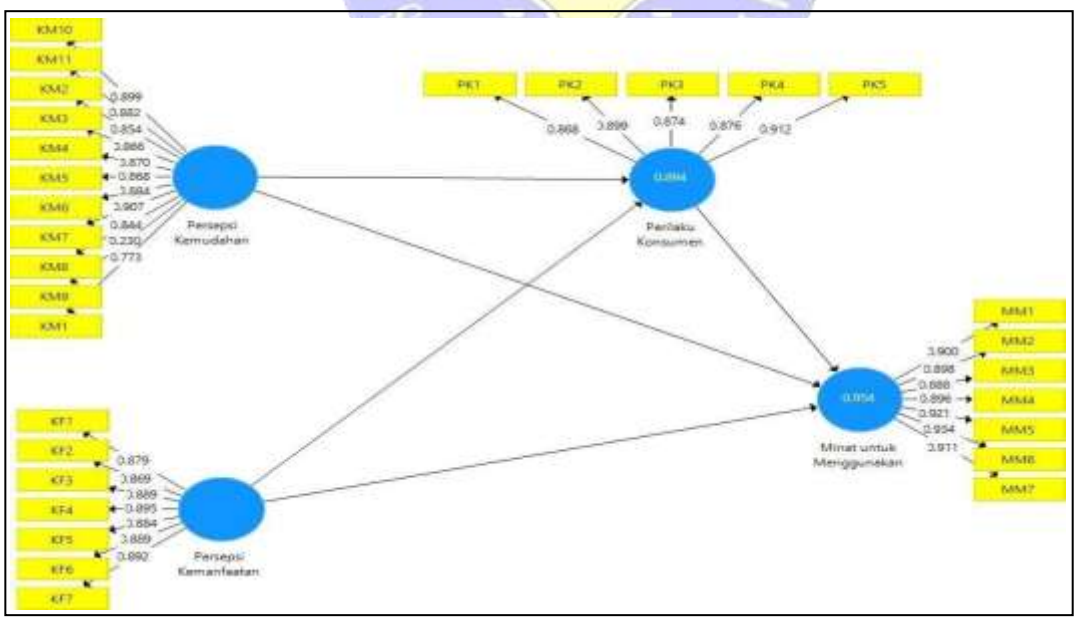


Source: PLS 3.0 Output, Data Processed (2020)

a. ***Convergent Validity***

An indicator is declared valid if the measurement of the loading factor is above 0.70 so that if there is a loading factor below 0.70 it will be dropped from the model (Ghozali, 2014). The validity test for the reflective indicators uses the correlation between the item scores and the construct scores.

Figure 4.2
Initial Path Diagram Output Results



Source: PLS 3.0 Output, Data Processed (2020)

In Figure 4.2, it is known that there are several indicators or statements that must be dropped from the research model. This is because the loading factor value is below 0.70. Convergent Validity relates to the principle that the manifest variable of a model so that the valid loading factor value determines whether or not the indicator is used to represent a variable. Here are the results of the loading factor value.

Table 4.10
Result of Loading Factor Value

Variable	**Indicator**	***Outer Loadings***	**Conclusion**
Perceived Ease (X1)	KM1	0.773	Valid
	KM2	0854	Valid
	KM3	0866	Valid
	KM4	0870	Valid
	KM5	0868	Valid
	KM6	0.884	Valid
	KM7	0.907	Valid
	KM8	0844	Valid
	KM9	0.230	Invalid
	KM10	0.899	Valid
	KM11	0.882	Valid
Perception Benefits (X2)	KF1	0.879	Valid
	KF2	0.869	Valid
	KF3	0.889	Valid
	KF4	0.895	Valid
	KF5	0.884	Valid
	KF6	0.889	Valid
	KF7	0.892	Valid
Consumer Behavior (Z)	PK1	0868	Valid
	PK2	0.899	Valid
	PK3	0.874	Valid

	PK4	0876	Valid
	PK5	0.912	Valid
Interest in Using (Y)	MM1	0.900	Valid
	MM2	0.898	Valid
	MM3	0.888	Valid
	MM4	0.896	Valid
	MM5	0.921	Valid
	MM6	0.934	Valid
	MM7	0.911	Valid

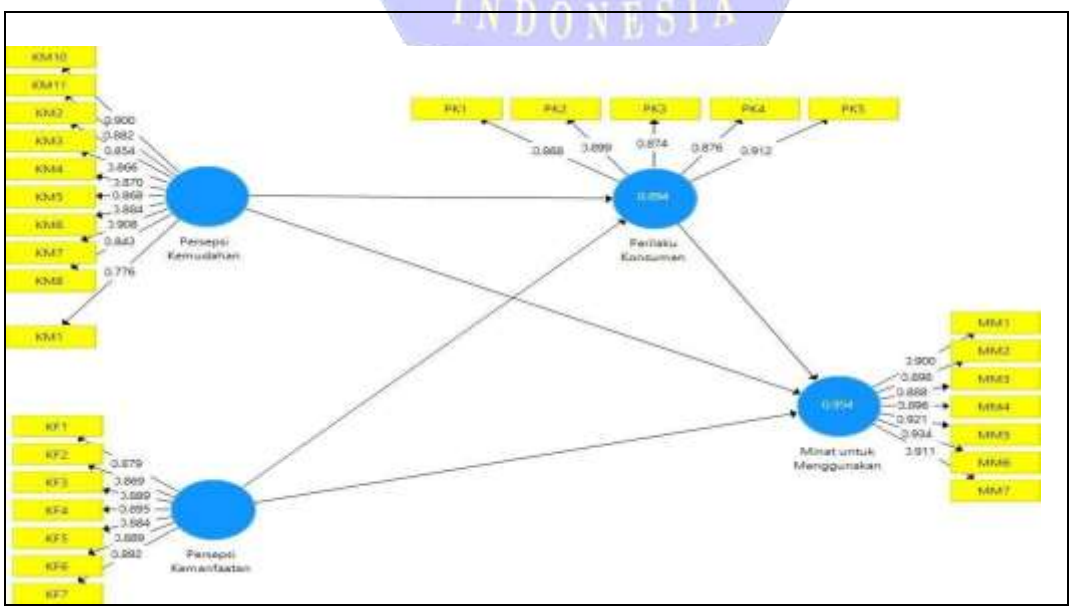
Source: PLS 3.0 Output, Data Processed (2020)

Based on Figure 4.2 and Table 4.10, it can be seen that there is an invalid statement, namely KM9. This is because the loading factor value is below 0.70.

b. Convergent Validity Test after Modification

The following is a modified image after the indicators that do not meet the requirements for the loading factor value are removed, in the picture it can be seen that the loading factor value of the indicators on each variable is not below 0.7, so the analysis can be continued in the Discriminant Validity test.

Figure 4.3
Path Diagram Output Results (Modification)



Source: PLS 3.0 Output, Data Processed (2020)

In Figure 4.3 above, it can be seen that the loading factor of the re-estimation results shows that all indicators have good validity because they have a loading factor of more than 0.7.

Table 4.11
Result of Modification Path Loading Factor Value

Variable	Indicator	*Outer Loadings*	Conclusion
Perceived Ease (X1)	KM1	0.776	Valid
	KM2	0854	Valid
	KM3	0866	Valid
	KM4	0870	Valid
	KM5	0868	Valid
	KM6	0.884	Valid
	KM7	0.908	Valid
	KM8	0843	Valid
	KM10	0.900	Valid
	KM11	0.882	Valid
Perception Benefits (X2)	KF1	0.879	Valid
	KF2	0.869	Valid
	KF3	0.889	Valid
	KF4	0.895	Valid
	KF5	0.884	Valid
	KF6	0.889	Valid
	KF7	0.892	Valid
Consumer Behavior (Z)	PK1	0868	Valid
	PK2	0.899	Valid
	PK3	0.874	Valid
	PK4	0876	Valid

	PK5	0.912	Valid
Interest Using (Y)	MM1	0.900	Valid
	MM2	0.898	Valid
	MM3	0.888	Valid
	MM4	0.896	Valid
	MM5	0.921	Valid
	MM6	0.934	Valid
	MM7	0.911	Valid

Source: PLS 3.0 Output, Data Processed (2020)

Based on table 4.11, it is known that all variable dimensions are valid. This is because the loading factor value is above 0.70 (Ghozali, 2014). In addition to the Loading Factor value, to analyze the validity of research data, the Average Variance Extracted (AVE) value can be used. The following are the results of the validity test using the AVE value.

Table 4.12
Average Variance Extracted (AVE) Results

Variable	**AVE**	**Information**
Interest to Use	0823	Valid
Consumer behavior	0.785	Valid
Perceptions of Benefit	0.784	Valid
Perception of Ease	0750	Valid

Source: PLS Version 3 Output, Data Processed (2020)

Based on Table 4.12, it is known that all research variables are valid. This is because the AVE value is above the requirement of 0.50 (Ghozali, 2014). This value illustrates adequate convergent validity and means that one latent variable is able to explain the indicators in it.

c. Test *Discriminant Validity*

To test discriminant validity, it can be done by checking the Fornell-Lacker Criterion. In the Fornell-Lacker Criterion, the discriminant variability is done by comparing the correlation between the variable and the AVE on a variable. The model of measuring discriminant validity is good if the AVE on the variable itself is greater than the correlation between other variables (Ghozali, 2014). The overall AVE value can be seen in table 4:13 as follows.

Table 4.13
Fornell Lacker Criterion test

	Interest to Use	Consumer behavior	Perceptions of Benefit	Perception of Ease
Interest to use	**0.969**			
Consumer behavior	0.947	**0.955**		
Perceptions of Benefit	0.958	0.930	**0.964**	
Perception of Ease	0.907	0.886	0.885	**0.912**

Source: PLS Version 3 Output, Data Processed (2020)

In Table 4:13, it can be seen that the AVE value of the Ease of Perception correlation variable is 0.912. This value is greater than the correlation value of the Ease of Perception variable with other variables. Thus the conditions for discriminant validity through the Fornell-Lacker Criterion test have been met. Besides the Fornell-Lacker test, discriminant validity can also be tested based on the Cross Loading value. An indicator is declared to meet discriminant validity if the cross-loading dimension value on the variable is the largest compared to other variables (Ghozali, 2014). The following is the result of the cross loading value.

Table 4.14
Result of Cross Loading Value

Statement	Variable			
	Interests for Use	Behavior Consumer	Perception Benefit	Perception Convenience
KF1	0.845	0.821	0.879	0840
KF2	0.829	0.825	0.869	0.837
KF3	0834	0811	0.889	0.839
KF4	0.855	0.858	0.895	0.869
KF5	0.858	0.806	0.884	0856
KF6	0.862	0.808	0.889	0863
KF7	0.853	0832	0.892	0.869
KM1	0.768	0.774	0.770	0876
KM2	0846	0814	0830	0.874
KM3	0.810	0.786	0.805	0.896
KM4	0856	0.818	0868	0870
KM5	0848	0.821	0.835	0878
KM6	0856	0.835	0.838	0.884
KM7	0.882	0.862	0.875	0.908
KM8	0.829	0832	0.815	0.893
KM10	0.855	0800	0.869	0.900
KM11	0834	0.805	0.835	0.882
PK1	0833	0878	0.821	0.821
PK2	0849	0.899	0828	0.838
PK3	0836	0.874	0.796	0856
PK4	0.815	0876	0.815	0816

PK5	0.858	0.912	0.858	0.839
MM1	0.900	0860	0871	0.862
MM2	0.898	0834	0871	0.875
MM3	0.888	0.838	0850	0871
MM4	0.896	0850	0852	0861
MM5	0.921	0880	0.903	0.893
MM6	0.934	0.877	0.872	0.895
MM7	0.911	0.869	0863	0.896

Source: PLS Version 3 Output, Data Processed (2020)

The results of the table 4.14 above are based on column, it can be seen that the correlation of the perceived usefulness construct with its indicator is higher than the other constructs, as well as other variables.

d. Reliability Test

Reliability shows the accuracy, consistency, and accuracy of a measuring instrument in making measurements (Ghozali, 2014). If a study is reliable, the research data has been tested for reliability and consistency of research results. Reliability test in PLS can use 2 methods, namely Cronbach's alpha and composite reliability. The following are the results of the research reliability test.

Table 4:15 Reliability Test Results

Variable	CA	CR	Information
Interest to Use	0.964	0.970	Reliable
Consumer behavior	0.931	0.948	Reliable
Perceptions of Benefit	0.954	0.962	Reliable
Perception of Ease	0.963	0.968	Reliable

Source: PLS Version 3 Output, Data Processed (2020)

Based on table 4.15, it can be seen that all the constructs in the study are declared reliable because the Cronbach's Alpha and Composite Reliability values for all constructs are above 0.70.

4.3.3. Testing the Structure Model / Hypothesis Testing (Inner Model)

The testing phase of the structural model (inner model) is carried out by the following steps:

a. **R-Square Value**

After the estimated model meets the criteria for the Outer Model, the next researcher conducts a structural model test (Inner Model), here is the R-Square (R2) value in the research construct:

Table 4.16
Determination Coefficient Test Results

	R Square	R Square Adjusted
Interests of Using	0.954	0.952
Consumer behavior	0894	0891

Source: PLS Version 3 Output, Data Processed (2020)

Based on Table 4.16, it can be seen that the R-Square adjusted value for the consumer behavior construct is 0.891. This means that the model has a goodness-fit model level. It also means Behavioral variability
Consumers can be explained by the two variables in the model, namely Perception of Ease and Perception of Benefit 89.1%. Furthermore, the adjusted R-Square value for Interest is 0.952. This means that the model has a goodness-fit model level. This also means that the variability of interest in use can be explained by the three variables in the model, namely the Perception of Ease, Perception of Benefit and Consumer Behavior by 95.2%. The reason for using the adjusted R-Square is because the value does not always increase when a variable is added (Ghozali, 2014).

b. Goodness of Fit Model (GoF)

This GoF index is a single measure used to validate the combined performance of the measurement model (outer model) and structural model (inner model). The value of the Goodness of Fit Model (GoF) index is obtained from the verage communalities index multiplied by the R2 value of the model. The GoF value ranges from 0-1 with the following interpretation:

1) *Goodness of Fit* (GoF) Small GoF = 0.1
2) *Goodness of Fit* (GoF) Moderate or Moderate = 0.25
3) *Goodness of Fit* (GoF) Large = 0.38

GoF = $\sqrt{\overline{AVE} \; x \; \overline{R^2}}$

$= \sqrt{0.785x \; 0.952}$
$= 0.864$

From the calculation of Goodness of Fit (GoF) above, it can be seen that the result is 0.864, from these results it can be concluded that the performance between the measurement model and the structural model has a large GoF of 0.864 (above 0.38). This means that 86.4% of the variation in the Use Interest variable is explained by the variables used.

***c.* Hypothesis Testing Results (Estimated Path Coefficient)**

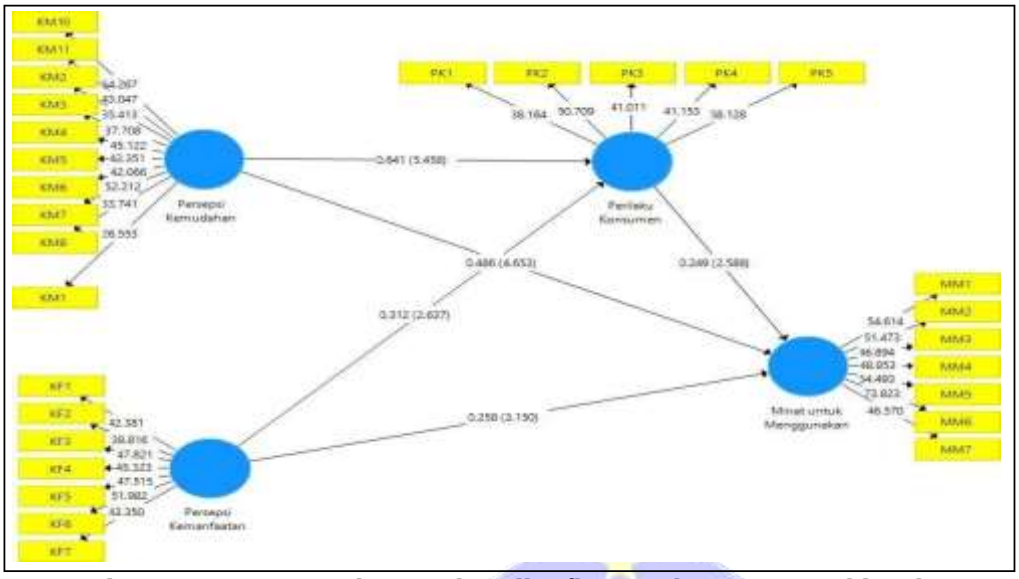
To see the significance of the parameter coefficient, it can be calculated from the valid variable dimensions. Researchers want to know that there are positive or negative and significant or insignificant effects based on the calculation of P values which must be below 0.05 and the t statistic is greater than 1.96 (Ghozali, 2014).

***1)* Bootstraping Results**

In Smart PLS, testing of each relationship is carried out using a simulation with the bootstrapping method of the sample. The following are the results of testing with the bootstrapping method on the research model.

Figure 4.4

Bootstrapping Test Results



Based on Figure 4.4, it is known that all influences between variables show a positive direction. This shows that the Perception of Ease, Perception of Benefit and Consumer Behavior has a positive impact or is able to increase the Interest in Using.

2) Hypothesis Test (Path Coefficient)

Based on the results of the bootstrapping, it can be summarized in the Table 4.17. As for testing the hypothesis, it can be done by looking at the t-statistical value and the probability value.

Table 4.17
Results of Direct Influence Between Variables

Path	Original Sample (O)	T-Statistic (| O / STDEV |)	P-Values	Information
KM → PK	0.641	5,428	0.000	Significant
KF → PK	0.312	2,637	0.009	Significant
PK → MM	0.249	2,588	0.010	Significant
KM → MM	0.486	4,653	0.000	Significant
KF → MM	0.258	3,150	0.002	Significant

Source: PLS Version 3 Output, Data Processed (2020)

Based on Table 4.17, it can be seen that 5 (five) Research Hypotheses can be answered as follows:

a) Direct Effect of Ease of Perception on Consumer Behavior Based on Table 4.17, it can be seen that the original sample estimate value of the Ease of Perception variable on the Consumer Behavior variable is positive, namely 0.641. Then, it can be seen that the t statistic is 5,428 ≥ 1.96 (Ghozali, 2014) so it can be said to have a significant effect. Thus, the hypothesis H1 in this study is accepted. In conclusion, the Ease of Perception directly has a positive and significant effect on

Consumer Behavior. This shows that if the perception of convenience is getting better, the consumer behavior for transactions will increase

b) The direct effect of perceived usefulness on consumer behavior. Then, it can be seen that the t statistic is 2,637 ≥ 1.96 (Ghozali, 2014) so it can be said to have a significant effect. Thus, the H2 hypothesis in this study is declared Accepted. In conclusion, the perceived usefulness directly has a positive and significant effect on consumer behavior.
This shows that if the perceived usefulness is getting better, the consumer behavior for making transactions will increase

c) Direct Influence of Consumer Behavior on Interest using Based on Table 4.17, it can be seen that the original sample estimate value of the Consumer Behavior variable on the Interest using variable is positive, namely 0.249. Then, it can be seen that the t statistic is 2,588 ≥ 1.96 (Ghozali, 2014) so it can be said to have a significant effect. Thus, the hypothesis H3 in this study is accepted. The conclusion is that consumer behavior has a positive and significant effect directly on interest in using. This shows that if the consumer behavior for transactions is getting better, the interest in using digital wallets will increase

d) Direct Effect of Perception of Ease of Interest using Based on Table 4.17, it can be seen that the original sample estimate value of the Ease of Perception variable on the Interests variable is positive, namely 0.486. Then, it can be seen that the t statistic is 4.653 ≥ 1.96 (Ghozali, 2014) so it can be said to have a significant effect. Thus, the hypothesis H4 in this study is accepted. In conclusion, the perceived ease of use directly has a positive and significant effect on interest in using. This shows that if the Perception of the Ease of Transaction is getting better, the Interest in Using a digital wallet will increase

e) The direct effect of perceived usefulness on interest using Based on Table 4.17, it can be seen that the original sample estimate value of the perceived usefulness variable on the use interest variable is positive, namely 0.258. Then, it can be seen that the t statistic is 3,150 ≥ 1.96 (Ghozali, 2014) so it can be said to have a significant effect. Thus, the hypothesis H5 in this study is declared Accepted. In conclusion, the perceived usefulness directly has a positive and significant effect on interest in using. This shows that if the perceived usefulness for transactions is getting better, then the interest in using digital wallets will increase

Table 4.18
Results of Indirect Influence Between Variables

Path	Original Sample (O)	T-Statistic (| O / STDEV |)	P-Values	Information
KM → MM	0.646	7,252	0.000	Significant
KF → MM	0.336	3,731	0.000	Significant

Source: PLS Version 3 Output, Data Processed (2020)

Based on Table 4:18, it can be seen that 2 (two) Research Hypotheses can be answered as follows:

a) The Indirect Effect of Perceived Ease of Use through Consumer Behavior
Based on Table 4.18, it can be seen that the value of the original sample estimate of the Ease of Perception variable on the use of interest through consumer behavior is positive, which is 0.646. Then, it can be seen that the t statistic is 7,252 ≥ 1.96 (Ghozali, 2014) so it can be said to have a significant effect. Thus, the hypothesis H6 in this study is accepted. The conclusion is that the perception of convenience indirectly has a positive and significant effect on using interest through consumer

behavior. This shows that if the Perception of the Ease of Transaction is getting better, the Interest in Using a digital wallet will increase through Consumer Behavior

b) The indirect effect of perceived usefulness on interest in using through consumer behavior

Based on Table 4.18, it can be seen that the value of the original sample estimate of the perceived usefulness variable for the use interest variable through consumer behavior is positive, which is 0.336. Then, it can be seen that the t statistic is 3,731 ≥ 1.96 (Ghozali, 2014) so it can be said to have a significant effect. Thus, the hypothesis H7 in this study is accepted. In conclusion, the perceived usefulness indirectly has a positive and significant effect on Interests

use through Consumer Behavior. This shows that if the perceived usefulness for transactions is getting better, then the interest in using digital wallets will increase through consumer behavior.

4.4. Discussion of Research Results

4.4.1. Direct Effect of Perceived Ease of Consumer Behavior

The results showed that the Ease of Perception has a positive and significant effect directly on Consumer Behavior. The perception of ease of use is one of the things that can be taken into consideration for someone in using digital wallet services. Ease of use can reduce a person's effort both time and effort to study a system or technology because individuals believe that the system or technology is easy to understand. The ease of using the application will have an impact on behavior, namely the higher a person's perception of the ease of using the system, the higher the level of utilization of information technology.

The results of this study are in line with previous research conducted by Aydin, (2016) that the Ease of Perception directly has a positive and significant effect on Consumer Behavior.

4.4.2. Direct Effect of Perceptions of Benefit on Consumer Behavior

The results showed that the perceived usefulness directly had a positive and significant effect on consumer behavior. Usability also affects convenience, but not the other way around. System users will use the system if it is useful, whether the system is easy to use or not easy to use. A benefit provided by the system will affect consumer behavior, the greater the benefits provided by consumers will attract interest in using this technology. The benefits provided by the digital wallet application will affect consumer behavior both individually and socially. Consumer behavior towards digital wallets is getting better because of the benefits provided to speed up the transaction process and provide many attractive rewards.

The results of this study are in line with previous research conducted by Li, et al (2019) that the perceived usefulness directly has a positive and significant effect on consumer behavior.

4.4.3. Direct Influence of Consumer Behavior on Interest in Using

The results showed that consumer behavior has a positive and significant effect directly on the interest in using. Consumer behavior refers to the buying behavior of end consumers (individuals and households) who buy goods and services for personal consumption. All the final consumers combined will form the consumer market.

When a consumer wants to buy a product, that consumer has the motivation to buy, but sometimes the consumer is not sure of his motivation, so sometimes a consumer changes his decision when buying a product. Therefore this is precisely

where marketers must analyze all their perceptions, preferences, behavior and environment in buying. The results of this study are in line with previous research conducted by Aydin (2016) which shows that Consumer Behavior directly has a positive and significant effect on Interest in Using

4.4.4. The Direct Effect of Perceived Ease of Interest in Using

The results showed that the Ease of Perception
direct positive and significant effect on Interest in Using. Perceived ease is a belief about the decision-making process. When someone believes that technology can be used easily or with minimal effort, that person's interest in using technology will also increase.

Ease will arise when someone uses a method or tool in carrying out an activity compared to using ordinary methods. Because basically, a system or tool was created to make it easier for humans to do activities. The higher the ease to use and easy to understand, the higher the user's interest in using digital wallet services, this is because the instructions for using digital wallet services are already listed in the usage instructions on each digital wallet purchase package so that users can learn for themselves how to use digital wallet services.

In addition to convenience in the form of being easy to learn and easy to understand, digital wallet services are also easy to use when transacting at various merchants (traders / shops) that have supported electronic money transactions, as well as the ease of doing top-ups of electronic money. This is according to the categorization of respondents' perceptions where digital wallets have high ease of use, meaning that the easier it is to use, it will increase the interest of digital wallet users to use electronic money services because users consider the convenience offered by digital wallet services to be used is high. The results of this study are in line with previous research conducted by Pratama and Saputra (2019) that the Ease of Perception directly has a positive and significant effect on Interest in Using

4.4.5. Direct Effect of Perceptions of Benefit on Interests Use

The results showed that the perceived usefulness directly had a positive and significant effect on the Interest in Using. Digital wallet services provide various benefits for its users, so users will be happy to use digital wallet services. This will directly affect interest in using digital wallet services. Conversely, if a user thinks that a digital wallet does not provide any benefit to him, then the user will no longer be interested in using a digital wallet because there are various choices of other non-cash transaction tools. The categorization of the perceived usefulness of this study shows that respondents consider digital wallets to provide high benefits,

Perception of usefulness as a construct of one's belief that the use of a certain technology will be able to improve their performance. If it is concluded from the previous theory that the perception of benefits is a person's belief in a technology, it will have a positive impact on improving its performance if it is useful for users of the technology. The benefit of using a digital wallet is the value of use that digital wallet users will get or expect in carrying out various transactions with digital wallets. The results of this study are in line with previous research conducted by Kesumastuti, (2020) that the perceived usefulness directly has a positive and significant effect on the Interest in Using.

4.4.6. The Indirect Effect of Perceived Ease on Interests Using Digital Wallets through Consumer Behavior

The results showed that the perceived convenience indirectly has a positive and significant effect on the use of interest through consumer behavior. The more effortless and user friendly the system or technology is, the higher the user's interest in using the system with changes in consumer behavior towards digital wallet services. This is because users will tend to choose something that is practical and easy to understand so that their work is done effectively and efficiently. The results of this study are in line with previous research conducted by Kesumastuti, (2020) that the perception of convenience indirectly has a positive and significant effect on interest in using through consumer behavior.

4.4.7. The Indirect Effect of Perceptions of Benefit on Interests Using Digital Wallets through Consumer Behavior

The results showed that perceived usefulness indirectly had a positive and significant effect on interest in using through consumer behavior. Perceptions of the benefits of using information technology are obtained from the belief in the use of information in deciding the demand for information technology, with a belief that information technology can have a positive impact on their work. Payment using a Digital Wallet can help users when ordering various services available in the Digital Wallet application, one of which is useful in making transactions without having to prepare the right cash according to the tariff to pay and also don't have to bother thinking about change or fractions that are right for paying (make job easier) so that transaction times feel faster and shorter (work more quickly). The number of promos and cashbacks offered provides benefits for Digital Wallet users, when the transaction is complete the user can collect Points which can be exchanged for rewards (give more benefits). Through the benefits provided by Digital Wallets, this will change consumer behavior in transactions so that interest in using Digital Wallets will increase. This research is in line with previous research conducted by Kesumastuti, (2020) that the perceived usefulness indirectly has a positive and significant effect on interest in using through consumer behavior. Through the benefits provided by Digital Wallets, this will change consumer behavior in transactions so that interest in using Digital Wallets will increase. This research is in line with previous research conducted by Kesumastuti, (2020) that the perceived usefulness indirectly has a positive and significant effect on interest in using through consumer behavior. Through the benefits provided by Digital Wallets, this will change consumer behavior in transactions so that interest in using Digital Wallets will increase. This research is in line with previous research conducted by Kesumastuti, (2020) that the perception of benefit indirectly has a positive and significant effect on interest in using through consumer behavior.

4.3.

V. CONCLUSIONS AND SUGGESTIONS

5.1. Conclusion

Based on the research results, here are the conclusions made in this study.

1. Ease of perception directly has a positive and significant effect on consumer behavior
2. Perceptions of benefit directly and significantly influence consumer behavior
3. Consumer Behavior directly has a positive and significant effect on Interest in Using
4. The perceived ease of use directly has a positive and significant effect on the Interest in Using
5. Perceived usefulness has a positive and significant effect directly on using

interest
6. Ease of perception indirectly has a positive and significant effect on interest in using through consumer behavior
7. Perceptions of benefit indirectly have a positive and significant effect on interest in using through consumer behavior

5.2. Suggestion

Based on the research results, here are the suggestions put forward in this study.
1. Digital wallet service providers are advised to further increase the information, easier use and features available in the application. This can be done through socialization on social media and advertisements on television. In addition, you must also update the information about merchants who provide promos, discounts and cashback. This will increase consumer perception regarding the benefits you will get when using a digital wallet application
2. For Starbucks, it prioritizes transactions using digital wallet services besides making it easier for consumers to make payment transactions using digital wallet services, it is also more efficient than transactions using cash.
3. It is suggested that in future studies, other independent variables can be tested against interest using such as risk perception and security perception. It aims to produce a more comprehensive research.

5.3. Research Limitations and Further Research Development

This research has been attempted and carried out in accordance with scientific procedures, however, it still has limitations, namely:
1. The number of variables involved is still very limited, namely perceptions of ease, benefit, consumer behavior, and interest in using digital wallets.
2. Collecting data using a questionnaire method so that the data is very likely to be subjective, it would be better if it was added to the interview method so that the research results obtained would be clearer and more complete.

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