

STUDY OF CONSUMER BEHAVIOR INFLUENCING FACTORS ON FABRIC PRODUCTS OF SASIRANGAN

1. Rofi'i
2. Hikmayanti Huwaida
3. Sri Imelda

(Program of Business Administration, Politeknik Negeri Banjarmasin)

ABSTRACT

Fabric products of Sasirangan is a typical small industrial handicraft product of South Kalimantan. The purpose of this research is to examine the factors that influence consumer behavior, characterize dominant factors and input marketing policies that can be carried out by the Sasirangan Industry in accordance with the behavior of consumers in purchasing Sasirangan fabric products. This research is explanatory with a quantitative approach. The unit of analysis are respondents who buys for Sasirangan fabric products and have income. Variable measurements using Likert scale, data collection techniques by distributing questionnaires to respondents, the collected data were analyzed by SEM (structural equation Method). The results showed that the location had a positive effect on consumer behavior with regression weight values of $\beta=0,409$, S.E.=0,097, C.R.=4,196, $p=0,000$. Salaries have a significant and positive effect on consumer behavior with a regression weight value of $\beta=0,133$, S.E.=0,049, C.R.=2,732, $p=0,006$. Promotion has a significant and positive effect on consumer behavior with regression weight values of $\beta = 0.474$, S.E. = 0.114, C.R.= 4.165, $p=0,000$. While prices and services do not significantly influence consumer behavior. The dominant factor influencing consumer behavior towards the purchase of Sasirangan fabric products in Banjarmasin is promotion. Marketing policies that can be carried out by the Sasirangan Industry by considering promotion as a dominant factor influencing consumer behavior in purchasing Sasirangan fabric products, improving services, innovating Sasirangan fabric products motifs, establishing cooperation with related parties in preserving regional culture.

Keywords: Consumer Behavior, Location, Promotion, Salaries, Price, and Service.

INTRODUCTION

A. Background

Indonesia is known as one of the archipelagic countries which has various cultural characteristics. This is a potential wealth for the people of Indonesia. Each island has its own characteristics and has a very interesting culture. Existing culture can be in the form of language, dance, musical instruments, and handicrafts, typical of each region, such as regional clothes, ethnic fabrics that symbolize the characteristics of each region.

As we know in the province of South Kalimantan, it has very interesting cultural wealth and potential tourist attractions such as Floating Market, Martapura gemstone and Sasirangan handicrafts from Banjarmasin.

Sasirangan fabric as well as batik that has been known from the Java region, has also grown quite rapidly in Banjarmasin. The Sasirangan fabric itself can be interpreted as a cloth that is sew to the brim and wrinkled or pulled until it is tight and strong. Sasirangan fabric has certain characteristics that can distinguish from other regions in Indonesia, especially its colors and motifs. Yellow, green, red and purple colors are characteristic of Banjarmasin. While the original motifs include Naga Balimbur, Puteri Menangis, Kembang Tampuk Menangis, Kembang Kacang and Jeruk, Bintang Bahambur and other motifs.

Sasirangan fabric is one of the cultures of South Kalimantan that has been passed down from generation to generation. This fabric is used by local people to make traditional clothing, namely clothes that are used by Banjar people both among ordinary people and nobility to carry out traditional ceremonies.

The first value of Sasirangan is believed to be the sacred fabric of the XII century inheritance when Lambung Mangkurat became Patih Negara Dipa. The public's belief that the cloth was first made by Patih Lambung Mangkurat to fulfill the request of Putri Junjung Buih as a prerequisite for showing themselves, this shows that Sasirangan has a Supernatural value. Second, these fabrics have cultural values. Sasirangan is a form of cultural achievement of the people of South Kalimantan. Third, this fabric also has economic value. Along with the times, people are increasingly aware of the economic potential contained in the Sasirangan.

The increasing number of requests for Sasirangan products turned out to encourage the growth of small and medium enterprises in South Kalimantan. In South Kalimantan a small industry of Fabric Sasirangan has been established in various places. There are at least 65 Sasirangan companies that joined the Sasirangan Handicraft Industry Cooperative.

Every consumer must have different behaviors in making a purchase, consumers generally first determine why, what, where and how to buy a product that later in answering these questions every customer has a different answer. And these questions need attention from companies and marketers so that their products can be well received by consumers.

According to Rofi'i, Huwaida, and Imelda (2013) the promotional mix carried out significantly affected the decision process of purchasing TelkomFlexi Prime Number in Banjarmasin in the amount of 78% while the influence of other variables outside this study was 22%. The highest direct influence comes from direct marketing which is 26% while the influence of public relations is 21%. Advertising, Sales promotion, Personal Sales carried out by PT Telkom Tbk, does not have a significant influence on the TelkomFlexi Prime Number consumer purchase decision process in Banjarmasin.

Rofi'i, Huwaida, and Imelda (2014) explain that the implementation of the promotion strategy and the price of sasirangan fabric simultaneously and partially affect the image of the sasirangan fabric industry in South Kalimantan, the biggest influence is obtained from the price strategy (0.38), this indicates more competitive prices dominantly determines the image of Sasirangan's industry compared to the promotion carried out. The implementation of the promotion strategy and the price of sasirangan simultaneously and partially affect the sale of Sasirangan in South Kalimantan, the biggest influence is obtained from the price strategy (0.57), this proves that the Sasirangan sales results are predominantly determined by competitive prices compared to the promotions made. The image of the sasirangan industry influences the sale of Sasirangan in South Kalimantan in the amount of (0.38), this shows that Sasirangan's industrial image must always be

maintained because a good image in the eyes of the customer shows the quality of the sasirangan product sold, and directly determines the size of the sale.

Therefore, in this study the author tries to examine the factors that influence consumer behavior. Several factors that influence consumer behavior in purchasing Sasirangan products. Sasirangan industry can further increase the sale of Sasirangan products and can take steps in marketing policies concerning the behavior of its consumers in purchasing Sasirangan fabric products.

B. Problem Formulation

The formulation of the problem in this study are:

1. Are factors such as service, price, income level, promotion and location influencing consumer behavior in purchasing Sasirangan fabric products in South Kalimantan?
2. Which factor among these factors has a dominant influence associated with consumer behavior in purchasing Sasirangan fabric products in South Kalimantan?
3. What marketing policies are preferred if they are related to consumer behavior?

C. Research Purposes

In general, this study aims to examine the factors that influence consumer behavior towards Sasirangan Fabric products in South Kalimantan.

The specific purposes of this study are:

1. Assessing the factors that influence consumer behavior in purchasing Sasirangan fabric products in South Kalimantan.
2. Characterizing the dominant factors in influencing consumer behavior towards the purchase of Sasirangan fabric products.
3. Determine the marketing policy that can be carried out by the Sasirangan Industry in accordance with the behavior of its consumers in purchasing Sasirangan fabric products.

LITERATURE REVIEW

Consumer-oriented marketing strategy. This policy is intended to meet customer satisfaction, therefore understanding of consumer behavior is very important for the marketing success of a company or organization. In analyzing, planning, implementing and controlling marketing efforts, company needs information about consumers.

Consumer behavior is one information that is useful for a company, by studying consumer behavior, the company can find out what consumer wants. In addition, the company can also anticipate consumer behavior in the future through the implementation of the right marketing strategy.

Kerin, Hartley, and Rudellius (2015) states that consumer behavior is the actions taken by a person in the purchase and use of goods and services, including the thought processes and social processes that precede and follow these actions.

Solomon (2014) states that consumer behavior is a process that involves a person or group to choose, buy, use and utilize goods, services, ideas, or experiences to meet needs and desires.

Kotler (2012) states that consumer behavior is the study of how individuals, groups, and organizations select, buy, use, and position their goods, services, ideas, or experiences to satisfy and desire them.

Based on the above definition it can be concluded that consumer behavior is actions carried out by individuals, groups or organizations that are related to the decision making process in obtaining, using goods, services or ideas that can be influenced by the environment. Consumer behavior is influenced by several factors, including cultural factors, social, personal and psychological factors. All of these factors influence consumers in determining their choices. Therefore, marketers must understand the factors that influence purchasing decisions from these consumers.

Understanding buying behavior from the target market is an important task of marketing management, because consumers are very diverse according to age, income, level of education, mobility, and taste. It is beneficial for marketers to differentiate consumer groups, and develop products or services that are tailored to the needs of those consumers.

Schiffman and Wisenblit (2015) identify a simple model of decision making by consumers. This model consists of three components, namely input, process, and output.

The conditions that must be met by the company to succeed in competition is trying to achieve the goal of creating and maintaining customers. According to Tjiptono (2010), to achieve the objectives, each company must try to produce and deliver goods and services that are desired by consumers at reasonable prices. Thus every company must be able to understand the behavior of consumers in the target market, because the survival of the company as an organization that seeks to meet the needs and desires of consumers, the management of the company can develop the right strategies and programs in order to take advantage of existing opportunities and outperform its competitors. Consumer behavior here includes the process of purchasing decisions experienced by consumers.

A good company will examine the purchasing decision process that involves their product categories. They will ask consumers when they first get to know the company's product and brand categories, what brands they choose, how far the brand engages their products, how they make choices about the brand and how satisfied they are after the purchase.

To facilitate the company in examining the consumer purchasing decision process, the "stage model" of the purchase process is used. According to Kotler (2012) and Zeithaml & Bitner (2012) consumers go through five stages of the purchase decision process, namely:

1. Need recognition
2. Information Search
3. Evaluation of Alternatives
4. Purchase Decision
5. Post-Purchase Behavior

Kotler (2012) states the attitude, cognitive, affective, or behavioral response component are a sequence of stages in the attitude formation step shown in the response of hierarchy model. This model emphasizes that if the target market and its characteristics have been determined, the company must decide the response expected from its customers. The main response is of course the act of purchasing and customer satisfaction. But this response is the end result of a consumer decision-making process that last long enough.

Therefore the company must be able to change consumer attitudes and bring it at the highest stage, the purchase action.

The AIDA model implies that a form of promotional tool must attract Attention, get and encourage Interest, generate Desire, and generate Action.

Engel; Blackwell, and Miniard (2006) explain that adoption is a process that has been understood by marketing experts for a long time. The initial conceptual of this process is called AIDA (Awareness, Interest, Desire, Action). Alternative conceptualization of this process uses different terminology, but it is an attempt to describe the same process.

Adopting a new product is a decision process, in many ways similar to the general decision process. Not only individual consumers who moves through the stages of product adoption with the passage of time, but consumers also moves through the process, perhaps at different speeds and with different starting points in time. So, the adoption of new products must be understood in a temporal context. Avoid any illusion that acceptance takes place instantly, both for individuals and society.

Understanding the temporal process of adoption is very important. A company might introduce a product, advertise it on a large scale, and devote enormous resources to the project, only to see it "fail". In reality, the product may not have enough time to move past the initial stages which must be avoided before purchase action desired by the marketer.

Understanding the time and process needed to make adoption possible helps explain why so many new products fail, especially when the product in question is a broken innovation. Too many companies seems to believe that if they really develop a new product that matches the important needs that are recognized by consumers and promotes it, sets prices and distributes them well, then the sales will be successful. Unfortunately it doesn't work.

D. Previous Research

Previous research related to the analysis of factors that influence consumer behavior can be seen below:

According to Kotler (2012), buying behavior is influenced by cultural, social, personal and psychological factors.

Furajji, Łatuszyńska and Wawrzyniak (2012) states several independent variables, such as cultural, social, personal, psychological and marketing mix factors, influence consumer behavior in the electric equipment market.

Rofi'i, Huwaida, and Imelda (2012) explain there is a simultaneously significant effect between factors of income level, service, price, promotion and location on Sasirangan fabric consumer behavior in Banjarmasin. The factor of income level has a significant influence, while service, price, promotion and location do not have a significant (insignificant) influence on consumer behavior of Sasirangan fabric in Banjarmasin

According to Rofi'i, Huwaida, and Imelda (2014) the influence of subjective norms on interest is positive and significant at 63.70% and the remaining 36.30% is influenced by other factors not included in the model, for example perceived sensory control developed by Dharmmesta such as income that forms purchasing power, far or near the location of the sale, the existence of vehicle support to reach the location of the sale, or the purchase costs incurred outside the price.

Rofi'i, Huwaida, and Imelda (2015) also describe that the social environment and psychological aspects of individuals simultaneously have a positive and significant effect of 33.1% on student decision making in choosing a Business Administration Department. The social environment partially has a positive but insignificant effect, and the psychological aspects of the individual partially have a positive and significant effect on student decision making in choosing a Business Administration Department.

E. Research Framework

The framework of this research is shown below:

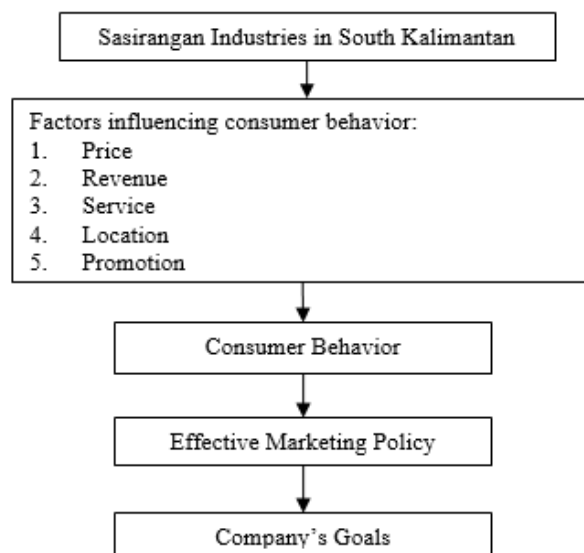


FIGURE 1. Research Framework

Based on the framework above, the author tries to explain about several factors that influence consumer behavior in purchasing Sasirangan fabric products in South Kalimantan. Actually based on the theoretical foundation of consumer behavior there are many factors that can influence consumer behavior. But to facilitate the writer in making an assessment of consumer behavior, the writer only takes several factors that can influence consumer behavior, which will later be used as variables in this study, namely price, income, service, promotion and location factors.

By conducting an analysis of several factors that influence consumer behavior it is expected that the Sasirangan industry can take an effective policy in dealing with consumer behavior in purchasing Sasirangan fabric products, which will greatly affect the achievement of the company's goals.

METHODOLOGY

This research is explanatory with a quantitative approach. Data taken in Banjarmasin. The unit of analysis is respondents who buys Sasirangan fabric products and have income. Variable measurement is uses a Likert scale, data collection techniques by distributing questionnaires to respondents with sample size 211.

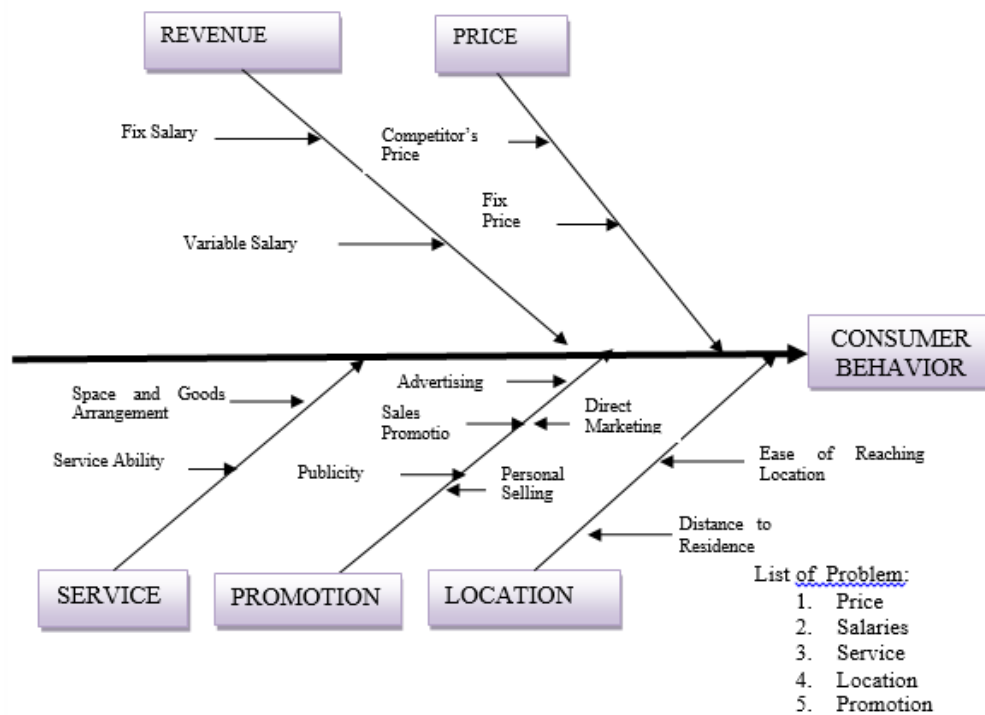


FIGURE 2. Fishbone Diagram Model
Study of Factors Affecting Consumer Behavior on Sasirangan Fabric Products

SEM (Structural Equation Model) is use as data analysis techniques to determine several factors that influence consumer behavior in purchasing Sasirangan fabric products.

RESULTS

Instrument testing in this research is CFA (Confirmatory Factor Analyze). Then continued to the goodness of fit model of the research criteria, which aims to measure the suitability of the observation input with predictions from the proposed model. To explain the relationship between the hypothesized variables is use SEM as hypothesis testing tools.

F. Research Data Analysis

SEM assumption is consist of sample adequacy, normality, and outliers that fulfilled in this study. Before testing the hypothesis, the first step is to assess the suitability of goodness of fit. The evaluation results of the goodness of fit value of the research model can be seen in the following figure.

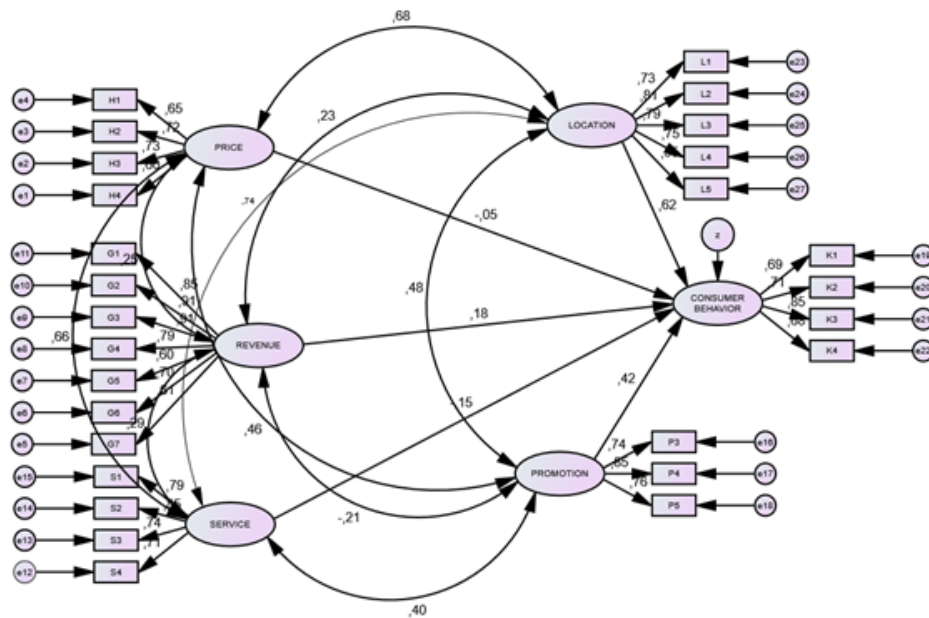


FIGURE 3. Research Model

The evaluation results of the goodness of fit value of the research model in the figure above can be seen in table 1 below

TABLE 1. Goodness Of Fits

Goodness Of Fits	Value	Standard	Conclusion
CMIN/DF	2,03	< 2,00	Not fitted Model
TLI	0,89	≥ 0,9	Not fitted Model
CFI	0,90	≥ 0,9	Fitted Model
RMSEA	0,07	≤ 0,008	Fitted Model

Source: Data processed 2018.

Table 1 shows two values that have not met the criteria for goodness of fit from the research model. CMIN/DF is the value obtained from the division of Chi Square values against degree of freedom. This index measures the relationship between the goodness of fit model and the number of estimated coefficients expected to achieve a level of conformity. The CMIN/DF value in this model is 2.03 indicating that the research model is not fitted. The Tucker Lewis Index (TLI) is an incremental suitability index comparing models tested with null models. Recommended value ≥ 0.90 . The TLI value in this model is 0.89 indicating that the research model is not fitted.

Comparative Fit Index (CFI) is an incremental suitability index comparing models tested with null models. The magnitude of this index is in the range 0 to 1 and values close to 1 indicate the model has a good level of suitability. This index is highly recommended to use because this index is relatively insensitive to the size of the sample and is less influenced by the complexity of the model. By considering the recommended value ≥ 0.90 , the CFI value of 0.90 indicates that this model has a good suitability.

The Root Mean Square Error of Approximation (RMSEA) is a measure used to correct the tendency of chi-square statistics that are sensitive to large sample sizes. The

recommended acceptance value ≤ 0.08 , the RMSEA model value of 0.07 shows a good level of suitability.

From the evaluation of the criteria for goodness of fit, it is indicated that the proposed model has not been accepted. The next step is to modify the model. The goal is to get a better result of goodness of fit.

From the results of the table above it is necessary to modify the Research Model. Through the output modification indices value can be known whether there is a possibility of modification to the model that can be proposed. To get the acceptable model criteria, the researcher estimates the correlation relationship between error terms which do not require theoretical justification and which has the value of modification indices ≥ 4.0 . This method is done to get the goodness of fit that meets the requirements. The results of the modified goodness of fit model.

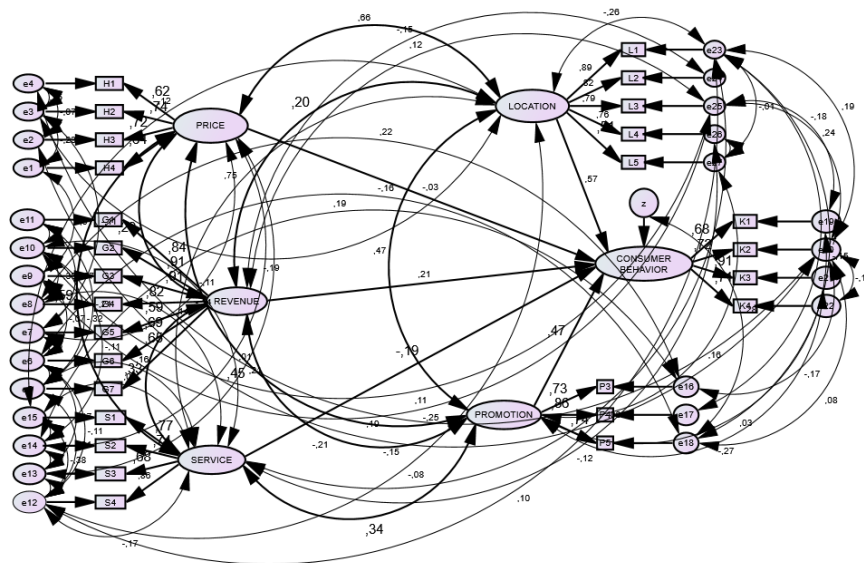


FIGURE 4. Modified Research Model

TABLE 2. Goodness Of Fits Modified Research Model

Goodness Of Fits	Value	Standard	Conclusion
CMIN/DF	0,96	< 2,00	Fitted model
TLI	1,00	$\geq 0,9$	Fitted model
CFI	1,00	$\geq 0,9$	Fitted model
RMSEA	0,00	$\leq 0,008$	Fitted model

Source: Data processed 2018.

Based on the overall measurement of the goodness of fit model of the study after the modification process is carried out, all the index fit values have shown the value of Cut-off Value as expected, so it can be concluded that the model proposed in this study can be well received.

G. Hypothesis Test and Discussion of Results

Analysis of the relationships between constructs in the hypothesis is shown by regression weights values in the text output. Table 3 shows the regression weights value of the variables tested for their causality relationship.

TABLE 3. Regression Weights

Regression Weight	Estimate	S.E.	C.R.	P
Price → Consumer Behavior	-0,027	0,091	-0,300	0,764
Location → Consumer Behavior	0,409	0,097	4,196	***
Salary → Consumer Behavior	0,133	0,049	2,732	0,006
Service → Consumer Behavior	-0,151	0,087	-1,729	0,084
Promotion → Consumer Behavior	0,474	0,114	4,165	***

Source: Data processed 2018.

Based on Table 3 above, it shows that:

1. Price influence Consumer Behavior

Hypothesis 1 states that the result shows Price does not significantly influence consumer behavior, that shown in the acquisition of regression weight values of $\beta = -0,027$, S.E. = 0,091, C.R. = -0,300, $p = 0,764$.

2. Location influence Consumer Behavior

Hypothesis 2 states that result shows Location has a positive effect on consumer behavior, shown in the acquisition of regression weight values of $\beta = 0.409$, S.E. = 0.097, C.R. = 4,196, $p = 0,000$. This value indicates hypothesis 2 is supported at a significance level of $\alpha = 5\%$. Research shows that the more strategic the location, the higher consumer behavior in buying products.

This is in accordance with the consumer behavior control developed by Dharmmesta, among others, far or near the sales location, the existence of vehicle support to reach the sales location. (Rofi'i, 2014).

3. Salary influence Consumer Behavior

Hypothesis 3 states that result shows Salaries have a significant and positive effect on consumer behavior, shown in the acquisition of regression weight values of $\beta = 0.133$, S.E. = 0.049, C.R. = 2.732, $p = 0.006$. This value indicates hypothesis 3 is supported at a significance level of $\alpha = 5\%$.

This is in accordance with the results of research by Rofi'i, Huwaida, and Imelda (2012) that income level factors have a significant influence on consumer behavior of Sasirangan fabric in Banjarmasin.

4. Service influence Consumer Behavior.

Hypothesis 4 states that result shows Service quality does not significantly influence consumer behavior, shown in the acquisition of regression weight values of $\beta = -0.151$, S.E. = 0.08, C.R. = -1,729, $p = 0,084$.

5. Promotion influence Consumer Behavior.

Hypothesis 5 states that result shows Promotion has a significant and positive effect on consumer behavior, shown in the acquisition of regression weight values of $\beta = 0.474$, S.E. = 0.114, C.R. = 4,165, $p = 0,000$. This value indicates hypothesis 5 is supported at a significance level of $\alpha = 5\%$. Research shows that the better the promotion, the higher the behavior of consumers in buying Sasirangan products.

Consumer buys Sasirangan Products because of attractive promotions. Sasirangan products contribute to the development of typical fabrics in the region. Sasirangan products sponsor typical activities in the area. Sasirangan products sponsor regional events.

The dominant factor in influencing consumer behavior towards the purchase of Sasirangan fabric products in Banjarmasin is promotion. Next are successive locations and salaries affecting consumer behavior towards the purchase of Sasirangan fabric products in Banjarmasin.

MANAGERIAL IMPLICATION

Marketing policies that can be carried out by the Sasirangan industry are as follows:

1. Consider the promotion factor because it is the dominant factor that influences consumer behavior in purchasing Sasirangan fabric products. Promotion and Go International.
2. Consider other factors such as location and salary. This is done to make buyers or consumers feel their needs are met in buying Sasirangan fabrics.
3. Providing good and friendly service to consumers, paying attention to the layout and design of the Sasirangan Fabric.
4. Innovate the motif of Sasirangan fabric following trend/modern with good quality.
5. Establish cooperation with related parties. This effort can also help the regional government in preserving regional culture.

CONCLUSION

Based on discussion above, can be concluded as follow:

1. Factors that influence consumer behavior in purchasing Sasirangan fabric products in South Kalimantan are location, salary, and promotion. Location has a positive effect on Consumer Behavior, shown in the acquisition of regression weight values of $\beta = 0.409$, S.E. = 0.097, C.R. = 4,196, $p = 0,000$. Salaries have a significant and positive effect on consumer behavior, shown in the acquisition of regression weight values of $\beta = 0.133$, S.E. = 0.049, C.R. = 2.732, $p = 0.006$. Promotion has a significant and positive effect on Consumer Behavior, shown in the acquisition of regression weight values of $\beta = 0.474$, S.E. = 0.114, C.R. = 4,165, $p = 0,000$. While prices and services do not significantly influence consumer behavior.
2. The dominant factor influencing consumer behavior towards the purchase of Sasirangan fabric products in Banjarmasin is promotion. Next in a row are locations and salaries affecting consumer behavior towards the purchase of Sasirangan fabric products in Banjarmasin
3. Marketing policies that can be carried out by the Sasirangan Industry in accordance with the behavior of consumers in purchasing Sasirangan fabric products include:
 - a. Consider the promotion factor because it is the dominant factor that influences consumer behavior in purchasing Sasirangan fabric products. Consider other factors, such as location and salary.
 - b. Improve service to consumers by taking into account the layout and design of Sasirangan Fabrics.
 - c. Innovating the motif of Sasirangan fabric following trend/modern with good quality.
 - d. Establish cooperation with relevant parties in preserving regional culture.

ACKNOWLEDGEMENT

We would like to thank:

1. Mr. H. Edi Yohanes, S.T, M.T, as the Chairman of Politeknik Negeri Banjarmasin.

2. Mr. Padli S.Sos., M.M., as Head of Program of Business Administration of Politeknik Negeri Banjarmasin.
3. Teaching staff colleagues of Program of Business Administration of Politeknik Negeri Banjarmasin.

REFERENCES

- Blackwell, R.J., Miniard, P.W., & Engel J.F. 2006. Consumer Behavior 10 th Edition. South Western : Thomson.
- Furajji, F., Łatuszyńska, M. & Wawrzyniak, A. 2012. An Empirical Study of the Factors influencing Consumer Behaviour in the Electric Appliances Market. Contemporary Economics. Vizja Press&IT. DOI:10.5709/ce.1897-9254.52
- Kerin, R.A., Hartley, S.W., & Rudellius, W. 2015. Marketing . 12 th Edition. New York: McGraw-Hill Company Inc.
- Kotler, P & Keller, K. L. 2012. Marketing Management. 14 th Edition. New Jersey: Prentice Hall Int, Inc.
- Rofi'i., Huwaida, H. & Imelda, S. 2012. Analysis Of Factors Influencing Consumer Behavior On Sasirangan Fabric In Banjarmasin. Jurnal Ilmu Sosial (JIS) Volume 5, No 2 Oktober 2012. Pekanbaru: CV Julang Ilmu.
- Rofi'i., Huwaida, H. & Imelda, S. 2013. Influence of Promotion Mix on Purchase Decision Making of Telkomflexi In Banjarmasin. Jurnal Ilmu Sosial (JIS). Volume 6, No 1. April 2013. Pekanbaru: CV Julang Ilmu.
- Rofi'i., Huwaida, H. & Imelda, S. 2014. Influence Of Attitude And Subjective Norm On Consumer Desire. Jurnal Manajemen & Bisnis SMART. Volume XI, No 2-2014. September 2014.
- Rofi'i., Huwaida, H. & Imelda, S. 2014. Promotion Strategic Implementation Model and Price on Image of Sasirangan Industry and Its Implication to Sasirangan Selling in South Kalimantan. Jurnal Manajemen & Bisnis SMART. Volume XI, No 1-2014. Pebruari 2014.
- Rofi'i., Huwaida, H. & Imelda, S. 2015. Student Decision Making Model of Majoring In Business Administration As An Effect Of Social Environment And Individual Psychological Aspect (Study On Universities in South Kalimantan). *Journal of India, IJABER* .Vol 13, No 7(2015): 4977-4993.
- Schiffman, L.G. & Wisenblit, J. 2015. Consumer Behavior, 11 th Edition. New Jersey: Prentice Hall International, Inc.
- Solomon, M.R. 2014. Customer Consumer Behavior, Buying, Having, and Being. 11 th Edition. New Jersey: Prentice Hall International, Inc.
- Tjiptono, F. 2010. Marketing Strategy. Yogyakarta: Andi.

Zethmal, V.A & Bither, M.J. 2012. *Service Marketing Integrating Costumer Focus Across the Firm*. New York: McGraw-Hill Company Inc.

Authors' 1 : Rofi'i, S.Sos., M.Si
Department and Faculty : Business Administration
University : Politeknik Negeri Banjarmasin
Address : Jln. HKSJN Komplek Surya Gemilang Blok N No 63
RT 21 Banjarmasin
COUNTRY : Indonesia
E-Mail : rofiisos@yahoo.com

Authors' 2 : Hikmayanti Huwaida, S.Si., M.Pd
Department and Faculty : Business Administration
University : Politeknik Negeri Banjarmasin
Address : Jln. Batu Besar no 8 RT 33 Komplek Mulawarman
Banjarmasin
COUNTRY : Indonesia
E-Mail : hikmayanti@poliban.ac.id

Authors' 3 : Sri Imelda, S.Sos., M.M
Department and Faculty : Business Administration
University : Politeknik Negeri Banjarmasin
Address :Jln. HKSJN Komplek Surya Gemilang Blok N No 63
RT 21 Banjarmasin
COUNTRY : Indonesia
E-Mail : imelda@poliban.ac.id