

Effect Of Marketing Communications, Brand Equity, Brand Awareness Attitudes And Decision Of Customers PT. Mortgage In South Sulawesi

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Abstract- This study aimed to analyze and assess (1) the impact of marketing communications on consumer attitudes, (2) the impact of marketing communication to the consumer decision, (3) the impact of brand equity on consumer attitude, (4) the effect of brand equity to the consumer decision, (5) the effect of brand awareness on consumer attitude, (6) the effect of brand awareness on consumer decisions, (7) the impact of consumer attitudes towards consumer decision, (8) the impact of marketing communication, brand equity, brand awareness on consumer attitudes and consumer decisions. This study population is all customers of PT. Pawnshops in South Sulawesi. The sampling technique is purposive sampling with a sample of 220 respondents. Data were analyzed using Structural Equation Model (SEM), using the program Analysis of Moment Structure (AMOS) version 22. The results showed that (1) the marketing communication has a significant positive effect on consumer attitudes, (2) the brand equity have a significant influence on consumer attitudes, (3) brand awareness has a significant positive effect on consumer attitudes, (4) marketing communications have a significant positive effect on consumer decision, (5) the brand equity have influence is not significant to the decision of the consumer, (6) brand awareness has influence significantly influence consumer decisions, (7) the attitude of consumers have a significant positive effect on consumer decision, (8) overall exogenous variables in this study there were no significant influence on consumer decisions but must go through the attitude of the consumer before the consumer decides to buy.

Index Terms- Marketing Communication, Brand Equity, Brand Awareness, Attitudes Consumer, Consumer Decision.

I. INTRODUCTION

Explicitly, the financial institution in Indonesia consists of two financial institutions, namely banks and non-bank financial institutions. PT. Pawnshop (Persero) is a non-bank financial institutions as a whole has evolved so that showed an increasing trend from year to year. The performance of companies in addition affected by internal factors also influenced by external factors uncontrollable by the company, such as the development of macro assumptions, technological developments, the decline in gold prices, the increase in bank interest rates and competition among companies.

This situation illustrates the intense competition to gain market share more widely. This is in line with what was stated by

(Lovelock 2004) that the service sector was the sector most likely to have a change result of the rapid changes experienced by other factors such as technological changes that directly raise the competitive climate in the industry. That condition requires that every company have the right to sell its products. Modern marketing is not only oriented by developing products and set competitive prices but also to establish communication with prospective customers in order to know their needs and desires. This is done in order to be able to apply the right marketing communications of a company.

Building a strong brand equity is not easy, it takes the commitment of the shareholders, top management and the consistent implementation of marketing communications programs, further stated that the brand plays a very important, one of which bridge the expectations of consumers when companies promise a product to consumers. Products that have the brand power will meet the expectations of consumers and the consumer will make the decision (Durianto 2005). In maintaining brand equity, can be done through proper marketing communications. (Madhavaram et al., 2005).

The passage of the Act by the government that the pawn industry is no longer monopolized by PT. Pawnshop but financial institutions such as banks and non-bank financial institutions authorized to provide services in competition Among the resulting pawn financial institutions. This requires PT. Pawnshops must have a good performance and be able to compete, considering that in the future the competition will become more complex with changes in the level of society's growing fast. This study specifically aims to analyze and assess the influence of marketing communication, brand equity, brand awareness on consumer attitudes and consumer decisions.

II. RESEARCH METHODS

This research is explanatory research that intends to explain causal relationships between variables through hypothesis testing and conduct explanatory.

Population Sample, and Sampling Techniques

The population in this study are customers of PT. Pawnshops in South Sulawesi, which consists of the city of Makassar, Gowa, Jeneponto Sidrap, Takalar, Soppeng and Barru, amounting to 334 780 customers.

Representation by population sample in the study is an important requirement to generalize. In connection with the use

of structural equation modeling (Structural Equation Modeling). Ferdinand (2002) states that if the sample size is too large then the model becomes very sensitive so it is difficult to get the goodness of fit is good. It is suggested that the sample size is 5-10 times the number of manifest variables (indicators) of the total latent variables. Because in this study the number of indicators are all 22, then the number of samples used in the study is $22 \times 10 = 220$.

Sampling technique used is purposive sampling (sample selection aims) is a type of sample selection is not random that the information obtained by certain considerations (Indriantoro, 2014). Researchers chose a sample based on the considerations and conditions or an assessment of the characteristics of the samples were adjusted for the purpose of research, ie the sampling criteria as follows:

1. Based on the number of customers of the district / city in South Sulawesi with the criteria of high, medium and low
2. Customers who are still active and have become customers of PT. Pawnshop at least 1 (one) year.
3. Customers who never redeem pledges.
4. Seeing the number of customers in each city district and branch offices are not the same, then used a proportional way to determine the number of respondents in each - each county and city. The formula used for the proportional allocation is as follows (Supranto, 2000)

$$n_i = \frac{N_i}{N} \times n$$

Information : n_i = the number of samples taken for each county / city

- n = total samples taken
- N_i = the population of the district / city i
- N = the number of total population

Types and Sources of Data

Type of data

This type of data can be grouped into subject data and documentary data (Indriantoro and Supomo, 2009). Data subjects are classified based on the form of a response in the form of oral (verbal) and written from customers who serve as respondents. While the documentary data is data obtained from the research reports, websites, letters were documented on file at PT. Pawnshop. In general form of the type of research data in the form of quantitative data and qualitative. The data obtained in the form of interviews and figures - figures (numeric) of the questionnaire.

Data source

The data source can be divided into primary data and secondary data. Primary data research data obtained directly from respondents through questionnaires in seven counties and cities. While the secondary data obtained from the website of PT. Pawnshops or researcher interviews with employees of PT.

1. Marketing Communication, Brand Equity, and Brand Awareness

Pawnshops, such records or documentation of the company in the form of reports, magazines and so on.

Method of collecting data

The method will be used in the collection of research data adjusted for research purposes. In this study the techniques used include: 1. Observations, 2. Questionnaire, 3. Research Instruments, 4. Documentation

Variables Research and Operational Definitions

1. Marketing Communications (KP)

Marketing Communication is a means companies try to inform, persuade and remind consumers directly or indirectly on the products and brands sold.

1. Brand Equity

Brand equity is a set of assets and the reliability of the brand associated with a particular brand, name or symbol which is able to add and subtract the value given by a goods and services in relation to the consumer / customer.

2. **Brand Awareness Brand** awareness which is the ability of a potential buyer to recognize and recall that a brand is a part of a specific product category.

3. Consumer Attitudes

Consumer attitude is the expression of feelings that comes from within the individual that describes whether a person happy or unhappy about a particular object. The point is that the attitude of an individual evaluation of an object that will affect individual behavior towards the object.

4. Consumer Decision

Consumer Purchase Decision is a process of decision taken by someone regarding the certainty to buy or not a particular product.

Variable Measurement Research

The scale of measurement used in this study is a qualitative ordinal scale, therefore so that data can be measured quantitatively, the researchers used a Likert scale. According Sugiyono (1999), a Likert scale used to measure attitudes, opinions and perceptions of a person or group of people about what social phenomenon. Data obtained from the Likert scale is a form of interval data. Likert scale used consisted of five criteria.

III. RESULTS

After testing the assumptions and the necessary action against the violation happens next will do the analysis model fit the criteria of model fit like GFI (Goodness of fit index), adjusted GFI (AGFI), Tucker Lewis Index (TLI), CFI (Comparative of fit index) and RMSEA (Root Mean Square Error of Approximation) for individual models or model is complete. Results of measurement of dimensions - dimension or indicator variables that can form constructs or latent variables (latent variable) with confirmatory factor analysis in a row is described as follows:

Table 1. Evaluation criteria Goodness of Fit Indices communication

Goodness of fit index	Cut-off Value	Results Model *	Information
χ^2 – Chi-square	expected to be small	105.831 < (0,05:7/= 90,5312)	Marginal
Probability	≥ 0.05	0.004	Marginal
CMIN/DF	≤ 2.00	1.493	Good
RMSEA	≤ 0.08	0.048	Good
GFI	≥ 0.90	0.937	Good
AGFI	≥ 0.90	0.905	Good
TLI	≥ 0.95	0.957	Good
CFI	≥ 0.95	0.967	Good

Table 1 shows that the measurement model of marketing communication, brand equity and brand awareness of the work the criterion models have shown their model fit or fit between the data model. This is evidenced from the eight criteria fix

available, the only two that do not meet the criteria. Thus the above model shows a good level of acceptance can therefore be concluded that the model is acceptable.

Table 2. Loading factor (λ) Measurement factors marketing communication, brand equity and brand awareness

Indicator Variables	Loading Factor (λ)	Critical Ratio	Probability (p)	Information
X1.1	0,418	5,523	0,000	Significant
X1.2	0,500	6,649	0,000	Significant
X1.3	0,658	8,861	0,000	Significant
X1.4	0,754	Fix	0,000	Significant
X1.5	0,651	8,670	0,000	Significant
X1.6	0,541	7,313	0,000	Significant
X2.1	0,650	10,217	0,000	Significant
X2.2	0,856	Fix	0,000	Significant
X2.3	0,824	13,861	0,000	Significant
X2.4	0,645	10,123	0,000	Significant
X3.1	0,699	8,118	0,000	Significant
X3.2	0,415	5,254	0,000	Significant
X3.3	0,696	Fix	0,000	Significant
X3.4	0,521	7,983	0,000	Significant

Loading factor (λ) measurement variable marketing communication, brand equity and brand awareness in Table 2 shows the results of a test of the measurement model variable marketing communication, brand equity and brand awareness of each indicator that describes constructs, particularly latent variables (unobserved variables), so that all indicators included in the next test.

The test results construct variable consumer attitudes and consumer decisions are evaluated based on the goodness of fit indices in Table 3 below with the criteria presented models as well as the critical value. From the evaluation of the proposed model shows that the overall evaluation of the construct produces the critical value above which indicates that the model has been in accordance with the data, so do test the suitability of the model further.

2. Consumer Attitudes and Consumer Decision

Table 3. Evaluation criteria Goodness of Fit Indices of consumer attitudes and consumer decisions

Goodness of fit index	Cut-off Value	Results Model *	Information
χ^2 – Chi-square	Expected to be small	26.092 < (0,05:18= 28.8693)	Good
Sign.Probability	≥ 0.05	0.098	Good
CMIN/DF	≤ 2.00	1.247	Good
RMSEA	≤ 0.08	0.045	Good

GFI	≥ 0.90	0.972	Good
AGFI	≥ 0.90	0.943	Good
TLI	≥ 0.95	0.986	Good
CFI	≥ 0.95	0.991	Good

Table 3 shows that the model measuring consumer attitudes and consumer decisions, the criteria of the model have shown their model fit or fit between the data model. This is evidenced

from the eight criteria of the existing fix, all have met the criteria. Thus the above model shows a good level of acceptance can therefore be concluded that the model is acceptable.

Table 4. Loading factor (λ) Measurement factor in consumer attitudes and consumer decisions

Indicator Variables	Loading Factor (λ)	Critical Ratio	Probability (p)	Information
Y1.1	0,722	Fix	0,000	Significant
Y1.2	0,771	9,663	0,000	Significant
Y1.3	0,606	7,922	0,000	Significant
Y2.1	0,667	9,975	0,000	Significant
Y2.2	0,762	11,706	0,000	Significant
Y2.3	0,786	Fix	0,000	Significant
Y2.4	0,823	12,832	0,000	Significant
Y2.5	0,808	12,555	0,000	Significant

3. Marketing Communication, Brand Equity, Brand Awareness, Consumer Attitudes and Consumer Decision

Based on the method of determining the value in the model, the first model testing variables are grouped into exogenous variables (exogenous variables) and endogenous variables (endogenous variable). Exogenous variables is a variable whose value is determined outside the model. While endogenous variable is a variable whose value is determined by an equation

or model-established relationships. Included in this group are the exogenous variables measuring marketing communications, brand equity and brand awareness while classified as an endogenous variable is the attitude of consumers and consumer decisions. The model is said to be good if the development of hypothetical model theoretically supported by empirical data. Detailed SEM analysis results are shown in the following figure:

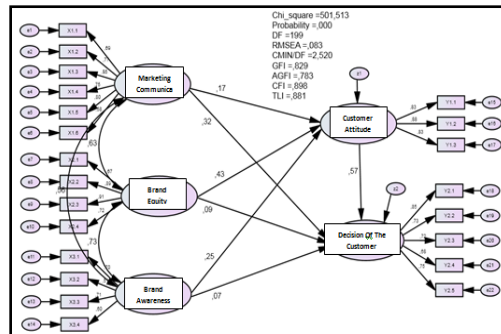


Figure 1. Measurement of variables Relationship Model

The result of the model presented in Figure 1 above were evaluated based on the goodness of fit indices in Table 5 below

with the criteria presented models as well as critical values that have compatibility data.

Table 5 Evaluation criteria Goodness of Fit Indices Overall Model

Goodness of fit index	Cut-off Value	Results Model *	Information
χ^2 – Chi-square	Diharapkan kecil	501.513 > (0,05:199= 232.9118)	Marginal
Probability	≥ 0.05	0.000	Marginal
CMIN/DF	≤ 2.00	2,520	Not good
RMSEA	≤ 0.08	0.083	Not good
GFI	≥ 0.90	0.829	Not good

AGFI	≥ 0.90	0.783	Not good
TLI	≥ 0.95	0,881	Not good
CFI	≥ 0.95	0.898	Not good

Source: Hair (2006), Arbuckle (1997)

Evaluation models showing of the eight criteria of goodness of fit indices seen no one has met the criteria, so that a modification of the model by performing the correlation between error indicator according to the instructions of the modification

indices. Modifications were made aiming to test the models built does describe the facts in the study, and must not change the meaning of influence between the variables studied. The results of the analysis after the final models obtained are as follows :

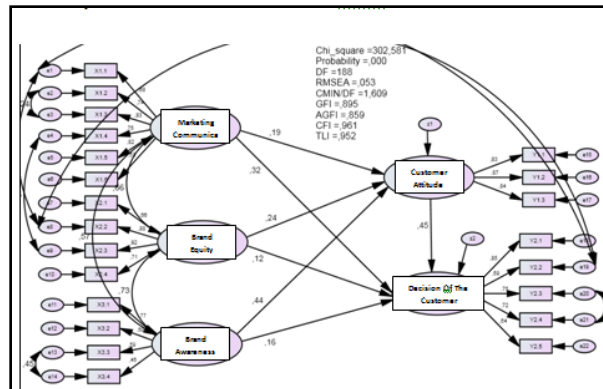


Figure 2. Measurement of variables Relationship Model

The results of the test model is presented in Figure 2 above were evaluated based on the goodness of fit indices in Table 6

below with the criteria presented models as well as critical values that have compatibility data.

Table 6. Evaluation criteria Goodness of Fit Indices Overall Model

Goodness of fit index	Cut-off Value	Results Model *	Information
χ^2 – Chi-square	Expected to be small	302,581 < (0,05:188= 220.9908)	Marginal
Probability	≥ 0.05	0.000	Marginal
CMIN/DF	≤ 2.00	1,609	Good
RMSEA	≤ 0.08	0.053	Good
GFI	≥ 0.90	0.895	Marginal
AGFI	≥ 0.90	0.859	Marginal
TLI	≥ 0.95	0,952	Good
CFI	≥ 0.95	0.961	Good

Source: Hair (2006), Arbuckle (1997)

Evaluation models showing of the eight criteria of goodness of fit indices there are four that met the criteria, so that the overall model can be said to have been in accordance with the data and can be analyzed further.

Based on the empirical model proposed in this study can be conducted testing of hypothesis testing through path coefficients on structural equation modeling. Table 7 is a hypothesis testing see p value, if the p value less than 0.05 then the relationship between significant variables. The test results are presented in the following table:

5. Hypothesis Testing

Table 7. Hypothesis Testing

HIP	Independent variables	Dependent variables	Direct Effect			
			Standardi ze	CR	p-value	Information
H1	Marketing	Consumer attitudes	0,194	2,563	0,010	Significant

	communications					
H2	Brand Equity	Consumer attitudes	0,237	2,349	0,019	Significant
H3	Brand awareness	Consumer attitudes	0,437	3,837	0,000	Significant
H4	Marketing communications	Consumer decision	0,323	4,649	0,000	Significant
H5	Brand Equity	Consumer decision	0,120	1,394	0,163	Not significant
H6	Brand awareness	Consumer decision	0,160	1,59	0,112	Not significant
H7	Consumer attitudes	Consumer decision	0,445	5,179	0,000	Significant
Indirect Effect						
Independent variables	Dependent variables	Intervening variable	Standardize	Information		
Marketing communications	Consumer decision	Consumer attitudes	0,086	Significant		
Brand Equity	Consumer decision	Consumer attitudes	0,105	Significant		
Brand awareness	Consumer decision	Consumer attitudes	0,194	Significant		

All models were tested five straight lines have a significant effect, the effect is not significant direct path. And three indirect lines all have a significant effect. The interpretation of Table 7 can be explained as follows:

- a) Marketing communications has a significant positive effect on customer attitudes with $P = 0.010 > 0.05$ with a coefficient of 0194, this coefficient indicates that the application of good marketing communications will determine consumer attitudes.
- b) Brand equity have a significant influence on the attitudes of customers with $P = 0.019 > 0.05$ with a coefficient of 0237, this coefficient indicates that the more well-known brand will determine consumer attitudes.
- c) Brand awareness has a significant positive effect on consumer attitudes with $P = 0.000 > 0.05$ with a coefficient of 0437, this coefficient indicates that the awareness of the brand will affect consumers' attitude towards a company.
- d) Marketing communications has a significant positive effect on the consumer's decision with $P = 0.000 > 0.05$ with a coefficient of 0323, this means that the marketing communication applied will determine consumer decisions.
- e) Brand equity has a significant influence on the consumer's decision with $P = 0.163 > 0.05$ with a coefficient of 0.120, this coefficient indicates that the strength of the brand is not directly can influence consumer decisions, but the brand equity indirect effect on consumer decisions and through consumer attitudes. This means that the strength of the brand will encourage the formation of consumer attitudes in organizations that have an impact on consumer decisions.
- f) Brand awareness has influence is not significant to the consumer's decision with $P = 0.112 > 0.05$ with a coefficient of 0.160, this coefficient indicates that if the brand awareness that is not directly able to influence the consumer's decision, but the brand awareness indirect effect on consumer decisions through consumer attitudes , This means that the brand awareness should

encourage the formation of consumer attitudes in organizations that have an impact on consumer decisions.

- g) Consumer attitudes have a significant positive effect on the consumer's decision with $P = 0.000 > 0.05$ with a coefficient of 0445, this coefficient indicates that the formation of consumer attitudes toward the organization it will affect consumer decisions.

IV. DISCUSSION

This discussion focused on the decisions resulting from hypothesis testing, as an attempt to answer the formulation of the research problem. The results of the analysis of hypothesis testing is described as follows:

1. Influence on Consumer Attitudes Marketing Communications

These results indicate that marketing communications in the services sector, especially in the service pawn PT. Pawnshops have influence and relationships positive and significant impact on customer attitudes. It is due to that marketing communications are conducted by PT. Pawnshops can influence attitude to customers to pawn. Kotler and Armstrong (2008: 116), the promotion mix (promotion mix) also called marketing communications mix (marketing communication mix) company is a blend of specific advertising, sales promotion, public relations, personal selling and means of direct marketing that companies use to communicate the value of customers persuasive and building customer relationships. Promotion mix, especially advertising, is intended to influence consumer affection and cognition such as evaluation, feelings, meanings, beliefs, and attitudes.

2. Effect of Brand Equity on Consumer Attitudes

The results of this study indicate that brand equity PT. Pawnshops have a positive and significant correlation influence on customer attitude. That means that if PT. Pawnshops constantly strengthen the brand is able to determine the attitude of customers. The strong influence of brand equity on the

attitudes of customers due to the brand equity of PT. Pawnshops rated positively to customers, so that brand equity is positive and significant impact on the attitudes of customers. This is in accordance with the opinion of Kotler and Keller (2007) said that the brand equity as an added value given to products and services. This value can be reflected in the form of a consumer how to think, feel and act toward the brand owned by the company.

3. Effect of Brand Awareness on Consumer Attitudes

The results showed that the variable of brand awareness particularly pawnbroking service PT. Pawnshops have a positive and significant correlation influence on customer attitude. This positive effect shows that the indicators of brand awareness will determine the attitude of the customer. The results are consistent with the opinion of Leonard (2005) states that consumer attitudes towards brands will arise once consumers recognize a brand or directly hear advertising messages delivered. If a person is not aware of (not knowing or not being able to identify), it is difficult for such a person to consider the brand.

5. Effect of Brand Equity on Consumer Decision.

The results of this study indicate the existence of a positive relationship and the effect was not significant between brand equity with the customer's decision PT. Pawnshops in South Sulawesi. This indicates that the brand equity of PT. Pawnshops influence a client's decision through the customer attitude. The results of this study are not consistent with research Novianra and Mahestu (2007), which states that the variable of brand equity, positive and significant impact on consumer purchasing decisions. The value of a brand name that is added to a product is a picture of the equity of the brand (Killa, 2008; Chang et al, (2008). Brand equity, among others, provide value for consumers by increasing confidence in the buying decision so hopefully with the brand equity that both , consumers choose the product.

6. Effect of Brand Awareness on Consumer Decision.

The results of this study showed that brand awareness has a negative correlation and no significant influence on the customer's decision PT. Pawnshop. This means that this research proves that brand awareness does not directly influence the consumer's decision but it must be through consumer attitudes. The results are consistent with research Tiara Rahma H and Cristin S. (2011) states that brand awareness indirect effect influence on purchase decisions but through attitude.

7. Effect of Consumer Attitudes toward Consumer Decision

The results showed a positive correlation and significant influence between the attitude of the customer and the customer's decision PT. Pawnshops in South Sulawesi. The results are consistent with the opinion of Schiffman and Kanuk (2010: 483) states that one of the factors that influence purchasing decisions is the attitude. Attitude (attitude) consumers are important factors that will influence the consumer's decision. The results of this study are also in line with the opinion of the Gordon Allport (Nugroho, 2008: 214), the attitude is a mental and nervous connection with the readiness to respond, organized through experience and has a direct influence on behavior and or dynamic. So that the consumer attitude study the tendency of consumers to evaluate brand either favored or did not favor a consistent basis.

V. CONCLUSION

1. Marketing Communications effect on consumer attitudes, it means the application of appropriate marketing communications will determine consumer attitudes. In other words, the more precise marketing communications delivered to consumers will increasingly influence and determine consumer attitudes to pawn.
2. Brand equity effect on consumer attitudes, which means that the brand will add value provided to the consumer in the sense that a strong brand will determine the attitude of the customer.
3. Awareness of brand influence on consumer attitudes, which means that the ability of the consumer to remember the product brand will be easily addressed by consumers in the action, when the brand awareness can be developed by the company, the attitudes of consumers can be determined.
4. Marketing Communications has a positive and significant impact on consumer decisions, shows that the right marketing communications company then applied increasingly determine consumer decisions, marketing communication also affects consumer decisions through the application of consumer attitudes means that the application of appropriate marketing communications will determine the attitude of consumers so impact on consumer decisions in selecting products.
5. Brand equity has a significant influence on consumer decisions, it shows that brand equity can not directly determine consumer decisions, a strong brand of a product does not directly affect the consumer's decision but by the attitude of consumers first, meaning that the strength of the brand of a product is not directly determine consumer decisions should still be there before the confidence, knowledge and assessment of such a product, it means a strong brand determine consumer attitudes that affect consumer decisions.
6. Brand awareness has no significant effect on the consumer's decision means that the brand awareness indirect effect on the customer's decision through the customer attitude. This means the brand can be recalled consumer will encourage the formation of consumer attitudes in a company so the impact on consumer decisions.
7. The attitude of the customer has positive and significant impact on customer decisions, it shows that the higher the level of trust, knowledge and assessment of the customer to a product, the more precise the consumer's decision anyway.

8. Implementation of marketing communication, brand equity, brand awareness is applied by the company, not all variables can directly affect consumer decisions, but must advance through consumer attitudes. This means that the company must first give confidence, knowledge and consumer ratings.

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