



## INFLUENCE OF CUSTOMER BEHAVIOUR AND CUSTOMER EXPERIENCE ON PURCHASE DECISION OF URBAN DISTRO

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### ABSTRAK

Ekonomi kreatif merupakan salah satu konsep ekonomi baru yang mengintensifkan informasi dan kreativitas serta Sumber Daya Manusia (SDM) sebagai faktor utama produksi sektor fashion cukup berpengaruh terhadap pendapatan ekonomi Industri Fashion khususnya produk lokal yang ditawarkan oleh berbagai distro. mudah diterima pasar Produk yang dijual di toko distro ditujukan untuk memenuhi kebutuhan anak muda Metode ini menggunakan metode kuantitatif dalam penelitian ini akan mencari hubungan antara perilaku pelanggan, pengalaman pelanggan, hingga keputusan pembelian Metode yang digunakan untuk mengelola data menggunakan Microsoft Excel dan kemudian diolah menggunakan SmartPLS, Responden dalam penelitian ini ada 100 orang yang pernah melakukan pembelian di Urban Traffic.

### ABSTRACT

The creative economy is one of the new economic concepts that intensify information and creativity and Human Resources (HR) as the main factor of production of the fashion sector is quite influential on the economic income of the Fashion Industry, especially local products offered by various distros easily accepted by the market Products sold in distro stores aimed at meeting the needs of young people This method uses quantitative methods in This study will look for the relationship between customer behavior, customer experience, to purchasing decisions Methods used to manage data using Microsoft Excel and then processed using SmartPLS, Respondents in this study there are 100 people who have made purchases in Urban Traffic.

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## 1. Introduction

The creative economy is one of the new economic concepts that intensify information and creativity and Human Resources (HR) as the main factor of production. Products produced from the creative economy are products that have characteristics, unique, and different from others. Products produced from the creative economy can also be a development of products that have existed before. The creative industries subsector refers to the Ministry of Trade of the Republic of Indonesia in 2010, there are 14 subsectors, among others: advertising, architecture, markets and goods of arts, crafts, design, fashion, film, interactive games, music, performing arts, publishing and printing, computer services, television and radio, research and development. The passion of Indonesia's creative economy is greatly influenced by the development of the fashion industry which is able to contribute around 18.01% or Rp 116 trillion. Economic GDP in the fashion subsector percentage of 18.15% is the second largest after the culinary subsector of 41.69% (KOMINFO, 2017). This shows that the fashion sector is quite influential on the opinion of the Indonesian economy. Over time, fashion is no longer just biologically functioning but for now has a socio-cultural function that is more on the indicator of social strata and lifestyle, including self-imaginand taste.

The development of the fashion industry in Indonesia is quite rapid, inseparable from the growth in the city of Medan. Medan City which is the 3rd largest city in Indonesia, has the development of the Fashion Industry, especially local products offered by various Distros (Distribution Stores), one of which is Urban Traffic Distro. Distro is generally a small and medium-sized industry (MSME) that is known as the brand independen developed by young people. According to Zulfikar and Novianti (2018), the ability of Small and Medium Enterprises needs to be empowered and developed continuously by trying to reduce the constraints experienced by Small and Medium Enterprises, so as to contribute more maximally to the improvement of community welfare. Based on the characteristics of its products, the products sold in distros are aimed at meeting the needs of young people and adults. Products that are liked by customers generally have a unique design as well as a trending product. Not only the completeness of the product, but the customer's purchase decision is also due to the location and price. According to Tjiptono (2011), a purchasing decision is a process by which consumers recognize the problem, seek information about a particular product or brand and properly evaluate each of these alternatives can solve the problem, which then leads to a purchase decision.

Not only products, locations and prices that are closely related to customers, social strata, culture and lifestyle also become closely related to customers. Because it encourages redefining between urban traffic districts and consumer behavior. According to Sunyoto (2012), consumer behavior is the activities of individuals who are directly involved in obtaining and using goods or services including the decision-making process in preparation in determining these activities. Kotler and Keller (2009) also mention that, Consumer behavior is the study of how individuals, groups, and organizations choose, buy, use, and how goods, services, ideas, or experiences to satisfy their needs and desires (consumers).

Customers who come to an Urban Traffic store when choosing a product or making a transaction also consider the service, response from the shopkeeper and the atmosphere while in Urban Traffic. This is quite important because it is the customer experience in shopping in physical or offline stores. According to Gentile et al. (2007) Customer experience is derived from a set of interactions between a customer and a product, company, or part of an organization, that elicit reactions, personal experiences and imply customer engagement on different levels (whether rationally, emotionally, sensoryly, physically, and spiritually). The pleasant experience of consumers towards a product they want to buy makes them decide to make a purchase. Things that have a positive impact on sellers related to customer experience are influenced by product quality, quality of service, proper price, testimonials from other people or the implementation of a targeted marketing strategy.

## **2. Literature Review**

### ***2.1 Customer Behaviour***

Consumer behavior is the study of how individuals, groups, and organizations choose, buy, use, and how goods, services, ideas, or experiences to satisfy their needs and desires. According to Sunyoto (2012), consumer behavior is the activities of individuals who are directly involved in obtaining and using goods or services including the decision-making process in preparation in determining these activities.

Consumer behavior is defined as behavior that consistently demonstrates in finding, buying, using, evaluating, and depleting products and services that they expect to satisfy their needs

(Schiffman & Kanuk, 2010). According to Suprihati (2015) consumer behavior is the study of individuals, groups and organizations and the processes that are carried out to select, secure, use and stop products, services, experiences or ideas to facilitate their needs and their impact on consumers and society.

Factors that influence consumer behavior in understanding consumer behavior need to be understood who the consumer is, because in a different environment will have different research, needs, opinions, attitudes and tastes. According to Kotler (2001) The factors that influence consumer behavior are cultural, social, personal, psychological factors. Some of these factors are not considered by marketers but actually have to be taken into account to find out how far those consumer behavior factors affect consumer purchases. The explanation is as follows:

**a. Cultural factors**

Culture is the most fundamental determinant of desire and behavior to obtain values, perceptions, preferences and behaviors from other important institutions. Cultural factors have the most widespread and deep influence on consumer behavior. Marketers should know the role played by:

- 1) Culture is a collection of basic values, perceptions, desires and behaviors learned by a member of society from a family and other important institutions.
- 2) A subculture is a group of people with separate value systems based on common life experiences and situations. Subcultures include nationalities, religions, racial groups, and geographic regions.
- 3) Social class is a relatively permanent and orderly division of society with its members adhering to similar values, interests and behaviors.

**b. Social factors of social class**

It is a relatively homogeneous and permanent division of society that is hierarchically organized and whose members adhere to similar values, interests, and behaviors. Social class is determined by a single factor, such as income, but is measured as a combination of work, income, education, wealth and wealth. In some social systems, members of different classes maintain certain roles and are unable to change their social position.

Consumer behavior is also influenced by social factors, namely:

- 1) A group is two or more people who interact to achieve individual or shared goals. Some are primary groups that have regular but informal interactions—such as family, friends, neighbors and coworkers. Some are secondary groups, which have more formal and less regular interactions. It includes organizations such as religious groups, professional associations and trade unions.
- 2) The family is the most important consumer purchasing organization in society and has been deeply researched, interested marketers in the role and influence of husbands, wives and children on the purchase of various products and services.
- 3) Role and status is consisting of activities that are expected to be done by someone according to the people around him. Each role carries a status that reflects the rewards given by society. People often choose products that show their status in society.

**c. Personal factors Personal factors**

Defined as a person's psychological characteristics that are different from others that cause relatively consistent and lasting responses to the environment.

Buying decisions are also influenced by personal characteristics, namely:

- 1) Age and stage of life cycle, people change the goods and services they buy during their lifetime. Tastes of food, clothing, furniture and recreation are often related to age. Buying is also shaped by the stage of the family life cycle, the stage of life that the family may go through according to its maturity. Marketers often define the target market in the form of lifecycle stages and develop appropriate products as well as marketing plans for each stage.
- 2) A person's work, work affects the goods and services he buys. Marketers try to recognize groups of jobs that have an above-average interest in their products and services. A company can even specialize in marketing products according to specific work groups.
- 3) The economic situation, the current economic situation will affect the choice of products. Income-sensitive product marketers observe trends in personal income, savings and interest levels. When economic indicators indicate a recession, marketers can take steps to redesign, reposition and change the price of their products.

- 4) One's lifestyle, lifestyle embodied in activity (work, hobbies, shopping, sports, social activities), interests (food, fashion, family, recreation) and opinions that are more than just one's social class and personality, lifestyle displays a person's overall pattern of reacting and interacting in the world.
- 5) Everyone's personality and self-concept clearly influences the behavior of buying it. Personality refers to unique psychological characteristics that cause a relatively consistent and lasting response to its own environment. Personality is usually described in the sense of traits such as self-confidence, dominance, ease of sociability, autonomy, self-defense, ability to adjust, and aggressiveness. Personality can be useful for analyzing consumer behavior for the selection of a particular product or brand.

#### **d. Psychological factors**

Psychological factors as part of the influence of the environment in which he lives and live in the present without neglecting the influence in the past or his anticipation in the future. The choice of items a person buys is further influenced by important psychological factors, enough needs to lead one to look for ways to satisfy needs.

In order of importance, the level of need is physiological needs, the need for security. To find out how far these consumer behavior factors affect consumer purchases include:

##### **a. Price**

Price is how much sacrifice (sacrifice) is needed to buy a product as well as used as an indicator of the level of quality (Suprihati, 2015). Kotler (2009) defines price as the amount of money paid for goods and services, or the amount of value that consumers exchange in order to benefit from owning or using goods and services. Price is a number of values that consumers exchange for the benefit of owning or using another product or service set by the buyer or seller for the same price against all buyers (Suprihati, 2015).

##### **b. Promotion**

Promotion is a communication function of the company responsible for informing and persuading / inviting buyers (Suprihati, 2015). Promotion is one of the determinants of the success of a marketing program. Promotion is a special way of personal advertising, sales promotion and public relations that a company uses for its advertising and marketing purposes. According to Tjiptono (2011), promotion is a form of marketing communication

referred to as marketing communication is a marketing activity that seeks to disseminate information, influence and remind the target market of the company and its products to be willing to accept, buy and be loyal to the products offered by the company in question.

**c. Work**

A person's work also affects consumption patterns. Marketers can identify work-related groups that have almost the same interest in a product or service (Suprihati, 2015)

**d. Age**

A person will buy various goods and services for the rest of his life, and of course the kinds of goods and services are influenced by the age of the person (Suprihati, 2015).

**e. Distribution**

Broadly speaking, distribution can be interpreted as marketing activities that seek to facilitate and facilitate the delivery of goods and services from producers to consumers, so that their use is in accordance with what is needed (type, amount, price, place, and when needed) (Suprihati, 2015).

## ***2.2 Customer Experience***

Meyer and Schwager (2007) argue that *customer experience* is a customer response that is internal and subjective as a result of interactions that are done directly or indirectly by the company. Gentile et al., (2007) said that *customer experiencinge* is a device that comes from a device of interaction between the customer and the product, company or other part of the company itself that is able to give birth to a reaction. There are several categories in customer experience, such as Robinnete and Brand in (Dagustani, 2011) that divide the experience into several categories, namely:

**1. Experience in Product**

Experience product is the experience that consumers feel about a product or service. Experience is one of the strengths of the product. This indicates that if the company provides maximum product or service to consumers, then consumers will get a good experience of the product or service consumed.

**2. Experience in Environment**

Experience in environment is the company's ability to provide an overall experience to consumers. The business environment is an important factor in creating a consumer experience. This is because the environment / place of business is a tool to introduce consumers to the overall experience that will be felt, and is also the easiest exchange to see (visible) and interactive exchange.

### **3. Experience in Loyalty Communication**

Pleasing consumers is one of the determining factors in providing an experience to consumers. The best opportunity to please consumers is after the consumer gets the service. Most companies provide an experience to consumers only to the point of company, when consumers sometimes want something more so that it can make consumers believe in a service and will create high consumer loyalty.

### **4. Experience in Customer Service and Social Exchanged**

Experience is a combination of services provided by the company with consumer expectations. Employees are an important factor in determining the consumer experience, because employees are one of the driving factors for consumers to be able to trust a brand or that will make consumers accept or reject the company's brand. This can be seen from the ability of employees in providing services to consumers.

### **5. Experience in Events**

Events held by the company can provide an experience to consumers. With the many events held by the company, the company is able to invite consumers to participate in the event. Thus consumers will get clear information about the product or service so that consumers get experience of the product or service.

Schmitt (1999) also grouped the customer experience components into 5 dimensions that can be used to measure the consumer experience consisting of:

1. Sense, which is the sense possessed by humans as a tool to feel the products and services offered.
2. Feel is the taste displayed through ideas, pleasure, and a reputation for consumer service.
3. Think is an experience that demands intelligence with the aim of creating cognitive and problem-solving experiences by engaging consumers creatively.



4. Act is designed to create a physical consumer experience.
5. Relate is a relationship with another person, other social group (such as work, lifestyle) or a broader social identity.

### **Factors That Affect Customer Experience**

According to Lemke et.al in (Samuel & Dharmayanti, 2013) the factors that affect customer experience are as follows:

- a. Accessibility is the ease of consumers in interacting and accessing products.
- b. Competence is the competence possessed by the product provider
- c. Customer recognition is the consumer's feeling that his presence is known and recognized by the product provider.
- d. Helpfulness, which is the consumer's feeling about the ease for him to ask for help
- e. Personalization is the consumer's feeling that he or she receives treatment or facilities that make him comfortable as an individual.
- f. Problem solving, which is the consumer's feeling that the problem is solved by the product provider
- g. Promise fulfillment, which is the fulfillment of promises by product providers
- h. Value for Time is the consumer's feeling that the time they have is valued by the product provider.

### **Customer Experience Dimensions**

According to Nasermodeli et al., (2013), there are three dimensions of customer experience, including:

#### **1. Sensory Experience**

Sensory experience as an aesthetic and sensory perception of the shopping environment, atmosphere, products and services. Each of the 5 (five) human senses (including smell, sound, sight, taste, and touch) contributes to the formation of an experience. All human senses interact and together form the foundation of "sensory experience". A consumer's sensory experience can build a "logic experience". In this case, the experience of logic is presented as a sensory experience in a person's brain that can develop a behavioral, emotional, cognitive, relational or symbolic to the product or service that the company offers

to consumers. Logic experiences combine emotional and rational elements in the brain to help build sensory experiences of a brand. The ultimate goal of sensory experience is to help individuals fulfill self-image identification. Companies can implement experiential marketing strategies through sensory experience offerings.

## **2. Emotional Experience**

Experience emotional as mood and emotions develop during a shopping trip. Emotional experiences will result in effective experiences ranging from a positive mood and developing into joy emotions that lead to strong satisfaction with the brand. Critical events during shopping can cause emotional reactions to consumers. A company is able to create emotions and how they are implemented through the application of response, central, cognitive and arousal theories. Consumers who experience negative emotional responses tend to have dominant "switching" behavior toward brands. Conversely, emotionally bound consumers tend to invest heavily in a company's survival. The emotional relationship of consumers with companies is more related to consumer purchase intentions in the near future. Typically, consumer experience and long-term purchasing intentions are influenced by the emotions generated during the shopping period. Emotions do influence attitude creation, therefore some literature suggests that emotions create a significant impact on modifying the approach consumers take to consuming products and services.

## **3. Social Experience**

Social experience as a relationship with another person or society in general. Each social impact has the power to influence consumer thoughts, feelings and activities. For example association with peer groups allows individuals to benefit from social connections and create an image of themselves. In addition to peer groups, mass media, television, radio and newspapers have a greater impact on the formation of individual behavior through the process of socialization. Therefore, social experiences can shape an individual's skill to recognize themselves as well as influence behavior with the suitability of their own behavior.

### **2.3 Purchasing Decision**

According to Kotler & Armstrong (2014) purchasing decisions are the stage in the buyer's decision-making process where consumers actually buy. While Assauri (2004) explained that the purchase decision is a decision-making process for purchases that includes determining what to buy or not make a purchase and the decision is obtained from previous activities.

There are four factors that influence consumer purchasing decision behavior, namely cultural, social, personal and psychological according to Kotler in (Harahap, 2015)

### **1. Location**

Location is one of the determining factors of the success of a business because it affects business costs. The location of the business should be considered as well as possible. If the company is wrong in choosing a location, then the company will bear the risk of loss or not achieving the targets and goals desired by the company.

### **2. Product Completeness**

The second factor besides location is the completeness of the product. Every consumer wants a complete item when the consumer enters one place of shopping. If there is, consumers want a shopping place that can meet their needs and desires at once for various types of goods or services. Consumers always want to be efficient. Therefore, the company is expected to pay attention to the width and depth of the product, quality and complete because providing a complete product is important because there is a tendency in consumers who want goods to be substitute and complementary, so that with the complete product, consumers can freely choose what they need because what consumers need is already available in one shopping place.

### **3. Price**

Another factor that influences purchasing decisions is price. Price can be an indicator of product quality. Consumers usually identify the price of a expensive product with good quality and if the price of the product is cheap, then the consumer doubts the quality. When someone shops, the first thing that is often noticed is the price, followed by several other factors. Pricing on a product must be appropriate and reasonable. The high price offered must be in accordance with the benefits that will be received by consumers who consume it. Prices that are too high or too low will affect consumer purchasing decisions. Prices that are too high will make consumers switch to other similar products but at a cheaper price, vice

versa, if the price offered is too low then consumers will doubt the quality of the product offered so as to delay the decision to buy the product.

Assael (2007) distinguishes four [types of purchasing decisions in consumer behavior](#) based on the level of buyer engagement and the level of difference between brands, namely:

### **1. Complex Decision Making**

Complex buying behavior consists of a three-step process. First, the buyer develops confidence about the product. Second, buyers build an attitude about the product. Third, buyers make careful purchase choices. Consumers engage in complex purchasing behavior when they are deeply involved in purchases and are aware of the huge differences between brands. Complex buying behavior often occurs when the product is expensive, rarely purchased, risky and highly self-expressing. Consumers in this type, the hierarchical order of influence is: trust, evaluation, and behavior. Consumers who make their purchases by making decisions (need arises, finding information and evaluating brands and deciding on purchases), and in their purchases require high engagement. These two interactions result in a complex type of purchasing behavior (Complex Decision Making). Consumers are increasingly involved in buying activities when the product to be purchased is expensive, rarely purchased, risky, and very effective. Usually consumers don't just know about product classification and don't learn much about the product.

### **2. Inconvenience Reduction Buying Behavior (Brand Loyalty)**

Sometimes consumers are heavily involved in a purchase but see little difference between different brands. High engagement is based on the fact that such purchases are expensive, rare and risky. In these cases, the buyer will go around to learn what is available but will buy fairly quickly, perhaps the buyer is very price sensitive or to the convenience of shopping. In this second type of consumer purchasing decision, the hierarchical order of influence is: behavior. This type of consumer behavior is to make purchases of one particular brand repeatedly and consumers have a high involvement in the buying process. Purchasing behavior like this results in a type of consumer behavior that is loyal to the brand (Brand Loyalty). For example, someone who shops to buy a rug ( Carpet ). The purchase of a rug is an engagement decision because it is expensive and related to self-identification, but buyers

are most likely to argue that the tapestry is almost the same price, of the same quality.

### **3. Purchasing Behavior That Seeks Variation (Limited Decision Making)**

Many products are purchased with low consumer engagement and no significant brand differences. They go to the store and pick up a particular brand. If they keep taking the same brand, it's out of habit, not out of loyalty to a strong brand. There is ample evidence that consumers have low involvement in purchasing most products that are cheap and frequently purchased.

Consumers in this type, the hierarchy of influence is trust, behavior and evaluation. This type is the behavior of consumers who make their purchases by making decisions, and in the buying process consumers feel less involved. Purchasing behavior like this results in a type of consumer behavior limited decision making. Consumers in this type will look for a store that offers cheap, large numbers of products, coupons, examples only, and advertise the characteristics of a product as a basis or reason for consumers to try something new.

### **4. Habit-Buying Behavior (Inertia)**

Some buying situations are characterized by low consumer engagement but significant brand differences. In that situation, consumers often make brand switches. Consumers in this type, the hierarchical order of influence is: trust then behavior.

In this fourth type of purchasing decision, consumers do not evaluate so that in making a purchase of a product brand based only on habits and at the time of purchase this consumer is less involved. This kind of behavior results in inertial-type consumer behavior. For example, buying salt. Consumers are very little involved in buying these types of products. They go to the store and immediately choose one brand. When they take the same brand of, say, Morton salt, it's out of habit, not because of brand loyalty. But enough evidence is that consumers aren't involved in deep decision-making when buying something that's cheap, or a product they've often bought.

According to Kotler (2002), there are five stages or processes in consumer purchasing decisions, namely:

#### **a) Problem recognition**

The buying process begins when the buyer recognizes a problem or need. This need can be triggered by an internal stimulus or external stimulus which then becomes a drive or drive.

**b) Search for information**

Consumers who get a stimulus to recognize problems will tend to look for more information, there are two levels of search. The lighter search level of the state of attention increases, one only becomes more receptive to information about a product. At the active information search level, someone will surf the internet, have a conversation about the product with friends, and visit the store to learn more about the product. Sources of consumer information include private sources (family, friends, neighbors, acquaintances), commercial sources (advertising sites, sellers, packaging), public sources (mass media, consumer organizations) and sources of experience (handling, inspecting, using products). Consumers typically receive information from commercial sources (predominantly marketers), although the most influential information comes from private sources. Through information gathering, consumers learn more about competing brands.

**c) Alternative evaluation**

There are several evaluation processes, the latest model views this process as a cognitive orientation, meaning that consumers form judgments largely consciously and rationally. Some of the basic concepts underlying the consumer evaluation process. Consumers try to satisfy the need in search of certain benefits of a product, consumers see each product as a set of attributes with various abilities to provide benefits to meet needs.

**d) Buying decision at the evaluation stage,**

Consumers form preferences among brands across a variety of options and can also form an intention to buy the most preferred and felt product according to their needs. The first factor is the attitude of others, the extent to which the attitude of others in reducing one's preferred alternatives, the influence of others becomes more complex when some people close to the buyer have opposite opinions. The second factor is that unexpected situational factors can change buying intentions. A consumer can develop routines to reduce risk, such as avoiding purchasing decisions, gathering information from friends, and preferences for brands and warranties.

**e) Post-purchase behavior**

After purchasing the product, the consumer moves to the final stage of the consumer buying process, where the consumer will experience some level of satisfaction or dissatisfaction.

Buyer satisfaction with purchase is a function of the closeness between buyer expectations and perceived product performance. This feeling of satisfaction affects whether the consumer buys the product again and gives a positive or unpleasant response about the product to others. Disgruntled consumers on the other hand can leave or return a product, take public action by complaining to the company, or complain to government agencies and other groups or take personal actions such as not buying the product or warning friends about the product.

### **3. Methodology**

This research uses quantitative methods. According to (Sekaran & Bougie, 2017) quantitative research is a scientific method whose data is in the form of numbers or numbers that can be processed and analyzed using mathematical calculations or statistika. This research starts from identifying and formulating problems, studying literature, determining research methods, and determining research methods. After collecting data through cookies shared online using Google Form, the author will then test validity and reliability through the results of the questionnaire. The dissemination of this questionnaire was conducted on November 4, 2021 - November 12, 2021. The method used to manage data using Microsoft Excel is then processed using SmartPLS. In this study, there are three variables that are connected. This study serves to explain, predict and control a symptom. Therefore, in this study will be explained about the relationship between the variables to be studied and the extent to which the relationship affects each other. In this study will look for the relationship between customer behavior, customer experience, to purchasing decisions. Using structural equation modeling data analysis techniques using SmartPLS. The scale of the instrument used in this study is the likert scale. According to (Sugiyono, 2017) the likert scale is used to measure the attitudes, opinions, and perceptions of a person or group of people about social phenomena. With the likert scale, the variable to be measured is spelled out into a variable indicator. Then the indicator is used as a starting point to arrange instrument items that can be questions or statements.

According to (Sekaran and Bougie, 2017) the likert scale is a scale designed to examine how much the subject's quartas agrees on a statement. Each question has five answer scales ranging from 1 to 5, a scale of 1 to strongly disagree until a scale of 5 i.e. strongly agree. Respondents in this study there were 100 people who had made purchases in UrbanTraffic.

#### 4. Result and Discussion

After the dissemination of the questionnaire, researchers grouped respondents into the following criteria:

**Table 1. Sociodemographic data**

Profile	Sum	Percentage
<b>Gender</b>		
Woman		
Man		
Total	100	100%
<b>Age</b>		
17-22		
22-27		
27-32		
32-37		
Total	100	100%
<b>Work</b>		
Student/Student		
Employee		
Self employed		
Total		100%

Researchers have described the characteristics of respondents in this questionnaire, researchers will translate the results of the respondent's answer analysis. Classification answers are grouped based on strongly disagreed criteria (STS), disagree (TS), simply agree (CS), agree (S), and strongly agree (SS) to be tested for validity and reliability.

In this test the outer loading value for each indicator must be above 0.6 – 0.7 which means the indicator is valid. This test is called the reflexive indicator validity test can be seen from the loading factors value for each construct indicator (Ghozali & Latan, 2015).



**Table 2. Loading Factor/Outer Loading Results**

CODE	REVELATION	X1 (CB)	X2 (CE)	Y (KP)
CB1	I feel confident that the products sold at Urban Traffic represent my style of dress.	0.878		
CB2	I feel confident that the products sold at Urban Traffic have an attractive product design.	0.903		
CB3	I feel the products sold at Urban Traffic accentuate my social class.	0.916		
CB4	I shop at Urban Traffic getting references from my friends or family	0.930		
CB5	I recommend friends or family to shop at Urban Traffic			
CB5	I feel the products in Urban Traffic conform to the social standards in my neighborhood	0.893		
CB6	I feel the products in Urban Traffic are appropriate to my age	0.936		
CB7	Products sold by Urban Traffic in accordance with my activities			
CB7	I feel the products at Urban Traffic present my personality	0.928		
CB8	I have high motivation to buy products in Urban Traffic	0.915		
CB9	I feel confident that the products in Urban Traffic can be my need in terms of fashion.	0.930		
CB10	I feel that buying products at Urban Traffic makes me more confident.	0.930		
CB11		0.930		
CB12		0.918		

CE1	I feel the products in Urban Traffic have comfort when used		0,738	
CE2	I feel like the products in Urban Traffic have the cutting or cut I want.		0,958	
CE3	I feel the quality of products sold in Urban Traffic is good.		0,947	
	I find the service at Urban Traffic fun			
CE4	I find the shoopkeeper at Urban Traffic informative		0,950	
	I think the reputation of Urban Traffic is quite good.			
CE5			0,972	
	I am active in the interactions that Urban Traffic does online			
CE6			0,955	
	I play a role in providing feedback in various things both online and offline.			
CE7			0,916	
	I once came up with an idea when Urban Traffic wanted to create a product.			
CE8	I feel that shopping at Urban Traffic feels safe and convenient.		0,929	
	I feel like the products in Urban Traffic give me confidence.			
CE9			0,929	
	I feel the products in Urabn Traffic are quite complete.			
CE10	I feel that the products in Urban Traffic fit the community I follow.		0,960	
	I feel that the existing products urban traffic in accordance with various events			
CE11			0,938	
	I feel that the existing product Urban Traffic suits my lifestyle.			
CE12			0,943	

CE13			0.935	
CE14			0.950	
CE15			0.800	
KP1	I feel confident the product I'm buying is what I want.			0.930
KP2	I always try first when shopping for products that want to be purchased in Urban Traffic			0.905
KP3	I would recommend to friends or family to shop at Urban Traffic			0.871
KP4	I feel the products in Urban Traffic are durable and durable			0.943

Based on the results of loading factors in table 2, It can be seen that the results of analysis of indicator *loadings* or outer *loadings* result in a statement that all statements are valid because they have a value of  $\geq 0.7$ . The Average Variance Extracted (AVE) test is then conducted to test models that illustrate the magnitude of the diversity of indicators supported by constructs. *The rule of thumbs* is commonly used to assess the validity of convergent  $>0.5$  for *confirmatory* and *exploratory research*. In addition, the value of *Average Variance Extracted* (AVE) must be greater than 0.5 (Ghozali & Latan, 2015).

**Table 3. Average Variance Extracted (AVE)**

variable	AVE
X1 CB	0,841
X2 CE	0,857
Y KP	0,833

The AVE value shown in table 3 states that all model test variables have AVE values above 0.5 so that it is declared good and qualifies the AVE test as well as the validity test on the convergent validity section either. Furthermore, discriminant validity is carried out, starting from the Fornell Larcker Criterion. *Discriminant validity* measurements consist of *cross loading, Fornell & Larcker*. To test it can be done diagonal analysis, where the correlation between the variables themselves must be greater than the correlation with other variables.

**Table 4. Fornell Larcker Test**

	X1 (JSA)	X2 (IC)	Y (AI)
X1 (JSA)	0,917		
X2 (IC)	-0,062	0,925	
Y (AI)	-0,098	0,499	0,913

In addition to the *Fornel & Lackers* Technique is to measure a construct completely different from other constructions by comparing the root value of AVE a correlation of a construct with other constructs (Santosa, 2018). The test results in table 5 show that the value of the cross loading indicator has a greater correlation value than other construct values.

**Table 5. Cross Loading**

CODE	XI (CB)	X2 (CE)	Y (KP)
CB1	0,878	-0,090	-0,115
CB2	0,903	-0,087	-0,106
CB3	0,916	-0,017	-0,077
CB4	0,930	0,019	-0,061
CB5	0,893	-0,103	-0,083
CB6	0,936	-0,080	-0,080
CB7	0,928	0,041	-0,022
CB8	0,915	0,028	0,054
CB9	0,930	-0,081	-0,075
CB10	0,930	-0,059	-0,076
CB11	0,930	-0,007	-0,127
CB12	0,918	-0,116	-0,093
CE1	0,036	0,738	0,279

<b>CE2</b>	-0,084	0,958	0,460
<b>CE3</b>	-0,071	0,947	0,433
<b>CE4</b>	-0,069	0,950	0,433
<b>CE5</b>	-0,089	0,972	0,483
<b>CE6</b>	-0,060	0,955	0,464
<b>CE7</b>	-0,042	0,916	0,433
<b>CE8</b>	-0,057	0,929	0,444
<b>CE9</b>	-0,044	0,959	0,459
<b>CE10</b>	-0,075	0,960	0,478
<b>CE11</b>	-0,085	0,938	0,408
<b>CE12</b>	-0,056	0,943	0,531
<b>CE13</b>	-0,104	0,935	0,548
<b>CE14</b>	-0,037	0,950	0,529
<b>CE15</b>	0,020	0,800	0,470
<b>KP1</b>	-0,148	0,510	0,930
<b>KP2</b>	-0,048	0,436	0,905
<b>KP3</b>	0,031	0,344	0,871
<b>KP4</b>	-0,145	0,496	0,943

Table 5 shows the *cross loading* value of each indicator on a construct higher than the other blocks. It can be concluded if all latent or construct variables have a better discriminant validity value than other indicator blocks. Then an internal reliability consistency test is performed. *Composite reliability* is rated better in the calculation of the cost of a construct. A value of >0.7 is required even if a value of >0.6 is acceptable. A valid construct is a reliable construct so it does not have to be done when the validity value of the construct can be met. (Ghozali & Latan, 2015)

**Tabell 6. Reliability Test Results**

	<b>Composite Reliability</b>	<b>Alpha Cronbach</b>
<b>X1 (CB)</b>	0,985	0,983
<b>X2 (CE)</b>	0,989	0,988
<b>Y (KP)</b>	0,952	0,934

Based on reliability test data using SmartPLS in table 6 obtained *cronbach's alpha* coefficient value on each variable above the critical limit of  $>0.7$ . From the results of these data it can be known that the variables in this study are reliable and worth using at the next stage of research in the research conducted by the authors. The Inner Model Test assessment using PLS begins by looking at the R-Square on each of the dependent latent variables. Evaluation of structural models is done using the bootstrap method by looking at the value of the coefficient of determination (R-square) of endogenous latent variables and looking at their statistical values. Table 7 describes the results of the R-Square Value test:(Seta, 2020)

**Tabel 7. R-Square Value**

Variable	R-Square
Y (KP)	0,253

Table 7 shows the R-square value of the Purchasing Decision variable of 0.253. The results showed that 25.3% of R-Squares values can be inferred that models are strong(0.75), *moderate* (0.50) and weak (0.25). The results of pls *R-Squares* represent the amount of *variance* of the construct described by the model

#### 4.1 Discussion

The percentage value of 83.50 percent as the descriptive result from respondents' responses to organizational culture is within good category. As a result of this variable, it can be concluded that the organizational culture employee state-owned bank is appropriately applied. The most significant percentage result was attained on the tenth statement item on the professionalism dimension, at 93.3 percent. This tenth statement item refers to the company's emphasis on each employee's competence. Meanwhile, the fourteenth statement item is the lowest within organizational culture, focusing on the dimension about the spirit to reach greatness has the lowest percentage value at 61.4 percent. This fourteenth statement item refers to the encouragement of all employees to have a passionate attitude toward work, which shows that employees are not as excited about the existing job.

The percentage value of the descriptive result is 84.32 percent resulting from respondents' responses to employee performance is within very good category. The highest percentage value was

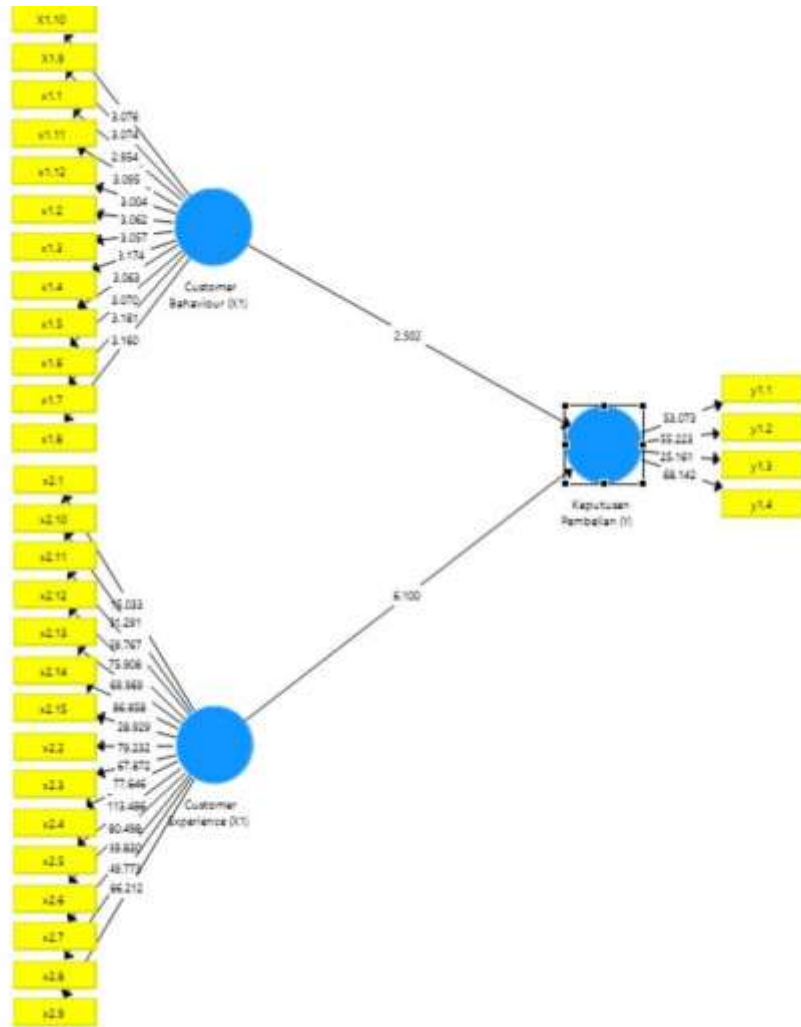
found on the fourth statement item on the quantitative aspect dimension, at 87.1 percent. This fourth statement item refers to the maximum number of customers served in an hour of operation. This demonstrates that personnel can provide excellent service to 12 consumers in a single hour of work. Meanwhile, the sixth statement item on the qualitative component dimension has the lowest percentage value at 80.7 percent. This sixth statement item refers to the quality of service offered by each employee to clients, yet the percentage achieved implies that the employee is always trying to maintain excellent service quality, despite the lowest percentage value presented. Hypothesis test shows that  $t\text{-value} (10.611) > t\text{-table} (1.67528)$  with a significance level of  $0.000 < 0.05$ , which inferred that the organizational culture (X) affects significantly on employee performance (Y).

#### 4.2 Hypothesis Test Results

The results of this hypothesis can be explained in two ways, the first being the path coefficient (P-Value) and the T-Statistic value, where the criterion of the value T must be above 1.96. If above 1.96 the hypothesis is considered to have a significant effect, whereas if the T value is below 1.96 then the hypothesis is considered to have no significant effect. In this study using a level of accuracy ( $\alpha$ ) 5%, a confidence level of 95% so that the value  $Z = 1.96$ . The error rate is determined at 5%. Meanwhile, the probability of the questionnaire being correct (accepted) or rejected (incorrect) is 0.5 each. Here are the calculations.

**Table 8. Hypothesis Test**

Hypothesis	Relationship	Path Coefficient	Statistic T	Value P	Indictment
H1	X1 (CB) -> Y (KP)	0,904	2.502	0,013	Accepted
H2	X2 (CE) ->Y (KP)	0,494	6.100	0,000	Accepted



**Figure 1: Path Output of SmlsrtPLS 3.0**

**5. Conclusion**

From the results of the analysis above it can be concluded that variable customer behavior and customer experience in the view of respondents as a whole are in a fairly good category. But the results of the multiple coefficient of determination (Value R Square 0.253) show that the variable of Urban Traffic purchasing decisions influenced by customer behavior and customer experience has an outcome of 25.3% which means that variable customer behavior and customer experience less affect consumer purchasing decisions. In addition, from the results of the hypothesis test the relationship between variable customer behavior to purchasing decisions turned out to have positive results, as well as variable customer experience to purchase decisions had positive results as well and the charges can be received. So that overall variable customer behavior and customer experience



actually has a positive result on the purchase decision in Urban Traffic but has not been too significant influence.

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