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THE INFLUENCE OF BRAND IMAGE, PRODUCT ATTRIBUTES, AND PRICE ON CUSTOMER SATISFACTION DURING THE COVID-19 PANDEMIC

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ABSTRACT:

The Covid-19 pandemic, which is still ongoing until now, has profoundly impacted the economic growth of all countries globally, resulting in a decrease in the level of public consumption and many companies that have lay off and closed their businesses. As a small online-based enterprise, Maheswari Shop faces challenges similar to other business actors, especially how to determine the right marketing strategy to survive the crisis's impact. The purpose of this study is to see the influence of a brand image, product attributes, and price on customer satisfaction. The population in this study were all Maheswari Shop consumers. The sampling technique used accidental sampling using multiple regression analysis. The research results found that the variables Brand Image, Product Attributes, and Price had a positive and significant effect on the Customer Satisfaction variable. The correlation analysis of causal relationship patterns between Brand Image, Product Attributes, and Price variables simultaneously affected Customer Satisfaction by 66.42% and 33.57% is affected by other factors not included in the tested variables.

INTRODUCTION

The COVID-19 pandemic, which began in early 2020 in China and spread to various countries, has had an enormous impact on global economic growth, including Indonesia. According to the head of the Communication Department of Bank Indonesia Onny Widjanarko, Indonesia's economic growth was recorded at 2.97% (yoy) in the first quarter of 2020, slowing down compared to the previous quarter's achievement of 4.97% (yoy). The impact of COVID-19 on Indonesia's

economic growth, especially on the decline in domestic demand, amid the positive performance of the external sector. Household consumption recorded at 2.84% (yoy), much lower than the performance in the fourth quarter of 2019 of 4.97% (yoy). In terms of the business field, the economic slowdown is mainly driven by slowing activities in Trade and Provision of Accommodation as well as Transportation and Warehousing due to reduced community mobility as a result of implementing measures to mitigate COVID-19 (Widjanarko, 2020).

The government had previously predicted that Indonesia's economic growth would collapse in the second quarter due to the coronavirus pandemic. Public transportation, tourism, hospitality, offline retail, shopping centers, and transportation are businesses profoundly affected. This condition can increase the number of unemployed and poverty numbers and reduce people's purchasing power (Ridhoi, 2020). When Indonesia experienced the 1998 monetary crisis, Micro, Small and Medium Enterprises (MSMEs) became a buffer for the national economy by absorbing labor and driving the economy. Furthermore, in 2008 during the global financial crisis, MSMEs remained strong enough to support the economy because they did not affiliate with the financial sector. Also, the effects of the previous economic and financial crises were more localized in specific sectors. However, according to the Senior Economist of the Institute for Development of Economics and Finance (INDEF), Enny Sri Hartati, MSMEs are among the sectors most vulnerable to the economic crisis caused by Covid-19 (Irham, 2020).

The outbreak of Covid-19 in Indonesia has forced a much more rapid change in consumer (community) spending behavior. Since the government announced the implementation of social distancing Analytic Data Advertising (ADA), there has been a drastic increase in online shopping activities for buying and selling daily necessities up to 300%. The peak occurred on March 21-22, 2020, where online transaction activity on this type of application jumped by more than 400%. On the other hand, shopping centers (malls) visitors in Jakarta had declined due to people switching to online shopping since March 15, 2020. The average decline in visits at several malls is around more than 50 percent compared to early 2020 (Kencana, 2020). Business activities that can still survive and continue to serve consumers by interacting with service models using online application platforms (Taufik and Ayuningtyas, 2020).

Long before the pandemic, the number of online-based producers and business actors in Indonesian society had resulted in higher competition between similar products on the market. As a result, it is increasingly difficult for a brand to maintain its position as a market leader. So that there is no other way, entrepreneurs must start to focus on how to provide value and increase customer satisfaction in addition to improving the quality of products and services themselves (Tjiptono, 2007). As a result customer satisfaction will occur when the selected product exceeds customer expectations or at least according to customer desires (Kotler P. , 2008).

As an online and offline-based business that has only been running for five years, Maheswari faces the same challenges, as more than 64,2 million other small and

medium enterprises (SMEs) (Kementerian Koperasi dan UKM, 2018), namely how to survive amid the impact of the crisis. In 2019 Maheswari record an average annual sales of Rp. 82.7 million. Then in the January - June 2020 period, Maheswari's average sales figure increased by 36% to Rp. 112.5 million. April is the month with the highest sales figures, Rp. 201 million. A big question arises, whether Maheswari's efforts to create value for money products, namely quality Muslim clothing at relatively affordable prices, especially for the middle class, are still relevant in a situation full of uncertainty like today. As the primary consideration for determining the right marketing strategy to enter the new normal era. Aaker (2001) defines marketing strategy as a process that can enable organizations to focus resources on optimal opportunities to increase sales and achieve a sustainable competitive advantage, covering all basic and long-term activities in the field of marketing related to strategic companies' initial situation analysis, formulation, evaluation, and selection of market-oriented strategies. So management needs to measure and know how the brand image, product attributes, price affects satisfaction to Maheswari consumers. Based on the above background, the purpose of this study was to see how the influence of brand image, product attributes, and price on customer satisfaction at Maheswari Shop during the Covid-19 pandemic.

LITERATURE REVIEW

Brand Image

Brand image can determine the strength of the value of a product and differentiate it from other products. A Brand is not just a logo or company name, but an image or someone's perception of a product or company. Brand image is a set of consumer beliefs about a particular brand (Kotler & Armstrong, 2001).

The existence of the influence of brand image on customer satisfaction proved from previous research that Brand Image has a positive effect on Customer Satisfaction. Customers feel very satisfied because of the image of the brand. Satisfaction also helps strengthen cognitive-oriented relationships to produce customer behavior (Alireza et al., 2011).

H1: Brand Image has a positive and significant effect on customer satisfaction at Maheswari shop

Product Attributes

According to Kotler and Armstrong (2014), "product attributes are the benefits that it will offer. These benefits are communicated and delivered by product attributes such as quality, features, style, and design. "Product attributes have an essential role in creating customer satisfaction. Customers see the product as a set of attributes with various capabilities; in this case, it provides the benefits that are sought and satisfies them. A product with good quality, features, and design, will encourage customers to buy the product and feel satisfied. Based on research conducted by Indarto et al. (2018), brand image and product attributes have a significant effect on customer satisfaction.

H2: Product attributes positively and significantly affect customer satisfaction Maheswari shop

Price

Besides brand image and product attributes, price (price) also affects customer satisfaction. Price is one of the factors influencing the demand for the desired goods or services accompanied by the customer's ability to buy at certain price levels or conditions. According to Kotler & Armstrong (2014) "price is an amount of money charged for a product or service, the sum of values that customers exchange for the benefits of having or using the product or service. Research conducted by Hati and Parlewenti (2017), shows that the price variable significantly affects customer loyalty at Minimarket Puri Batam. Consumers tend to consider the relationship between price and expectations to form consumer satisfaction. Consumers compare the price offered with previous experiences or expectations that consumers accept. Prices and consumer expectations must match the performance of the product or service they buy. Prices are all forms of monetary costs sacrificed by consumers to obtain, own, take advantage of several combinations of goods and services from a product. For companies, pricing is a way to differentiate their offerings from competitors (Hasan, 2013: 521).

H3: Price has a positive and significant effect on customer satisfaction at Maheswari shop.

Customer Satisfaction

Customer Satisfaction is an important indicator in determining customer loyalty. Customer satisfaction will occur when the selected product exceeds customer expectations or at least according to customer desires (Kotler, 2008). The end goal is when customers are satisfied after making a purchase, customer loyalty will increase as well as sales activity. If the relationship between satisfaction and customer loyalty is positive, high satisfaction will increase customer loyalty Jones and Sasser (in Trisno Musanto, 2004).

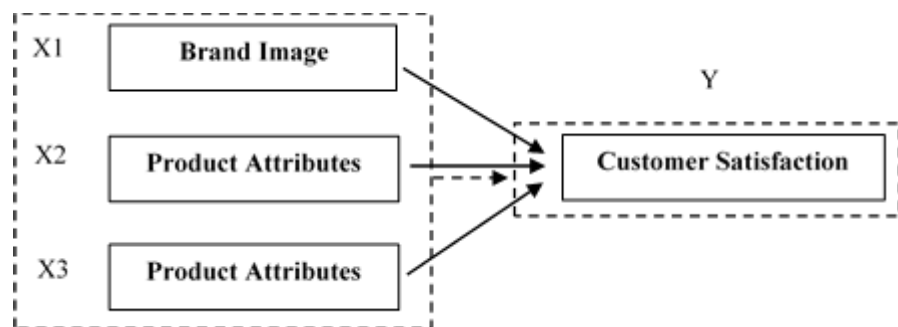


Figure 1. Research Paradigm

METHOD

The method used in this research is descriptive analysis and verification with multiple linear regression method. The population in this study were all consumers of Maheswari Shop. The sampling technique used in this study was accidental sampling, where all consumers made particular transactions (purchases) for Maheswari products in April - July 2020.

The data analysis method used is multiple regression analysis. Whereas for assumption tests such as normality test, multicollinearity test, and heteroscedasticity test have been done previously. The results show all assumption tests fulfilled. Testing in this study using the SPSS v.20 program with a significance level used in this study is 0.05.

RESULTS AND DISCUSSION

The majority of the characteristics of the respondents in this study were women aged 29-40 years (74%), married marital status (98%), latest education Diploma / Bachelor degree (51%), housewives work (42%), monthly income of Rp. 1,500,000 up to Rp. 2,999,999 (30%), purchase history in the last three months more than five times (42%), and knowing Maheswari products from friends/family references (39%). Meanwhile based on descriptive data processing on the collected questionnaires, the research results are as follows.

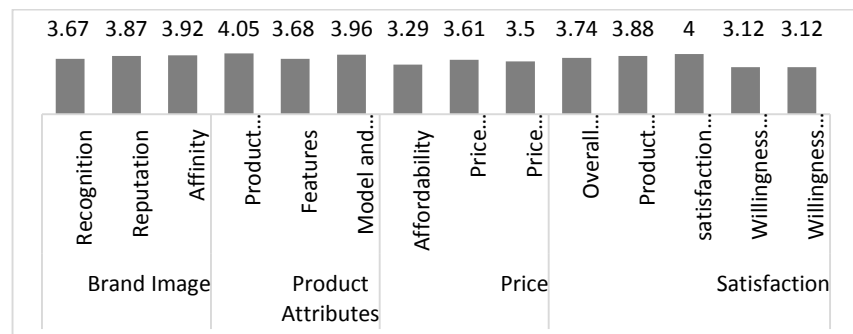


Figure 1. Recapitulation of Variables

Multiple Linear Regression Analysis

Table 1. Multiple Linear Regression Analysis Test Results

Coefficients ^a								
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
	B	Std. Error	Beta			Zero-order	Partial	Part
(Constant)	0,076	0,193		0,395	0,694			
1 X1	0,578	0,095	0,551	6,07	0	0,883	0,527	0,267
X2	0,194	0,087	0,184	2,237	0,028	0,811	0,223	0,098
X3	0,202	0,067	0,224	3,021	0,003	0,797	0,295	0,133

a. Dependent Variable: Y

Source: SPSS 20

Based on the output of the data analysis results in the table above, a simple regression equation as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

$$Y = 0.076 + 0.578X_1 + 0.194X_2 + 0.202X_3 + e$$

With the following information:

The constant value is 0.076. It means that consumer satisfaction increases by 0.076 if it is not influenced by brand image, product attributes, and price.

The brand image value is 0.578. It shows a positive direction, therefore if the brand image increases, the consumer satisfaction variable will increase by 0.578, and vice versa, if the brand image variable decreases, the consumer satisfaction variable will also decrease.

The value of product attributes is 0.194. It shows a positive direction, and therefore if product attributes increase, the consumer satisfaction variable will increase by 0.194. If the product attribute variable decreases, the consumer satisfaction variable will also decrease.

The price value is 0.202. It shows a positive direction; therefore, if the price increases, the consumer satisfaction variable will increase by 0.202. If the price variable decreases, the consumer satisfaction variable will also decrease.

T test

The t-test used to test the significance of the relationship between variables X and Y, whether the variables X1 (brand image), X2 (product attributes), and X3 (price) affect variable Y (consumer satisfaction) separately.

Numbers on the Table 1 shows that the t_{count} for the brand image variable is 6,070 is higher than the t_{table} , which is 1,985 ($t_{\text{count}} > t_{\text{table}}$). This means that H_0 is rejected and H_a is accepted. It can be interpreted that brand image influences consumer satisfaction. For product attributes variable has a value of t_{count} of 2,237, is higher than the t_{table} , which is 1,985 ($t_{\text{count}} > t_{\text{table}}$). This means that H_0 is rejected and H_a is accepted, it can be interpreted that the product attributes variable has an effect on consumer satisfaction variables. While the price variable has a value of t_{count} of 3.021, is higher than the t_{table} , which is 1.985 ($t_{\text{count}} > t_{\text{table}}$). This means that H_0 is rejected and H_a is accepted, it can be interpreted that price influences consumer satisfaction.

Correlation Coefficient Analysis

To analyze the pattern of causal relationships between variables, here are the following results.

Table 2. Partial Correlation Coefficient Test Results

Correlations					
		Y	X1	X2	X3
Pearson Correlation	Y	1	0,883	0,811	0,797
	X1	0,883	1	0,836	0,793
	X2	0,811	0,836	1	0,74
	X3	0,797	0,793	0,74	1
Sig. (1-tailed)	Y	.	0	0	0
	X1	0	.	0	0
	X2	0	0	.	0
	X3	0	0	0	.
N	Y	100	100	100	100
	X1	100	100	100	100
	X2	100	100	100	100
	X3	100	100	100	100

Source: SPSS 20

Based on the calculation results, the relationship between brand image (X1) and consumer satisfaction (Y) variables is 0.883. So it can be seen that there is a positive relationship between the application of brand image (X1) with consumer satisfaction (Y) (coefficient of determination) of 77.96%. The relationship between product attributes (X2) and consumer satisfaction (Y) is 0.811. Then it can be seen that there is a positive relationship with product attributes (X2) on consumer satisfaction (Y) and gives an effect of 65.77%. Furthermore, the relationship between price (X3) and consumer satisfaction (Y) is 0.797. It means that there is a positive relationship price (X3) on consumer satisfaction (Y) by 63.52%.

Meanwhile, the variables of brand image, product attributes, and price simultaneously affect the consumer satisfaction variable by 66.42%, while 33.57% influenced by factors not included in the tested variables.

DISCUSSION

The Influence of Brand Image on Customer Satisfaction

The result of the study shows that brand image has a positive and significant influence on customer satisfaction. It means that the better the product image, the better it will increase Maheswari's customer satisfaction. The result is in line with the research conducted by Farizan (2019), brand image influences customer satisfaction. Therefore, the better the brand image owned by Bintaro Fresh Juice, the more it will have an impact on customer satisfaction.

From the description regarding brand image on Figure 1, the indicator that has the highest value is affinity, which is a person's positive feelings about a product, and specific references, and produce specific actions in consumer behavior (Bernard and Karoul, 2014). It can be interpreted that consumers who use Maheswari products feel that Muslim clothing has a premium impression. Also, consumers feel more graceful and elegant when using these products. Therefore, the emotional closeness between consumers and products, brands are needed so that the closeness that arises is expected to generate consumer confidence in the brand.

The Influence of Product Attributes on Customer Satisfaction

Based on the results of the study, it shows that product attributes have a positive and significant influence on customer satisfaction. It means that good product attributes will increase Maheswari's customer satisfaction.

The recapitulation of results regarding product attributes, where the highest indicator assessed is product quality. Based on the respondents' assessment, the Muslim dress and Maheswari veil have a good material quality, soft, cool, and do not wrinkle easily. A quality product with excellent features and design will encourage consumers to buy these products. Product quality is the ability of a product to carry out its functions, including durability, reliability, ease of operation and repair, as well as other valuable attributes. Attributes as factors that the buyer considers when buying a product include price, quality, completeness of function, design, after-sales service, and others (Simamora, 2008).

Another strategy undertaken by Maheswari to maintain customer satisfaction is by improving product attributes starting from the quality, features, and design and model of the product. Besides that, Maheswari's innovations include creating a veil with secondary functions as a mask to fulfill the community's needs amid the Covid-19 pandemic. As a result, in April and May 2020, Maheswari recorded the highest sales figures, two times higher than the previous annual average sales figure. Also, for Muslim fashion, in addition to attractive designs and models following current trends, sizes can be adjusted according to consumer desires and specially packaged to enhance each product's elegant impression.

According to Alwi and Handayani (2018), product innovation has a positive effect on competitive advantage. So for SMEs, it is necessary to focus on designing strategies to increase competitive advantage through an emphasis on market-oriented strategies and product innovation.

The Influence of Price on Customer Satisfaction

Based on the results of the study, it shows that price has a positive and significant influence on customer satisfaction. It means that the better compatibility of price with the quality of the product, the better it will increase Maheswari's customer satisfaction.

According to Kotler and Armstrong (2012), price indicators are; price comparison with other products, price suitability with product quality, price affordability, price suitability with benefits. The recapitulation of results regarding price show that the highest indicator is the suitability of price with quality as mention in the product attributes. The suitability of price with quality is an essential factor that can provide satisfaction to consumers. Prices for Muslim clothing and Maheswari headscarves vary, with the lowest price offered for the hijab starting from Rp. 45,000, up to Rp. 165,000, and for Muslim clothing starting from Rp. 210,000, to Rp. 335,000. Compared to the prices of other similar products on the market, Maheswari chose the middle to lower segment as its customers mainline. It can be seen from the respondents' characteristics, that the majority of customers' income (34%) are on Rp. 3,000,000 to 5,999,999.

These results are in line with the results of research conducted by Tangguh (2018) that the price of the Go-Ride service has a significant effect on customer satisfaction. Furthermore, the research reveals that the price set by Go-Ride is proportional to the quality of service provided and the number of benefits felt by customers after using the Go-Ride service (Tangguh, Pangestuti, and Nuralam, 2018).

Customer Satisfaction

The satisfaction level shows the customer's view of the product that will be purchased and used again, with a satisfied customer with a product with the same brand. The customer will likely repurchase the product with the same brand. Hawkins and Lonney quoted in Tjiptono (2004) that customer satisfaction indicators consist of the suitability of expectations, including conformity to product quality and service expectations, interest in visiting (buying) back, and being willing to recommend products that they have felt to friends or family.

The recapitulation of results regarding Consumer Satisfaction, where the highest indicator assessed is satisfied with service. The perceived quality of service results from an evaluation process in which customers compare their perceptions of service and its results, with what they expect Gronroos in Lovelock, Wirtz, and Mussry (2010). In this case, customers can feel satisfied because the services provided are excellent, where service is an effort to fulfill needs accompanied by consumer desires and the accuracy of delivery methods to meet customer expectations and satisfaction. The services provided by Maheswari include providing information about product descriptions, availability, delivery, and handling customer complaints. Based on the questionnaire, information obtained that 42% of respondents made purchases more than five times in the last three months. Furthermore, based on the recapitulation of the questionnaire answers, 39% of respondents who have become Maheswari consumers are direct references from friends or relatives. Furthermore, 61% of respondents know Maheswari products through social media (FB, IG, WA) and a combination of both (e-word of mouth). Based on research conducted by Saodin et al. (2019), e-service quality has significant effects on e-word of mouth. Furthermore, e-word of mouth has significant effects on online repurchase intention.

CONCLUSION

In general, it can conclude that based on descriptive analysis of the variables, Brand Image, Product Attributes, Price, and Customer Satisfaction are in a good category. Furthermore, Brand Image has a significant influence on increasing Customer Satisfaction by 77.96%. Product Attributes have a significant influence on increasing Customer Satisfaction by 65.77%. Meanwhile, the price also has a significant influence on increasing Customer Satisfaction by 63.52%. For simultaneous testing of these three variables, brand image, product attributes, and price affect the consumer satisfaction variable by 66.42%, while 33.57% influence by other factors not included in

the tested variables. After knowing how the influence of Brand Image, Product Attributes, and Price on Customer Satisfaction, the next strategy that can be implemented by Maheswari Management is how to maintain an elegant Muslim clothing brand image for all ages while maintaining good product features and quality at affordable prices. The existing customer satisfaction is the main asset for Maheswari to increase customer loyalty to Maheswari products; thus, it hopes that it will be able to sustain its business, especially during a crisis due to the Covid-19 pandemic. Second, innovation is the primary key in turning challenges into opportunities in meeting people's needs to adapt to new customer's habits in the new normal era. Third, Maheswari needs to continuously develop human resources capacity, improve technology (online-based business platform), and financial management to maintain its professionalism and seize market opportunities. Suggestions for further research on measuring customer satisfaction can be made qualitatively, such as in-depth interviews and lost customer analysis, and measure the impact of social media marketing and e-commerce on purchase intention considering different digital platforms may deliver different impacts specific target or consumer.

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