

ECONOMIC DEVELOPMENT OF INDIGENOUS COMMUNITIES IN NORTH TORAJA REGENCY TO FACE THE DIGITAL MARKETING ERA, THROUGH THE USE OF FINTECH-BASED EPAYMENTS AND PAYMENTS

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ABSTRACT

KEYWORDS

Brand, Endorser,
Stimulus- Organism -
Response, Online
Purchase

Promotions done by an endorser through social media like Instagram doesn't only use by companies big in activity marketing them, but also can use to promote a product from local MSME brands for increased sale product online. Based on the amount variables and indicators used in research, the approach sample representative used in the withdrawal sample, so that amount is as many as 80 to 160 respondents. The purposive sampling technique that became part of the non-probability sampling technique will be used for determining the respondents who become the sample. During the research, a set of questionnaires with choice 5 Likert scale answers will be given to the target respondent as the primary data source. After the research data is obtained, the data then will analyze for the validity and reliability test. After the data is found to be valid and reliable, the method of partial least squares (PLS) analysis will use to test the proposed hypothesis. Analysis performed statistics includes evaluation of the outer and inner models. The expected results and outcomes of the research produce a reference for the perpetrators MSME business in To do activity businesses that use endorsers as one of the methods for strengthening brand attitude when consumers To do decision online purchases. Research results this is at TKT 2. Results obtained from the study will be published in Accredited National Journal: Journal of Business Economics, State University of Malang Accredited Sinta 4 with p-ISSN: 0853-7283 and e-ISSN: 2528-0503 as outside Mandatory accepted and Journal Management Marketing of Petra Christian University Accredited Sinta 3 with p-ISSN: 1907235X and e-ISSN: 1907235X as outside additions submitted. And the 2021 National Seminar on Management and Business Economics (SNMEB) as an outside Additional.

INTRODUCTION

The existence of the Stimulus-Organism-Response (SOR) model developed by Mehrabian and Russel (Mehrabian, 81AD) has encouraged many management and marketing practitioners to find out more about the role of SOR in modifying consumer behavior (Park & Lennon, 2009). Not only in the context of physical purchases (Lee & Cotte, 2009), but also in the context of online purchases (Peng & Kim, 2014). Based on this SOR paradigm, consumer response in the form of buying behavior is the result of the role of stimulus and intermediary that effectively directs consumer's purchase intention into actual buying behavior (O'Cass, 2004). In the current marketing context, promotions carried out by an endorser through social media such as Instagram, for example, are not only used by large companies in their marketing activities but are also used by MSMEs to increase product sales online (Nurmalina, Najib, & Megawati Simanjuntak, n.d.). From

this case, it can be seen that the brand (stimulus) can be marketed effectively through the role of the endorser (organism) to modify the consumer's actual purchase (response).

Instagram is a social media developed by the company Burb Inc. in 2010. One of the advantages of Instagram compared to other social media is its ability to share photos and videos in a very efficient way. Through these advantages, marketing through Instagram will make it easier for consumers to see further the products they will buy online through the display of physical product photos (Colliander & Marder, 2018). Especially since the Covid-19 pandemic entered Indonesia at the beginning of 2020 (Handayani, Hadi, Isbaniah, Burhan, & Agustin, 2020), which had a major impact on the lack of physical economic activity (Yunus & Rezki, 2020) so that online marketing through Instagram became the right choice to attract the attention of consumers online (Kusuma & Sugandi, 2018). The increasing number of Instagram users in Indonesia has also pushed the level of consumer consumption in the context of online business to continue to increase by more than 400% in the last 5 years, with a total transaction of Rp. 17.21 trillion in 2018. Among various consumer products, food and beverage products and fashion rank first with the total percentage reaching 50%.

The role of the endorser in online marketing is related to three things, namely attractiveness, expertise, and trust. Therefore, endorsers who have these three qualifications will be very effective in helping companies to market their products and brands (Hung et al., 2011). There are quite a several artists who are under contract to endorse the MSME brand. Endorsers in brand marketing have also been noted to have become one of the new business opportunities for Instagram artists or better known as celebgrams (Khairani, Soviyant, & Aznuriyandi, 2018). As one of the largest islands in Indonesia, South Sulawesi also has several well-known celebrities. Even the Culture and Tourism Office of South Sulawesi Province has also achieved an extraordinary visit target after using the services of celebgrams when promoting the 7th Toraja International Festival (TIF) event in 2019 on 19-21 July 2019. This shows that the endorser's role in brand marketing (Cuomo, Foroudi, Tortora, Hussain, & Melewar, 2019) does not only apply in America (Fleck, Korchia, & Le Roy, 2012), Europe (Escalas & Bettman, 2009), or other countries in Asia (Jin & Ryu, 2020) but can also be practiced in the context of MSMEs in Indonesia (Hardilawati, Binangkit, & Perdana, 2019).

Based on the stimulus-organism-response (SOR) paradigm, this study will examine the role of endorsers in brand marketing and online buying behavior in the context of MSMEs in the City of Rantepao, North Toraja, South Sulawesi. Various reviews of theory, previous research, research methods, and analysis results that will answer the hypotheses proposed in this study will be explained in the next section.

A. Stimulus-Organism-Response (SOR) Paradigm

Stimulus-Organism-Response (SOR) is an environmental psychology paradigm that was first proposed by Mehrabian and Russell. This model suggests how the relationship between three aspects, namely: the environmental stimulus (S) that triggers a behavior, the organism (O) that responds to the stimulus, and the response (R) that is shown through actual behavior. To date, several previous studies use this model to interpret consumer buying behavior to evaluate the role of environmental stimuli and differentiate them from the internal/external behavior of consumers (Chen & Yao, 2018). In the context of *online marketing*, the SOR model is also a commonly used subject to identify various properties of *online sites* and social media (Kim & Johnson, 2016). Moreover, with the high increase in the number of consumers who

make *online purchases* in Indonesia, many believe that the stimulus and atmosphere of *online stores* affect the emotional and cognitive status of consumers which in turn will trigger consumer buying behavior (Huang, 2003).

B. Stimulus: *Celebrity Endorser*

The word *endorser* in the context of promotion means someone who is a supporter or advertisement star of the *brand* marketed. At first, advertising companies only used artists or celebrities, but when social media began to be widely used, many companies began to be interested in using ordinary people such as *content creators* (*YouTubers*) and *celebgrams* to represent *brands*. them (Tanjung & Hudrasyah, 2016). The main reason behind the use of *endorsers* is to create preferences, build confidence and encourage the purchase of the advertised *brand* (Singh & Banerjee, 2018). The ability of *the endorser* to be trusted (*trustworthiness*) able to represent the *brand*, has the *expertise* that is good in terms of the products/services they represent, and have attractiveness by the characteristics of the *brand*, are the three main reasons for someone to use someone as an *endorser*. (Shimp, 2010).

This study assumes that *celebrity endorsers* who have many Instagram *followers* are considered by consumers as a stimulus-which can increase knowledge of the *endorser* (cognitive). and encourage consumers to give a positive (affective) assessment of the attractiveness, expertise, and consumer confidence in advertising stars who promote the *brand* (Evans & Hesmondhalgh, 2005). Therefore, consumers will pay more attention and pay attention to how the *endorser's ability* to represent the brand causes a conative attitude in the form of interest, action, or behavior (Schiffman & Kanuk, 2009). In the context of *online purchases*, in conditions where consumers have very little information about the *brand*, consumers will tend to trust the stimulus in the form of an *endorser* to assess the quality of the *brand* before making a purchase decision (Jain et al., 2022). Even the use of *celebgrams* like this has also proven effective in increasing consumer interest in coming to enliven cultural events in South Sulawesi Province.

C. Organism: *Brand Attitude*

Attitude is a person's mental condition related to his tendency to respond consistently to an object he likes or vice versa (Setiadi & SE, 2015). Based on this definition, *brand attitude* can be interpreted as a form of consumer assessment of the *brand* that shows the consumer's likes/dislikes towards the *brand* (Vidyanata, Sunaryo, & Hadiwidjojo, 2018). In the context of *online* buying behavior, various physical and non-physical factors owned by the *endorser* such as the perceived quality, ability to support the *brand*, and the comfort felt by consumers regarding the relationship between the *brand* and the *endorser* when marketing the company's *brand* will affect consumer behavior towards the brand. Therefore, brand marketing added with *endorser stimulus* will not only increase the value of *brand publicity* and enhance brand image but will also create a response that leads to actual buying behavior (Handriana, 2017).

Until now, not many Indonesian MSME *brands* are widely known by target consumers. As one of the obstacles in *brand marketing*, it is clear that MSMEs in Indonesia, especially in South Sulawesi Province need a strong stimulus to form positive consumer attitudes toward *brands*. Therefore, the use of *endorsers in brand* marketing new or unfamiliar can result in positive consumer attitudes toward the *brand* (Mirabi, Akbariyeh, & Tahmasebifard, 2015; Napi, 2015). This is also supported by

several studies which found that the formation of a positive consumer attitude towards the *brand* will result in an affective response in the form of *online purchases* (Islam & Rahman, 2017; Kamboj, Sarmah, Gupta, & Dwivedi, 2018; Kim & Johnson, 2016).

D. Response: *Online Purchase Decision*

The SOR paradigm explains that consumer response is a form of behavior to approach or avoid a signal it receives from the physical or non-physical environment, as a consequence of their affective and cognitive attitudes. In the context of *brand endorsements*, the attitude towards the brand endorsed by the *endorser* is a determinant of the effectiveness of the support they provide (Ilicic, Kulczynski, & Baxter, 2018), which is reflected in consumers' perceptions of the *endorser's credibility* and physical attractiveness (von Felbert & Breuer, 2020). This shows that the use of *endorsers* in brand marketing has consequences for the formation of positive consumer behavior which is reflected in *online purchasing behavior* (Yin, Bi, Poon, & Sun, 2019). Although the use of celebrity *endorsers* for several well-known *brands* has been confirmed to influence consumer attitudes towards brands and purchasing behavior (Wiedmann & von Mettenheim, 2020), the use of personal *endorsers* was found to only have a major impact on *brand attitudes and online purchasing decisions* if the *endorser* has a large following on social media (Gilal et al., 2020; Roy & Pansari, 2014; Taillon, Mueller, Kowalczyk, & Jones, 2020).

This study will use three variables, namely *celebrity endorser* as an independent variable, *brand attitude as the intervening variable*, and *online purchasing decisions* as the dependent variable. The following are the hypotheses proposed in this study:

H₁ The higher the consumer's perception of attractiveness, expertise, and trust in the *endorser*, the more positive the consumer's attitude towards the MSME *brand promoted by the endorser* will be.

H₂ The more positive the consumer's attitude towards the MSME *brand promoted* by the *endorser*, the higher the possibility of forming an *online purchase decision*.

H₃ The higher the consumer's perception of attractiveness, expertise, and trust in the *endorser*, the higher the possibility of forming an *online purchase decision*.

Furthermore, in this study, the relationship between *brand attitude, endorser, and online purchasing decisions* in the SOR model can be described as follows.

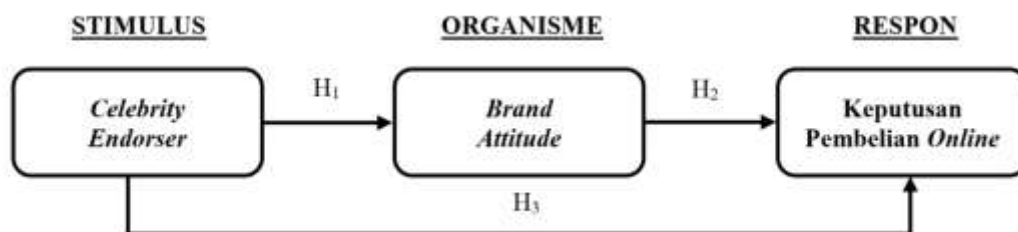


Image 1
Research Model

E. Research Roadmap

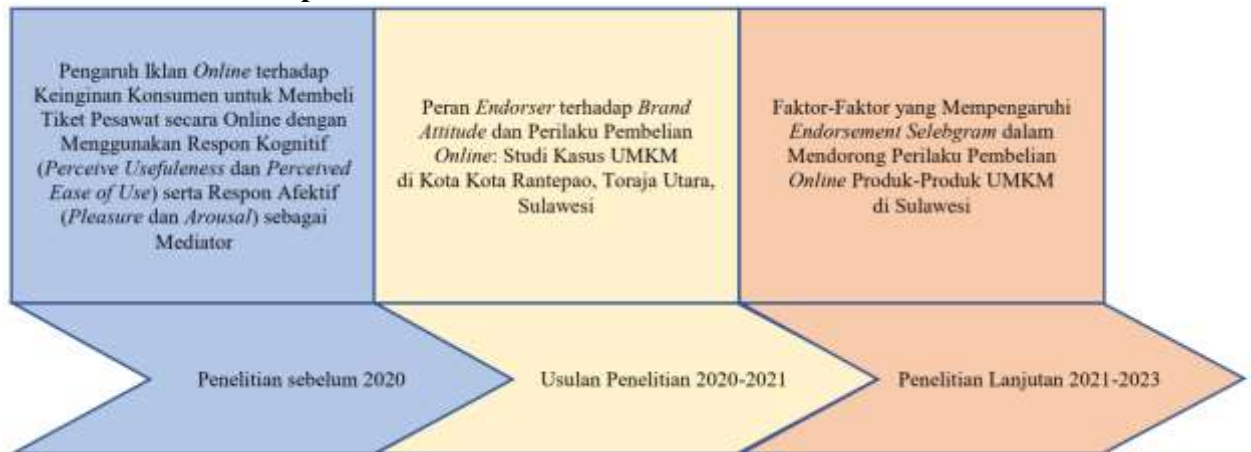


Figure 2
Research Road Map

METHOD RESEARCH

The type of research used in this study is quantitative research with an associative approach, namely research whose purpose is to determine the effect or relationship of the variables studied, where the relationship or influence is built based on the existence of theoretical phenomena that are practically used to explain, forecast or perform control of a symptom under study (Sugiyono, 2011). In this case, an explanation of the importance of the role of celebrity endorsers or celebgrams with a high number of followers is assumed to have a major impact on influencing consumer behavior towards promoted MSME brands and online consumer buying behavior. In this study, the celebrity endorser variable was measured using four indicators, namely: endorser's attractiveness, consumer confidence in the endorser's ability to represent the brand, endorser expertise related to the advertised brand, and endorser's suitability with the advertised brand (Munnukka, Uusitalo, & Toivonen, 2016). The brand attitude variable will be measured using four indicators, namely: the brand produces quality products, is willing to spread positive information about the brand, likes the various products offered by the brand, and feels happy when consuming the product. Furthermore, the online purchasing decision variable will be measured using four indicators, namely: the emergence of attitudes that make consumers feel they will buy the product, the emergence of an impulse that makes consumers recommend products, making the brand the main preference for similar products, and their curiosity to explore various products offered. brands.

The area covered by the population in this study is Rantepao City, North Toraja, South Sulawesi. Based on the number of variables and indicators used in this study, a representative sample approach was used in sampling, so the number was 80 to 160 respondents (Hair, Black, Babin, Anderson, & Tatham, 2006). The purposive sampling technique which is part of the non-probability sampling technique will be used to determine the respondents who are the sample. During the study, a set of questionnaires with 5 answer choices on a Likert scale will be given to the target respondents as the primary data source. After the research data is obtained, the data will then be analyzed for validity and reliability tests. After the data is found to be valid and reliable, the partial least squares (PLS) analysis method will be used to test the proposed hypothesis.

Statistical analysis carried out includes evaluation of the outer and inner models (Widarjono, 2015).

RESULTS AND DISCUSSION

This study was conducted to determine the factors that influence the use of the ePayment system to increase consumer interest in purchasing MSME products produced by the Indigenous Community in North Toraja Regency. Furthermore, the description of the respondents used in this study is as follows.

Table 1
Description of Research Respondents

Gender		Age		Product Category			
Man	63.2%	25-29 years old	32.8%	Mamin	33.6%		
Woman	36.8%	30-39 years old	40%	Clothes	15.2%		
		>40 years old	27.2%	Electronic	28%		
				department store	23.2%		
ePayment		Usage Experience		Frequency of Use			
Gopay	17.6%	1-6 months	8.4%	1-3 times per month	11.8%		
OVO	42.4%	7-12 months	22%	4-6 times per month	18.2%		
Fund	32%	1-2 years	41.6%	7-10 times per month	40%		
LinkAja	8%	>2 years	28%	>10 times per month	30%		

Based on Table 1, it can be seen that in terms of gender, the majority of ePayment users are dominated by male consumers (63.2%) than female consumers (36.8%). The majority of ePayment users are consumers aged 30-39 years (40%), followed by consumers aged 25-29 years (32.8%) and consumers aged >40 years (27.2%). The product categories that are often purchased using the payment model are food and beverage products (33.6%), followed by electronic products, especially smartphones (28%), purchases of daily products at convenience stores (23.2%), and consumer products. - apparel products (15.2%). Furthermore, the most widely used type of ePayment is OVO (42.4%), followed by Dana (32%), GoPay (17.6%), and LinkAja (8%). When viewed from the length of consumer experience using ePayment, the majority of consumers have used it for 1-2 years (41.6%), followed by consumers who have experience using ePayment for >2 years (28%), 7-12 months (22%), while the rest have only used ePayment between the last 1-6 months. Furthermore, the frequency of using ePayment from the majority of consumers is between 7-10 times per month (40%), while other consumers have used ePayment to purchase products both online and offline as

much as >10 times per month (30%), 4-6 times per month (18.2%), and 1-3 times per month (11.8%).

Table 2
Descriptive Analysis of Research Variables

Variable	Indicator	mean	St. Dev
Ease of Use (KP)	KP1 Easy to learn	3.38	0.98
	KP2 Easy to understand	3.59	0.93
	KP3 Easy to use	3.54	1.20
		3.50	1.03
Perceived Benefits (MD)	MD1 Useful in daily life	3.61	0.80
	MD2 Purchases can be made easily	3.51	1.14
	MD3 Payments can be made quickly	3.70	0.97
		3.60	0.97
Expected Performance (KD)	KD1 Transactions can be done faster	3.61	1.06
	KD2 Real-time eMoney charging process	3.63	1.00
	KD3 Accurate financial records	3.46	1.10
		3.56	1.05
Expected Effort (UP)	UP1 Doesn't take much effort to learn how to use it	3.76	0.99
	UP2 Simple app usage	3.54	1.04
	UP3 Easy to find usage information	3.46	0.85
		3.58	0.96
Social Influence (PS)	PS1 Recommendations from family members	3.54	1.11
	PS2 Recommendation from friends	3.49	0.96
	PS3 Admired people use it too	3.46	1.08
		3.49	1.05
Support Facilities (FP)	FP1 QR Code	3.39	1.11
	FP2 Send money	3.51	0.81
	FP3 Live help options	3.77	0.99
		3.55	0.97
Use of ePayment (PE)	PE1 Positive attitude	3.51	0.78
	PE2 Desire to recommend	3.48	0.85
	PE3 Make the first preference	3.39	0.89
		3.51	0.84

Based on Table 2, it can be seen that each of the hypothesized factors influencing the use of the ePayment system is measured using three indicators. In the Ease of Use (KP) variable, the total mean of 3.50 indicates that the majority of consumers feel that ePayment is easy to learn, easy to understand, and easy to use to fulfill shopping needs.

However, the standard deviation value of 1.03 indicates that the majority of consumers still have different perceptions of the ease of using ePayment to be used in purchasing MSME products produced by the Indigenous Community in North Toraja Regency. The total mean of 3.58 for the Perceived Benefits (MD) variable indicates that the majority of consumers feel that ePayment has provided several benefits such as being useful in their daily life, making purchases easily, and payments being made quickly. The standard deviation value of 0.97 indicates that the majority of consumers have the same perception of the perceived benefits when using ePayment in purchasing MSME products produced by the Indigenous Community in North Toraja Regency.

The total mean of 3.56 on the Expected Performance (KD) variable indicates that the majority of consumers feel that ePayment has made transactions faster, the eMoney replenishment process occurs in real-time, and financial reports on all transactions made by consumers are also carried out regularly. appropriate. However, the standard deviation value of 1.05 indicates that the majority of consumers still have different perceptions of the expected performance of using ePayment in purchasing MSME products produced by the Indigenous Community in North Toraja Regency. The total mean of 3.58 on the Expected Effort (MD) variable indicates that the majority of consumers feel that using ePayment does not require much effort to learn its use, the use of simple applications and information on the use of ePayment is also easy to obtain from various sources. The standard deviation value of 0.96 indicates that the majority of consumers have the same perception of the expected effort when using ePayment to purchase MSME products produced by the Indigenous Community in North Toraja Regency.

The total mean of 3.49 on the Social Influence (PS) variable indicates that the majority of consumers feel that the experience of using ePayment is highly motivated because of recommendations from family members, recommendations from friends, and people who they admire also use it in various product or service purchase transactions. However, the standard deviation value of 1.05 indicates that the majority of consumers still have different perceptions of the role of the social environment in influencing consumer motivation to use ePayment when purchasing MSME products produced by the Indigenous Community in North Toraja Regency. Furthermore, the total mean of 3.55 on the Supporting Facilities (FP) variable shows that the majority of consumers feel that the use of ePayment is also motivated by the existence of various supporting facilities such as QR Code, money transfer options (transfers), and the choice of direct assistance to contact customer service when an incident occurs. something when using the app to make payments virtually. The standard deviation value of 0.97 also shows that the majority of consumers have the same perception of shelter facilities while using ePayment to purchase MSME products produced by the Indigenous Community in North Toraja Regency. Furthermore, the behavior of using ePayment with a total mean of 3.51 is also in the high category, because the majority of consumers have a positive attitude towards ePayment, so they have a great desire to recommend ePayment to others and make it their main preference when using ePayment. The standard deviation value of 0.84 indicates that the majority of consumers have the same behavior in using ePayment to purchase MSME products produced by the Indigenous Community in North Toraja Regency.

Table 3
Hypothesis Testing Results

Variable Relationship	T Statistics	P Values	R Square
Convenience --> ePayment	33,759	0.000	0.827

Benefits --> ePayment	37,108	0.000
Performance --> ePayment	29,649	0.000
Effort --> ePayment	40,373	0.000
Social --> ePayment	31,066	0.000
Facilities --> ePayment	34,861	0.000

Table 3 shows the acceptance of the six proposed hypotheses, so it can be concluded that Ease of Use (KP), Perceived Benefits (MD), Expected Performance (KD), Expected Effort (UP), Social Influence (PS), and Supporting Facilities (FP) was found to be a factor influencing the use of the ePayment system to increase consumer interest in purchasing MSME products produced by the Indigenous Community in North Toraja Regency. R Square value of 0.827 indicates that 82.7% the use of the ePayment system is influenced by factors of ease of use, perceived benefits, expected performance, expected effort, social influence, and supporting facilities. Therefore, there are still 17.3% of other factors that have the opportunity to influence the use of the ePayment system to increase consumer interest in purchasing MSME products produced by the Indigenous Community in North Toraja Regency. The results of this study imply the importance of the ability of developers from banks or other financial institutions as eMoney issuers to improve ease of use, perceived benefits, expected performance, expected efforts, social influence, and supporting facilities so that the use of ePayment can be carried out properly at various merchants. both online and offline.

CONCLUSION

Expected results and outcomes of the research this is Becomes mapping in development economy Indigenous Community in the District North Toraja to face the digital marketing era, through utilization system online payments. Research results this is at TKT 2, so the results study will be published in Accredited National Journal: Journal of Business Economics, the State University of Malang Accredited Sinta 4 with p-ISSN: 0853-7283 and e-ISSN: 2528-0503 as outside Mandatory accepted and Journal Management Marketing of Petra Christian University Accredited Sinta 3 with p-ISSN: 1907235X and e-ISSN: 1907235X as outside additions submitted, including the 2022 National Seminar on Management and Business Economics (SNMEB) as outside Additional.

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