

The Influence of Trust, Perception And Word Of Mouth On The Purchasing Power Of Life Insurance Policies

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Abstract

The globalisation of the economy at the international level consists of the globalisation of production and finance, markets and technology, organisational regimes and institutions, and labour enterprises. One that continues to exist in this globalisation era is the insurance industry Life insurance in Indonesia has become a necessity in today's modern society. PT. Sun Life Financial Indonesia has been one of the leading insurance companies in Indonesia since 1995. Communicators in WOM will play a very important role in optimal communication to occur. This type of research is survey research, a study conducted by taking samples from the population and using a questionnaire as a primary data collection tool. The data analysis technique used in this study is quantitative analysis with multiple linear regression analysis. The results of this study are expected to help used as information and consideration for PT. Sun Life Financial Indonesia in Surabaya in developing and implementing policies related to perceived trust and WOM towards purchase intention of life insurance policies.

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INTRODUCTION

Globalization of the economy at the international level consists of globalization of production and finance, markets and technology, organizational regimes and institutions, labor enterprises. When globalization radically increases income and economic growth in developing countries, the development of the industrial world is also increasing rapidly in every country. One that continues to exist in this globalization era is the insurance industry. The insurance industry is an anomaly business. Life insurance in Indonesia has become a necessity in today's modern society. Therefore, the demand for life insurance continues to grow in line with the increase in income and public awareness of the importance of risk insurance. One of the efforts to increase consumer confidence in life insurance products (Life Insurance Policy).

PT. Sun Life Financial Indonesia is one of the leading insurance companies in Indonesia since 1995. PT. Sun Life Financial Indonesia has a clear goal: to help customers achieve

financial security and lead healthier lives. PT. Sun Life Financial Indonesia continuously strives to improve its products and services to meet the needs of its customers. Currently, PT. Sun Life Financial Indonesia provides a variety of innovative products to customers through more than 102 conventional marketing offices and 58 sharia marketing offices in 72 cities in Indonesia.

Word of Mouth (WOM) or word of mouth communication according to Kotler and Keller (2014: 223) is a communication process in the form of providing recommendations both individually and in groups for a product or service that aims to provide personal information. Communicators in WOM will play a very important role in order for optimal communication to occur. WOM can affect consumer buying interest because good WOM for a product or service will have an impact on consumer buying interest which is also high comma otherwise if WOM for a product or service is low (negative), then consumer buying interest will also be low empirically as shown by research results by Nurvisiada et al. (2016) and Putri et al (2016). WOM towards life insurance products of PT. Sun Life Financial Indonesia in Surabaya also seems to have been implemented well by agents and employees or officials who are able to communicate life insurance products well. The problem that arises is the role of communicators who come from individuals who have used or have experience with PT life insurance products. . Sun Life Financial Indonesia which is still lacking. Consumer buying interest in life insurance products (policies) by PT. Sun Life Financial Indonesia is currently quite high, considering the number of insurance consumers of PT. Sun Life Financial Indonesia Also high. Many factors influence consumer buying interest, including trust, perception and WOM. The problem that arises is the role of communicators who come from individuals who have used or have experience with PT. Sun Life Financial Indonesia which is still lacking. Consumer buying interest in life insurance products (policies) by PT. Sun Life Financial Indonesia is currently quite high, considering the number of insurance consumers of PT. Sun Life Financial Indonesia Also high. Many factors influence consumer buying interest, including trust, perception and WOM. The problem that arises is the role of communicators who come from individuals who have used or have experience with PT. Sun Life Financial Indonesia which is still lacking. Consumer buying interest in life insurance products (policies) by PT. Sun Life Financial Indonesia is currently quite high, considering the number of insurance consumers of PT. Sun Life Financial Indonesia Also high. Many factors influence consumer buying interest, including trust, perception and WOM. Sun Life Financial Indonesia Also high. Many factors influence consumer buying interest, including trust, perception and WOM. Sun Life Financial Indonesia Also high. Many factors influence consumer buying interest, including trust, perception and WOM.

Based on the description of the background of the problem, researchers see the importance of the influence of trust, perceptions, and WOM on consumer buying interest, especially at PT. Sun Life Financial Indonesia in Surabaya. Therefore, researchers conducted this research with the title "Analysis of the Influence of Trust, Perception and Word Of Mouth (Wom) on Intention to Purchase Life Insurance Policies at PT. Sun Life Financial Indonesia in Surabaya"

METHODS

This type of research is survey research, which is a study conducted by taking samples from the population and using a questionnaire as a primary data collection tool. The data analysis technique used in this study was quantitative analysis using multiple linear regression analysis using the Statistical Package for Social Science (SPSS) Version 22.0 computer program. The assumption of this study is that other independent variables besides belief, perception, and word of mouth do not have a small effect on the intention to buy life insurance policies at PT Sun Life Financial Indonesia in Surabaya. The location of this research was conducted at the marketing office of PT Sun Life Financial

Indonesia, Jl. WR. Supratman No. 15 Surabaya. The time of the research was conducted from February 2018 to June 2018.

The sampling technique used in this study was accidental sampling, which is a technique for determining a sample based on needs where anyone who by chance can be designated as a sample by the research and can be used as a respondent, if it is deemed that the person met is suitable as a data source (Sugiyono 2013:120). Descriptive statistical analysis was carried out to analyze the data collected and used to identify the characteristics of each respondent, namely the holder of a life insurance policy at PT Sun Life Financial Indonesia in Surabaya such as age, gender, and last level of education, as well as respondents' responses to the research variables, namely trust, reception, WOM and purchase intention, are described using frequency distributions and arithmetic averages.

RESULTS AND DISCUSSION

Since 1995, PT Sun Life Financial Indonesia has been providing various protection and wealth management products, which include life insurance, education insurance, health insurance, and retirement planning to PT. Sun Life financial Indonesia is one of the subsidiaries of a company providing leading international financial services in Canada, namely Sun Life Financial. besides in Indonesia, PT. Sunlife financial also has operations in Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, China India, Australia, Singapore, Vietnam, Malaysia and Bermuda. as of December 31, 2017 PT. Sun Life financial has total assets under management of CAD 975 billion. PT. Sunlife Financial Indonesia currently provides a variety of innovative products to customers through more than 102 conventional marketing offices and 58 sharia marketing offices in 72 cities in Indonesia. A detailed description of the characteristics of respondents based on age is shown in the following table.

Table 1. Description of Respondents by Age in 2018

Age Interval (Years)	Amount	Percentage (%)
30-33	19	25.0
34-37	22	28,9
38-41	10	13,2
42-45	13	17,1
46-50	12	15,8
Amount	76	100

Source: PT. Sun Life Financial Indonesia (2018)

A detailed description of the characteristics of respondents based on gender is shown in the following table

Table 2. Description of Respondents by Gender in 2018

Gender	Amount	Percentage (%)
1 = male	58	76,3
2 = woman	15	23,7
Amount	76	100

Source: PT. Sun Life Financial Indonesia (2018)

A detailed description of the characteristics of respondents based on recent education is shown in the following table

Table 3. Description of Respondents Based on Last Education in 2018

Education	Frequency	Percentage(%)
1=SMA	19	25,0
2=Diploma(D1/D2/D3)	12	15,8
3=Bachelor degree 1 (S1)	42	55,3
4=graduate degree 2 (S2)	3	3,9
5=Bachelor degree 3 (S3)	0	0
Amount	76	100

Source: PT. Sun Life Financial Indonesia (2018)

Descriptive statistical descriptions are used to describe the respondents' answers to the research variables. The aim of the descriptive analysis is to describe the respondents' answers about the research variables, namely trust, perception, World of Mouth (WOM) and buying interest. The value of the answer category to the variables of trust, perception, WOM and interest in buying a life insurance policy at PT. Sun Life Financial Indonesia in Surabaya, from each respondent is calculated by adding up the value of the answers, then the total value of the answers is divided by the number of statements or questions, the result is the variable mean value. The value resulting from the calculation is then included in classes where the interval is determined using the formula.

$$\text{Interval kelas} = \frac{\text{Nilai tertinggi} - \text{Nilai terendah}}{\text{Jumlah kelas}}$$

$$\text{Interval kelas} = \frac{5 - 1}{5}$$

$$\text{Interval kelas} = 0,8$$

Table 4. Categories of Mean Indicators and Variables for 2018

intervals	Category average / mean
1.00-1.80	Not good / Disagree / Very low
1.81-2.60	Not good / disagree / low
2.61-3.40	Fairly good / Fairly agree / Fairly high
3.41-4.20	Good/Agree/High
4.21-5.00	Very good/Totally agree/Very high

Source: Researcher (2018)

Table 5. 2018 Trust Variable Description

Indicator	Indicator means	Variable means
Product attribute trust (X1,1)	3,474	3,535
Belief in product benefits (X1,2)	3,500	

Belief in object benefits (X1,3) 3,632

Source: Researcher (2018)

Table 6. Perception Variable Description in 2018

Indicator	Indicator means	Variable means
Receiving information (x2,1)	3,618	3,558
Information selector (x2,2)	3,421	
Information organization (x2,3)	3,632	
Information interpretation (x2,4)	3,474	
Final perception(x2,5)	3,645	

Source: Researcher (2018)

Table 7. Description of the 2018 WOM Variables

Indicator	Mean indicator	Variable means
Talks (x3,1)	3,421	3,558
Topics (x3,2)	3,395	
Tools (x3,3)	3,632	
Participation(x3,4)	3,632	
Surveillance(x3,5)	3,711	

Source: Researcher (2018)

Table 8. Description of the 2018 WOM Variables

Indicator	Indicator means	Variable means
Transactional interest(Y1)	3,763	3,914
Refferential Interest(Y2)	3,816	
Preferential interest(Y3)	4,132	
Explorative interest(Y4)	3,947	

Source: Researcher (2018)

Validity Test Results

Validity is the ability of a constant variable to measure a concept developed in research known by determining whether each estimated indicator is valid (valid) to measure the dimensions or variables to be tested and provide appropriate measurement results in a study. Based on the calculation or testing the validity of the indicators on all research variables, namely the trust variable, perception variable, WOM variable, and buying interest variable.

Table 9. Validity Test

Variable	Items	Correlation	Sig.	Information
Trust (X1)	X1.1	0.579	0.000	Valid
	X1.2	0.590	0.000	Valid
	X1.3	0.411	0.000	Valid
Perception (X2)	X2.1	0.408	0.000	Valid
	X2.2	0.412	0.000	Valid
	X2.3	0.311	0.006	Valid
	X2.4	0.388	0.001	Valid
	X2.5	0.422	0.000	Valid
WOM(X3)	X3.1	0.450	0.000	Valid
	X3.2	0.457	0.000	Valid

		X3.3	0.715	0.000	Valid
		X3.4	0.459	0.000	Valid
		X3.5	0.252	0.028	Valid
Buying Interest (Y)		Y1	0.384	0.001	Valid
		Y2	0.485	0.000	Valid
		Y3	0.327	0.004	Valid
		Y4	0.755	0.005	Valid

Source: Researcher (2018)

The table above shows that all indicators of the research variables, namely the trust variable, the perception variable, the WOM variable and the purchase intention variable of consumers or life insurance policy holders at PT. Sun Life Financial Indonesia in Surabaya has a correlation significance value of more than 0.05 (Sig. <0.05) so it can be concluded that all indicators of each research variable are trust, perception, WOM, and interest in buying life insurance policies at PT. Sun Life Financial Indonesia is valid and worthy of further analysis.

Rehabilitation Test Results

Reliability test (reliability) is used to test the magic of the questionnaire measurement results which are closely related to the problem of trust. A test level is said to have a level of confidence if the test gives the right results. the results of the reliability test on the research variables are shown in the following table.

Table 10. Instrument Reliability Test Results in 2018 Research

Variable	α	Information
Trust (X1)	0.660	Reliable
Perception (X2)	0.678	Reliable
WOM(X3)	0.691	Reliable
Buying Interest (Y)	0.703	Reliable

Source: Researcher (2018)

A variable if it has Cronbach's Alpha () greater than 0.60 (> 0.60) then the research data is considered good and reliable enough to be used as input in the process of analyzing data to test the research hypothesis. The results of the reliability test in the table above show that the value of the Cronbach's Alpha coefficient for all research variables namely trust, perception, WOM, and self-interest is 0.60 (> 0.60) greater than so it is concluded that all research variables are reliable or reliable to be used for further analysis.

Table 11. Results of Multiple Linear Regression Analysis

Variable	Path Coefficient	Q	Sig.	Partial (r)	r ²
Trust (X1)	0.466	8,223	0.000	0.696	0.484
Perception (X2)	0.198	2,648	0.010	0.298	0.089
WOM(X3)	0.297	3,984	0.000	0.425	0.181

Constanta = 0.505

R = 0.982

R² = 0.965

F = 655.243

Sig. F = 0.000

DW = 2.217

Source: Researcher (2018)

The multiple linear regression equation model is as follows,

$$Y = 0.505 + 0.466 X_1 + 0.198 X_2 + 0.297 X_3 \dots\dots\dots (1)$$

Several things that can be known from the multiple linear regression equation resulting from this study are as follows:

1. The constant of 0.505 is the intersection of the regression line and the Y axis which shows the average Buying Interest of Life Insurance Policy consumers at PT. Sun Life Financial Indonesia in Surabaya when the independent variables namely Trust, Perception and WOM are equal to zero.
2. The X1 path coefficient is 0.466 with a significance of 0.000 indicating that Trust has a significant effect on Intention to Purchase Life Insurance Policies at PT. Sun Life Financial Indonesia in Surabaya. This means that if the Trust variable (X1) increases by 1 unit, the Interest in Buying a Life Insurance Policy at PT. Sun Life Financial Indonesia will increase by 0.466 assuming the other independent variables, namely the variables Perception and WOM, are constant.
3. The X2 path coefficient is 0.198 with a significance of 0.010 indicating that Perception (X2) has a significant effect on Intention to Purchase Life Insurance Policies at PT. Sun Life Financial Indonesia in Surabaya. This means that if the Perception variable increases by 1 unit, the Interest in Buying a Life Insurance Policy at PT. Sun Life Financial Indonesia will increase by 0.189 assuming the other independent variables, namely the variables Trust and WOM, are constant.
4. The X3 path coefficient is 0.297 with a significance of 0.000 indicating that WOM (X3) has a significant effect on Intention to Purchase Life Insurance Policies at PT. Sun Life Financial Indonesia. This means that if the WOM variable increases by 1 unit, the Interest in Buying a Life Insurance Policy at PT. Sun Life Financial Indonesia will increase by 0.297 assuming the other independent variables, namely the variables Trust and Perception, are constant.

Correlation Coefficient and Coefficient of Multiple Determination

Based on Table 5.11 page 68 it is known that the correlation coefficient (R) between Trust (X1), Perception (X2) and WOM (X3) with the variable Purchase Interest (Y) is 0.983. The magnitude of this value (R) indicates that there is a relationship between the variable Purchase Intention (Y) and the three independent variables, namely the variable Trust (X1), Perception variable (X2) and WOM variable (X3) which is very strong (close to 1).

From the results of the analysis in Table 5.11 page 68, the coefficient of determination is 0.965. This means that 96.5% of the variation from the consumer's buying interest towards the Life Insurance Policy of PT. Sun Life Financial can be explained by variations of the three independent variables namely Trust (X1), Perception (X2) and WOM (X3). While the remaining 3.5% indicates Consumer Purchase Interest is influenced by other variables or factors outside the independent variables studied.

Classical Assumption Test Results

In multiple linear regression analysis there are several classical assumptions that must be met, in order to produce an estimator that is accurate and close to or equal to reality. These basic assumptions are known as classical assumptions, consisting of no autocorrelation, no heteroscedasticity, and no multicollinearity.

1. No Autocorrelation Occurs
To find out whether the multiple linear regression equation model does not have autocorrelation, several tests can be carried out. One of the autocorrelation tests is to perform the Durbin-Watson test 2.217 in the criteria of $1.66 \leq DW \leq 2.34$ meaning that the resulting linear regression equation model does not occur autocorrelation.
2. There is no Heteroscedasticity

Testing the symptoms of heteroscedasticity in the multiple linear regression equation can be identified by the Scatterplot method. Symptoms of heteroscedasticity can be detected by seeing whether there is a certain pattern on the Scatterplot

3. Multicollinearity Does Not Occur

To test whether there is a correlation in the regression model between the independent variables, you can do the Variance Inflation Factor (VIF) and tolerance values. If the VIF value is less than 10 and the tolerance value is close to 1, then multicollinearity does not occur.

Table 12. Detection of Multicollinearity Symptoms in 2018 Research

Variable	<i>tolerance</i>	<i>VIF</i>
Trust (X1)	0.094	9,601
Perception (X2)	0.155	6,442
WOM(X3)	0.113	8,816

Source: Researcher (2018)

F test (Hypothesis 1 Test)

The F test is to test the significance of the regression coefficient jointly between the variables Trust (X1), Perception (X2) and WOM (X3) towards the variable Purchase Intention (Y) Life Insurance Policy at PT. Sun Life Financial. This test was carried out by comparing the significance value of Fcount with the significance level ($\alpha = 0.05$). Test criteria:

1. If the significance of $F > 0.05$ then H_0 is accepted and H_1 is rejected, which means that the independent variables have an effect simultaneously but not significantly on the dependent variable.
2. If the significance of $F < 0.05$ then H_0 is rejected and H_1 is accepted, which means that the independent variables have a simultaneous and significant effect on the dependent variable.

The calculated F value is 655.243 with a significance value of 0.000 where the significance value is smaller than the significance level $\alpha = 0.05$. This means that Trust (X1), Perception (X2) and WOM (X3) simultaneously have a significant effect on Purchase Intention (Y) for PT. Sun Life Financial, so that it can be concluded that H_1 is accepted and H_0 is rejected or the first hypothesis proposed can be accepted or proven true.

t test (Hypothesis 2 test)

The t test is an individual (partial) test of the regression coefficient of the research variables consisting of the variables Trust (X1), Perception (X2) and WOM (X3) on the variable Purchase Intention (Y) Life Insurance Policy of PT. Sun Life Financial in Surabaya. This test is carried out by comparing the significance value of each independent variable tcount with a significance level ($\alpha = 0.05$).

Test criteria:

1. If the significance of $t > 0.05$ then H_0 is accepted and H_1 is rejected, which means that the independent variables have a partial but not significant effect on the dependent variable.
2. If the significance of $t < 0.05$ then H_0 is rejected and H_1 is accepted, which means that the independent variables have a partial and significant effect on the dependent variable.

Table 13. T-test results in 2018 research

Variable	t-count	Sig.	Conclusion
Trust (X1)	8,223	0.000	Significant
Perception (X2)	2,648	0.010	Significant
WOM(X3)	3,984	0.000	Significant

Source: Researcher (2018)

Calculation results of Standardized Coefficients Beta

The Standardized Coefficients Beta test was conducted to find out which of the variables Trust, Perception and WOM have the dominant influence on Purchase Intention for the Life Insurance Policy of PT. Sun Life Financial Indonesia in Surabaya, is done by finding or calculating the Standardized Coefficients Beta values of the three independent variables. The greater the Standardized Coefficients Beta value of an independent variable, the greater the influence of the independent variable on consumer buying interest. The results of the calculation of Standardized Coefficients Beta for each independent variable on the dependent variable.

Table 14. Results of the Standardized Coefficients Beta Test in the 2018 Research

Variable	Standardized Coefficients Beta
Trust (X1)	0.593
Perception (X2)	0.149
WOM(X3)	0.262

Source: Researcher (2018)

The conclusion from calculating the value of Standardized Coefficients Beta is that the variable Trust is the variable that has the dominant influence on the Intention to Buy the Life Insurance Policy of PT. Sun Life Financial Indonesia in Surabaya, so the third hypothesis in this study which states that trust is the variable that has the dominant influence on the intention to buy a life insurance policy at PT. Sun Life Financial Indonesia in Surabaya can be accepted or proven true

CONCLUSION

Trust, perception and WOM have a simultaneous and significant effect on the intention to buy life insurance policies of PT. Sun Life Financial Indonesia in Surabaya. Where the better the trust, perception, and WOM, the higher the intention to buy a PT Sun life Financial life insurance policy in Surabaya, the higher the opposite point, the worse or lower the trust, perception, and WOM, the intention to buy a PT Sun life Financial Indonesia life insurance policy in Surabaya will also be lower or smaller. Factors of trust, perceptions and WOM have a partial and significant influence on the intention to buy life insurance policies of PT. Sun Life Financial Indonesia in Surabaya. This conclusion is based on the significant value calculated for each independent variable which is greater than significant so that the second hypothesis proposed is proven true. where the better the trust, perception and WOM, the interest in buying a PT life insurance policy. sunlight Financial Indonesia in Surabaya will also be higher, conversely if the trust, perception and WOM are getting lower or worse then the buying interest will also be getting lower or smaller. Trust is a variable that influences the world on buying interest in PT. Sun Life Financial Indonesia in Surabaya. This means that compared to perception and WOM, trust has the greatest or dominant influence. This conclusion is based on the Standardized Coefficients Beta value of each independent variable, meaning that trust has the greatest value when compared to other independent variables. sunlight Financial Indonesia in Surabaya will also be higher, conversely if the trust, perception and WOM are getting

lower or worse then the buying interest will also be getting lower or smaller. Trust is a variable that influences the world on buying interest in PT. Sun Life Financial Indonesia in Surabaya. This means that compared to perception and WOM, trust has the greatest or dominant influence. This conclusion is based on the Standardized Coefficients Beta value of each independent variable, meaning that trust has the greatest value when compared to other independent variables. sunlight Financial Indonesia in Surabaya will also be higher, conversely if the trust, perception and WOM are getting lower or worse then the buying interest will also be getting lower or smaller. Trust is a variable that influences the world on buying interest in PT. Sun Life Financial Indonesia in Surabaya. This means that compared to perception and WOM, trust has the greatest or dominant influence. This conclusion is based on the Standardized Coefficients Beta value of each independent variable, meaning that trust has the greatest value when compared to other independent variables. Trust is a variable that influences the world on buying interest in PT. Sun Life Financial Indonesia in Surabaya. This means that compared to perception and WOM, trust has the greatest or dominant influence. This conclusion is based on the Standardized Coefficients Beta value of each independent variable, meaning that trust has the greatest value when compared to other independent variables. Trust is a variable that influences the world on buying interest in PT. Sun Life Financial Indonesia in Surabaya. This means that compared to perception and WOM, trust has the greatest or dominant influence. This conclusion is based on the Standardized Coefficients Beta value of each independent variable, meaning that trust has the greatest value when compared to other independent variables.

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