

THE EFFECT OF BRAND AMBASSADOR AND
PROMOTION INTENSITY TOWARDS LENDER
PURCHASE DECISION THROUGH BRAND
AWARENESS AT FINTECH P2P LENDING
PLATFORM PT XYZ IN SURABAYA



By :
FITRIA MELENIAWATI
3303018039

INTERNATIONAL BUSINESS MANAGEMENT STUDY
FACULTY OF BUSINESS
WIDYA MANDALA SURABAYA CATHOLIC UNIVERSITY
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By :
FITRIA MELENIAWATI
3303018039

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APPROVAL PAGE

THESIS

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By :
FITRIA MELENIAWATI
3303018039

Has been approved and accepted
to be submitted to the Examiner Team

Advisor I,



Dr. Christina Esti Susanti, MM., CPM (AP)
NIDN. 0722076501
Date. 02 Desember 2021

Advisor II,



Gesti Memarista, S.E., M.SM, CSA®
NIDN. 0715128704
Date. 02 Desember 2021

VALIDATION PAGE

The thesis is written by **Fitria Meleniawati NRP. 3303018039** has been examined on December 08, 2021 and declared to have passed by the Panel of Examiners

Head of Examiners



Dr. Dra. Ec. Lydia Ari Widyarani, MM.

NIDN. 0727036701

Confirmed by



Dean of Business Faculty

D. Lodovicus Lasdi, MM., Ak., CA., CPA.

NIDN. 0713097203

Head of the Department,



Digitally signed by Yulika Rosita Agrippina, SM., MIB
DN: C=ID, OU=Faculty of Business, O=Widya Mandala Catholic University, CN=Yulika Rosita Agrippina, SM., MIB,
E=hod-manage@ukwms.ac.id
Reason: I have reviewed this document
Date: 2021-12-28 09:58:38

Yulika Rosita Agrippina, S.M., MIB

NIDN. 0701079401

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PUBLICATION APPROVAL OF SCIENTIFIC PAPER**

For the sake of knowledge development, I as a student of Widya Mandala Surabaya Catholic University:

The undersigned below:

Name : Fitria Meleniawati

NRP : 3303018039

Thesis Title : "The Effect Of Brand Ambassador And Promotion
Intensity towards Lender Purchase Decision Through
Brand Awareness at Fintech P2P Lending Platform PT
XYZ in Surabaya"

Acknowledged that this final research study is authentically written by me, if there is any proof of plagiarism, the writer will accept all of the consequences that already stated in the law by Business Faculty of Widya Mandala Surabaya Catholic University. The writer also agrees that his thesis will be published in the Widya Mandala's digital library for academic purposes but still be protected by copyright law.

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Surabaya, 3 December 2021

Stated by,


Fitria Meleniawati

FOREWORDS

All praises to Allah SWT for His blessings, love, wisdom, and guidance so that the researcher was able to complete this final assignment titled "The Effect Of Brand Ambassador And Promotion Intensity towards Lender Purchase Decision Through Brand Awareness at Fintech P2P Lending Platform PT XYZ in Surabaya". This final assignment is written as one of the requirements to obtain the title of Bachelor of Management from the Faculty of Business, Widya Mandala Catholic University Surabaya. During the writing process of the final assignment, the author appreciates all the help, support, guidance, advice, and critics from various sources. Thus, the author would like to express gratitude to:

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With this final assignment has been completed, I realize that this thesis is not completely perfect. Therefore, critics and constructive suggestions are accepted. In the end, I hope that this thesis will be able to bring knowledge and benefit the reader for both academic use and practical use.

Surabaya, 3 December 2021

Stated by,

A handwritten signature in black ink, consisting of a large, stylized 'F' followed by several loops and a horizontal stroke at the end.

Fitria Meleniawati

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ABSTRACT

The development of the FinTech Peer-to-Peer Lending Platform in Indonesia can drive the increasing number of Lender or people who want to invest in Peer-to-Peer Lending Platform. The mechanism of the peer-to-peer lending business model is to bridge between a lender with potential borrowers through technology-based systems. This study aimed to acknowledge the effect of brand ambassadors and promotion intensity towards lender purchase decisions through brand awareness at Fintech P2P lending platform PT XYZ in Surabaya. The research was conducted by distributing online questionnaires through Google Form. The researchers used 270 Lenders who have funded at PT XYZ and domiciled in Surabaya as respondents. This research method used SEM (Structural equation modeling), which uses the LISREL program 8.80 Version.

Based on the result, the study showed that Brand ambassadors have a positive and significant effect on Lender purchase decisions. Brand ambassadors have a positive and significant impact on brand awareness; Promotion Intensity has a positive and significant effect on brand awareness; Promotion intensity has a significant effect on Lenders Purchase decisions. Furthermore, brand ambassadors have a positive and significant effect on lenders purchasing decisions through brand awareness; And promotion intensity has a positive and significant effect on lenders purchasing decisions through brand awareness. Based on the results, the company needs to strengthen the effectiveness of promotional programs and brand ambassador programs that can adjust to customers' needs and add unique value to differentiate the brand from other similar brands.

Keywords: Brand Ambassador, Promotion Intensity, Brand Awareness, Lender Purchase Decision

ABSTRAK

Perkembangan FinTech Peer to Peer Lending Platform di Indonesia dapat mendorong semakin banyaknya Lender atau orang-orang yang ingin berinvestasi di Platform Peer-to-Peer Lending. Mekanisme model bisnis peer-to-peer lending adalah menjembatani antara pemberi pinjaman (Lender) dengan peminjam (borrower) melalui sistem peminjaman berbasis teknologi. Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh brand ambassador dan promotion intensity terhadap lender purchase decisions melalui brand awareness pada platform Fintech P2P lending PT XYZ sia di Surabaya. Penelitian dilakukan dengan menyebarkan kuesioner online melalui “Google Form”. Peneliti menggunakan 270 Lender PT XYZ yang berdomisili di Surabaya sebagai sampel responden. Metode penelitian ini menggunakan SEM (Structural Equation Modelling) yang menggunakan program LISREL Versi 8.80.

Berdasarkan hasil penelitian menunjukkan bahwa brand ambassador berpengaruh positif dan signifikan terhadap lender purchase decisions; brand ambassador berpengaruh positif dan signifikan terhadap brand awareness; promotion intensity berpengaruh positif dan signifikan terhadap brand awareness; promotion intensity berpengaruh signifikan terhadap lender purchase decisions. Selanjutnya brand ambassador berpengaruh positif dan signifikan terhadap lender purchase decisions melalui brand awareness; Dan promotion intensity berpengaruh positif dan signifikan terhadap lender purchase decisions melalui brand awareness. Berdasarkan hasil tersebut, perusahaan perlu memperkuat efektivitas program promosi dan program brand ambassador yang dapat lebih menyesuaikan dengan kebutuhan pelanggan dan menambah nilai unik untuk membedakan merek dari merek lain yang sejenis.

Kata Kunci: Brand Ambassador, Promotion Intensity, Brand Awareness, Lender Purchase Decision