

BAB V

PENUTUP

Pada penutup penelitian ini berisikan kesimpulan yang didapat berdasarkan hasil analisis atau olah data oleh peneliti yang telah dibahas, implikasi manajerial yang ditemukan atau dianalisis pada penelitian ini, keterbatasan penelitian serta yang terakhir ialah saran untuk pengembangan penelitian yang serupa.

1.1. Kesimpulan

Pada bagian kesimpulan ini peneliti dua kategori, yang pertama ialah data demografi pada penelitian ini serta kesimpulan olah data berdasarkan pada hipotesis penelitian, demografi responden penelitian ini dapat dijabarkan sebagai berikut:

1. Pada penelitian ini demografi responden dalam aspek jenis kelamin, mayoritas berjenis kelamin perempuan sebanyak 207 dari 242 responden dengan besaran presentase 84,1% dan sisanya laki-laki.
2. Responden dengan umur 17 – 25 tahun merupakan mayoritas pada penelitian ini dibandingkan dengan responden dari kalangan usia yang lainnya.
3. Kalangan mahasiswa merupakan responden mayoritas pada penelitian ini sebanyak 207 (84,2%) yang lain berasal dari kalangan pelajar dan pekerja.
4. Sebanyak 104 responden menggunakan aplikasi TikTok dengan durasi sekitar 3 – 4 jam per hari.
5. 1.000.000 – 3.000.000 merupakan pendapatan bulanan mayoritas responden dengan jumlah 90 responden.

Berikutnya merupakan hasil olah data pada penelitian mengenai “faktor-faktor *user generated content (UGC)* yang mempengaruhi niat beli Bubur Hayam Kotabaru”. Penjabaran ini berdasarkan pada hipotesis penelitian ini, sebagai berikut

1. Diketahui bahwa keterlibatan dari merek Bubur Hayam Kotabaru pada konten yang dibuat konsumen dapat berpengaruh positif dan signifikan sikap konsumen lain yang melihat konten tersebut. Semakin tinggi tingkat interaksi suatu merek (Bubur Hayam Kotabaru) dengan para konsumennya di media sosial terkhusus TikTok serta ketika Bubur Hayam Kotabaru memberikan

tanggapan atau komentar terhadap *UGC* maka sikap yang ditujukan oleh konsumen positif dapat berbanding lurus dengan sikap yang ditunjukkan oleh konsumen terhadap Bubur Hayam Kotabaru.

2. Pada penelitian ini menemukan bahwa *perceived credibility* yang disampaikan melalui sebuah konten TikTok dapat berpengaruh positif dan signifikan terhadap sikap konsumen yang melihat konten tersebut. Adanya *UGC* yang berisikan tentang pengalaman pribadi konsumen yang menyampaikan realita lapangan mengenai produk Bubur Hayam Kotabaru dapat memberikan dampak positif terhadap sikap yang ditunjukkan oleh konsumen terhadap *UGC*.
3. Penelitian ini menemukan bahwa *perceived benefit* berpengaruh positif dan signifikan terhadap sikap konsumen terhadap *UGC* mengenai Bubur Hayam. *UGC* yang menunjukan manfaat yang dirasakan oleh konsumen ketika mengkonsumsi produk Bubur Hayam Kotabaru, hal tersebut dapat mempengaruhi secara positif terhadap sikap yang ditujukan oleh konsumen yang melihat *UGC* tersebut.
4. Diketahui bahwa informasi yang memiliki kualitas yang tinggi pada *UGC* mengenai Bubur Hayam Kotabaru dapat berpengaruh terhadap sikap konsumen lain yang melihat konten tersebut. Ketika sebuah konten memiliki informasi yang berkualitas dapat meningkatkan kepercayaan konsumen terhadap merek Bubur Hayam Kota baru. Berbanding lurus juga ketika tingkat kepercayaan konsumen itu tinggi maka berpengaruh positif juga terhadap sikap yang ditunjukkan oleh konsumen setelah melihat *UGC* tersebut.
5. Diketahui bahwa sikap konsumen setelah melihat *UGC* dari aplikasi TikTok mengenai Bubur Hayam Kotabaru berpengaruh positif pada niat beli konsumen. Arah sikap yang ditunjukkan oleh konsumen setelah melihat konten dari konsumen lain mengenai Bubur Hayam Kotabaru ini dapat meningkatkan taraf kepercayaan konsumen terhadap merek Bubur hayam Kotabaru, sehingga niat konsumen untuk membeli produk bubur hayam Kotabaru dapat meningkat tingkat kepercayaan konsumen terhadap produk tinggi.

1.2. Implikasi Manajerial

Penelitian ini pada dasarnya memiliki tujuan untuk menganalisis faktor-faktor yang dapat mempengaruhi niat beli Bubur Hayam Kotabaru dengan sikap konsumen terhadap UGC. Oleh karena itu peneliti berharap dengan penelitian ini dapat bermanfaat untuk pelaku usaha Bubur Hayam Kotabaru, kompetitor bisnis serupa serta konsumen, sehingga dapat memanfaatkan *platform* TikTok dengan memanfaatkan adanya *user generated content (UGC)* yang disebarkan oleh para konsumen.

A. Implikasi bagi bisnis Bubur Hayam Kotabaru

1. Pada penelitian ini ditemukan bahwa keterlibatan merek Bubur Hayam Kotabaru berpengaruh pada sikap konsumen terhadap UGC, dengan adanya komunikasi yang interaktif antara Bubur Hayam Kotabaru dengan para konsumennya pada aplikasi TikTok, interaksi seperti menanggapi konten yang dibuat oleh konsumen, memberikan diskon pada tanggal tertentu hingga membuat acara tertentu yang melibatkan para konsumen Bubur Hayam Kotabaru.
2. Pada penelitian ini menemukan bahwa informasi yang memiliki kualitas yang baik serta informasi yang memiliki *credibility* yang tinggi pada konten yang dibuat oleh konsumen dapat mempengaruhi sikap konsumen lain setelah melihat konten tersebut. Maka Bubur Hayam Kotabaru dapat memberikan informasi-informasi yang sesuai dengan realita atau terus terang kepada konsumen, baik mengenai perubahan harga, menu baru, pembukaan cabang baru, serta promo yang ada sehingga dapat meminimalisir adanya kesalahan dalam penyampaian informasi yang diterima oleh konsumen.

B. Implikasi bagi kompetitor bisnis serupa

Berdasar pada penelitian ini ketika sebuah bisnis ingin meningkatkan niat beli konsumen, maka dapat memanfaatkan konten yang dibuat oleh konsumen yang mempromosikan produk bisnis tersebut. Meningkatkan jalinan komunikasi yang baik dengan konsu penyampaian informasi yang berkualitas akan meningkatkan kepercayaan konsumen terhadap produk

atau layanan yang ditawarkan bisnis tersebut maka secara tidak langsung meningkatkan niat konsumen untuk membuat konten produk bisnis tersebut.

C. Implikasi bagi konsumen

Berdasarkan pada penelitian ini, konten yang dibuat oleh konsumen lain dapat dijadikan sebagai referensi atau sumber informasi untuk calon konsumen dalam mempertimbangkan keputusan pembelian produk dari Bubur Hayam Kotabaru ataupun bisnis serupa lainnya.

1.3. Keterbatasan Penelitian

Pada penelitian ini memiliki beberapa keterbatasan penelitian yang telah dirangkum oleh peneliti, dengan segala keterbatasan penelitian ini diharapkan untuk penelitian selanjutnya dapat diperbaiki serta dapat dikembangkan. Keterbatasan penelitian dijelaskan sebagai berikut:

1. Pada penelitian ini hanya menggunakan satu teori saja yaitu *Theory of Planned Behavior (TPB)* saja. Sedangkan teori tersebut hanya dapat didefinisikan pada satu hipotesis saja yaitu pengujian hipotesis sikap konsumen terhadap *UGC* berpengaruh positif terhadap niat beli, sedangkan keempat hipotesis lainnya tidak dapat didefinisikan oleh teori tersebut.
2. Penelitian ini masih kurang menjangkau secara menyeluruh dari segala kalangan. Responden mayoritas perempuan dengan persentase 84,1% serta mahasiswa juga mayoritas dalam penelitian ini sebesar 84,2%. Serta responden didominasi oleh responden dengan kalangan usia 18 – 25 tahun, maka jawaban kuesioner ini dapat menimbulkan bias.
3. Penelitian ini hanya berfokus pada satu *platform* saja yaitu TikTok sedangkan masih ada banyak *platform* lain seperti Whatsapp, Instagram, dan media sosial yang lain, yang memiliki peluang yang lebih besar dan dapat menargetkan lebih besar *exposure* pada merek Bubur Hayam Kotabaru .
4. Pada setiap konten yang dibuat konsumen kemungkinan memiliki kualitas yang berbeda-beda maka dapat berorientasi bias karena pada saat ini konten yang diunggah oleh konsumen dan konten yang diunggah karena adanya “*endorse*” sulit untuk dibedakan atau belum ada patokan cara pasti untuk membedakan konten yang dibuat oleh konsumen secara sukarela dengan

konten yang dibuat oleh konsumen namun dengan kontribusi dari merek tertentu.

1.4. Saran untuk Penelitian Selanjutnya

1. Untuk penelitian selanjutnya dapat memperkaya teori dalam analisis serupa dengan menggunakan teori *Elaboration Likelihood Model (ELM)* sehingga dapat mendefinisikan hipotesis dari variabel faktor-faktor *UGC* berpengaruh positif terhadap sikap konsumen terhadap *UGC*.
2. Untuk penelitian selanjutnya dapat lebih memperluas jangkauan responden agar dapat lebih menyeluruh serta dapat digeneralisir. Sebab setiap generasi memiliki karakteristiknya tersendiri sehingga tidak dapat disamakan setiap jawaban dari setiap generasi.
3. Untuk penelitian selanjutnya, diharapkan dapat menambahkan atau mengeneralisir media sosial atau menganalisis platform media sosial lainnya seperti (Instagram, whatsapp dan lain sebagainya) yang banyak digunakan oleh konsumen dalam mengunggah pendapat atau konten, sehingga peneliti dapat menganalisis perbedaan antara setiap *platform* media sosial.
4. Untuk penelitian selanjutnya, diharapkan dapat memberikan lebih banyak contoh dari konten yang dibuat oleh konsumen (*UGC*) itu sendiri sehingga responden dapat lebih mengetahui serta memahami mengenai *UGC* sehingga tidak terjadi adanya bias ataupun kekeliruan dalam pemekanaan *UGC*.

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LAMPIRAN

Lampiran 1 Kuesioner Penelitian

Bagian 1 Deskripsi Kuesioner (*Google Form*)

Hallo Foodies 🍔🍕🍷

Perkenalkan nama saya Silvester Anggit Sosro Prasetyo, Mahasiswa Program Studi Manajemen Angkatan 2021 Universitas Atma Jaya Yogyakarta, saat ini sedang melakukan penelitian tugas akhir (Skripsi) mengenai "**Pengaruh Faktor-Faktor terhadap Niat Beli Bubur Hayam Kotabaru dengan Sikap Konsumen terhadap User Generated Content (UGC) sebagai Variabel Mediasi**". Sehubungan dengan hal tersebut, saya mohon untuk kesediaan Bapak/Ibu/Sdr untuk mengisi kuesioner ini. Kuesioner ini merupakan kuesioner yang penulis susun dalam rangka pelaksanaan penelitian. Jawaban yang Bapak/Ibu/Sdr berikan hanya akan digunakan untuk memenuhi kebutuhan penelitian, mengingat batasan dari privasi identitas Bapak/Ibu/Sdr akan saya jaga.

Kriteria responden dalam penelitian ini sebagai berikut:

1. Pengguna aktif Tiktok (setidaknya 6 bulan terakhir)
2. Pernah melihat konten/postingan dari konsumen (*UGC*) Bubur Hayam Kotabaru pada aplikasi TikTok

Jika anda memenuhi kriteria tersebut, mohon sekiranya untuk meluangkan waktu untuk mengisi kuesioner ini. Atas bantuan Bapak/Ibu/Sdr, saya ucapkan terima kasih.

Apabila terdapat pertanyaan mengenai kuesioner ini hubungi saya via:

email: silvesteranggit@gmail.com

Instagram: [@silvesteranggit](https://www.instagram.com/silvesteranggit)

Saya akan dengan senang hati membantu anda

Terima kasih Foodies 🍷📷

Bagian 2 Filter Responden

1. Apakah anda pengguna aktif aplikasi TikTok (setidaknya 6 bulan terakhir)?
 - b. Ya
 - c. Tidak
2. Apakah anda pernah melihat konten/postingan yang dibuat oleh konsumen (UGC) Bubur Hayam Kotabaru pada aplikasi TikTok?
 - a. Ya
 - b. Tidak

Bagian 3 Keterlibatan Merek

KODE	PERTANYAAN	ALTERNATIF JAWABAN				
		STS	TS	N	S	SS
KM1	Setelah melihat konten TikTok yang dibuat konsumen (UGC) saya ingin tahu lebih mengenai produk Bubur Hayam Kotabaru					
KM2	Setelah melihat konten TikTok yang dibuat konsumen (UGC) yang mempromosikan Bubur Hayam Kotabaru membuat saya menyukai produk Bubur Hayam Kotabaru					
KM3	Konten TikTok yang dibuat konsumen (UGC) yang mempromosikan Bubur Hayam Kotabaru merupakan konten yang sering saya lihat di beranda TikTok					
KM4	Saya mengikuti informasi tentang produk Bubur Hayam Kotabaru setelah menonton konten TikTok yang dibuat konsumen (UGC) mengenai Bubur Hayam Kotabaru					
KM5	Segala hal yang berkaitan dengan Bubur Hayam Kotabaru menarik perhatian saya					

Bagian 4 Perceived Credibility

KODE	PERTANYAAN	ALTERNATIF JAWABAN				
		STS	TS	N	S	SS
PC1	Informasi pada konten TikTok yang disampaikan oleh konsumen (UGC) tidak bias					
PC2	Informasi pada konten TikTok yang disampaikan oleh konsumen (UGC) dapat diandalkan					
PC3	Informasi pada konten TikTok yang disampaikan oleh konsumen (UGC) lebih terpercaya					
PC4	Informasi pada konten TikTok yang disampaikan oleh konsumen (UGC) penting bagi saya					
PC5	Informasi pada konten Tiktok yang disampaikan oleh konsumen (UGC) sesuai dengan realita yang ada					

Bagian 5 Perceived Benefit

KODE	PERTANYAAN	ALTERNATIF JAWABAN				
		STS	TS	N	S	SS
PB1	Setelah menonton konten TikTok yang dibuat konsumen (UGC) mengenai Bubur Hayam Kotabaru, saya mendapatkan informasi tentang Bubur Hayam Kotabaru					
PB2	Saya bisa mengetahui kelebihan dari produk Bubur Hayam Kotabaru setelah menonton konten TikTok yang dibuat konsumen (UGC)					
PB3	Saya bisa mengetahui kekurangan dari produk Bubur Hayam Kotabaru setelah menonton konten TikTok yang dibuat konsumen (UGC)					
PB4	Setelah menonton konten TikTok yang dibuat konsumen (UGC), yang mempromosikan Bubur Hayam Kotabaru membantu saya terhindar dari produk yang tidak berkualitas					
PB5	Setelah menonton konten TikTok yang dibuat konsumen (UGC) yang mempromosikan Bubur Hayam Kotabaru membantu saya memilih produk yang berkualitas					

Bagian 6 Kualitas Informasi

KODE	PERTANYAAN	ALTERNATIF JAWABAN				
		STS	TS	N	S	SS
KI1	Menurut saya informasi pada konten TikTok yang dibuat konsumen (UGC) mengenai Bubur Hayam Kotabaru disampaikan dengan jelas					
KI2	Menurut saya informasi pada konten TikTok yang dibuat konsumen (UGC) mengenai Bubur Hayam Kotabaru mudah untuk dimengerti					
KI3	Secara keseluruhan informasi mengenai produk Bubur Hayam Kota pada konten yang dibuat konsumen berkualitas tinggi					

Bagian 7 Sikap Konsumen Terhadap UGC

KODE	PERTANYAAN	ALTERNATIF JAWABAN				
		STS	TS	N	S	SS
SKUGC1	Pandangan saya terhadap Bubur Hayam Kotabaru berubah menjadi positif, setelah melihat konten TikTok yang dibuat konsumen (UGC) Bubur Hayam Kotabaru					
SKUGC2	Menurut saya, konten TikTok yang dibuat konsumen (UGC) menjadi bahan pertimbangan saya sebelum memutuskan pembelian produk Bubur Hayam Kotabaru					

SKUGC3	Setelah menonton konten TikTok yang dibuat konsumen (UGC) mengenai Bubur Hayam Kotabaru saya menjadi tertarik membeli produk Bubur Hayam Kotabaru					
SKUGC4	Saya menjadi tertarik untuk mencoba produk viral dari Bubur Hayam Kotabaru setelah menonton konten TikTok yang dibuat konsumen (UGC) mengenai Bubur Hayam Kotabaru					

Bagian 8 Niat Beli

KODE	PERTANYAAN	ALTERNATIF JAWABAN				
		STS	TS	N	S	SS
NB1	Saya menjadi lebih yakin untuk membeli produk Bubur Hayam Kotabaru yang direkomendasi pada konten TikTok yang dibuat konsumen (UGC)					
NB2	Niat saya untuk membeli produk Bubur Hayam Kotabaru menjadi meningkat setelah menonton konten TikTok yang dibuat konsumen (UGC) yang mempromosikan Bubur Hayam Kotabaru					
NB3	Setelah menonton konten TikTok yang dibuat konsumen (UGC) mengenai Bubur Hayam Kotabaru, saya berencana untuk membeli produk Bubur Hayam Kotabaru di kemudian hari					
NB4	Saya berencana untuk membeli produk Bubur Hayam Kotabaru yang direkomendasikan pada konten TikTok yang dibuat konsumen (UGC) dalam waktu dekat					

Lampiran 2 Daftar Profil Responden

Apakah anda pengguna aktif aplikasi TikTok (setidaknya 6 bulan terakhir)?	Apakah anda pernah melihat konten/postingan yang dibuat oleh konsumen (UGC) Bubur Hayam Kotabaru pada aplikasi TikTok?	Jenis Kelamin	Umur	Pekerjaan	Waktu yang dihabiskan dalam penggunaan aplikasi TikTok dalam Sehari	Pendapatan bulanan
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Pegawai Swasta	5 - 6 jam	5.000.000 - 10.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Pegawai Swasta	1 - 2 jam	3.000.000 - 5.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Pegawai Swasta	1 - 2 jam	5.000.000 - 10.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	500.000 - 1.000.000



Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	5.000.000 - 10.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	3.000.000 - 5.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	5 - 6 jam	3.000.000 - 5.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Pegawai Swasta	1 - 2 jam	1.000.000 - 3.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	1 - 2 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	3.000.000 - 5.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	< 500.000





Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	5.000.000 - 10.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	< 500.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	1 - 2 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Pegawai Swasta	3 - 4 jam	3.000.000 - 5.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	5.000.000 - 10.000.000





Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	1.000.000 - 3.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	1 - 2 jam	1.000.000 - 3.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	5 - 6 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Pegawai Negeri	1 - 2 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	< 500.000





Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	3 - 4 jam	3.000.000 - 5.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Pegawai Swasta	1 - 2 jam	5.000.000 - 10.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Pegawai Swasta	3 - 4 jam	3.000.000 - 5.000.000
Ya	Ya	Perempuan	< 17 Tahun	Pelajar	5 - 6 jam	< 500.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	5 - 6 jam	< 500.000





Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	freelancer	1 - 2 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Pelajar	5 - 6 jam	< 500.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Pelajar	5 - 6 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	< 500.000
Ya	Ya	Perempuan	> 35 tahun	Pegawai Swasta	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	1.000.000 - 3.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	1 - 2 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	26 - 35 tahun	Mahasiswa	5 - 6 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	< 500.000





Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Pegawai Negeri	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Pelajar	5 - 6 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	5.000.000 - 10.000.000





Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	3.000.000 - 5.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Pegawai Swasta	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	3.000.000 - 5.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000





Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	3 - 4 jam	< 500.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Pegawai Swasta	5 - 6 jam	> 10.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Pelajar	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	< 500.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	1 - 2 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	3.000.000 - 5.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	> 10.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	< 500.000





Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	3.000.000 - 5.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	3.000.000 - 5.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	3.000.000 - 5.000.000





Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	3.000.000 - 5.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	500.000 - 1.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	5 - 6 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	500.000 - 1.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000





Ya	Ya	Perempuan	17 - 25 Tahun	Pegawai Swasta	1 - 2 jam	5.000.000 - 10.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	26 - 35 tahun	Pegawai Swasta	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Pegawai Swasta	1 - 2 jam	5.000.000 - 10.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	1.000.000 - 3.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Pegawai Swasta	1 - 2 jam	3.000.000 - 5.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Pegawai Negeri	3 - 4 jam	5.000.000 - 10.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Pegawai Swasta	3 - 4 jam	5.000.000 - 10.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Pegawai Swasta	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	1 - 2 jam	< 500.000
Ya	Ya	Perempuan	26 - 35 tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000





Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Pegawai Swasta	1 - 2 jam	> 10.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	500.000 - 1.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	5 - 6 jam	3.000.000 - 5.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	3.000.000 - 5.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	< 500.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Pegawai Swasta	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	1.000.000 - 3.000.000





Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Pegawai Swasta	1 - 2 jam	3.000.000 - 5.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	5 - 6 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	3.000.000 - 5.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	1 - 2 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Pegawai Swasta	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	3 - 4 jam	5.000.000 - 10.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000





Ya	Ya	Perempuan	17 - 25 Tahun	Pegawai Swasta	3 - 4 jam	5.000.000 - 10.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Wiraswasta	3 - 4 jam	3.000.000 - 5.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	< 17 Tahun	Mahasiswa	1 - 2 jam	500.000 - 1.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	3 - 4 jam	3.000.000 - 5.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	1 - 2 jam	1.000.000 - 3.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	3.000.000 - 5.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Pegawai Swasta	1 - 2 jam	5.000.000 - 10.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Pegawai Swasta	5 - 6 jam	1.000.000 - 3.000.000





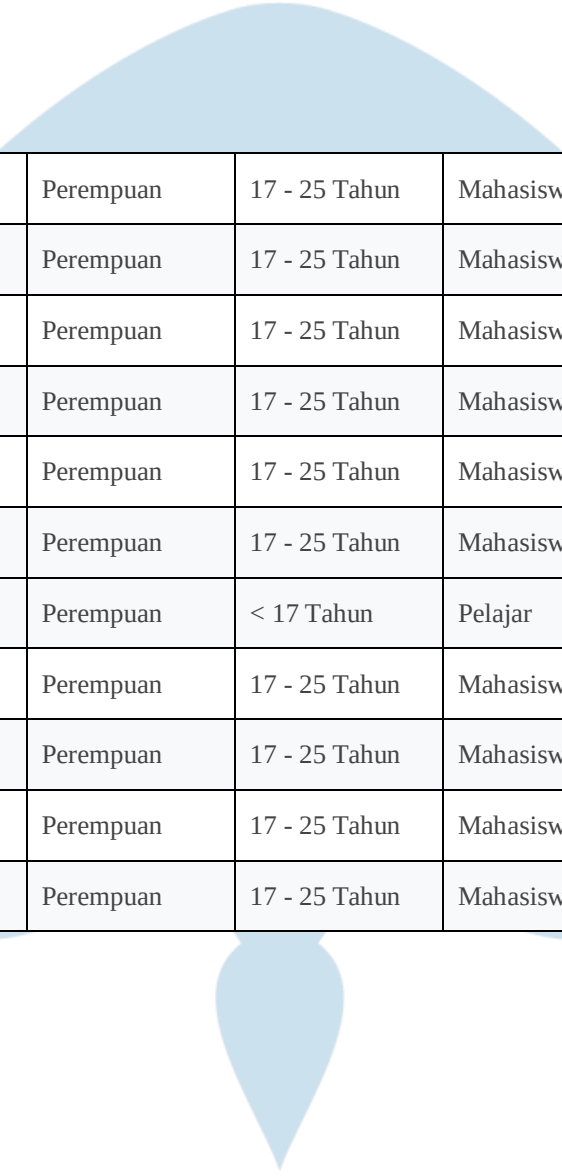
Ya	Ya	Perempuan	17 - 25 Tahun	Pegawai Swasta	1 - 2 jam	1.000.000 - 3.000.000
Ya	Ya	Laki-laki	17 - 25 Tahun	Pegawai Swasta	> 7 jam	> 10.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	> 10.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	< 500.000
Ya	Ya	Laki-laki	> 35 tahun	Pegawai Swasta	> 7 jam	> 10.000.000
Ya	Ya	Laki-laki	> 35 tahun	Pegawai Negeri	3 - 4 jam	> 10.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000





Ya	Ya	Laki-laki	17 - 25 Tahun	Mahasiswa	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Pegawai Swasta	1 - 2 jam	5.000.000 - 10.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	> 7 jam	3.000.000 - 5.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	3.000.000 - 5.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000





Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	1 - 2 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	500.000 - 1.000.000
Ya	Ya	Perempuan	< 17 Tahun	Pelajar	1 - 2 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	1.000.000 - 3.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	< 500.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	3 - 4 jam	3.000.000 - 5.000.000
Ya	Ya	Perempuan	17 - 25 Tahun	Mahasiswa	5 - 6 jam	1.000.000 - 3.000.000

Lampiran 3 Data Tabulasi Responden

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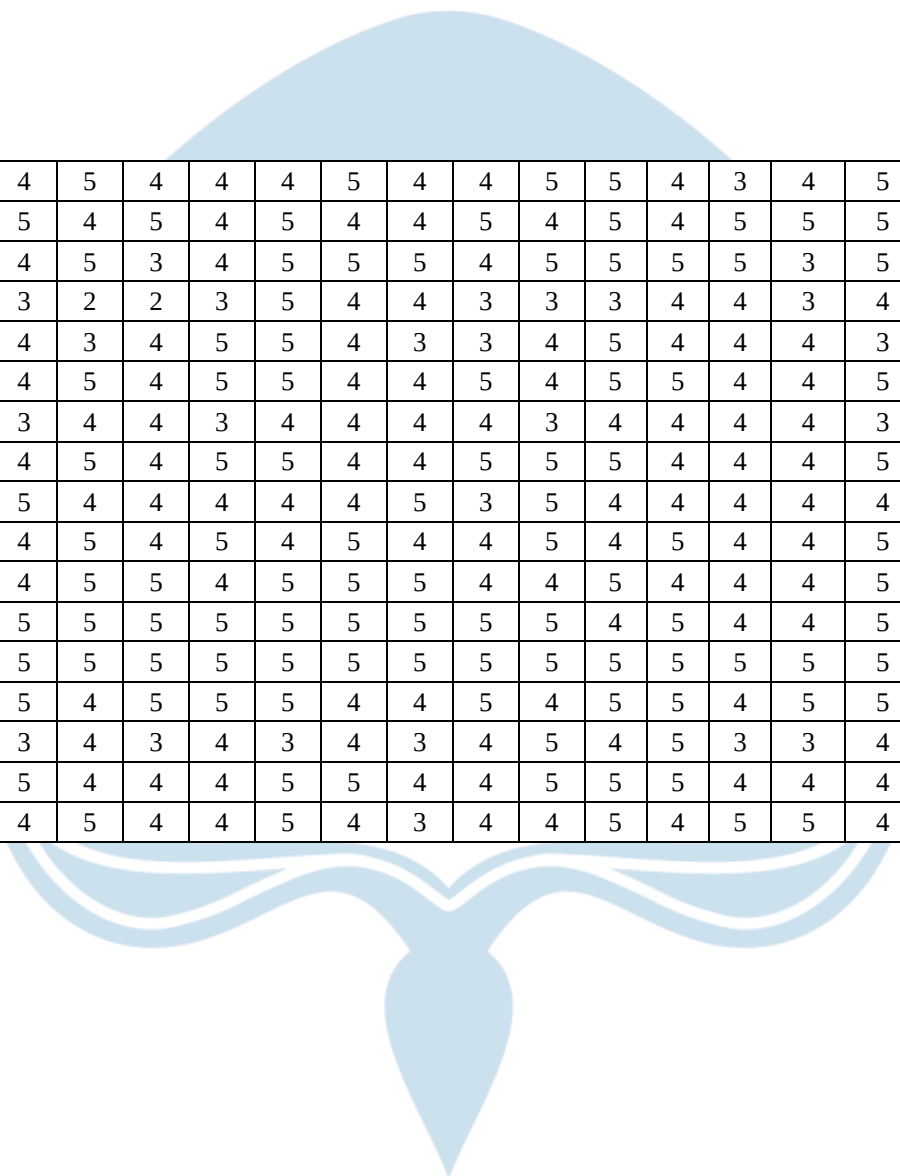
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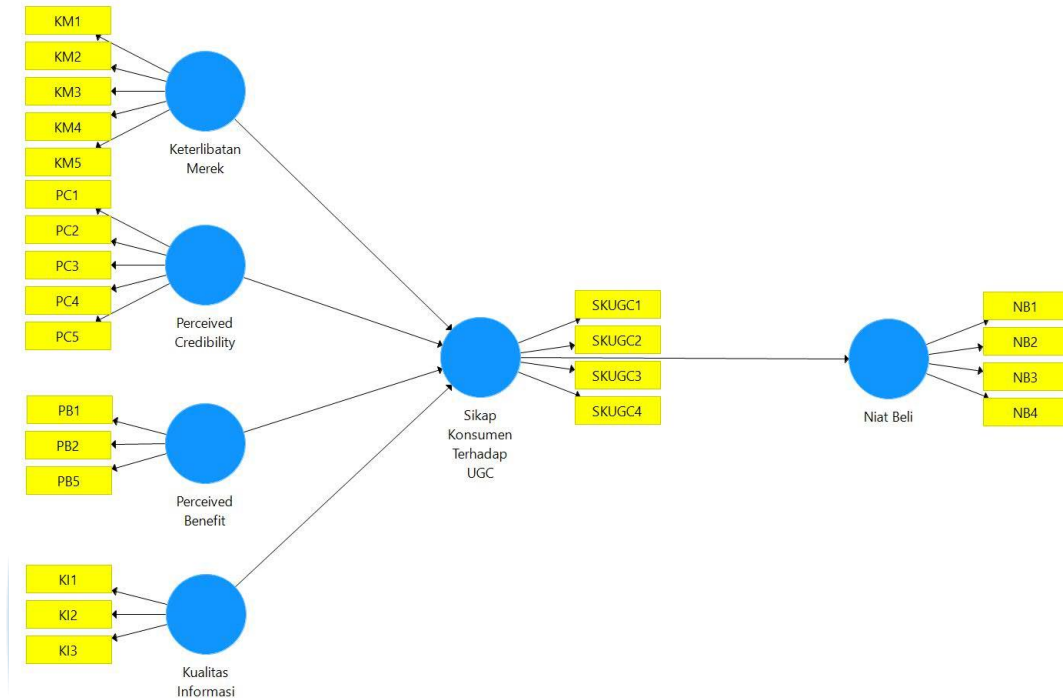
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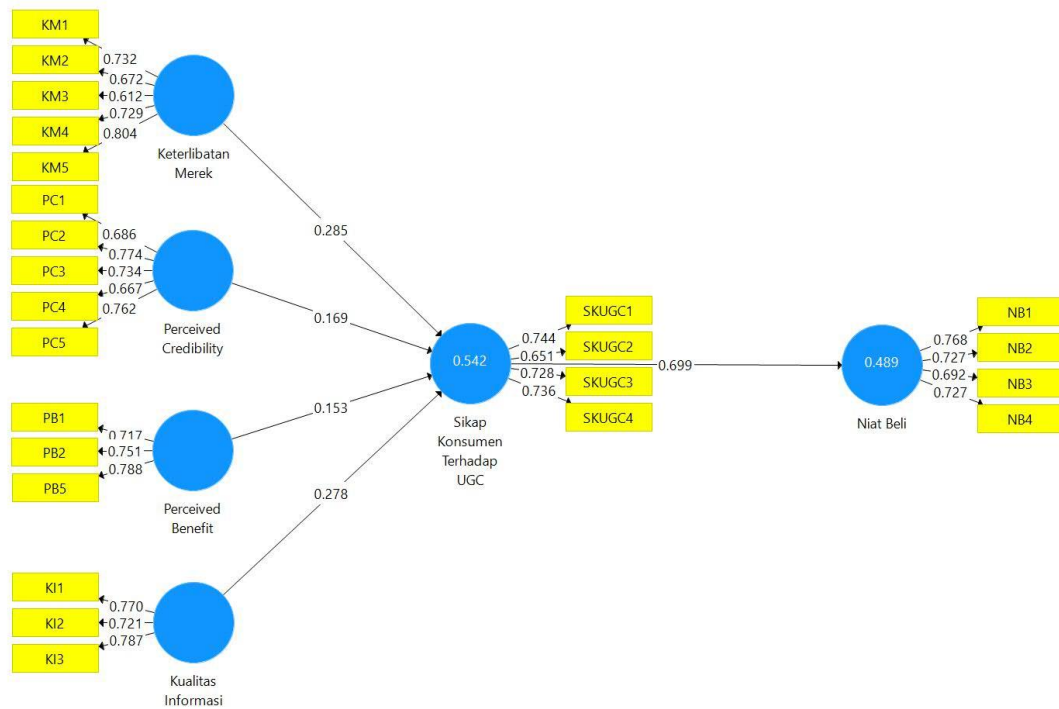
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Lampiran 4 Hasil Olah Data pada SmartPLS 3

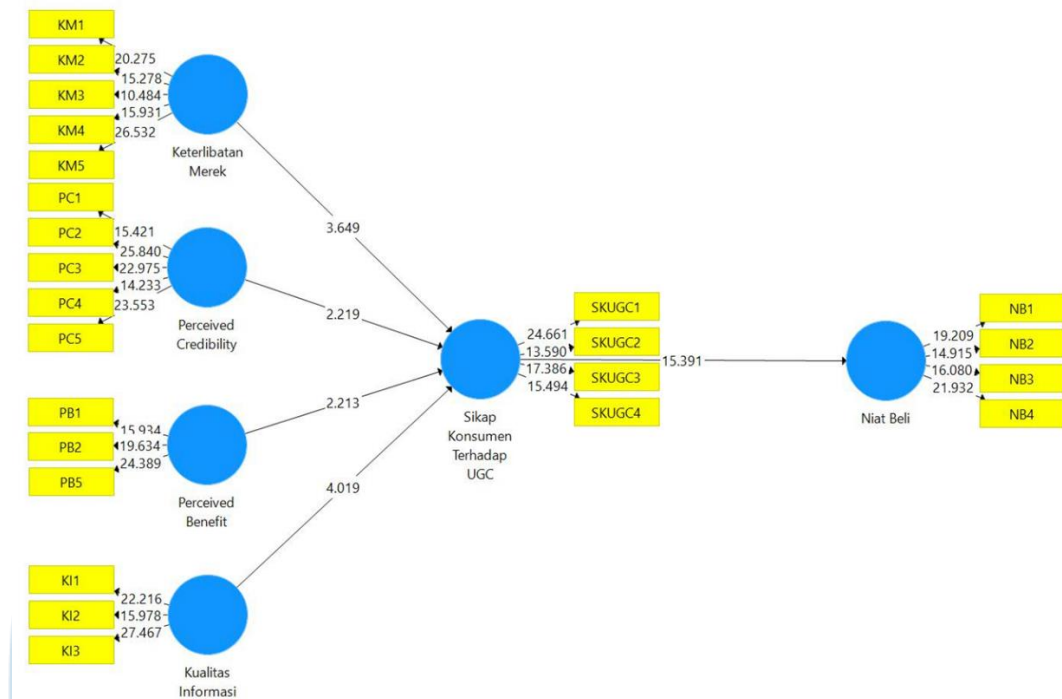
Model Struktural



Outer Loading



Model Struktural (*Bootstrapping*)



Crossloading

	Keterlibatan Merek	Kualitas Informasi	Niat Beli	Perceived Benefit	Perceived Credibility	Sikap Konsumen Terhadap UGC
KI1	0,402	0,770	0,467	0,473	0,456	0,472
KI2	0,308	0,721	0,455	0,451	0,410	0,418
KI3	0,471	0,787	0,544	0,470	0,488	0,521
KM1	0,732	0,436	0,564	0,463	0,443	0,561
KM2	0,672	0,368	0,465	0,407	0,551	0,405
KM3	0,612	0,298	0,446	0,252	0,369	0,300
KM4	0,729	0,381	0,521	0,420	0,430	0,394
KM5	0,804	0,365	0,576	0,325	0,511	0,489
NB1	0,539	0,559	0,768	0,478	0,523	0,547
NB2	0,464	0,447	0,727	0,387	0,423	0,504
NB3	0,481	0,429	0,692	0,366	0,394	0,473
NB4	0,635	0,439	0,727	0,368	0,494	0,511
PB1	0,347	0,436	0,380	0,717	0,368	0,390
PB2	0,349	0,446	0,404	0,751	0,453	0,402
PB5	0,489	0,493	0,453	0,788	0,521	0,497
PC1	0,375	0,375	0,365	0,374	0,686	0,369
PC2	0,473	0,468	0,488	0,484	0,774	0,470
PC3	0,515	0,445	0,490	0,458	0,734	0,466
PC4	0,466	0,444	0,452	0,469	0,667	0,439
PC5	0,505	0,423	0,481	0,386	0,762	0,464
SKUGC1	0,524	0,482	0,536	0,471	0,530	0,744
SKUGC2	0,326	0,408	0,438	0,423	0,373	0,651
SKUGC3	0,442	0,468	0,525	0,374	0,430	0,728
SKUGC4	0,469	0,418	0,494	0,382	0,402	0,736

Construct Reliability dan Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Keterlibatan Merek	0,760	0,778	0,837	0,508
Kualitas Informasi	0,636	0,642	0,804	0,578
Niat Beli	0,706	0,708	0,819	0,531
Perceived Benefit	0,620	0,628	0,796	0,566
Perceived Credibility	0,775	0,779	0,847	0,527
Sikap Konsumen Terhadap UGC	0,682	0,687	0,807	0,512

Fornell-Larcker Criterion

	Keterlibatan Merek	Kualitas Informasi	Niat Beli	Perceived Benefit	Perceived Credibility	Sikap Konsumen Terhadap UGC
Keterlibatan Merek	0,713					
Kualitas Informasi	0,525	0,760				
Niat Beli	0,728	0,645	0,729			
Perceived Benefit	0,533	0,611	0,551	0,752		
Perceived Credibility	0,647	0,596	0,632	0,600	0,726	
Sikap Konsumen Terhadap UGC	0,622	0,622	0,699	0,577	0,611	0,715

R Square

	R Square	R Square Adjusted
Niat Beli	0,489	0,487
Sikap Konsumen Terhadap UGC	0,542	0,535

F Square

	Keterlibatan Merek	Kualitas Informasi	Niat Beli	Perceived Benefit	Perceived Credibility	Sikap Konsumen Terhadap UGC
Keterlibatan Merek						0,095
Kualitas Informasi						0,090
Niat Beli						
Perceived Benefit						0,027
Perceived Credibility						0,028
Sikap Konsumen Terhadap UGC			0,956			

Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Keterlibatan Merek -> Sikap Konsumen Terhadap UGC	0,285	0,288	0,078	3,649	0,000
Kualitas Informasi -> Sikap Konsumen Terhadap UGC	0,278	0,275	0,069	4,019	0,000
Perceived Benefit -> Sikap Konsumen Terhadap UGC	0,153	0,159	0,069	2,213	0,027
Perceived Credibility -> Sikap Konsumen Terhadap UGC	0,169	0,167	0,076	2,219	0,027
Sikap Konsumen Terhadap UGC -> Niat Beli	0,699	0,699	0,045	15,391	0,000

Specific Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Keterlibatan Merek -> Sikap Konsumen Terhadap UGC -> Niat Beli	0,199	0,203	0,062	3,220	0,001
Kualitas Informasi -> Sikap Konsumen Terhadap UGC -> Niat Beli	0,195	0,192	0,047	4,121	0,000
Perceived Benefit -> Sikap Konsumen Terhadap UGC -> Niat Beli	0,107	0,111	0,049	2,205	0,028
Perceived Credibility -> Sikap Konsumen Terhadap UGC -> Niat Beli	0,118	0,116	0,053	2,214	0,027

Direct Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Keterlibatan Merek -> Niat Beli	0,199	0,203	0,062	3,220	0,001
Kualitas Informasi -> Niat Beli	0,195	0,192	0,047	4,121	0,000
Perceived Benefit -> Niat Beli	0,107	0,111	0,049	2,205	0,028
Perceived Credibility -> Niat Beli	0,118	0,116	0,053	2,214	0,027

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Modeling the Factors affecting Online Purchase Intention: The Mediating Effect of Consumer's Attitude towards User-Generated Content

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ABSTRACT

User-Generated Content (UGC) has overshadowed other marketing trends and is a version of social proof. Current customer showcases their real-life experience and motivates potential customers to try these products and services. Building trust, creating community, customer engagement, loyalty, and social amplification are the denouements of UGC. This research investigates the impact of Brand Engagement (BE), Perceived Credibility (PC), Perceived Benefit (PB), and Information Quality (IQ) on attitude towards User-Generated Content (UGC). Also, how a consumer's purchase intention is impacted by a consumer's attitude towards UGC. The mediating effect of consumer's attitudes towards UGC was also examined by this study. A sample of 260 consumers was collected in a structured survey for the analysis of data. To examine the hypothesized linkages between the mentioned variables, structural equation modeling was used. It was found that BE, PC, PB, and IQ have a positive effect on consumers' attitudes towards UGC. Also, it was found that the consumer's attitude towards UGC positively affected online purchase intentions. The Bootstrapping procedure shows that consumers' attitude towards UGC possesses significant influence as a mediator between BE, PC, PB, IQ, and PI. The findings of this study can be useful for managers and marketers to enhance their understanding of the new marketing communication strategies.

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User-generated content; brand engagement; perceived credibility; perceived benefit; information quality; online purchase intention

1. Introduction

User-Generated Content (UGC) is the repercussion of the philosophy of Web 2.0 (George and Scerri 2007). With the growing importance of digitalization, brands have shifted their expenditure on direct marketing and social marketing as their mainstream marketing communication channel (The CMO Survey 2020). Currently, UGC is a highly discussed marketing tool (Mayrhofer et al. 2020). UGC holds an influential factor to attract consumers and make them engage online as well as facilitate them to find out the most interesting product (Yasin 2021). Instead of traditional media, UGC proves to be more

valuable for customer acquisition (You and Joshi 2020). With the shift of consumer behavior from gatherers of information from potential sellers to communicating with each other and company in the form of product reviews, homemade advertising, blogs, etc., a virtual skeleton has surrounded the brick and mortar selling philosophy in which content marketing is important in changing the mindset of consumers. UGC can be created, modified, shared, and consumed individually or collaboratively (Yasin 2021). UGC is the source for any explicit information provided by ambiguous users and non-media professionals (The Interactive Advertising Bureau in the United States 2008). The definition is given by the Wunsch-Vincent and Vickery (2007) clearly states 'UGC as i) content that is made publicly available over the internet, ii) content that reflects a certain amount of creative effort, and iii) conflict created outside professional routines and practices'. Consumers, while purchasing any product, trust user-generated content more than the owners of the goods and services or producer-generated content (Cheong and Morrison 2008; Dickey and Lewis 2011; MacKinnon 2012). Marketers have also realized the importance of UGC, and they use this as a powerful weapon in their arsenal. We define UGC as self-generated content by users based on their personal experience, expressed in the form of different mediums (such as texts, images, video recordings, sound recording, blog posts, testimonials, podcasting, forums) using different platforms (such as social media, BuzzFeed, wiki) shared with other users or firms.

Consumer attitude is considered as crucial for studying online purchase intention (Muda and Khan 2020). Well-known theories like the theory of reasoned action, theory of planned behavior, and theory of technology advancement model have proposed that attitude towards the behavior influences individuals behavior intentions (Ajzen 1991; Fishbein and Ajzen 1975; Venkatesh and Davis 2000). Wang and Ritchie (2012) posited a significant attitude–intention relationship. In context to UGC also, various studies found that consumer attitude towards UGC has been influential in online purchase intention (Bahtar and Muda 2016; Bouhlef et al. 2010; Daugherty, Eastin, and Bright 2008; Mir and Ur Rehman 2013; Mosavi and Ghaedi 2012; Muda and Khan 2020; Wang 2015). So, the backbone of the model proposed is the relationship between the attitude of consumers towards UGC and their intention to purchase. This is consistent with the prior online purchase intention model (Utami and Rahyuda 2019). Consumer's attitude towards UGC has four constructs in total. An investigation into the past studies shows that very few researchers have studied the impact of brand engagement (Langaro, Rita, and de Fátima Salgueiro 2015; Liu and Foreman 2019), perceived credibility (Demba et al. 2019; Flanagan et al. 2014), perceived benefit (Mir and Ur Rehman 2013; Utami and Rahyuda 2019) and information quality (Demba 2016; Muda and Khan 2020) on consumer attitude towards UGC. To address this gap, we investigate the impact of brand engagement, perceived credibility, perceived benefit, and information quality on consumer's attitudes towards UGC. Another common question is related to the impact of consumer's attitudes towards UGC on consumer's online purchase intention. Several studies have analyzed the impact of consumer attitudes towards UGC on consumer's online purchase intention (Bahtar and Muda 2016; Mir and Ur Rehman 2013; Sethi, Kaur, and Wadera 2018; Utami and Rahyuda 2019; Wang 2015). Still, less is known about attitudes with these antecedents and their impact on online purchase intention. This study tries to fill this gap by focusing on the same. Notwithstanding, the role of consumer's attitude towards UGC as a mediating effect between brand engagement and online purchase intention, perceived credibility and

online purchase intention, perceived benefit and online purchase intention as well as information quality and online purchase intention remains unclear. Therefore, empirical results designed to understand how various antecedents and their consequences are mediated by consumer attitude is justified.

Seeking to extend current knowledge about consumer's attitudes towards UGC, this study contributes a better understanding of the antecedents and consequences of consumer's attitudes towards UGC. In light of the discussion above, the present examination addresses the following research questions.

- How do brand engagement, perceived credibility, perceived benefit, and information quality affect consumer's attitudes towards UGC?
- How do attitudes towards UGC influence online purchase intention?
- Do attitudes towards UGC mediate the relationship between a) brand engagement and online purchase intention, b) perceived credibility and online purchase intention, c) perceived benefit and online purchase intention as well as d) information quality and online purchase intention.

From a theoretical viewpoint, this study contributes towards developing literature in the field of UGC by emphasizing the antecedents and consequences of attitudes towards UGC. Not only this, this paper throws light on the aftermath of attitudes towards UGC on online purchase intention of consumers. On the managerial side, understanding the antecedents of consumer attitude towards UGC and its consequences could help marketers to enhance their understanding in the new marketing strategy and to utilize in their marketing activities.

Following preliminary background considerations about UGC, the theoretical framework underpinning this research is developed based on the rigorous examination of the relevant constructs drawn from the literature, leading to nine hypotheses. The next section presents the research methodology used in the study, followed by the results of the empirical analysis, discussion of resource implications and limitations, and recommendations for further research.

2. Research conceptual framework, literature review, and development of hypothesis

2.1 Brand engagement

Engagement refers to an individual-specific, motivational, and context-dependent variable as a result of interaction between engagement subject and object (Hollebeek 2011). Engagement concept has been applied with the customer as well as Brand (Hollebeek 2011; Hollebeek, Glynn, and Brodie 2014; Erdoğan and Tatar 2015; Kozinets 2014; Yang, Ren, and Adomavicius 2019). Customer engagement and brand engagement concepts reflect a highly similar conceptual scope (Hollebeek, Glynn, and Brodie 2014). Brand Engagement seems to be a hot topic in marketing and branding (Gambetti et al. 2015) expanding the domain of relationship marketing (Vivek, Beatty, and Morgan 2012). Brand community engagement refers to the behavior of consumers towards brand community

(Yasin, Porcu, and Abusharbeh 2020). Brand Engagement is perceived according to the consumers' psychological equation. It is empowering consumers to freely share their views as well as express their personality, strengths, and commitment (Gambetti, Graffigna, and Biraghi 2012). It is about physical, emotional, and active experiences with the brand (Kozinets 2014). According to Brodie, Hollebeek, and Smith (2011), customer engagement is definable as it occurs under interactive, co-operative, customer experience with a focal agent t/object (e.g., brand) in a focal brand relationship. Customer Engagement can be directly measured by satisfaction, trust, affective commitment, and loyalty (Brodie, Hollebeek, and Smith 2011). Customer engagement can be characterized by cognitive activity (level of concentration in the brand), emotional activity (level of brand-related inspiration and/or pride), and behavioral activity (level of energy exerted in interacting with a focal brand) indirect brand interactions (Hollebeek 2011). Five dimensions of customer engagement include time, improvement in service, being momentary, impact on the firm and peers, and lastly the behavior for a different purpose (Van Doorn et al. 2010). With the motive to establish a strong link between marketers and consumers, marketers try to activate consumers through proper interacting with them, sharing detailed information (Schultz 2007). Concerning UGC, customer brand engagement has two dimensions which include UGC creation and UGC consumption (Gummerus et al. 2012; Calder, Malthouse, and Schaedel 2009). In this study, we examined both dimensions towards UGC. The extant literature provides evidence that online purchase intention is positively affected by brand engagement (Appelbaum 2001; Erdoğan and Tatar 2015; Hollebeek, Glynn, and Brodie 2014; Prentice et al. 2019; Şahin 2017). Liu and Foreman (2019) posited that in UGC brand attitude was significantly impacted by physical attractiveness, emotions, product experience, and social influence. Cheng, Wu, and Chen (2020) postulated that customer brand engagement on social networking sites has a direct influence on brand attitude and it was found that customer brand engagement had a strong and positive impact on brand attitude. Langaro, Rita, and de Fátima Salgueiro (2015) evaluated the direct impact of a brand engagement or active brand page participation on brand attitude but the result was not significant whereas the indirect impact was significant with brand awareness as a mediator. Therefore, inferring from the literature and empirical above mentioned, the study hypothesizes -

H1: Brand Engagement has a positive impact on attitudes towards UGC.

2.2 Perceived credibility

Consumers being more active while purchasing online believe that feedback provided by the user of the service is more reliable than the content provided by sellers (Jonas 2010). Credibility is the most important characteristic of a brand when it comes to product positioning (Erdem and Swait 2004). Credibility is the level to which given information is recognized by co

nsurers as trustworthy, believable, and reliable (Hua and Wang 2014). Erdem and Swait (2004) identified two main components of credibility – trustworthiness and experience. Consumers believe in the product when they perceive that the brand has the ability as well as willingness to deliver as promised. Flanagan et al. (2014) posited that information from other consumers is important in helping people to find the credibility of information online. Demba et al. (2019) showed how perceived credibility positively

affected attitudes concerning user-generated content. Therefore, inferring from the literature and empirical above mentioned, the study hypothesizes -

H2: Perceived Credibility has a positive impact on attitudes towards UGC.

2.3 Perceived benefit

Perceived benefit is a factor that influences online purchasing by consumers. Perceived benefit is an important component of buying construct specific to an individual's perception of benefits received by engaging in online shopping activities. If online purchasing yields satisfaction, they can use that product (Liu, Li, and Hu 2013). Perceived usefulness can be defined as the utility to which a consumer believes that particular usage will enhance his/her performance (Davis 1989; Karahanna and Straub 1999). Consumers, while purchasing online, prefer views of other consumer's comments, posts, likes, etc. Online information tends to stimulate consumers more as compared to advertisements (Goldsmith and Horowitz 2006). Mir and Ur Rehman (2013) revealed that the effect of the usefulness of information on consumer's attitudes towards UGC was positive and significant. Utami and Rahyuda (2019) showed that the effect of information used on attitudes towards UGC is significant. In this study, perceived benefit is defined as the overall benefit from the information shared by other users online. Their content proves to be an important ingredient in changing the attitude of consumers towards UGC. For this study, perceived benefit is associated with appropriateness, timeliness, and its efficiency and effectiveness. Hence, we suggest this hypothesis.

H3: Perceived Benefit has a positive impact on attitudes towards UGC.

2.4 Information quality

Online information quality is the user's perception of the information presented by other users on the website (McKinney, Yoon, and Zahedi 2002). Muda and Khan (2020) defined information quality as consumer's evaluation of products or services information dimensions available online such as accuracy, format, and completeness. Matute, Polo-Redondo, and Utrillas (2016) revealed that high-quality information influences consumer's attitudes. Muda and Khan (2020) showed that attitude towards beauty UGC on YouTube for purchase decision-making was positively influenced by information quality. Petty and Wegener (2014) observed a direct correlation between the quality of information and attitude. Demba (2016) showed a direct correlation between the quality of information and attitude towards UGC use. Based on the above exploration, we hypothesize-

H4: Information Quality has a positive impact on attitudes towards UGC.

2.5 Attitude towards UGC

Attitude is the level to which a person has a positive or negative evaluation or appraisal of the behavior in question (Ajzen 1991). Consumer's attitude changes due to several factors, namely, demographic, reference groups, behavior, satisfaction/dissatisfaction, perceived marketing mix, perceived reputation, purchasing scenario,

product innovation, and advancement of technology (Jun and Jaafar 2011; Li and Zhang 2002). Bahtar and Muda (2016) mentioned in their study that user attitude towards UGC influences their purchase decision, i.e., it enhances the probability of purchase. Wang (2015) explored how purchase intention for the products being viewed as related to the attitude towards UGC. Results showed that consumers' attitudes towards UGC on YouTube are directly correlated to purchase intentions for products being viewed. Sethi, Kaur, and Wadera (2018) revealed a direct correlation between the purchase intention of millennial and attitude towards online reviews on online shopping sites. Daugherty, Eastin, and Bright (2008) revealed consumers' positive attitude towards online UGC enhances their intention to consume such content. Mir and Ur Rehman (2013) revealed that the intentions of purchasing a product are positively affected by the content generated by other users on YouTube. Utami and Rahyuda (2019) stated that online purchase intention was positively and significantly affected by consumers' attitude towards UGC. It can be deduced that the higher the direct cor-relativity of consumer's attitude towards UGC, the higher will be their intention to perform behavior (Ajzen 1991). Based on previous literature, we postulate this hypothesis.

H5: Attitudes towards UGC has a positive impact on online purchase intention.

2.6 Mediating effects of consumer attitude towards UGC

Few studies demonstrated that consumer attitude significantly mediated their antecedents and consequences. Ing and Ming (2018) noted the mediating role of attitude towards blog recommendation between the four antecedents that are perceived usefulness, trustworthiness, information quality, perceived benefit, and online purchase intention. According to Koththagoda and Herath (2018), consumer's attitude fully mediated the relationship between the three antecedents that are perceived usefulness, perceived ease of use, and source credibility on online purchase intention. Daugherty, Eastin, and Bright (2008) demonstrated that attitude acts as a mediation factor for the usage and creation of UGC. Sheeraz et al. (2016) demonstrated how the attitude towards brand mediates the link between brand credibility and consumers' online purchase intention. Biehal et al. (1992) suggested that the consumer's attitude towards the brand serves as a mediator towards online purchase intention. While the direct effects of consumer attitude have been widely examined, the findings of its mediating role are limited and inconclusive. Therefore, the following hypothesis was developed to fill the gap.

H6: Attitude towards UGC will mediate the relationship between -

H6a: Brand Engagement and online purchase intention

H6b: Perceived Credibility and online purchase intention

H6c: Perceived Benefit and online purchase intention

H6d: Information Quality and online purchase intention

3. Methodology

3.1 Research design: This research design for the study was descriptive. Primary data were collected through a Questionnaire. For the analysis of data, structural equation modeling (SEM) was employed which allowed simultaneously testing both direct and indirect paths among the variables, in AMOS 23.0.

3.2 Development of questionnaire: To examine consumer's attitude towards UGC and their online purchase intention, an online survey was administered. A multi-item approach was used to design the survey. To improve validity and reliability, each construct was measured by several items. Previous literature was used to borrow items of the variable. All the variables were carried out by a 5-point Likert scale ranging from strongly disagree (1) to strongly agree (5). An online self-reported questionnaire was developed having questions divided into four segments. The first segment is concerned with demographic features of the respondents (Gender, Age, Educational organization, and specialization). The second section is concerned with User-generated content-related dimension questions (Brand Engagement, Perceived Credibility, Perceived Benefit, and Information Quality). The third section is concerned with the attitude of consumers towards user-generated content. The fourth section is concerned with the impact of the attitude of consumers towards user-generated content on Consumers' online purchase intention. The development of the measurement items has been guided by the objective of the study. Five items were used to assess the brand engagement as suggested by Yang (2018). Four items were used to measure perceived credibility adopted by Ayeh, Au, and Law (2013); Mir and Ur Rehman (2013) and Mir and Zaheer (2012). Three items were used to measure perceived benefit (Mir and Ur Rehman (2013)). Four items of information quality were adopted by Erkan and Evans (2016). Four items were used to measure consumer's attitude towards UGC (Demba 2016; Yüksel 2016). Three items of online purchase intention were adopted from Demba (2016). The measurement items of all the constructs are mentioned in Table 3.

3.3 Sample and data collection

The target population for this study was consumers involved in online shopping. The data were gathered using a self-administered questionnaire. The sampling method used in the study was convenient sampling. This was an online study. A snowball sampling technique was also used. The participants were motivated to circulate the survey to a maximum number of respondents. Thus, the link was forwarded to respondents apart from the first point of contact. After receiving the link, they clicked that link and were automatically informed about the study. A total of 300 questionnaires were distributed among the respondents, and 290 completed questionnaires were received, with a response rate of approx. 96%. After removing outliers and incomplete responses, data from 260 responses were used for the final analysis. As mentioned by Kline (2011) the rule of thumb regarding the sample size and model parameter is 10:1, i.e., a minimum of 10 responses per item. In this study, a minimum of 220 samples were required as the study has 22 parameters/items. At the end of the survey, the respondents were thanked for their participation and they did not receive any incentive for completing the survey.

3.4 Data analysis

The data were checked for any deviation from normality. Skewness and Kurtosis indices were used to check the normality of the data. The acceptable range of values considered normal for analysis is ± 3 for skewness and ± 10 for kurtosis (Leech, Barrett, and Morgan 2005). Any value that falls within this range is considered normal for further analysis (Matore and Khairani 2020). The present study showed the fulfillment of these criteria, i.e., data are normally distributed.

4. Results

4.1 Demographic characteristics: The frequency distribution of demographic variables and the variables-related question is shown in Table 1. About 69.4% of respondents were female and 30.6% of respondents were male; 57.5% of respondents were between the age group 21–30 Years, followed by 37.2% of respondents below 20 Years; 40.2% of respondents were Postgraduate, followed by 27.6% of respondents who were graduates; 52.8 of respondents were students, followed by 32.2% of respondents who were working as private employees. The monthly income of 39.2% of respondents was less than 10000, followed by the monthly income of between 10000 and 20000.

4.2 Structural equation modelling

To validate the research model and hypothesis, SEM was applied. Various empirical studies have investigated consumer's attitudes and online purchase intentions using this analysis technique. Anderson and Gerbing (1988) posited two-stage SEM. Firstly, a confirmatory factor analysis (CFA) was initially performed to assess the validity of the

Table 1. Descriptive analysis of demographic characteristics and variables.

Items		Total Population (N = 260)	Percentage
Gender	Male	80	30.76
	Female	180	69.24
Age	Up to 20 years	90	34.62
	21–30 years	139	53.47
	31–40 Years	21	8.08
	41–60 Years	6	2.30
	61–80 Years	4	1.53
Marital Status	Married	63	24.23
	Unmarried	197	75.77
Education	High School	19	7.30
	Intermediate	54	20.77
	Graduate	83	31.93
	Post Graduate	104	40.00
	Student	118	45.39
Occupation	Government employee	9	3.47
	Private employee	97	37.30
	Business	3	1.15
	Other	33	12.69
Monthly Income	Less than 20000	147	56.54
	20000–40000	42	16.15
	40000–60000	26	10.00
	60000–80000	21	8.08
	More than 80000	24	9.23

constructs and the measurement model. Secondly, a structural model was used to test the hypothesis. Some commonly applied goodness-of-fit (GOF) indices were used to assess the goodness of fit of the measurement and the structural model.

4.3 Measurement of reliability and validity of the model

To confirm construct validity, confirmatory factor analysis (CFA) was used. The results of CFA exhibit an excellent fit ($\chi^2 = 443.669$, $\chi^2/df = 2.299$, CFI = .923, TLI = .908, IFI = .924, RMSEA = .071, SRMR = 0.064). The fit statistics reveal that the model had an acceptable fit (Hu and Bentler 1999).

Reliability of a parameter derived from a questionnaire is the consistency of the result of the measurement scale if the same instrument is used by two different investigators (Cronbach 1990; Wei et al. 2007). Cronbach's alpha value should be greater than 0.70, the obtained Cronbach's alpha value of the variables is higher than 0.70 (Brown, Pope, and Voges 2001) as shown in Table 2.

Convergent validity and discriminant validity were used to ascertain the validity of the measurement model (Hair et al. 2014a, 2014b). Convergent validity was examined using the composite reliability (CR) and the average variance extracted (AVE). This demonstrates how the items are related to each other (Erkan and Evans 2016; Fornell and Larcker 1981). In this study, factor loading of all measures and CR of all constructs exceeded the recommended threshold values that are, greater than 0.50 and CR was greater than 0.70 (Hair et al. 2014b; Quoquab et al. 2017). The Average Variance Extracted (AVE) of the latent variable is achieved by all AVE higher than 0.5 (Kaffashi and Shamsudin Mad 2019). Table 3 shows that the value of AVE is close to 0.5 or higher. The convergent validity was confirmed by the AVE value more than 0.50 and CR value more than AVE (Fornell and Larcker 1981).

To access discriminant validity, the guidelines from Fornell and Larcker (1981) were followed. According to them, the square root of the average variance extracted should be higher than the row and column values of the correlation. Table 4 clearly shows that all the values on the diagonal exceeded the row and column values. Thus, confirming discriminant validity. To check multicollinearity with VIF all less than 3, it was confirmed that data were not suffering from multicollinearity (Kaffashi and Shamsudin Mad 2019).

4.4 Goodness of fit and hypothesis testing of structural model: CFA was run on the structural model with the following fit statistics: $\chi^2 = 445.892$, $\chi^2/df = 2.263$, TLI = 0.910, CFI = 0.924, IFI = 0.924, RMSEA = 0.070, SRMR = 0.065. The fit statistics reveal that the model had an acceptable fit (Hu and Bentler 1999).

Table 2. Measurement model: reliability.

Reliability Statistics		
Scale	N of Items	Cronbach's Alpha
Brand Engagement	5	.903
Perceived Credibility	4	.868
Perceived Benefit	3	.808
Information Quality	3	.803
Attitude towards UGC	4	.843
Online Purchase Intention	3	.897

Table 3. Model constructs, measurement items, and measurement model validity.

Factor	Items	Source	Factor Loading	CR	AVE
Brand Engagement	Because I like to evaluate my perception towards the brand Because I can show my happiness about a good experience Because I feel amazing when I can share my trial success with others Because I want to express my support to the users who posted the messages Because I want to help other users with their problems by replying to their posts	Yang (2018)	0.833 0.631 0.821 0.880	0.914	0.683
Perceived Credibility	Information is recognized by consumers as unbiased Information is recognized by consumers as dependable Information is recognized by consumers as trustworthy Information is recognized by consumers as valuable	Ayeh, Au, and Law (2013); Mir and Ur Rehman (2013) and Mir and Zaheer (2012)	0.853 0.754 0.778	0.869	0.625
Perceived Benefit	The information available is appropriate Timely availability of information	Mir and Ur Rehman (2013)	0.773 0.660	0.812	0.593
Information Quality	Useful for making purchase both effective and efficient The information about the product is shared by consumers online: I think they are understandable I think they are clear In general, I think the quality of them is high. I think positively about purchasing I wish to try new product trends My attitude towards product changes	Erkan and Evans (2016)	0.822 0.816 0.630	0.807	0.585
Attitude towards UGC	It is wise to refer to online shared content for decision making I will transact with the brand in future I intend to try a new pattern of the brand in future I predict that I should use the new pattern suggested by users of pages.	Demba (2016); Yüksel (2016)	0.821 0.833 0.735 0.718 0.770	0.844	0.575
Online Purchase Intention		Demba (2016)	0.806 0.857 0.858 0.872	0.897	0.743

Note: C.R- Composite Reliability, AVE-Average Variance Extracted.

4.5 Testing of hypothesis: Figure 1 and Table 5 shows the results of the proposed hypothesis. All the factors of Model; Brand Engagement ($\beta = 0.264$, $t = 3.823$, $p < .001$), Perceived Credibility ($\beta = 0.263$, $t = 3.632$, $p < .001$), Perceived Benefit ($\beta = 0.260$, $t = 3.399$, $p < .001$), and Information Quality ($\beta = 0.193$, $t = 2.756$, $p < .01$) significantly impacted consumer's attitude towards user-generated content, which provided support to the hypotheses H1, H2, H3, and H4, respectively. Also, the consumer's attitude towards user-generated content ($\beta = 0.591$, $t = 8.090$, $p < .001$) influenced the online purchase intention of consumers positively, which supported hypothesis H4.

With the motive to analyze the mediating effect of attitude towards UGC, we made use of user-defined estimated functionality in AMOS (Amos Development Corporation 2010) with 5000 bootstrap samples and a 95% confidence interval. Bootstrapping with 95% bias-corrected confidence intervals. As anticipated, attitude towards UGC significantly mediated the association between brand engagement, perceived credibility, perceived benefit, information quality, and online Purchase Intention. The influence of brand engagement on online Purchase Intention was not significant ($\beta = 0.055$, $p = 0.401$) which implies that

Table 4. Correlation between the constructs and descriptive statistics.

	Brand Engagement	Perceived Credibility	Attitude towards UGC	Perceived Benefit	Online Purchase Intention	Information Quality
Brand Engagement	0.827					
Perceived Credibility	0.049	0.791				
Attitude towards UGC	0.239**	0.409***	0.758			
Perceived Benefit	-0.227**	0.323***	0.299***	0.770		
Online Purchase Intention	0.177*	0.202**	0.593***	0.200**	0.862	
Information Quality	0.132	0.229**	0.319***	0.089	0.132	0.765

Note: Significance at: * $p < 0.05$, ** $p < 0.01$ and *** $p < 0.001$. The diagonal values mentioned in bold represent the square root of AVE.

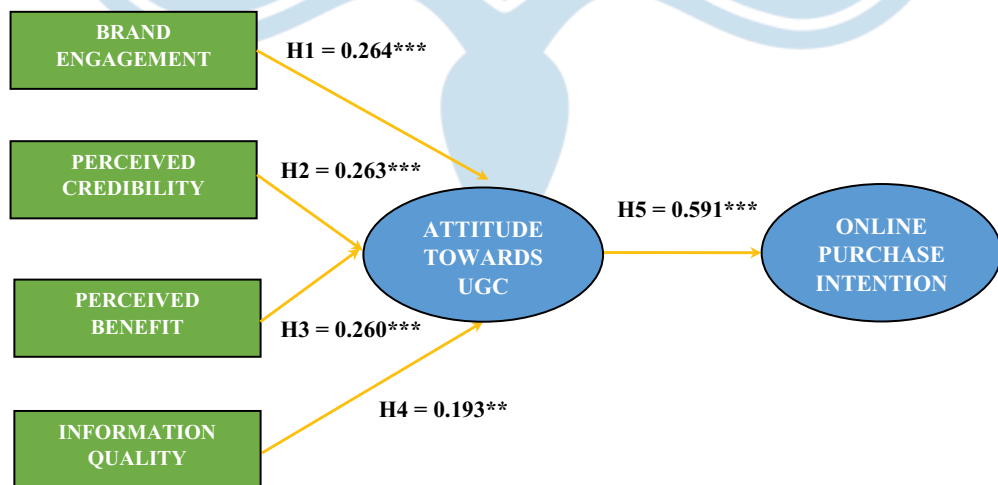


Figure 1. Path model showing the results. **Note:** Scores are standardized Beta coefficients; *** < 0.001 .

Table 5. Result of hypothesis testing.

Hypothesis		Path Coefficient	t-value	Supported?
H1	Brand Engagement → Attitude towards UGC	0.264***	3.823	Yes
H2	Perceived Credibility → Attitude towards UGC	0.263***	3.632	Yes
H3	Perceived Benefit → Attitude towards UGC	0.260***	3.399	Yes
H4	Information Quality → Attitude towards UGC	0.193***	2.756	Yes
H5	Attitude towards UGC → online Purchase Intention	0.591***	8.090	Yes

Note: *** $p < 0.001$.

attitude towards UGC had full mediation effect on brand engagement and online Purchase Intention ($\beta = 0.150$, $p < 0.01$). Likewise, the influence of perceived credibility on online Purchase Intention was not significant ($\beta = 0.052$, $p = 0.465$) which implies that attitude towards UGC had full mediation effect on perceived credibility and online Purchase Intention ($\beta = 0.154$, $p < 0.01$). The influence of perceived benefit on online Purchase Intention was not significant ($\beta = 0.054$, $p = 0.461$) which implies that attitude towards UGC had full mediation effect on perceived benefit and online Purchase Intention ($\beta = 0.182$, $p < 0.01$). The influence of perceived benefit on online Purchase Intention was not significant ($\beta = 0.061$, $p = 0.363$) which implies that attitude towards UGC had full mediation effect on perceived benefit and online Purchase Intention ($\beta = 0.143$, $p < 0.1$). The results showed in Figure 2 and Table 6 which indicates that all the specific indirect effects are statistically significant as the confidence intervals for each of them are without a zero. Thus, hypotheses H6a, H6b, H6c, and H6d are supported.

5. Discussion and conclusion

As consumers are becoming socialaholic, they are taking a more active role in marketing, both creating and trusting user-generated content. This new way of communication has

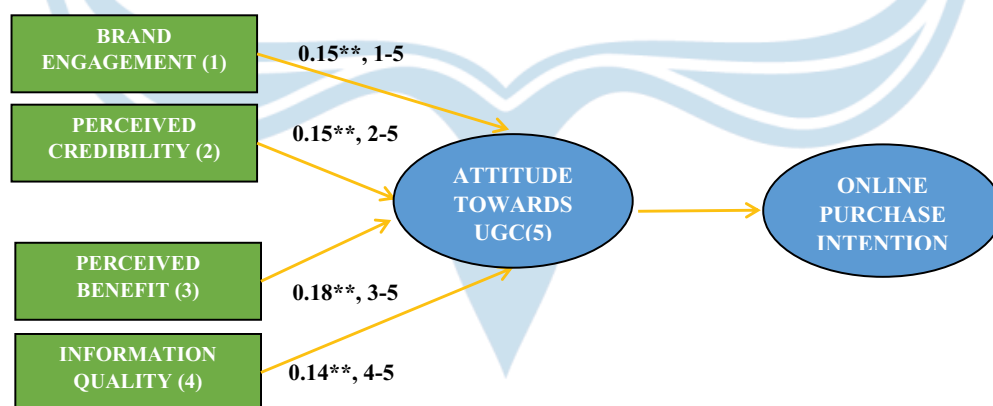


Figure 2. Mediating effects of consumer attitude towards UGC. **Note:** Scores are standardized Beta coefficients; ** < 0.01 , 1–5 indicate a mediation of consumer attitude towards UGC between brand engagement and online purchase intention, 2–5 indicate a mediation of consumer attitude towards UGC between perceived credibility and online purchase intention, 3–5 indicate a mediation of consumer attitude towards UGC between perceived benefit and online purchase intention, 4–5 indicate a mediation of consumer attitude towards UGC between information quality and online purchase intention.

Table 6. Mediation results.

Hypothesis	Path	Indirect Effect	Bias corrected confidence intervals		P
			Lower	Upper	
H6a	Brand Engagement – Attitude towards UGC – Online Purchase Intention	.150	.071	.247	.001
H6b	Perceived credibility – Attitude towards UGC – Online Purchase Intention	.154	.074	.263	.001
H6c	Perceived benefit – Attitude towards UGC – Online Purchase Intention	.182	.064	.362	.002
H6d	Information Quality – Attitude towards UGC – Online Purchase Intention	.143	.022	.298	.014

escalated interaction among many people all over the world. In this fast-moving life, people want a quick solution to their problems. UGC allows people to have access to information at a quicker pace with fast feedback. It is a valuable source of feedback on the performance of products or services of firms. This study demonstrates the relevance of various determinants in understanding consumer's attitudes towards UGC. Firstly, this study conceptualizes brand engagement, perceived credibility, perceived benefit, and information quality as a construct. Secondly, this study shows these constructs to have a strong influence on the attitude of consumers. Thirdly, this study demonstrates the impact of consumer's attitudes towards UGC on online purchase intention. Finally, the structural model underscores the central mediating role of attitude. Findings hold key theoretical and managerial implications.

More specifically, the results of the first research question demonstrated that all the four constructs prove to be an antecedent of consumer's attitudes towards UGC. The result of this study indicates that UGC creation and consumption significantly impacted consumer's attitudes towards UGC. They engage online as they like to compare their evaluation with other users, express their joy of the good experience, share the success of their trial consumption. Also, they like to support other user's posts as well as help other users with their problems by replying to their posts. The findings of this study were in line with the findings of Cheng, Wu, and Chen (2020) and Liu and Foreman (2019). So, we can say the more consumers engage with the content online, the more consumers have a positive attitude towards UGC.

Furthermore, to determine consumer's attitudes towards UGC, the impact of perceived credibility was examined. As hypothesized, support for the impact of perceived credibility on consumer's attitudes towards UGC was found significant. This would imply that consumers are ready to go with the information created by other users if they realize that information is trustworthy, believable, reliable, unbiased, dependable, and valuable. The result is consistent with the findings of earlier studies (Erdem and Swait 2004; Hua and Wang 2014). The finding is in line with Demba et al. (2019) where perceived credibility affects consumer's attitude towards UGC. The data clearly show that trustworthiness towards content generated by other users is the most important factor in perceived credibility which is similar to the finding of Ayeh, Au, and Law (2013). So, we can say the more consumers perceive content generated by other users as credible, the more consumers have a positive attitude towards UGC.

Also, the impact of perceived benefit on consumer's attitudes towards UGC was examined. The benefits attached with the information shared by the users influence consumer's attitudes. It was found that appropriateness and timely availability of information are the benefits attached to UGC and this is useful for making purchases effective. The finding is consistent with Mir and Ur Rehman (2013) and Utami and Rahyuda (2019) where the effect of perceived benefit or information usefulness on consumers' attitude towards UGC was positive and significant. So, we can say the more consumers perceive UGC as beneficial, the more consumers have a positive attitude towards UGC.

Finally, this study investigated that the quality of information shared by the consumers online proves to be an influential part of affecting their attitude towards UGC. This study found that if the information shared is understandable and clear, their attitude towards UGC becomes positive. This finding is in line with the findings of earlier studies on the relationship between information quality and consumer's attitudes towards UGC (Demba 2016; Matute, Polo-Redondo, and Utrillas 2016; Muda and Khan 2020; Muda and Khan 2020; Petty and Wegener 2014). The more consumers perceive information quality created by other users as beneficial, the more consumers have a positive attitude towards UGC. Thus, the findings demonstrated that these are the antecedents of consumer attitude towards UGC and are an addition to current literature. This provides a novel and promising value for future research to measure and develop hypotheses regarding the impact of other constructs on consumer's attitudes specifically towards UGC.

Results for the second research question showed that consumer attitude towards UGC influences their behavioral intention. The outcome supports that attitude towards UGC influences consumer's inclination towards online purchase intention. It was found that the results of the study were in line with previous studies conducted on similar issues (; Mir and Ur Rehman 2013; Sethi, Kaur, and Wadera 2018; Utami and Rahyuda 2019; Wang 2015). Due to the positive influence of various constructs acting as antecedents of consumer's attitudes towards UGC, consumers start thinking positively about the content generated by other users online. Inspired by their positive responses, consumers are ready to try new product brands. This finding is in line with Demba (2016) and Yüksel (2016). As an impact of consumer's attitude towards UGC, consumer's future online purchase intention will be impacted. Extending their contribution, the finding of this research contributes to the current literature by concluding that positive consumer attitude will motivate them, inspire them, and influence their intention to try a new pattern of the brand in the future.

This paper contributes to current literature by shedding greater light into the mediating effect of consumer attitude towards UGC as a bridge to connect brand engagement, perceived credibility, perceived benefit, information quality, and online purchase intention by demonstrating its significant mediating effects. Rather than having direct influence, antecedent factors that are brand engagement, perceived credibility, perceived benefit, and information quality have a stronger indirect relationship with online purchase intention. This finding is the result of the third research question contributing to the limited existing literature.

Thus, a major theoretical contribution of this study is the measurement of the direct impact of brand engagement, perceived credibility, perceived benefit, and information quality on consumer's attitude towards UGC and indirect impact of brand engagement,

perceived credibility, perceived benefit, and information quality through consumer's attitude towards UGC on online purchase intention.

UGC is a marketing tool used by a wide number of marketers. In contrast to this tremendous relevance, research on the importance of UGC on the online purchase intention of consumers is scarce. Also, assuming that UGC indeed has several benefits, its major determinants are still not clear. This study tries to address this concern and reduce this research gap. Also, companies have now realized the fact that the control over what users post online, how they interpret information, and how they behave is limited. This is of particular concern for marketers. Marketers should be aware of this challenge and respond accordingly. It becomes a necessity to analyze social media analytics, focusing on the main determinants of changing the attitude of consumers towards UGC and their online purchase intention. The results of this study are helpful for marketers to formulate up-to-date marketing strategies. Lastly, as a managerial implication, this study proves that the information shared by other users has an impact on consumer's attitude towards UGC and their intention to purchase. Using this result, marketers should provide a user-friendly platform for consumers to post their comments and reviews. Also, marketers should encourage users to share their experiences online.

6. Limitations and future scope

There is some limitation which needs to be explored for further knowledge. Firstly, this study is limited to measuring consumer's attitude towards UGC and their online purchase intention. Because of this, the findings may not be useful to measure actual behavior. So, future studies may expand this model and study the influence of consumers' online purchase intention on their actual purchasing behavior.

Secondly, customers are considered the most valuable asset of the organization, and their satisfaction is an important ingredient to build a relationship between customers and brands. With the internet era, customers share their experiences with other users which necessitates the measurement of customer satisfaction. But, measurement of customer satisfaction was ignored in this model. Further, studies can focus on the satisfaction of consumers after purchasing a product inspired by the content generated by other users.

Thirdly, the generalisability of the findings is another limitation. This study only tested the impact of brand engagement, perceived credibility, perceived benefit, and information quality to understand consumer's attitudes towards UGC. Even though the findings of the study conform to that of previous studies, other factors could play a part in influencing consumer's attitude and their online purchase intention. Future research can fruitfully expand on this issue by probing deeper into the influence of other constructs on consumer's attitudes towards UGC.

Furthermore, the present study ignores the impact of demographic characteristics on online purchase intention. Demographic factors have a moderating effect on the relationship between various determinants of usage intention and online purchase intention (Assaker 2019). Future studies can focus on the moderating effect of demographic factors on consumer's attitude towards UGC and their online purchase intention.

Lastly, this study focuses only on the positive determinants of UGC and their impact on consumer attitude towards UGC. Consumer attitude is affected by the risks involved as well as trust-oriented perspectives (Ray and Bala 2021). Future studies should focus on these determinants also.

Disclosure statement

No potential conflict of interest was reported by the author(s).

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