

# The Effect of Promotion, Word of Mouth and Digital Marketing on Consumer Satisfaction through the Insurance Policy Purchase Decision Using Fuse Pro Application

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## Abstract

*This study aims to determine and analyze the effect of promotion, word of mouth and digital marketing on consumer satisfaction with policy purchase decisions using the FUSE PRO application. In this study, data were collected using a questionnaire with the population taken, namely Consumer Satisfaction with Purchase Decisions at FUSE on all partners or insurance agents who use the FUSE PRO application with a total sample of 215 respondents. The results of this study can be concluded into several parts, namely: 1) The influence of promotion, word of mouth and digital marketing has a positive and significant impact in improving purchasing decisions at the company. 2) Promotion, word of mouth and digital marketing also have a positive and significant impact that will affect satisfaction at FUSE, and 3) Promotion, word of mouth and digital marketing also have a positive and significant impact with increasing purchasing decisions that have an impact on consumer satisfaction.*

## Keywords

promotion effect; digital marketing, word of mouth; consumer satisfaction; fuse pro



## I. Introduction

Insurtech is an internet service concept that has a variety of benefits, including the convenience it provides where all information about insurance products to the process of purchasing insurance products can be felt. Another advantage that can be felt is the reduced activity of using paper or paperless which will help reduce pollution on earth. This is intended to make insurance easier to reach by people wherever they are, because so far the number of insurance ownership, especially in Indonesia is still low.

Lack of education and knowledge about the benefits of insurance as well as information about insurance is a major problem faced by people in Indonesia. Insurance is one of the largest economic sources in Southeast Asia, but the insurance penetration rate in Indonesia is currently one of the lowest, at only 1.99% in 2019. This figure is lower than neighboring countries, such as Thailand (4.99%) and Malaysia (4.72%). As a result, the potential of the insurtech sector is still very large to be explored, with 98% of Indonesia's population not being touched by insurance at all. Therefore, the presence of insurtech is expected to solve these problems so that insurance companies can provide products that are more in line with the needs of the community and the role of insurtech is increasingly important because the element of technology is very helpful for the community during the pandemic.

FUSE is the first insurtech company in Indonesia. Where this company has a vision and mission related to technological developments. His vision is to launch the latest technology that allows everyone to buy, make claims, and sell various insurance products easily and quickly. And its mission is where FUSE as a technology-based insurance platform allows every online and offline channel partner to sell various insurance products from the best insurance companies in real time and online-based.

FUSE is present as the latest innovation in the insurance world that provides a new experience for users in selling, buying, and making insurance claims. By partnering with several companies, FUSE can connect all insurers in one digital ecosystem. FUSE launched the latest application in the world of insurance that can facilitate insurance transactions between sellers and buyers only through a smartphone called FUSE PRO .

In accordance with the company's mission, FUSE has provided the FUSE PRO application in providing convenience and effectiveness for all partners or insurance agents or insurance agents in marketing insurance products to their consumers.

FUSE PRO can be used by anyone who wants to make an insurance product purchase transaction. It can even sell insurance products. From the data in the diagram above, almost all people use the Fuse Pro application, from students, private employees, civil servants and housewives can also use the FUSE PRO application to meet insurance needs or to do insurance business.

Generally, FUSE PRO is designed to make it easier for partners or insurance agents to learn about insurance products, make insurance offers, buy insurance products, and make claims. And not only the marketing process that is presented in the FUSE PRO application, FUSE PRO can also help partners or insurance agents in building their insurance business so as to generate active and passive income for partners or insurance agents who make transactions using the FUSE PRO application. And of course the income that can be obtained by users of the FUSE PRO application can attract the interest of partners or insurance agents.

By doing promotions to arouse the interest of partners or insurance agents in finding out and using the FUSE PRO application, of course, indirectly, automatically creates new strategies for the company. Word of Mouth is a free form of promotion.

Word of Mouth (WOM) is a marketing strategy carried out by independent parties through a platform that is also independent of the company that sells the product or service. Consumers who are satisfied with a particular product or service can share their experiences with those around them. Surely this Word of Mouth marketing can be an effective promotional medium for a company. Although this strategy is quite dependent on the consumer, but if done well, it can provide maximum results. Because, most people feel more able to trust recommendations from people they already know, rather than seeing them from advertisements or other social media. In maximizing this Word of Mouth strategy, FUSE rewards partners or insurance agents who recommend FUSE PRO to partners or other new agents regarding applications that are easy to use to meet insurance needs. Surely this is an additional point so that consumers are more satisfied with the facilities that are presented by FUSE.

Recommendations can be made through social media. Through several social media owned, FUSE provides interesting information about the development of the world of insurance and finance. Interestingly, FUSE also often distributes prizes that can be obtained by consumers if they take quizzes that are informed on FUSE's social media.

Based on the description of the background of the problem above, the author wishes to carry out research, with the hope that this research can reveal about how Promotion, Word of Mouth, Digital Marketing, Consumer Satisfaction and Purchase Decisions and the relationship between one variable and other variables.

## II. Research Method

The data collection method used is through questionnaires distributed to respondents in making purchasing decisions through the FUSE PRO application. The population in this study is consumer satisfaction with purchasing decisions at FUSE. The population of this study is all partners or insurance agents who use the FUSE PRO application. In this study, the population used was 215 respondents, namely all partners who use the FUSE PRO application. In this research, the sampling technique used is non-probability sampling with purposive sampling technique. According to (Sugiyono, 2018:81) Non-probability sampling is a sampling technique by not providing the same opportunities and opportunities for each element or participant in a predetermined population. Non-Probability Sampling has several techniques in determining samples, one of which is purposive sampling, namely, sampling techniques or methods of determining samples based on certain considerations in accordance with predetermined characteristics (Sugiyono, 2018: 81).

The source of data in this research is using primary data obtained by distributing questionnaires, namely by collecting information data in the form of questionnaires obtained directly through respondents and then processed by statistical analysis tools in the form of Structural Equation Model (SEM).

SEM is an analytical tool that is often used in research in the fields of social, psychology, economics, management, economics, politics, marketing and education. The reason that underlies the use of SEM is that SEM can explain the Effect of Promotion, Word of Mouth, and Digital Marketing on Consumer Satisfaction through Purchase Decisions.

To measure the degree of conformity between the hypothesized models and the data presented. According to (Ferdinand, 2014) , to carry out a suitability test and statistical test it takes several conformity indices and *their cut-off values* to be used in testing a model 1, along with a table of conformity indexes and *cut-offs* to test whether a model can be accepted or rejected are:

**Table 1.** Conformity Index and *Cut-off*

<b>Goodness of Fit Index</b>	<b>Cut-off Value</b>
Chi-Square ( $X^2$ )	Expected Small
Probability	$\geq 0.05$
RMSEA	$\leq 0.08$
GFI	$\geq 0.90$
AGFI	$\geq 0.90$
CMIN/DF	$\leq 2.00$
TLI	$\geq 0.90$
CFI	$\geq 0.90$

Source: SEM in Management Research (Ferdinand, 2014)

## III. Results and Discussion

### 3.1 Results

Testing this hypothesis is based on processing research data using SEM analysis, by analyzing the regression values shown in the table. (Regression Weights Analysis of Structural Equation Modeling). Testing this hypothesis is to use the Probability value (P Value) as a result of data processing, compared with the statistical limit required, which is below 0.05 for the P Value.

To test the hypothesis regarding causality developed in this research model, it is necessary to test the null hypothesis which states that the regression coefficient between relationships is equal to zero through the t-test commonly used in regression models. In the output of SEM, this causality test is carried out by reading the CR (Critical Ratio) value which is identical to the t-test.

While the values listed in the significance column indicate the level of significance between variables in the model. The relationship between variables with a significance level below 0.05 indicates that the relationship is a significant relationship. In this study, 2 (two) hypotheses are proposed, which will then be discussed on the results of hypothesis testing as follows:

**Table 2.** Structural Equation Test Results Regression Weights: (Group number 1 - Default Model)

			Estimate	SE	CR	P	Label
Decision	<---	Promotion	,43	,13	3.42	***	significant
Decision	<---	<i>WOM</i>	,11	,05	2.20	.03	significant
Decision	<---	Digital	1.51	,25	6.07	***	significant
Satisfaction	<---	Decision	,28	,12	2.29	,02	significant
Satisfaction	<---	Promotion	,26	,12	2.12	.03	significant
Satisfaction	<---	<i>WOM</i>	,15	,06	2.64	,01	significant
Satisfaction	<---	Digital	,40	,20	1.99	,05	significant

Source: Results of AMOS SEM data processing. 24

**Table 3.** Hypothesis Testing Results

Influence			t count	Sig	Conclusion
Decision	→	Promotion	3.42	***	significant
Decision	→	<i>WOM</i>	2.20	.03	significant
Decision	→	Digital	6.07	***	significant
Satisfaction	→	Promotion	2.12	.03	significant
Satisfaction	→	<i>WOM</i>	2.64	,01	significant
Satisfaction	→	Digital	1.99	,05	significant

Source: Primary Data Processing Results

Based on the table above, the following conclusions are obtained:

- a) The t-count value of Promotion to Decision is 3.42 and the value of Sig. As much as 0.000, because the value of Sig is smaller than (0.05), it means that promotion has a positive and significant influence on the decision.
- b) The t-count value of WOM on the decision is 2.20 and the value of Sig. 0.003, because the value of Sig is smaller than (0.05), it means WOM has a positive and significant influence on the decision.
- c) Digital t value for Decision is 6.07 and Sig. It is 0.000, because the value of Sig is smaller than (0.05), meaning that Digital has a positive and significant influence on the decision.

- d) The t-count value of Promotion to Satisfaction is 2.12 and the value of Sig. 0.003, because the value of Sig is smaller than (0.05), it means that promotion has a positive and significant effect on satisfaction.
- e) The t value of WOM on satisfaction is 2.64 and the value of Sig. 0.001, because the value of Sig is smaller than (0.05), it means that WOM has a positive and significant effect on satisfaction.
- f) Digital t value for satisfaction is 1.99 and the value of Sig. 0.05, because the value of Sig is smaller than (0.05), meaning that Digital has a positive and significant influence on satisfaction.

### 3.2 Discussion

From the results of data processing using AMOS 24 in this study, the managerial implications that can be shown in the role of each manifest variable (indicator) on its involvement in each latent variable in this study can be concluded as follows:

#### a. The Effect of Promotion has a direct positive effect on Decisions

Based on the results of the study, the CR value was  $3.400 > 1.96$ , and the P value =  $0.000 < (p) 0.05$  so that  $H_0$  was rejected and  $H_1$  was accepted, which means that there is a positive and significant influence on Promotion on Decisions. Sales promotion and personal selling are one of the factors important factors that influence consumer purchasing decisions that have an impact on consumer loyalty. Testing the hypothesis that Promotion has a positive effect on Consumer Decisions means that Promotion has a unidirectional effect on changes in Consumer Decisions in purchasing products, or in other words, if there is an increase in Promotion, there will be an increase in consumer confidence in making product decisions and statistically has a significant effect.

Promotion is the communication of information between sellers and buyers or other parties so that the product is known and finally purchased. Promotion is carried out by marketers to support sales. Promotion communicates useful information about a product or service to influence potential buyers. Products and services produced can be known by consumers, it is necessary to make efforts to communicate these products or services through promotional activities. Promotion is all activities aimed at spurring the level of demand for marketed products by communication between producers and consumers. Marketing communication needs to be done in order to notify the product to be marketed. Promotion is a marketing activity that seeks to disseminate information, influence or remind the target market of the company and its products to be willing to accept, buy and be loyal to the products offered by the company concerned.

Promotion is also a means of communicating and delivering messages that are informing, persuading, reminding consumers, intermediaries or a combination of both. It can be concluded that promotion is one of the important factors in the company, promotion is also a determining factor in the success of a business and promotion also has an influence on purchasing decisions. This is because the higher the promotion by the company, the higher the purchase decision and vice versa, the lower the promotion by the company, the lower the purchasing decision.

This research has also been carried out by previous researchers, according to the results of researcher Desi Derina Yusda (2019). Based on the partial significance test and simultaneous test, the promotion variable has a positive and significant effect on purchasing decisions, meaning that if the promotion variable is increased, purchasing decisions will also increase. The advertising concept that is easy to understand will make consumers interested in always seeing the promotional activities carried out by the House of Shopaholic.

Consumers get information about House of Shopaholic through advertisements, publicity, sales promotions, and personal selling. The higher the intensity of the promotion and balanced with advertising that is easy to understand, the more positive it will be on consumer purchasing decisions at the House of Shopaholic.

The results of this study indicate that there is an influence of the sales promotion variable (X) on the purchasing decision variable (Y), thus these results prove the existing theories and justify the hypothesis proposed in this study, namely that there is an influence of sales promotion on product purchasing decisions. towels at PT Tatapusaka Sentosa Textile Mills.

This result also means that the more effective and more attractive the sales promotion carried out by PT Tatapusaka Sentosa Textile Mills through consumer promotion tools, trade promotion tools, and business promotion tools, the more consumers' purchasing decisions for towel products promoted by the company will be.

The results in this study are in accordance with previous research from Nurdiana et al (2019: 1179) which stated that sales promotion had a significant effect on purchasing decisions for Honda motorcycles at PT Cemara Agung Sejahtera. The results in this study are also in accordance with previous research from Permana (2017: 121) which states that promotion has a positive effect on increasing purchasing decisions at PT PIJI.

The results in this study are also in accordance with research from Suresh et al (2015: 175) which states that sales promotions have a significant effect on consumer purchasing decisions. The results in this study are also in accordance with other previous studies from Supriyati et al (2017: 198) which stated that sales promotion activities had a partial and significant effect on purchasing decisions at Vinto Muara Bungo Batik House. The results in this study are also in accordance with research from Pradana and Saraswati (2018: 2744) which states that sales promotions have a significant and positive effect on the decision process for purchasing Grabcar services in Bandung, both partially and simultaneously.

#### **b. The Influence of WOM Directly has a Positive Effect on Decisions**

Based on the results of the study, it was obtained that the CR value was  $2.20 > 1.96$ , the P value =  $0.003 < (p) 0.05$ , so  $H_0$  was rejected and  $H_2$  was accepted, which means that there is a positive and significant effect of WOM on the decision. WOM is currently an important part of marketing studies considering that communication in WOM is able to influence consumer purchasing decisions. Consumers trust Word of Mouth more in assessing a product, and influencing their purchasing decisions than advertising. Stories and experiences of someone using a product sound more interesting which can influence the listener to try the product. On the other hand, the power of WOM also increases considering that humans are social creatures who like to interact and share with others, including the problem of purchasing preferences.

WOM becomes an important part in marketing studies considering that communication in WOM is able to influence consumer purchasing decisions. On the other hand, the power of WOM also increases considering that humans are social creatures who like to interact and share with others, including the problem of purchasing preferences. WOM is able to spread so quickly if the individual who spreads it also has a wide network. WOM is an effective, inexpensive, and credible marketing communication tool.

WOM is a communication channel that can be trusted because it starts from consumers who have consumed a product or used the company's services and get satisfaction and then recommend it to others about their experience. Words of mouth is one of the promotional media that plays an important role in purchasing decisions, as described by Kotler & Keller (2012) words of mouth is a communication process in the form of providing

recommendations both individually and in groups for a product or service that aims to provide information personally.

Word of Mouth has great power to impact consumer buying behavior. Word of Mouth is a communication that results in a good conversation. Someone will ask others about the quality of an item or service before they make a purchase decision. The description above is in line with the research of Rahayu and Edward (2015) The effect of Word of Mouth on consumer purchasing decisions for Andromax smartfren products, the results obtained state that the Word-of-Mouth variable has a positive and significant effect on purchasing decisions.

### **c. The influence of Digital Marketing Directly has a Positive Effect on Decisions**

Based on the results of the study, the CR value was  $6.07 > 1.96$ , the P value =  $0.000 > (p) 0.000$  so that  $H_0$  was rejected and  $H_3$  was accepted, which means that there is a positive and significant digital influence on the decision. Digital marketing is a marketing activity including branding that uses various web-based media such as blogs, websites, e-mail, adwords, or social networks (Hisam, 2018; As'ad H et al., 2014). Digital marketing is the use of the internet and the use of other interactive technologies to create and connect information between companies and consumers in the form of web sites, search engine marketing, web banners, social networking, viral marketing, e-mail marketing and affiliate marketing (Malik, 2017). At a time when the effectiveness of traditional marketing is declining, new methods in the world of marketing are experiencing significant growth.

The results of research by Batu et al., (2019); Laluyan et al., (2019); Yogastrian (2020) states that digital marketing has a significant positive effect on the purchase decision variable. Digital marketing has an effect on online purchasing decisions, considering that the reach to be achieved is very broad. Consumers who will make transactions will seek information from users when the assessment or response to a good product will affect purchasing decisions.

According to Novianti (2020), the better digital marketing, the better purchasing decisions. Based on digital marketing (X1) has a positive and significant effect on online purchasing decisions. In the empirical test of the results of the digital marketing variable regression analysis which has a significance value of  $0.016 < 0.05$ . This shows that the better digital marketing will improve online purchasing decisions. The results of this empirical test are in line with research conducted by Romadlon et al., (2020), Batu et al., (2019), Laluyan et al., (2019) which states that digital marketing has a significant positive effect on online purchasing decision variables.

### **d. The Influence of Promotion Directly has a Positive Effect on Satisfaction**

Based on the results of the study, the CR value was  $2.12 > 1.96$ , the P value =  $0.003 < (p) 0.000$  so that  $H_0$  was rejected and  $H_4$  was accepted, which means that there is a positive and significant effect of WOM on satisfaction. Promotion is all activities intended to convey or communicate a product to the target market to provide information about the features of use and the most important thing is about its existence to change attitudes or to encourage people to act or Promotion is the main element in marketing campaigns. Broadly speaking, promotion can be defined as a form of direct persuasion through the use of various incentives, generally short term, which can be arranged to stimulate immediate product purchases or increase the quantity of goods purchased by consumers or merchants.

According to Kotler & Keller (2016: 623) Sales Promotion aims to encourage the frequency of purchases or purchases with a large number of units, create demonstrations against non-consumers, and attract consumers who will turn away from the brand. The results of this study do not support the research conducted by Nugraha, FH, Suharyono and Andriani Kusumawati (2015) with the title "The Effect of Word of Mouth on Purchase Decisions and

Consumer Satisfaction of Kober Mie Setan Malang" which concludes that the Word of Mouth conducted by consumers has an influence on consumer satisfaction. significant impact on consumer satisfaction.

#### **e. The Influence of WOM Directly has a Positive Effect on Satisfaction**

Based on the results of the study obtained a value of  $2.64 > 1.96$ , the value of  $P = 0.001 > (p) 0.000$  so that  $H_0$  is rejected and  $H_5$  is accepted, which means that there is a positive and significant effect of WOM on satisfaction. Word of Mouth is a personal or non-personal statement submitted by someone other than the organization (service provider) to consumers. This word of mouth is usually quickly accepted by consumers, who convey it are those they can trust, such as experts, friends, family, and mass media publications. In addition, Word of Mouth is also quickly accepted as a reference because service consumers usually find it difficult to evaluate services that have not been purchased or have not been experienced by themselves.

Lovelock (2011) states that recommendations from other consumers are generally seen as more credible (trustworthy) than the company's own promotional activities and have power over other people's decision-making to use or prohibit the use of a service. The more actively they seek and become aware of WOM, the more it will guide them in making decisions. Consumers who know little about services will trust WOM more than skilled consumers. WOM even attracts attention during service exchanges. When consumers talk to others about some aspect of a service, this information can influence their behavior and their satisfaction with the service, thus being an important predictor of company growth.

The results of this study are supported from previous research conducted by Finnan Aditya Aji Nugraha et al with the title The Effect of WOM (Word of Mouth) on Purchase Decisions and Consumer Satisfaction (Study on Kober Mie Setan Consumers Jl. Simpang Soekarno Hatta No. 1-2 Malang) which states that there is a positive influence on the WOM (Word of Mouth) variable on consumer satisfaction.

#### **f. Digital Influence Directly has a Positive Effect on Satisfaction**

Based on the research results, the CR value is  $1.99 > 1.96$ , the P value =  $0.05 < (p) 0.050$  so that  $H_0$  is rejected and  $H_6$  is accepted, which means that there is a digital influence on satisfaction. Digital marketing is a system that has been attached to the world of marketing in the digital era. (Ni Putu Mira et al., 2020). All forms of information can be received by the public very easily and quickly. By using this strategy, potential consumers have a high level of curiosity in finding information about products and finding out how to make transactions via the internet easily, such as payments via shopee, m-banking or others. Digital marketing is one of the efforts of a business / business to introduce products or services to the public or potential consumers via the internet, which usually conveys information in the form of interesting videos or photos, including using social media, websites, YouTube, e-commerce.

The results of this study contradict the research conducted by Khotim Fadhil's research. (2021), There is no influence of digital marketing on consumer satisfaction because Poskop Zio consumers are not interested in sales promotions through digital platforms, but the majority are satisfied because of the quality of the products produced by Poskop Zio. Digital marketing is only used to obtain information about Poskop Zio products so that in this study it is known that it has no effect on consumer satisfaction

#### **g. The Influence of the Decision Directly has a Positive Effect on Satisfaction**

Based on the results of the study, the CR value was  $2.29 > 1.96$ , the P value =  $0.002 < (p) 0.005$  so that  $H_0$  was rejected and  $H_7$  was accepted, which means that there is a positive and significant influence on the decision to satisfaction. The results of this study support the



research conducted by Putri, LH et. al (2014) entitled The Effect of Store Atmosphere on Purchase Decisions and Consumer Satisfaction who concludes that purchasing decisions are seen from the indicators of the stages of purchasing decisions stated by Mowen (2017), namely satisfaction is an evaluation of post-purchase and has a positive effect on consumer satisfaction.

The theory presented by Mathieson and Wall, 1982; Saw and William, 1992 in Pitana and Gayatri (2005: 71) is that the decision to choose a tourist attraction is basically a "purchase" decision, namely spending money to get satisfaction. That is, the satisfaction obtained by tourists will be directly influenced by the decision to visit. This becomes very basic, because the level of tourist satisfaction is largely determined by the aspect of fulfilling the needs and desires of the tourists. The decision to visit is obtained through a process of considering various aspects. Therefore, before deciding to make a purchase, there are five stages that consumers go through in the buying process, namely problem recognition, information search, evaluation of alternatives, purchasing decisions, and buying behavior.

#### **h. Promotional Influence Indirectly has a Positive Effect through Decisions on Satisfaction**

Indirect influence between Promotion on Satisfaction through Decisions, based on the results of the study obtained CR value  $1.99 > 1.96$ , P value =  $0.05 = (p) 0.05$  so  $H_0$  is rejected and  $H_8$  is accepted which means there is a positive indirect effect and significant Promotion of Satisfaction through Decisions. Promotion is essentially a form of marketing communication aimed at driving demand. Marketing communication is a marketing activity that seeks to disseminate information, influence and or remind the target market of the company and its products to be willing to accept, buy, and be loyal to the products or services offered by the company concerned.

#### **i. The Influence of Word of Mouth Indirectly has a Positive Effect through Decisions on Satisfaction**

Indirect influence between Word-of-Mouth Satisfaction through Decisions, based on the results of the study obtained CR value of  $2.631 > 1.96$ , P value =  $0.009 > (p) 0.000$  so that  $H_0$  is rejected and  $H_9$  is accepted which means the indirect effect of Word of Mouth on Consumer Satisfaction through Buying decision. Word of mouth can be a factor in purchasing decisions because consumers have assessed a product or service provided by the company. Word of Mouth as a source of information provided by consumers to potential new customers about products that have been recommended, and can also be a means of free promotion for the company.

In this study, the FUSE application is an application that covers several attributes. The attributes possessed are the strengths of FUSE to enable consumers to have a positive impression of FUSE. The effect of having an informant doing Word of Mouth indirectly promotes Word of Mouth and there is a purchase. Another research that is in line is that which has been carried out by Rahmadevita (2011) with the Word of Mouth, the stimulus to buy is getting stronger. This is because consumers who provide information about the products, they have consumed to new potential customers are more trusted, and have an impact on alternative selection to decide on a purchase. Recommendations from friends, family or friends in determining the purchase will be satisfied because the hopes and desires have been fulfilled from these positive recommendations.

#### **j. The Influence of Digital Marketing Indirectly has a Positive Effect through Decisions on Satisfaction**

Digital Indirect Effect on Satisfaction through Decisions, based on the results of the study, obtained a CR value of  $2.780 > 1.96$ , P value =  $0.029 < (p) 0.05$  so  $H_0$  is rejected and  $H_{10}$  is accepted, which means that there is a positive and significant indirect effect on Digital Satisfaction through Decision. Digital marketing is one type of activity in marketing that is used to promote or market a product or service and to reach potential consumers using digital media. In the era of globalization, it is very important to implement digital marketing because it has a wide scope and is easy to use.

### **IV. Conclusion and Suggestion**

#### **4.1 Conclusion**

Based on the results of the study, the conclusion of this study is that promotion has a positive and significant effect on Purchase Decisions in the FUSE Application, meaning that the increasing Promotion implemented by FUSE will increase Purchase Decisions in the Company. WOM has a positive and significant effect on Purchase Decisions in the FUSE Application, meaning that the increase in WOM applied by FUSE will affect the Purchase Decision in FUSE. Digital Marketing has a positive and significant effect on Purchase Decisions in the FUSE Application, meaning that the more Digital that is applied by FUSE will affect the Purchase Decision at FUSE. Promotion has a positive and significant effect on Satisfaction at FUSE, meaning that the increasing promotion implemented by FUSE will affect Satisfaction at FUSE. WOM has a positive and significant effect on satisfaction at FUSE, meaning that the increasing WOM applied by FUSE will affect satisfaction at FUSE. Digital Marketing has a positive and significant effect on Satisfaction at FUSE, meaning that the increasing WOM implemented by FUSE will affect Satisfaction at FUSE. The decision directly has a positive and significant effect on satisfaction at FUSE, meaning that the increasing purchase decisions implemented by FUSE will affect satisfaction at FUSE. Promotion has a positive and significant effect on Satisfaction through Decisions, meaning that the increasing Promotion implemented by FUSE will increase Purchase Decisions which will also have an impact on Consumer Satisfaction. WOM has a positive and significant effect on Satisfaction through Decisions, meaning that the increasing WOM implemented by FUSE will increase Purchase Decisions which will also have an impact on Consumer Satisfaction. Digital Marketing has a positive and significant effect on Satisfaction through Decisions, meaning that the increasing Digital Marketing implemented by FUSE will increase Purchase Decisions which will also have an impact on Consumer Satisfaction.

#### **4.2 Suggestion**

Based on the conclusion of the research, the advice given is that promotion directly has a positive and significant effect on purchasing decisions, it is suggested to FUSE to prioritize and improve promotional activities carried out so that it affects consumer interest and purchasing decisions. WOM directly has a positive and significant effect on Purchase Decisions, it is suggested to FUSE to be further improved and maintained and FUSE is able to improve the company's branding in order to increase consumer confidence in the company. Digital Marketing directly has a positive and significant impact on Purchase Decisions, so it is suggested to FUSE to be more maintained and able to provide interesting information about FUSE. Promotion has a positive and significant effect on satisfaction at FUSE, it is suggested to FUSE to be more maintained and able to increase promotions according to consumer needs. WOM has a positive and significant effect on satisfaction at FUSE, it is suggested to FUSE to be more maintained and able to improve service or service to

consumers and ask for feedback from consumers so that service quality is better. Digital marketing has a positive and significant effect on satisfaction at FUSE, it is suggested to FUSE to be more maintained and able to improve the digital marketing system in order to make it easier for consumers to meet their information needs.

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