

TABLE OF CONTENTS

COVER

TITLE PAGE

FINAL ASSIGNMENT STATEMENT AND UPLOAD AGREEMENT	i
APPROVAL PAGE BY FINAL PAPER ADVISOR	iii
APPROVAL PAGE BY FINAL PAPER DEFENSE COMMITTEE	iv
ABSTRACT	v
ABSTRAK	vi
PREFACE	vii
TABLE OF CONTENTS	ix
LIST OF FIGURES	xiii
LIST OF TABLES	xiv
LIST OF APPENDICES	xvi

CHAPTER I	1
------------------------	----------

INTRODUCTION	1
---------------------------	----------

1.1 Background of the Study	1
1.2 Problem Limitation	15
1.3 Problem Formulation	16
1.4 Objective of the Research	16
1.5 Benefit of the Research	17
1.5.1 Theoretical Benefit	17
1.5.2 Practical Benefit	17

CHAPTER II	19
-------------------------	-----------

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT	19
---	-----------

2.1. Theoretical Background	19
2.1.1 Marketing	19
2.1.1.1 Definition of Marketing	19

2.1.2	Brand	21
2.1.3	Brand Image	21
2.1.3.1	Definition of Brand Image	21
2.1.3.2	Brand Image Element.....	22
2.1.3.3	Factors that Shape Brand Image	23
2.1.3.4	Benefits of Brand Image	23
2.1.3.5	Indicator of Brand Image	24
2.1.4	Promotion	25
2.1.4.1	Definition of Promotion	25
2.1.4.2	Factors Affecting Promotion.....	26
2.1.4.3	Objectives of Promotion	27
2.1.4.4	Steps to Develop Effective Promotion.....	28
2.1.4.5	Indicator of Promotion	30
2.1.5	Trust	31
2.1.5.1	Definition of Trust	31
2.1.5.2	Dimensions of Trust.....	32
2.1.5.3	Factors Influencing Trust.....	33
2.1.5.4	Types of Trust.....	34
2.1.5.5	Indicator of Trust	34
2.1.6	Customer Purchase Decision.....	35
2.1.6.1	Definition of Customer Purchase Decision.....	35
2.1.6.2	Factors that Influence Customer in Purchase Decision Making	36
2.1.6.3	Process of Customer Purchase Decision	37
2.1.6.4	Benefits of Customer Purchase Decision.....	39
2.1.6.5	Indicator of Customer Purchase Decision	40
2.1.7	The Influence of Brand Image on Customer Purchase Decision	41
2.1.8	The Influence of Promotion on Customer Purchase Decision	42
2.1.9	The Influence of Trust on Customer Purchase Decision.....	42
2.2.	Previous Research.....	43
2.3.	Hypothesis Development	46

2.4. Research Model.....	47
2.5. Framework of Thinking	48
CHAPTER III.....	49
RESEARCH METHODOLOGY	49
3.1 Research Design.....	49
3.2 Population and Sample.....	51
3.2.1 Research Object.....	51
3.2.2 Population.....	51
3.2.3 Sample.....	52
3.3 Data Collection Method.....	57
3.4 Operational Definition and Variable Measurement	58
3.4.1 Operational Definition.....	59
3.4.2 Variable Measurement	63
3.5 Data Analysis Method.....	63
3.5.1 Test of Research Instrument.....	64
3.5.2 Descriptive Analysis Method	66
3.5.3 Classical Assumption Test	69
3.5.4 Multiple Linear Regression Analysis	71
3.5.5 Hypothesis Test.....	72
CHAPTER IV	76
RESEARCH RESULT AND DISCUSSION	76
4.1 General View of Research Object.....	76
4.1.1 Brief Overview of The Company	76
4.1.2 Vision and Mission	77
4.1.3 Organizational Structure.....	78
4.2 Research Result.....	79
4.2.1 Test of Research Instrument.....	79
4.2.1.1 Validity Test.....	79
4.2.1.2 Reliability Test.....	84

4.2.2	Descriptive Statistics	86
4.2.2.1	Respondent Characteristics	86
4.2.2.2	Respondent's Response on Research Variable	88
4.2.2.3	Mean, Median, Mode, Standard Deviation, and Variance on Each Variable.....	99
4.2.2.4	Analysis of Descriptive of Research Variable	111
4.2.3	Classical Assumption Test	115
4.2.3.1	Normality Test	115
4.2.3.2	Multicollinearity Test.....	118
4.2.3.3	Heteroscedasticity Test	120
4.2.3.4	Linearity Test.....	121
4.2.3.5	Autocorrelation Test	124
4.2.4	Multiple Linear Regression.....	125
4.2.5	Hypothesis Test.....	127
4.2.5.1	T-test	127
4.2.5.2	F-test.....	129
4.2.5.3	Coefficient of Determination	131
4.3	Discussion	132
4.3.1	The Influence of Brand Image on Customer Purchase Decision ...	132
4.3.2	The Influence of Promotion on Customer Purchase Decision	133
4.3.3	The Influence of Trust on Customer Purchase Decision.....	133
4.3.4	The Influence of Brand Image, Promotion, and Trust on Customer Purchase Decision	134
CHAPTER V.....		135
CONCLUSION.....		135
5.1	Conclusion	135
5.2	Recommendation.....	136
REFERENCE		141

LIST OF FIGURES

Figure 1. 1 Top Brand Awards 2024 (Health Insurance)	9
Figure 1. 2 Customer Complaint	9
Figure 1. 3 Pre Survey Question 1 Result	10
Figure 1. 4 Panin Instagram Content	11
Figure 1. 5 Panin Instagram Reels.....	11
Figure 1. 5 Prudential Instagram Reels.....	11
Figure 1. 7 Pre Survey Question 2 Result	12
Figure 1. 8 Customer Complaint	13
Figure 1. 9 Pre Survey Question 3 Result	13
Figure 2. 1 Research Model.....	47
Figure 2. 2 Framework of Thinking	48
Figure 4. 1 Organizational Structure	78
Figure 4. 2 Histogram Graph.....	116
Figure 4. 3 Normal Probability Plot of Regression	117
Figure 4. 4 Scatterplot Graph	120

LIST OF TABLES

Table 1. 1 The Quantity of Customers Acquiring Insurance.....	7
Table 2. 1 Previous Research	44
Table 3. 1 Operational Variable Definition	60
Table 3. 2 Likert Scale.....	63
Table 4. 1 Validity Result of Brand Image.....	79
Table 4. 2 Validity Result of Promotion.....	80
Table 4. 3 Validity Result of Trust.....	81
Table 4. 4 Validity Result of Customer Purchase Decision	82
Table 4. 5 Reliability Result of Brand Image	84
Table 4. 6 Reliability Result of Promotion.....	85
Table 4. 7 Reliability Result of Trust	85
Table 4. 8 Reliability Result of Customer Purchase Decision.....	85
Table 4. 9 Reliability Result of Trust	85
Table 4. 10 Respondents Characteristics Based on Domicile	86
Table 4. 11 Respondents Characteristics Based on Gender	86
Table 4. 12 Respondents Characteristics Based on Age.....	87
Table 4. 13 Respondents Characteristics Based on Insurance Ownership	87
Table 4. 14 Respondent Response on Variable Brand Image	88
Table 4. 15 Respondent Response on Variable Promotion	91
Table 4. 16 Respondent Response on Variable Trust.....	93
Table 4. 17 Respondent Response on Variable Customer Purchase Decision	96
Table 4. 18 Interval Class.....	100
Table 4. 19 Mean, Median, Mode, Std. Deviation and Variance of Brand Image	100
Table 4. 20 Mean, Median, Mode, Std. Deviation and Variance of Promotion .	103
Table 4. 21 Mean, Median, Mode, Std. Deviation and Variance of Trust	105

Table 4. 22 Mean, Median, Mode, Std. Deviation and Variance of Customer Purchase Decision	108
Table 4. 23 Interval Class of Brand Image.....	111
Table 4. 24 Interval Class of Promotion.....	112
Table 4. 25 Interval Class of Trust	113
Table 4. 26 Interval Class of Customer Purchase Decision.....	113
Table 4. 27 Mean, Median, Mode, Std. Deviation and Variance	114
Table 4. 28 One Sample Kolmogorov Smirnov	117
Table 4. 29 Multicollinearity Test	118
Table 4. 30 Glejser Test.....	121
Table 4. 31 Linearity Test of Brand Image.....	122
Table 4. 32 Linearity Test of Promotion	123
Table 4. 33 Linearity Test of Trust.....	123
Table 4. 34 Autocorrelation Test.....	124
Table 4. 35 Multiple Linear Regression Test	126
Table 4. 36 Partial Hypothesis T - Test.....	128
Table 4. 37 Simultaneously Hypothesis F - Test.....	130
Table 4. 38 Coefficient Determination Test	131

LIST OF APPENDICES

APPENDIX A: PRE TEST DATA TABULATION.....	A-1
APPENDIX B: VALIDITY AND RELIABILITY TEST RESULT	B-1
APPENDIX C: MAIN TEST DATA TABULATION	C-1
APPENDIX D: MAIN TEST OUTPUT	D-1

