



THE EFFECT OF CLOUD AND INBOUND MARKETING ON PURCHASE DECISIONS FOR GOLD SAVINGS

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ABSTRACT

This study aims to show the effect of cloud and inbound marketing on purchase decisions for gold savings at Bank Syariah Indonesia (BSI). This study uses a quantitative approach. The population in this study was 1286 people with a sample of 305 people. Data were collected using a questionnaire. Data were analyzed using multiple linear regressions. This study indicates that cloud marketing does not affect purchase decisions for gold savings. However, inbound marketing significantly influences purchase decisions for gold savings. Cloud and inbound marketing simultaneously significantly influence purchase decisions for gold savings with a contribution of 57.4%, and other factors influence the rest. This study complements a new perspective on marketing in industry 4.0. Practically it can be used as a reference for BSI management in making marketing decisions to embrace customers to save gold. This study can be used as a reference for developing marketing strategies for Islamic banking products in the future. Islamic banking practitioners can adopt practically cloud and inbound marketing as a strategy to reach customer purchasing decisions.

Keywords: cloud marketing, inbound marketing, purchase decisions.

INTRODUCTIONS

The development of marketing cannot be separated from the economic development of society. Many people's economic independence occurs through the rural economy (Rybackowska, Sparks, and Sułkowski 2020). Nevertheless, over time, the concept of division of labor began to emerge and develop. People began to concentrate on producing the best things they could do. That causes an excess of certain goods, and a shortage of other goods, so effective and efficient marketing is needed. The importance of marketing in the business world will be more apparent if it is described quantitatively. Between a quarter and a third of the company's workforce is involved in marketing activities. Employees involved include retail, wholesale, transportation, warehousing, and communications companies (Anwer et al. 2020). Jobs in the marketing sector are growing faster than jobs in the production sector. This growth reflects and expands the role of marketing in the economy and the increasing demand for marketing services (Waluya, Iqbal, and Indradewa 2019). At the global level, especially in the



banking world, digital innovation in products and services has utilized digital marketing to reach customers.

The number of internet users in Indonesia is increasing from year to year. A survey conducted by the Indonesian Internet Service Providers Association (APJII) in 2018-2019 showed that the number of internet users in Indonesia reached 73.7 percent of the total population of Indonesia (Buletin APJII 2020). That is a breath of fresh air for companies to support digital marketing activities. Marketing activities must pay attention to the company's products and services, the customer's wants and needs, and the interests of competitors (Kalaigannam et al. 2021). Marketing is needed and cannot be avoided because of market developments and fierce competition. Marketing is needed by manufacturing companies and is also used by Islamic financial institutions such as BSI Palopo branch office in product development, especially gold savings products.

In response to the increasing growth of Islamic banking, several financial institutions have begun to offer sharia pawn products or what is known as *rahn* (Tahir 2017). However, for now, Islamic banking institutions will only take pawn products in gold bars, jewelry, or gold coins (Sanosra et al. 2017). That is done by Islamic banking because it has negligible risk, then the existence of the gold value remains stable and even tends to rise from year to year and is not affected by inflation. Islamic banks, in general, must deliver every product offered to distribute various operations. However, the trend in the development of *rahn* as a sharia banking product has not been excellent due to the limited supporting components of *rahn* products, such as interpreter sources, appraisal tools, and collateral storage warehouses (Shah, Azhar, and Bhutto 2019). Therefore, Islamic banking, especially BSI, has begun to look at new products in the form of gold savings. On the other hand, BSI must also prepare a marketing strategy for these products, especially in the digital era, to attract customers.

So far, the study has only used a general digital marketing point of view in purchasing decisions. That can be seen from study on purchasing decisions that have been studied by Mewoh, Tampi, and Mukuan (2019); Saputra and Ardani (2020); Al-azzam and Al-mizeed (2021). However, no study has tried to delve deeper into digital marketing, such as cloud and inbound marketing, especially in purchase decisions for gold savings. It is assumed that a variable that is too broad is very susceptible to bias so that it focuses more on the channel used by BSI. On the other hand, a study on the decision to save gold has been carried out by Sari and Suryaningsih (2020); Choirunisak and Trihudiyatmanto (2021); Ulya, Yahya and Anggrainingsih (2022). However, none of these studies has examined cloud and inbound marketing. Therefore, it aims to show the influence of cloud and inbound marketing on purchase decisions for gold savings partially and simultaneously at the BSI Palopo branch office.

LITERATURE REVIEW

Cloud Marketing

Cloud marketing is a tool that combines integrated goals for email, web, content creation, customer journey management, social media, mobile device, data analysis, and advertising (Hendarsyah 2020). Cloud marketing provides engaging and quality helpful content for potential consumers (Holliman and Rowley 2014).



When providing exciting content, potential customers will be attracted by the benefits (Latifah, Mujiastuti, and Hendra 2018). This method is called cloud marketing. At the same time, purchase decisions are the option-creating process, and customers maintain realistic interest when measuring, earning, engaging, or utilizing products and services (Khuong and Duyen 2016).

Companies can consider optimal results in serving customers and developing their business by utilizing cloud marketing, which functions as a marketing tool using the software as a service in the cloud. Cloud marketing solutions can provide consumers with two-way communication depending on time, location, behavior, device, and more (Gavrilović and Maksimović 2019). That is a strategic step in marketing management where all relevant information related to consumers is stored in the cloud to be used when and through the channels relevant to consumers (Ivanov 2019b).

Currently gaining and retaining customers in a competitive industry, companies no longer rely on product superiority but must also be able to provide a different customer experience and can provide overall positive benefits. Currently, the quality of the product or the lowest price is no longer the only important thing. Another thing that is no less important is how the company can provide a different experience from pre-sales to post-sales. Donahue and Hajizadeh (2019) state that Customer Experience is the single most crucial factor for business success. Moreover, according to a McKinsey study on 'customer decision making,' 40% of customers change their decision during the buying process. Therefore, every tiny aspect of the customer experience determines customer choices. Although product development, production, and marketing are considered successful, without providing a whole customer experience, any organization's business will lose out in the current consumer-driven market (Emmanueli et al. 2020).

What if the company is not complicated by technology management but only focuses on providing customer experience? Integrated and managed ICT solutions can help companies provide a Better Customer Experience by helping them to focus on creating experiences and not just fixating on the supporting infrastructure (Yin and Liu 2014; Zhang 2017). The latest marketing communication tools, such as software as a service (SaaS) based on cloud computing, can handle these technical challenges so that companies can focus on creating a rich, relevant, and well-planned customer experience. That is made possible through the level of personalization and engagement offered by SaaS that can encourage companies to improve how they interact with customers.

In addition to the ease of building and managing infrastructure, SaaS also helps companies open up all opportunities to create personalized customer experiences to make customers feel cared for and different (Ivanov 2019a; Gavrilović and Maksimović 2019). For example, instead of using broadcast messages to retain current customers, companies can send personalized messages to customers based on their behavior and preferences: the right message through the right channel, at the right time, or even in the right place. Cloud marketing solutions also enable two-way communication and build conversations with customers that can increase relevance, which impacts engaging with customers rationally and emotionally (Ratten 2012; Gavrilović and Maksimović 2019; Ivanov 2019a; Park and Seo 2020; Parwekar and Gupta 2020).



Engagement and personalization are becoming increasingly important in a market dominated by millennials. According to a study conducted by Forbes-Bell, Bardey, and Fagan (2020), in America, there are 80 million millennials who represent a quarter of the total population, with a total purchasing power of \$200 billion per year. Meanwhile, in Indonesia, the central statistics agency (BPS) reports that around 80 million millennials represent one-third of the national population. This figure reflects the significant market potential, considering that most millennials have entered the productive age segment and make their own decisions in (Forbes-Bell, Bardey, and Fagan 2020).

Forbes-Bell, Bardey, and Fagan (2020) also explained in their study of 1,300 millennials that only 1% are influenced by advertising, and 33% rely on online reviews (blogs and social media) before deciding to shop. Therefore, ensuring that customers feel they have access to the company or brand during the purchase cycle, digital touch points such as email, instant messages, in-store advertising, digital billboards, location-based advertising, and social media play an essential role.

In today's market conditions, driven by millennials familiar with technology, customer experience is no longer the responsibility of salespeople at physical outlets. A well-planned, personalized, and targeted digital marketing approach delivered through a cloud marketing (SaaS) platform to enhance customer experience will contribute to business success, customer growth, and business sustainability.

Inbound Marketing

In simple terms, inbound marketing can be a marketing approach to attract customers through content relevant to business, disseminated through contemporary digital media such as social media, video streaming services, and search engines (Nieminen 2017). Inbound marketing consists of three main components, namely: content. Content that is inspiring, touching, and entertaining is the main component. In addition to videos, usually find inbound marketing in informative articles on social media, websites, blogs, or papers in PDF form (Baltes 2016). To create content, need the services of a creative content consultant. They can help write video scripts or write interesting, informative, inspiring, and business-relevant content. Social media is the leading platform for spreading content (Todor 2016). Today, social media has become a second life lived almost 24 hours by people from all corners. When they wake up at dawn, people first turn on their gadgets, then open social media (Appel et al. 2020). Social media is a very effective medium and appropriate medium for disseminating content.

Search engine optimization (SEO) is effective in helping potential customers find your content. Through the SEO process, the content that uploads on social media and websites will be easier to find when potential customers search on search engines (Jacobson, Gruzd, and Hernández-García 2020). The urgency of inbound marketing is to read and analyze trends on the internet today, and inbound marketing is a marketing approach that is worth trying. People are fed up and no longer interested in conventional dull advertisements and have no emotional connection to their lives (Todor 2016; Baltes 2016). Inbound marketing can be a very effective means of attracting potential customers. Through content



that is empathic, inspiring, touching, and directly related to everyday life, it will give birth to a positive image in the audience's hearts. They will be attracted to the business brand (Belz 2009; Nedaei et al. 2018; Dakouan, Benabdelouahed, and Anabir 2019).

Purchase Decisions

Individuals assess many possibilities and choose a product from among the many options while making purchasing selections. According to Anwer et al. (2020), the purchase decisions are the point in the buyer's decision-making process where the consumer buys something. Kurniawan et al. (2020) define a buying decision as choosing between two or more alternatives. According to Mappesona, Ikhsani, and Ali (2020), buy decisions are a process in which customers detect an issue, seek information about a specific product or brand, and evaluate how effectively each alternative may solve the problem, culminating in a purchase choice.

The emotional relationships between consumers and producers after customers use products and services from the company and discover that these items or services bring added value, according to Rachmawati et al. (2019), are the elements that impact customer purchase decisions. The four dimensions of value are the emotional value, utility generated from feelings, or affective or good emotions arising from consuming the product. When people have positive thoughts about a brand after purchasing or using it, the brand has emotional value. In essence, emotional value refers to the favorable sensations that customers will have after purchasing a product. The utility obtained from a product's ability to improve the consumer's social self-concept is social value. A consumer's social value is the value he or she places on something in terms of customer perceptions of what is excellent and what is terrible. The quality value is the usefulness received from a product due to lower short- and long-term expenses. The value derived from product qualities that provide consumers with functional utility is functional. This number is directly proportional to the product or service's functionalities to customers (Rachmawati et al. 2019).

According to Kotler and Armstrong (2012), consumers will go through five stages in their purchase decisions. The following summarizes the purchasing decision-making process: Recognized requirements are the first stage of the buying process when customers are aware of a problem or requirement. Consumers may increase their attention or actively search for information during the buyer's selection process when they want to find additional information (Amri and Prihandono 2019; Waluya, Iqbal, and Indradewa 2019; Dash, Kiefer, and Paul 2021).

Alternatives are assessed consumers utilize information to evaluate different brands in a choice set at this buyer's purchase process. Making a purchase decision It is the buyer's choice which brand is favored, but two aspects can influence the buying intention and the purchase decision (Anwer et al. 2020). Post-purchase behavior refers to the stage of the buyer decision process in which customers take action based on their pleasure or discontent with their purchase.

Consumer decision-making varies according to purchase decisions. Consumer buying behavior is very different for each product. Larger and more expensive purchases usually involve more consideration and more purchasers.



The types of buying decision behavior depend on the type of goods to be purchased, the price, and whether or not the goods are purchased regularly (Huang and Benyoucef 2017). Based on the extent of buyer involvement and brand differentiation, there are four types of consumer buying behavior. Buying habits are complicated in cases where there is much engagement in the purchase; this is the most complicated buying behavior, usually found in the purchase of expensive goods and general goods that consumers rarely buy. There are many differences between brands (Mappesona, Ikhsani, and Ali 2020). For example, laptops are expensive items and are rarely purchased by consumers, so when purchasing, consumers need to know the specifications and product features contained in the laptop.

Purchase behavior dissonance reduction is a buying behavior in which the situation is determined by high involvement in the purchase, but consumers do not see much difference in the brand. For example, carpet buying is a callous decision because carpets are relatively expensive and are items that are rarely purchased. However, buyers perceive most carpet brands in their price range to be the same. Habit purchase behavior, a buying behavior in which the situation is determined by low involvement in the purchase and no significant brand differences, is usually found in purchasing inexpensive products and products that consumers frequently buy (Ratchaya and B. 2019). For example, consumers usually have low involvement in this product category when purchasing instant noodles.

Purchasing behavior seeks diversity, a buying behavior in which the situation is defined by low involvement but perceived significant brand differences. In this case, consumers usually switch brands because they are bored or want to try different flavors (Munthiu 2009). Brand switching occurs because of reasons for variety and not because of consumer dissatisfaction. For example, consumers usually have little confidence in buying candy, choose a candy brand without too much evaluation of various candy brands, and evaluate them while consuming them.

Hypotheses Development

In this study, a hypothesis will be explained about cloud, and inbound marketing can influence purchase decisions. The first is cloud marketing, which is a tool to combine integrated goals for email, web, content creation, customer journey management, social media, mobile devices, data analysis, and advertising. Inbound marketing provides engaging and quality content that is useful for potential consumers. The role of cloud marketing makes it possible to change marketing patterns and consumer patterns in identifying so that they also have the opportunity to make changes to consumer purchase decisions. Then study conducted by Saputra and Ardani (2020) states that digital marketing affects purchase decisions. Therefore, it can be used as a basis for making a hypothesis (H1): cloud marketing has a significant influence on purchase decisions for gold savings.

The second is inbound marketing, which can be defined as a marketing approach to attract customers through content relevant to business, disseminated through contemporary digital media such as social media, video streaming services, and search engines. The role of inbound marketing makes it possible to provide broader access to consumer awareness in identifying the products and



services they have. That makes inbound marketing possible to cause the birth of consumer purchase decisions. Then study conducted by Al-azzam and Al-mizeed (2021) states that all elements of digital marketing affect purchase decisions. Therefore, it can be used to make a hypothesis (H2): inbound marketing has a significant influence on purchase decisions for gold savings.

The third is cloud and inbound marketing, which are part of digital marketing whose functions go beyond conventional marketing. The relationship between the two is also seen as an equal relationship that can be used simultaneously to achieve company goals. The role of cloud and inbound marketing, which is a part of digital, is undeniably capable of influencing consumer purchase decisions. Then the study conducted by Saputra and Ardani (2020); Al-azzam and Al-mizeed (2021) stated that digital marketing affects purchase decisions. Therefore, it can be used as a basis for making a hypothesis (H3): cloud and inbound marketing simultaneously have a significant influence on purchase decisions for gold savings.

METHODS

The study was conducted at the BSI Palopo branch office using a quantitative approach. The population in this study amounted to 1286 people. The sampling technique used was accidental sampling, while the sample size was calculated using the Slovin formula so that the number of samples was 312 people. Data were collected by distributing questionnaires and measured using a Likert scales. After the data is collected, it is processed and analyzed using the multiple regression analysis methods. However, validity and reliability testing was carried out using SPSS software before that.

RESULTS AND DISCUSSION

Validity Test

The validity test shows the item of each statement of all variables, whether valid or not. The decision is valid if $r\text{-count} > \text{the } r\text{-table}$; otherwise, it is not valid. Based on the validity test, the lowest $r\text{-count}$ for cloud marketing was 0.531, and the highest was 0.779. $R\text{-count}$, the lowest inbound marketing is 0.413, and the highest is 0.662. $R\text{-count}$ the lowest purchase decisions 0.495 and the highest 0.687. The value of the $r\text{-table}$ is equal to 0.30. All statement item values are more significant than 0.30, meaning that the data is valid.

Reliability Test

The reliability test shows whether the variables being tested are reliable or not. The decision is reliable if the value of the cronbach's alpha variable is more significant than 0.60; otherwise, it is not reliable. Based on the reliability test, cronbach's alpha cloud marketing value is 0.747, inbound marketing is 0.645, and purchasing decisions is 0.716. The cronbach's alpha value of all variables is more significant than 0.60, so the data can be said to be reliable.



Multiple Linear Regressions and Hypothesis

Multiple linear regression analysis was used to partially predict and prove the hypothesis (t-test) while simultaneously using the Anova test (F-test). The determinant coefficient was tested using a summary model (Adjusted R Square). The test results can be seen in Table 1.

Table 1 Result of Multiple Linear Regressions and Hypothesis

	Coefficients	t	Sig.
(Constant)	1.551	0.134	0.896
Cloud marketing	0.081	0.400	0.700
Inbound marketing	1.008	3.934	0.004
F			7.737
Sig.			0.013
Adjusted R Square			0.574

Source: primary data (processed)

From the Table 1, the results obtained are entered in the following equation $Y = a + b_1X_1 + b_2X_2 + e$; $Y = 1.551 + 0.081X_1 + 1.008X_2 + e$. From the regression equation, several things can be interpreted, including the constant value (α) is 1.551, meaning that if the value of cloud and inbound marketing is zero, results of the purchase decision is positive, which is 1.551.

The t-test is used to test whether the independent variable partially affects the dependent variable. The basis for decision-making is based on the significant value of Sig. <0.05 , then the independent variable has a significant effect on the dependent variable; otherwise, it has no effect. Based on Table 1, the cloud marketing variable on purchase decisions has a Sig value. $0.700 > 0.05$, which indicates that cloud marketing has no significant effect on purchase decisions (H1 is rejected). The inbound marketing variable on purchase decisions has a Sig value. $0.004 < 0.05$ indicates that inbound marketing significantly affects purchase decisions (H2 is accepted).

The F-test is used to show whether the independent variables simultaneously have an effect or not on the independent variables. The basis for decision-making is based on the significant value of Sig. <0.05 , the independent variable simultaneously has a significant effect on the dependent variable; otherwise, it has no effect. Based on Table 1, the value of Sig. $0.013 < 0.05$, which indicates that cloud and inbound marketing simultaneously significantly affect purchase decisions (H3 is accepted). The magnitude of the effect simultaneously is 57.4%, and the remaining 42.6% is influenced by other factors not discussed in this study.

Effect of Cloud Marketing on Purchase Decisions for Gold Savings

The results show that the hypothesis (H1 is rejected) means that cloud marketing does not affect purchase decisions. That indicates that the three cloud marketing indicators, namely online applications, data management, and big data, cannot influence customer decisions. The results of this study are supported by study conducted by Alam, Hamid and Sapar (2022), which states that digital marketing communication does not affect purchase decisions. BSI's customer awareness of advertisements that combine various platforms via the internet has



not been maximized. The customer segment that buys gold savings is more raised and educated from other types of marketing communications rather than combination tools for various spaces on the internet. That is very different from other studies looking at conditions in other cities and countries with customers whose psychology and level of accessibility to internet platforms have been built that way. As marketing resolutions migrate rapidly to the cloud, the race to collect data on early-stage activity is heating up. Companies such as Alibaba, Google, IBM, Amazon, and Lazada have acquired marketing technology for cloud marketing. Then the results of this study contradict the study conducted by Saputra and Ardani (2020), which states that digital marketing affects purchase decisions.

Effect of Inbound Marketing on Purchase Decisions for Gold Savings

The results showed that the hypothesis (H2) is accepted, meaning that inbound marketing significantly affected purchase decisions. The inbound marketing coefficient value shows a positive value so that inbound marketing has a positive and significant effect on purchasing decisions. That indicates that the inbound marketing indicators, namely the company's website, email marketing, and an effective customer relationship management system (CRM), can influence customer decisions. The results of this study are in line with Bezhovski's (2015) theory that inbound marketing is very effective, where people do not want to be bothered by marketers or chased by sellers, but they want to be helped. When inbound marketing is associated with the benefits of a product or service, it is often used as the value. Then this is also supported by Nieminen's study (2017) which shows that traditional marketing will always exist, good or bad. However, traditional marketing has not become a well-known method (Nieminen 2017). Furthermore, the results of this study are supported by study conducted by Al-azzam and Al-mizeed (2021), which states that digital marketing affects purchase decisions.

Effect of Cloud and Inbound Marketing on Purchase Decisions for Gold Savings

The results show that the hypothesis (H3) is accepted, meaning that cloud and inbound marketing significantly affect purchase decisions. These results indicate that digital marketing using digital marketing facilities represented by the cloud and inbound marketing can significantly contribute to the Islamic banking business, where the speed and convenience of services in financial services are in great demand by the public. The shift in community activities to the digital world is a challenge for Islamic banking in running its business. Of course, Islamic banks have several choices in dealing with these choices, whether to stay focused on running their business or collaborating with the cloud and inbound marketing. Build infrastructure to bring cloud and inbound marketing functions into the service process. That, of course, will affect transactions and interactions between customers and Islamic banking institutions and impact the image of Islamic banking, especially Indonesian Islamic Banks. The results of this study are supported by study conducted by Saputra and Ardani (2020); Al-azzam and Al-mizeed (2021), which state that digital marketing affects purchase decisions.



Based on the results, this study can be followed up by paying attention to and maximizing the inbound marketing performance of BSI to improve its performance in producing purchase decisions, especially for gold savings products. BSI must recognize these roles because all of these roles have a significant influence in designing products to be marketed, determining what messages will be addressed to buyers and designing the required promotional or advertising budget compositions, as well as making methods of marketing products that are in accordance with target consumers other than that the discussion above can be used. These results can also be used as the primary reference in designing other marketing methods or strategies that can significantly influence purchase decisions.

CONCLUSIONS

Based on the results of the study can be concluded that cloud marketing has no significant effect on the purchase decision for gold savings at the BSI Palopo branch office. It is explained that when cloud marketing performance is improved, it will not improve purchase decisions or, conversely. On the other hand, the inbound marketing variable indicates that it significantly affects purchase decisions for gold savings at the BSI Palopo branch office. It explains that when inbound marketing performance is improved, it will improve purchase decisions. In addition, the Cloud and inbound marketing together have a significant effect on the purchase decisions for gold savings at the BSI Palopo branch office. Cloud and inbound marketing could be explained by the purchase decisions 57.4% influence and the remaining 42.6% influenced by other factors.

Theoretically, inbound marketing proves its reliability as a marketing strategy that directly impacts customer purchase decisions. In addition, this study can be used as a reference for developing marketing strategies for Islamic banking products in the future. Islamic banking practitioners can adopt practically cloud and inbound marketing as a strategy to reach customer purchasing decisions. The limitations of this study include: this study only uses a one-way method with multiple linear regression. Researchers have not presented in a complex manner the mediating or intervening variables. These mediating and intervening variables have the possibility of a significant role in influencing the dependent variable. This study is only limited to testing the effect quantitatively. It does not develop it in a more qualitative direction to reveal emotional motives and customer experiences for the presence of cloud and inbound marketing strategies. In addition, this study is cross-sectional, which is only examined in a limited time only to prove the conditions that occurred at the time of the study and changes that may have occurred or will occur cannot be observed. The study also only involved research subjects in a small city, so the results cannot be generalized to groups of subjects in a wide geographical range.

For BSI, the results of this study can be used as a reference for marketing management to make decisions in using cloud and inbound marketing as a marketing strategy. For further study, it is hoped that the method can be enriched by looking at two-way projections with SEM or adding other appropriate variables, especially mediating variables. In addition, further study should be



carried out longitudinally or over a long period so that study results are always following changes that may occur in the object or subject of study.

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