

## The Modeling Customer Behavior Intention with Intervening Customer Satisfaction on UMKM in AKUMINDO Using Structural Equation Modeling

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### ABSTRACT

The Association of Micro and Small and Medium Enterprises Indonesia (AKUMINDO) is an organization profession and social movement independent economy, not bound and or bind themselves to political parties or political power and breathe out cruelty folk economic justice and prosperity. Emotionally ties owned by the perpetrators of Micro Small and Medium Enterprises (UMKM) allows AKUMINDO can understand thoroughly the hope and the specific needs of the perpetrators. This research aims to know the model of customer behavior intention in East Java. The Data used from the survey results the perpetrators with sampling method simple random sampling and analysis techniques used is the Structural Equation Modeling (SEM). The results of the study showed with the fulfillment of the assumption of the normal multivariate, no outlier, nonsingular so it can be used the approach of Shem. The Model of customer behavior intention is fit with chi-square of 612.867 and p-value of 0.258, and RMSEA of 0.035. Customer Satisfaction is influenced by the service quality, corporate image, marketing communication. Customer Satisfaction effect is not directly on the largest corporate image of customer behavioral intention. Corporate image provide the largest total effect on customer behavioral intention, and then Marketing communication provide the largest total effect on Customer Behavioral Intention

**KEYWORDS:** AKUMINDO, Corporate Image, Customer Satisfaction, Customer Behavior Intention, Shem.

### INTRODUCTION

Micro Small and Medium Enterprises (UMKM) Indonesia during this has proven to be a savior of the economic crisis in 1998 and multi-state bankrupt and other difficult [1]. This UMKM should shelter in the Ministry of cooperatives and Micro Small and Medium Enterprises. But in fact it is accommodated not all in the shadow of the government [2]. On the basis of the form of concern for the condition when he stood up an association that segmented to perpetrators of UMKM and attempt to magnify the container assembly that only Personal compartment for the founder of the first (no organizational structure that clear both the management and members). The existence of the letter had faith will be able to help the perpetrators of UMKM, with courage to grooming legality, provide the basis or the system, to initiate cooperation with some of the ministry, legislative relevant institutions and programs that can be implemented to the perpetrators of UMKM. Including together to draw up the management and provide a mandate to all the region of Indonesia also abroad the whole is the partner of the association that is capable of expertise. So stand association that was given the name of the Association of Micro and Small and Medium Enterprises Indonesia (AKUMINDO).

AKUMINDO is determined to be a source of inspiration and the future motivation manifestation of prosperity and social justice and equitable development outcomes for the whole of the people of Indonesia. The association believes that the entrepreneurs or the perpetrators of MSMES in Indonesia as one of the main pillars in strengthening the resilience and independence of national economy, job creation and the reduction of unemployment, poverty reduction, make it easier for the community to meet the needs of life, strengthening the character and identity in the nation, culture of civilization nations, the unity and the unity of the nation, nationalism, independence, political ideology and leadership of the nation. AKUMINDO in East Java has a very broad line, due to members who joined a background of the various business. Start from the handicraft sector, food processing and beverages, services, Agriculture, husbandry, furniture, etc. good as the manufacturer or distributors.

The quality of service is a form of customer assessment of the level of service that is received by the service levels expected [3]. For AKUMINDO is key adjustments or exceed expectations the desired service quality

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perpetrators of UMKM. Customer satisfaction members will be fulfilled when the process of delivering services from AKUMINDO to perpetrators of UMKM in accordance with the expectations of the members [4]. If the perpetrators of UMKM as members felt satisfied then the perpetrators of MSMES will continue to use the services of the association and a member of the faithful and will tell the experience to the perpetrators of UMKM, AKUMINDO will benefit from this condition, namely get members who are worthy and will also help the promotion AKUMINDO [5].

The dimension of the quality of services that used by AKUMINDO can provide a particular impetus for perpetrators of UMKM to build the bonds of relationships of mutual benefit in the long term with AKUMINDO. On the foremost of the association can increase customer satisfaction [6], where the association can maximize the experience the perpetrators of MSMES that fun and minimize or negate the member experience less enjoyable. Besides that the dimension of the quality of service that is owned by AKUMINDO starting from the needs of the members and ended with member satisfaction and positive perception of quality of services [4]. According to [5] proposed that the quality of services as the size of the level of service provided able in accordance with the expectations of the perpetrators of UMKM [7].

According to [8], customer behavior intention is the establishment of the purpose of which is an approximate the behavior of a man. [9][10] proposed that the actual behavior in a person can affect the desire to determine what the desired in select goods or services so that one can become the leader on himself to actual behavior. According to [10], explained that the customer behavior intention is a member of intentions to act in relation to the activities of the members who have joined in the association or other institutions. [3] proposed that the consequences arising from the perception of the quality of services in the intentions to behave individual customers is seen as a signal of success or failure of the company to maintain its members. According to [10] stated that past experience will contribute positively in the determination of the attitude in the future. But the definition of [11] about customer behavior intention that intention is determined by the attitude, subjective norms and control behavior that realized a man. Based on the development of the theory, then the main purpose in this research is to know the influence of service quality, trust, corporate image, marketing communication of customer behavior intention through customer satisfaction on the perpetrators of UMKM who joined the Association of UMKM Indonesia (AKUMINDO) in East Java.

## METHODOLOGY

The Unit of analysis in this research is the perpetrators of UMKM as members who joined the AKUMINDO in East Java in business activities. Sampling method that will be used is the sampling probability using simple random sampling and analysis techniques used is the Structural Equation Modeling (SEM) [12][13][14].

The modeling of Shem basically consists of chained the model and structural model [15][16]. Research variable consists of 4 exogenous latent variables namely Service Quality (X1), Trust (X2), Corporate Image (X3), Marketing Communication (X4), latent variable intervening namely Customer Satisfaction (Y1) and endogenous latent variable namely Customer Behavioral Intention (Y2). The conceptual framework presented as follows:

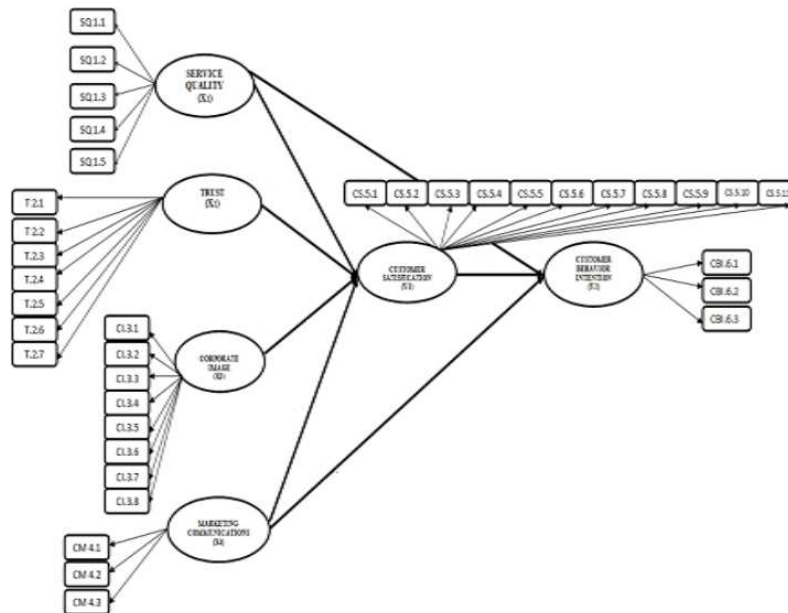


Figure 1. The Conceptual Framework Customer Behavior Intention [6][7][8][10]

## RESULTS AND DISCUSSION

Validity test is done using confirmatory factor analysis on each of the latent variables namely Service Quality (X1), Trust (X2), Corporate Image (X3), Marketing Communication (X4), Customer Satisfaction (Y1) and Customer Behavioral Intention (Y2). Reliability tests used composite reliability with *cut off value* is a minimum 0.7. The full results are presented in the following table.

Table 1. Validity test and the reliability of the indicators on the latent Variable

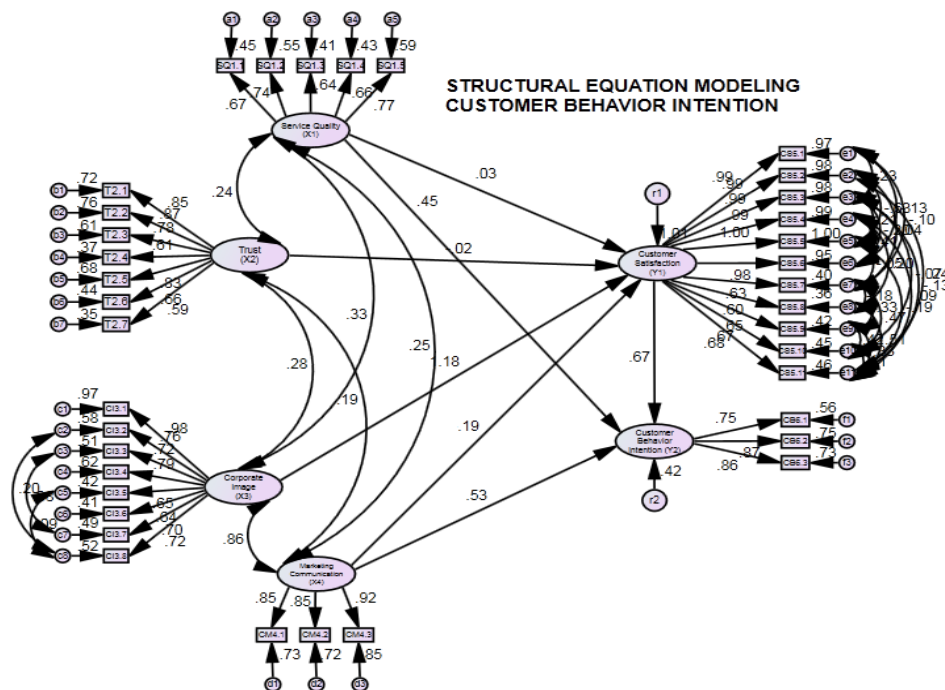
The latent variable	The Indicator	Loading ( $\lambda$ )	P-value	Error variance	P-value	Composite-Reliability (C-R)
Service Quality (X1)	Tangibles (SQ1.1)	0.662	0.000	.169	0.000	0.845
	Reliability (SQ1.2)	0.745	0.000	.199	0.000	
	Responsiveness (SQ1.3)	0.621	0.000	.259	0.000	
	Assurance (SQ1.4)	0.650	0.000	.309	0.000	
	Empathy (SQ1.5)	0.794	0.000	.154	0.000	
Trust (X2)	The competencies (T2.1)	0.848	0.000	.173	0.000	0.897
	The integrity of the (T2.2)	0.872	0.000	.129	0.000	
	Reliability (T2.3)	0.780	0.000	.181	0.000	
	Openness and honesty (T2.4)	0.609	0.000	.351	0.000	
	Concern for Employees (T2.5)	0.830	0.000	.143	0.000	
	The identification (T2.6)	0.655	0.000	.482	0.000	
	Mutuality control (T2.7)	0.586	0.000	.416	0.000	
Corporate Image (X3)	Social Responsibility (CI3.1)	0.813	0.000	.079	0.000	0.939
	Good services (CI3.2)	0.905	0.000	.070	0.000	
	Customer orientation (CI3.3)	0.789	0.000	.145	0.000	
	Nationality and culture (CI3.4)	0.926	0.000	.059	0.000	
	The company that has the leadership and innovation (CI3.5)	0.836	0.000	.084	0.000	
	The company with a good working environment (CI3.6)	0.826	0.000	.099	0.000	
	The Ethics (CI3.7)	0.673	0.000	.178	0.000	
Marketing Communication (X4)	CI3.8 (CSR)	0.716	0.000	.161	0.000	0.814
	Marketing communication objectives (CM4.1)	0.715	0.000	.119	0.000	
	Bidirectional communication (CM4.2)	0.690	0.000	.150	0.000	
Customer Satisfaction (Y1)	Marketing communication effectiveness (CM4.3)	0.895	0.000	.046	0.000	0.965
	The end result (CS5.1)	0.988	0.000	.010	0.000	
	The speed and timeliness of Service Delivery (CS5.2)	0.990	0.000	.009	0.000	
	Information (CS5.3)	0.992	0.000	.004	0.000	
	The competency and expertise of the Company Staff (CS5.4)	0.995	0.000	.003	0.000	
	The attitude of the Company Staff (CS5.5)	0.997	0.000	.001	0.000	
	Justice Organization (CS5.6)	0.977	0.000	.013	0.000	
	Access other customers (CS5.7)	0.632	0.000	.383	0.000	
	See and feel the Customer (CS5.8)	0.605	0.000	.258	0.000	
	Security and Safety for customers (CS5.9)	0.649	0.000	.261	0.000	
	Ease of facilities (CS5.10)	0.670	0.000	.192	0.000	
Customer Behavioral Intention (Y2)	The cost and the value of the Customer (CS5.11)	0.677	0.000	.258	0.000	0.865
	Customer Recomention (CBI6.1)	0.757	0.000	.196	0.000	
	Customer retention (CBI6.2)	0.865	0.000	.101	0.000	
	Share of wallet (CBI6.3)	0.852	0.000	.135	0.000	

Table 1., show all indicators of each latent variable has a value of loading factors above 0.5 with p-value smaller than  $\alpha=0.05$ , then the indicator is valid and significant. Furthermore also provides value p-value variance error smaller than 0.05 and the value of the C-R on the value of the cut-off his 0.7 so that it can be said all indicators and the latent variable reliabel. *Service Quality* (X1) consisting *indicator of tangibles* (SQ1.1) (0.662), *reliability* (SQ1.2) (0.745), *responsiveness* (SQ1.3) (0.621), *assurance* (SQ1.4) (0.650), *empathy* (SQ1.5) (0.794). Trust (X2) indicator with Competency (T2.1) (0.848), the integrity (T2.2) (0.872),

Reliability (T2.3) (0.780), openness and honesty (T2.4) (0.609), concern for employees (T2.5) (0.830), Identification (T2.6) (0.655) and Control (T2.7) (0.586). Corporate Image (X3) with the indicator for Social Responsibility (CI3.1) (0.813), a good service (CI3.2) (0.905), Customer Orientation (CI3.3) (0.789), Culture nationality and positivism (CI3.4) (0.926), the company that has the leadership and innovation (CI3.5) (0.836), the company with a good working environment (CI3.6) (0.826), Ethics (CI3.7) (0.673) and CI3.8 (CSR) (0.716). Marketing Communication (X4) with the indicator of *Marketing communication objectives* (CM4.1) (0.715), *Bidirectional communication* (CM4.2) (0.690) and *Marketing communication effectiveness* (CM4.3) (0.895). Customer Satisfaction (Y1) with end Result Indicators (CS5.1.1) (0.988), Speed and timeliness of Service Delivery (CS5.2) (0.990), Information (CS5.3) (0.992), competency and expertise of the Company Staff (CS5.4) (0.995), the attitude of the Company Staff (CS5.5) (0.997), Justice Organization (CS5.6) (0.977), access other customers (CS5.7) (0.632), see and feel the Customer (CS5.8) (0.605), security and safety for customers (CS5.9) (0.619), Convenience Facilities (CS5.10) (0.670) and costs and customer value (CS5.11) (0.677).

The assumption that must be met in the structural modeling is the assumption of multivariate normal, lack multikolinearitas between exogenous latent variables, non had been and outlier. Normal multivariate testing provide critical value (CR) multivariat ratio of 1.657 and this value is located outside -1.96 to 1.96, so that it can be said that the normal multivariate berdistribusi data. Test results outlier based on Mahalanobis value greater than the Chi-square table or the value of  $p1 < 0.001$  said the observation that outlier. In this research there are 3 (three) data outlier, it can be said is not an outlier. The value of the *Determinant of sample covariance matrix* of 0.073. This value is almost pushed from zeros so that it can be said that there had been problems on the data analyzed. Multikolinearitas occurs if there is a latent variable exogenous supply more than one and there is a correlation between. The value of the correlation between the latent variable service quality (X1), trust (X2), corporate image (X3) and marketing communication (X4) gives the value of  $p$  greater than 0.05, it can be said not happen multikolinearitas.

After the validity test and reliability on all latent variables which valid results and reliabel, data multivariat normal, not happen multikolinearitas and not an outlier, then the latent variables can be continued in the analysis with the form of the path diagram of finances as follows:



**Picture 2. The relationship between the exogenous latent variables with the endogenous**

The results of the complete model testing in AMOS program in detail can be seen in the following table:

**Table 2. The results of the test the suitability of the Model of Customer Behavioral Intention through Customer Satisfaction**

The criteria	Cut-Off Value	Results Calculation	Information
Chi - Square	expected small	612.867	$\chi^2$ with df (94) = 591 is 648.664 Good
Probability	$\geq 0.05$	0.258	Good
RMSEA	$\leq 0.08$	0.035	Good
GFI	$\geq 0.90$	0.957	Good
AGFI	$\geq 0.90$	0.948	Good
CMIN/DF	$\leq 2.00$	1.137	Good
TLI	$\geq 0.95$	0.968	Good
CFI	$\geq 0.95$	0.974	Good

Based on the table above shows that 8 (eight) criteria used to assess worthy / or not a good model it states. It can be said that the model can be accepted, which means there is a similarity between the model with data.

From the appropriate model, so it can be in interprets each path coefficient. The coefficient of the path coefficient is the hypothesis in this research that can be performed in the following structural equation:

$$Y1 = 0.032 X1 + 0.023 X2 + 1.183 X3 + 0.194 X4$$

$$Y2 = 0.452 X1 + 0.531 X4 + 0.674 Y1$$

Where:

- X1 = Service quality  
X2 = Trust  
X3 = Corporate Image  
X4 = Marketing communication  
Y1 = Customer Satisfaction  
Y2 = Customer Behavioral Intention

The path coefficient testing on picture 2 and equality above in detail is presented in the following table:

**Table 3. The test result Coefficient Model Line Customer Behavioral Intention**

The variables	coefficient	C.R.	Prob.	Description
Service quality (X1) → Customer Satisfaction (Y1)	0.032	1.986	0.047	Significant
Trust (X2) → Customer Satisfaction (Y1)	0.023	1.486	0.137	Not Significant
Corporate image (X3) → Customer Satisfaction (Y1)	1.183	13.129	0.000	Significant
Marketing communication (X4) → Customer Satisfaction (Y1)	0.194	5.039	0.000	Significant
Service quality (X1) → Customer Behavioral Intention (Y2)	0.452	5.206	0.000	Significant
Marketing communication (X4) → Customer Behavioral Intention (Y2)	0.531	4.165	0.000	Significant
Customer Satisfaction (Y1) → Customer Behavioral Intention (Y2)	0.674	5.308	0.000	Significant

Based on the table 3, interpretation of each path coefficient is as follows:

- Service quality (X1) significant impact on Customer Satisfaction (Y1). This can be seen from the path marked by the positive coefficient of 0,032 with the value of 1,986 C.R. and obtained the significance probability (p) of 0,047 smaller than equal significance ( $\alpha$ ) determined by 0.05. Thus the service quality (X1) directly impact on Customer Satisfaction (Y1) of 0,032, which means that every there is increasing service quality (X1) then will improve Customer Satisfaction (Y1) sebesar 0,032.
- Trust (X2) is not significant for Customer Satisfaction (Y1). This can be seen from the path marked by the positive coefficient of 0,023 with the value of 1,486 C.R. and obtained the significance probability (p) of 0,137 that is greater than the rank of the significance ( $\alpha$ ) determined by 0.05. Thus the Trust (X2) has no effect on the Customer Satisfaction (Y1), which means that every there is increasing Trust (X2) and will not affect the increase or decrease Customer Satisfaction (Y1).
- Corporate image (X3) significant impact on Customer Satisfaction (Y1). This can be seen from the path marked by the positive coefficient of 1,183 with the value of 13,129 C.R. and obtained the significance probability (p) of 0,000 smaller than equal significance ( $\alpha$ ) determined by 0.05. Thus the Corporate image (X3) directly impact on Customer Satisfaction (Y1) of 1,183, which means that every there is increasing Corporate image (X3) then will improve Customer Satisfaction (Y1) of 1,183.
- Marketing communication (X4) significant impact on Customer Satisfaction (Y1). This can be seen from the path marked by the positive coefficient of 0,194 with the value of 5,039 C.R. and obtained the significance probability (p) of 0,000 smaller than equal significance ( $\alpha$ ) determined by 0.05. Thus the Marketing communication (X4) directly impact on Customer Satisfaction (Y1) of 0,194, which means that every there is increasing Marketing communication (X4) then will improve Customer Satisfaction (Y1) of 0,194.

- Service quality (X1) significant impact on Customer Behavioral Intention (Y2). This can be seen from the path marked by the positive coefficient of 0,452 with the value of 5,206 C.R. and obtained the significance probability (P) of 0,000 smaller than equal significance ( $\alpha$ ) determined by 0.05. Thus the service quality (X1) directly impact on Customer Behavioral Intention (Y2) of 0,452, which means that every there is increasing service quality (X1) then will increase Customer Behavioral Intention (Y2) of 0,452.
- Marketing communication (X4) significant impact on Customer Behavioral Intention (Y2). This can be seen from the path marked by the positive coefficient of 0,531 with the value of 4,165 C.R. and obtained the significance probability (p) of 0,000 smaller than equal significance ( $\alpha$ ) determined by 0.05. Thus the Marketing communication (X4) directly impact on Customer Behavioral Intention (Y2) of 0,531, which means that every there is increasing Marketing communication (X4) then will increase Customer Behavioral Intention (Y2) of 0,531.
- Customer Satisfaction (Y1) significant impact on Customer Behavioral Intention (Y2). This can be seen from the path marked by the positive coefficient of 0,674 with the value of 5,308 C.R. and obtained the significance probability (p) of 0,000 smaller than equal significance ( $\alpha$ ) determined by 0.05. Thus the Customer Satisfaction (Y1) directly impact Behavioral Intention padaCustomer (Y2) of 0,674, which means that every there is increasing Customer Satisfaction (Y1) then will increase Customer Behavioral Intention (Y2) of 0,674.

The influence of indirect and the influence of the total in the modeling of Shem is terpening. For that will be discussed in detail each of the influence. A direct relationship between the exogenous latent variables (service quality (X1), Trust (X2), Corporate image (X3), Marketing communication (X4)) with latent variable endogenous mediator/ intervening (Customer Satisfaction (Y1)) and endogenous latent variable (Customer Behavioral Intention (Y2)). The influence of not directly in between the exogenous latent variables and the endogenous presented on the following table.

**Table 5. The influence of indirect Customer Behavioral Intention Model**

The influence of indirect		Intervening variable	Endogenous variable
		Customer Satisfaction (Y1)	Customer Behavioral Intention (Y2)
Exogenous variable	Service quality (X1)		0.022
	Trust (X2)		0.015
	Corporate image (X3)		0.798
	Marketing communication (X4)		0.131
Intervening variable		Customer Satisfaction (Y1)	

Table 5 can be explained that the Customer Satisfaction (Y1) provides the largest indirect effect on corporate image (X3) of Customer Behavioral Intention (Y2) of 0.798.

The influence of the total that occurred in between the exogenous latent variables and the endogenous presented on the following table.

**Table 6. The influence of the Total Customer Behavioral Intention Model**

The influence of the Total		Intervening variable	Endogenous variable
		Customer Satisfaction (Y1)	Customer Behavioral Intention (Y2)
Exogenous variable	Service quality (X1)	0.032	0.474
	Trust (X2)	0.023	0.015
	Corporate image (X3)	1.183	0.798
	Marketing communication (X4)	0.194	0.662
Intervening variable		Customer Satisfaction (Y1)	0.674

Table 6 can be explained is the influence of the total (*total effects*) from exogenous latent variables against the endogenous latent variable. Corporate image (X3) provide the largest total effect on Customer Behavioral Intention (Y2) of 0.798, and then Marketing communication (X4) provide the largest total effect on Customer Behavioral Intention (Y2) of 0.674.

## CONCLUSION

The results of the study showed that the Model of Customer Behavioral Intention is model fit. The indicator *empathy* and *reliability* is forming the dominant in the *Service Quality* indicator, the integrity and competency is forming the dominant in the Trust, next nationality and positivism culture and good service is the former dominant in the Corporate Image, *Marketing communication effectiveness* is forming the dominant in Marketing Communication. Customer Satisfaction by Company Staff Attitude indicator and the competency and expertise of the Staff of the Company, while Customer Behavioral Intention of the dominant indicator is Customer retention. Trust has no effect on the Customer Satisfaction. Customer Satisfaction effect is not directly on the largest corporate image of Customer Behavioral intention. Corporate image provide the largest total effect on Customer Behavioral Intention, and then Marketing communication provide the largest total effect on Customer Behavioral intention.

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