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CONSUMER ANALYSIS ON INDONESIAN DIGITAL FINANCIAL PLANNER INDUSTRY USING MARKETING MIX APPROACH

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Abstract

The behavior of Indonesian society, related to the internet and technology, has been changed abruptly compared to 10 years ago. In December 2017, 143.3 million Indonesians were classified as active internet users and 30% of them accessed the internet from their mobile phones. This phenomenon automatically affects the way of business works, including the personal financial planner industry. Many Indonesian startups capture it as a potential opportunity and they offer digital personal financial planner service through mobile application and official website. The purpose of the study is to find out the effect of product, price, place, and promotion (marketing mix) to the consumer decision regarding the intention of using digital financial planner in Indonesia. The data in this study were obtained by distributing a questionnaire to hundreds of respondents using a purposive sampling technique. The Quantitative method was used to analyze the data, namely the reliability and validity tests, the classic assumption test, T-test, F-test, as well as multiple linear regression analysis. Based on the analysis, the results show that promotion variable is the most influential and followed by price variable in the second position, while product and place variables are not categorized as significant variables to influence the consumer decisions.

Keywords: Marketing Mix, Indonesia, Technology, Promotion Variable.
