

## ***ABSTRACT***

Purnama, Jaya. 2021. *The influence of brand performance on customer decisions with competitive advantage and digital marketing as an intervening variable at PT. Alami Fintek Sharia.* Tesis, Program Studi Pasca Sarjana Magister Manajemen Universitas Yarsi. Jakarta

This research is motivated in order to answer the phenomenon related to the success achieved by PT. Alami Fintek Sharia for its achievement as a market leader in the sharia fintech industry. On the basis of the significant growth experienced by PT. Alami Fintek Shariah encourages this research to analyze the factors that influence customers or users of PT. Alami Fintek Sharia in choosing the products it offers. This study aims to analyze the effect of brand performance on customer decisions with competitive advantage and digital marketing as an intervening variable at PT. Alami Fintek Sharia. Then the data collection method used a questionnaire which was distributed to 170 respondents. Where the sampling is taken using non probability sampling technique; insidental sampling. After that, the data was processed using the smartPLS 3.0 program, by performing the measurement model test (outer model), structural model test (inner model) and hypothesis testing.

The results of hypothesis testing in this study are the first, there is a positive and significant effect of brand performance on the competitive advantage, second, there is a positive and significant effect of brand performance on digital marketing, third there is a positive and significant effect of brand performance on customer decisions, fourth there is a positive and significant competitive effect. advantage against customer decisions, the five digital marketing have a positive and significant impact on customer decisions, sixth in the indirect relationship there is a positive and significant impact of brand performance on customer decisions mediated by competitive advantage, seventh there is a positive and significant effect of brand performance on customer decisions. mediated by digital marketing.

**Keyword :** Brand performance, customer decisions, competitive advantage, digital marketing

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Purnama, Jaya. 2021. *Pengaruh brand performance terhadap keputusan nasabah dengan competitive advantage dan digital marketing sebagai variabel intervening pada PT. Alami Fintek Sharia*. Tesis, Program Studi Pasca Sarjana Magister Manajemen Universitas Yarsi. Jakarta

Penelitian ini dilatar belakangi dalam rangka menjawab fenomena terkait keberhasilan yang diraih oleh PT. Alami Fintek Sharia atas capaiannya menjadi *market leader* pada industri *fintech* syariah. Atas dasar pertumbuhan yang signifikan yang dialami oleh PT. Alami Fintek Syariah mendorong penelitian ini menganalisa faktor-faktor yang mempengaruhi nasabah atau pengguna PT. Alami Fintek Sharia dalam memilih produk yang ditawarkannya. Penelitian ini bertujuan untuk menganalisa pengaruh *brand performance* terhadap keputusan nasabah dengan *competitive advantage* dan *digital marketing* sebagai variabel *intervening* pada PT. Alami Fintek Sharia. Kemudian metode pengumpulan data menggunakan kuesioner yang disebar ke 170 responden. Dimana pengambilan sampel diambil menggunakan teknik *Non probability sampling; insidental sampling*. Setelah itu, data diolah menggunakan program smartPLS 3.0, dengan melakukan uji model pengukuran (*outer model*), uji struktural model (*inner model*) dan uji hipotesis.

Hasil uji hipotesis dalam penelitian ini yang pertama terdapat pengaruh positif dan signifikan *brand performance* terhadap *competitive advantage*, kedua terdapat pengaruh positif dan signifikan *brand performance* terhadap *digital marketing*, ketiga terdapat pengaruh positif dan signifikan *brand performance* terhadap keputusan nasabah, keempat adanya pengaruh positif dan signifikan *competitive advantage* terhadap keputusan nasabah, kelima *digital marketing* mempunyai pengaruh yang positif dan signifikan terhadap keputusan nasabah, keenam dalam hubungan tidak langsung terdapat pengaruh positif dan signifikan *brand performance* terhadap keputusan nasabah dengan dimediasi oleh *competitive advantage*, ketujuh terdapat pengaruh positif dan signifikan *brand performance* terhadap keputusan nasabah dengan dimediasi oleh *digital marketing*.

**Kata kunci:** *brand performance*, keputusan nasabah, *competitive advantage*, *digital marketing*