

Test the Structural Model on Buying Decisions of Bank Customers Based on Product Knowledge and Attention to Social Comparison Information (Theory of Planned Behavior (TPB) & Role Models Approach)

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Abstract

The concept of researchers thought that there is a phenomenon gap and theory gap relating to the Behavioral Theory and Role Theory approach. The purpose of this study was to determine the relationship model Attitude Toward Behavior (ATB), Subjective Norm (SN), Perceived Behavioral Control (PCB) against the decision of buying intentions moderating effect of bank customers with Product Knowledge (PK) and Attention To Social Comparison Information (ASCI). This study uses a Behavioral Theory approach to see a purchase decision based on individual behavior and Role theory that sees the purchase decision because of the role / character. This research is a survey research. Data are primary and secondary data by taking bank customers in Surakarta city as the research object. data collection instruments are list of questionnaire with open and closed questions. Data analysis method are : 1), test instruments; validity and reliability. 2). descriptive statistical analysis. 3) analysis of the model with Sequential Equation Model. The results shows that : 1) Attitude Toward Behavior, Subjective Norm and perceived Behavioral Control are positive effect on product knowledge and Attitude Toward Behavior is the most dominant variable and significant impact on product knowledge. 2). Attitude Toward Behavior, Subjective Norm and perceived Behavioral Control are positive effect on Attitude To Social Comparison Information and Subjective Norm is the most dominant variable and significant to influence Attitude to Social Comparison Information. 3). Attitude Toward Behavior, Subjective Norm, Perceived Behavioral Control, Product Knowledge and Attitude To Social Comparison Information influence Purchase Intention. Attitude Toward Behavior, Subjective Norm, Perceived Behavioral Control have a negative effect on Purchase Intention, while Product Knowledge and Attitude To Social Comparison Information have a positive effect and Product Knowledge is the most dominant variable to influence Purchase Intention. 4). Coefficient of determination total conceptual model studied is 54.6%. it states that the conceptual model is acceptable because it fits with empirical data. The above results states that behavioral theory and Role Theory is still very relevant to understand the purchase decision.

Keywords: buying decisions, product knowledge, attention to social comparison information, purchase intention, attitude toward behavior, Subjective Norm, perceived behavioral control.

A. Introduction.

According to Schiffman and Kanuk (1994), consumer behavior is the behavior shown in finding, buying, using, evaluating and spending products and services that they hope will satisfy their needs. in general, consumer behavior includes all activities, actions, and psychological processes that drive action at the time before buy, when to buy, use, spend the products and services after the above matters or activities evaluated. The process of consumer decision to purchase or consume goods and services will be influenced by three main factors, namely: (a) marketing activities undertaken by producers and other institutions, (b) factors of individual consumer behavior, (c) environmental factors consumers. The consumer decision process includes the stages of introduction of needs, information search, evaluation of alternatives, purchase and consumer decisions. An understanding of the factors that influence the consumer's decision will give a knowledge to marketers how to strategize and make better marketing communications. Planned Behavior Theory states that buying decisions are influenced by individual behavior, this theory is relevant to the opinion of Schiffman and Kanuk (1994) which states the factors of individual behavior as a factor affecting the decision making process. These theories were prepared using the basic assumption that humans behave in a way that is conscious and consider all available information. Opinions Schiffman and Kanuk (1994) suggest environmental factors as factors that affect the decision making process. The behavior of others is none other than environmental factors, so that role models are other people who behave, for example, the success or can be emulated by others, especially by young people

(1) the term "role model" is credited to the sociologist Robert K. Merton, that is creating the term forever. (2) career, (3) Merton hypothesis states individuals compare themselves with the reference group of people who occupy social roles that individuals aspire. (4) an example being an idol (often teenagers) will idolize and emulate professional athletes or artists entertainment. Although the term "role model" has been criticized as "outdated". (5) the terms and responsibilities associated remained prominent in the public consciousness as a commonly used phrase and "strong presence" in the entertainment industry and media, whether theory of planned behavior and Role model are still relevant in tight business competition or not at the moment? That interest researchers to take the title of "Test the structural model of the bank customer buying decisions based product knowledge and attention to social comparison information". The research problem is the Theory of Planned Behavior and Role model theory still relevant as a factor in influencing the purchase decisions of bank customers at conditions very tight competition?

B. Literature review.

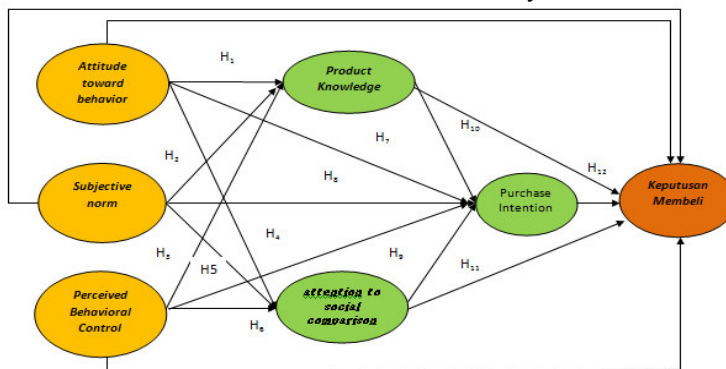
Results of research conducted by Anggelina Jessvita J.P and Edwin Japariato (2014) states that the Attitude Toward Behavior influence on consumer buying behavior in Goro supermarket Surabaya. Structural model as the development of the theory suggests that the attitude towards the customer's behavior affects how far the level of product knowledge, means that a consumer who has consumer behavior tend to have extensive knowledge about the product. The research proposed by Jager (Aertsens et al., 2009) which states that most consumers following a social norm not only because they are afraid of a social pressures that arise, but by following the social norms prevailing, a consumer will get a complete information about the the correct behavior, which gives them an advantage over the consumer's own self (Aertsens et al., 2009).

C. Theoretical

Consumer behavior is not a simple problem (Kotler, 2003). Consumer behavior can be defined as actions that are directly involved to get, consume and spend your products or services, including the decision process that preceded it. Consumer behavior is a process. to understand the motivation and consumer behavior can be made through research (Engel, Blackwell and Miniard, 1994). the factors that influence consumer behavior consists of cultural factors, social factors, personal factors, and psychological factors. cultural factors consisted of cultures, subcultures and social classes. social factors consists of a reference group, the family, the role and social status of personal .karakteristik consists of age and life cycle stage, occupation, economic conditions, lifestyle, and personality and self-concept, while psychological factors consist of motivation, perception, learning, beliefs and attitudes (Kotler, 2003; Peter and Olson, 1996). Kotler's opinion (2003) states that the individual personal factors are factors that influence consumer behavior in the purchase decision process. it is very relevant to the theory of TPB (Theory of Planned Behavior). TPB tried to explain consumer behavior are complex requiring behavioral control or ability to behave. TPB explained that the intention to behave not only influenced by attitudes toward behavior and subjective norms but also influenced by the perceived behavioral control. perceived behavioral control is influenced by past experience and hard estimates regarding whether or not a person to perform certain behaviors (Anwar, 2003).

Kotler's opinion (2003) stated that social factors (role) is a factor that affects consumer behavior in the purchase decision process, it is very relevant to the theory of Role Models. Role Models is a role model, in a large dictionary Indonesian interpreted as an example of "something to be emulated or both to be emulated (about the behavior, actions, properties and so on), while Wikipedia explains the role model as a " person who serve as an example, Whose behavior is emulated by others ", means that the person who serves as an example, whose behavior is emulated by others.

Conceptual theoretical framework that was tested in this study.



Sumber : Jyh-shen Chiou (1998), Engel, James F., Black, Roger D. Dan Miniard, Paul W.(1994), Sihombing, Sabrina Oktonia(2003)

D. Hypothesis

- H1: Attitude toward behavior is significant positive effect on product knowledge.
- H2: Subjective Norm is significant positive effect on product knowledge.
- H3: Perceived Behavioral Control is significant positive effect on product knowledge.
- H4: Attitude toward behavior is significant positive effect on attention to social comparison.
- H5: Subjective Norm is significant positive effect on attention to social comparison.
- H6: Perceived Behavioral Control is significant positive effect on attention to social comparison.
- H7: Perceived Behavioral Control is significant positive effect on Purchase intention.
- H8: Attitude toward behavior is significant positive effect on purchase intention.
- H9: Subjective Norm is significant positive effect on purchase intention.
- H10: Attention to social comparison is significant positive effect on purchase intention.
- H11: Product Knowledge is significant positive effect on purchase intention.
- H12: Product Knowledge is significant positive effect on purchasing decision.
- H13: Attitude toward behavior is significant positive effect on purchasing decisions
- H14: Subjective Norm is significant positive effect on purchasing decisions
- H15: Purchase intention is significant positive effect on purchasing decisions.
- H16: Perceived behavioral control is significant positive effect on purchasing decisions
- H17: Attention to social comparison is significant positive effect on purchasing decisions.

E. Research Method

a. objects and sites.

Object of the study includes people who become customers of a bank in Surakarta.

b. Type and Methods.

Primary data is data obtained directly from the source, the data obtained from respondents through questionnaire containing questions regarding matters related to the indicator variable.

c. Data collection methods and techniques.

The means used to collect the data was the questionnaire and documents.

d. population and sample.

the population is society as a client of a bank located in Surakarta. Responden amounted to 200 respondents that are qualified to be able to estimate the capital by using Maximum likelihood (MC). in determining the data to be examined sampling technique is a non-probability sampling is a technique that does not provide opportunities or equal opportunity for each element or member of the population to be selected into the sample. By one method is an accidental sampling. Accidental sampling method is a method in choosing the sample, which researchers have no other consideration except by convenience only.

e. type of operational variables.

in theoretical conceptual model, variables consist of exogenous and endogenous variables. Exogenous variables is the attitude toward the behavior, Subjective Norm, Perceived behavioral control. Decisions to buy as an endogenous variable. Intervening variables include: Product knowledge, attention to social comparison, Intention.

f. Research design.

This research is an explanatory research that studies on causality, describes a relationship between the variables through hypothesis testing (Ghozali, 2004) Type of research has been given the objectives to be achieved include the attempt to explain the relationships and influences that occur between the questionnaires as a primer data collection tool. further to determine the instrument based on the research variables and then determine the sample. Data collected by observation, interviews and questionnaires. Data collected was processed uses a descriptive and quantitative analysis tool. data analysis uses SEM (Structural Equation Model). the results of the analysis are then interpreted and the final step is concluded and given advice.

F. Result.

a. Test research instruments.

Based on calculations using SPSS, testing the validity in Table-1 below shows that all indicators of the variables studied were valid.

Table-1. Results of testing the validity of questionnaires.

Construct/ latent variables	Item indicator	Corected- total item Correlation	Correlation R-table	conclusion
Purchasing decision (KP)	KP_1	0,3331	0,138	Valid
	KP_2	0,5124	0,138	Valid
	KP_3	0,5281	0,138	Valid
	KP_4	0,4087	0,138	Valid
	KP_5	0,2513	0,138	Valid
Purchase Intention (PI)	PI_1	0,4345	0,138	Valid
	PI_2	0,2459	0,138	Valid
	PI_3	0,3341	0,138	Valid
Product knowledge (PK)	PK_1	0,2572	0,138	Valid
	PK_2	0,4079	0,138	Valid
	PK_3	0,3453	0,138	Valid
Attitude to social comparation information (ASCI)	ASCI_1	0,4240	0,138	Valid
	ASCI_2	0,5061	0,138	Valid
	ASCI_3	0,6274	0,138	Valid
	ASCI_4	0,5648	0,138	Valid
	ASCI_5	0,4245	0,138	Valid
Attitude toward behavior (ATB)	ATB_1	0,5729	0,138	Valid
	ATB_2	0,5232	0,138	Valid
	ATB_3	0,5778	0,138	Valid
	ATB_4	0,6538	0,138	Valid
	ATB_5	0,4989	0,138	Valid
	ATB_6	0,5992	0,138	Valid
Subjective Norm (SN)	SN_1	0,2189	0,138	Valid
	SN_2	0,5894	0,138	Valid
	SN_3	0,5161	0,138	Valid
Perceived behavioral control (PBC)	PBC_1	0,3078	0,138	Valid
	PBC_2	0,4031	0,138	Valid
	PBC_3	0,3044	0,138	Valid

b. Reliability Test.

Based on calculation uses SPSS, test of reliability on Table- 2 below: shows that all indicators of the variables are reliable.

Table 2. Results of reliability test questionnaire.

Construct/ latent variables	Reliability Coefficient alpha	Criteria Of Reliabilities	conclusion
Purchasing decision (KP)	0,6484	0,60	Reliable
Purchase Intention (PI)	0,6209	0,60	Reliable
Product knowledge (PK)	0,6205	0,60	Reliable
Attitude to social comparison information (ASCI)	0,7439	0,60	Reliable
Attitude toward behavior (ATB)	0,8090	0,60	Reliable
Subjective Norm (SN)	0,6195	0,60	Reliable
Perceived behavioral (PCB) Control	0,6211	0,60	Reliable

c. Descriptive Variable: Index Analysis Technics.

Index analysis, to describe the perception of respondents over the items to questions. Processing results as follows:

- 1). Index analysis of the purchase decision variable.

Table 3. Purchasing Decision Index

Purchasing decision indicator	The frequency of respondents regarding buying decision					index of purchasing decisions
	1	2	3	4	5	
KP_1	0	3	19	113	65	84,08
KP_2	0	9	74	88	29	37,7
KP_3	0	4	57	94	45	78
KP_4	0	1	22	102	75	85,1
KP_5	1	5	42	92	60	80,5
	Jumlah Total					73,8

Sumber: Data 2015

2). Index Analysis of Purchase Intention.

Table 4. Purchase Intention Index

Purchase Intention indicator	The frequency of respondents regarding purchase Intention					index of purchase Intention
	1	2	3	4	5	
PI_1	0	5	9	106	40	78,1
PI_2	2	7	78	92	21	72,3
PI_3	1	5	43	102	49	79,3
	Jumlah Total					76,57

Sumber: Data 2015

3). Index Analysis of Product knowledge.

Table 5. Product Knowledge Index

Product knowledge indicator	The frequency of respondents regarding product knowledge					index of Product knowledge
	1	2	3	4	5	
PK_1	1	4	65	100	30	75,4
PK_2	0	15	97	78	10	68,3
PK_3	0	18	83	85	14	69,5
	Jumlah Total					71,07

Sumber: Data 2015

4) Index Analysis of Attitude To Social Comparison Intention

Table 6. Attitude To Social Comparison Intention Index

Attitude To Social Comparison Intention indicator	The frequency of respondents regarding attitude to social comparison intention					Index of Attitude To Social Comparison Intention
	1	2	3	4	5	
ASCI_1	4	22	79	74	21	68,6
ASCI_2	5	18	67	90	20	70,2
ASCI_3	4	30	68	85	13	67,3
ASCI_4	8	34	87	67	4	62,5
ASCI_5	46	84	53	17	0	83,6
	Jumlah Total					70,44

Sumber: Data 2015

5) Index Analysis of Attitude toward Behavior.

Table 7. Attitude toward Behavior Index

Attitude Toward Behavior indicator	The frequency of respondents regarding attitude toward behavior					index of attitude toward behavior
	1	2	3	4	5	
ATB 1	0	4	40	117	39	79,1
ATB 2	0	5	65	100	30	75,5
ATB 3	0	3	67	106	24	75,1
ATB 4	0	3	48	128	21	76,7
ATB 5	0	9	68	105	18	73,2
ATB 6	0	6	71	97	26	74,3
	Jumlah Total					75,65

Sumber: Data 2015

6) Index Analysis Of Subjective Norm

Table 8. Subject Norm Index

Subjective Norm indicator	The frequency of respondents regarding Subjective Norm					index of Subjective Norm
	1	2	3	4	5	
ATB 1	0	4	40	117	39	79,1
ATB 2	0	5	65	100	30	75,5
ATB 3	0	3	67	106	24	75,1
ATB 4	0	3	48	128	21	76,7
ATB 5	0	9	68	105	18	73,2
ATB 6	0	6	71	97	26	74,3
	Jumlah Total					75,65

Sumber: Data 2015

7).Index Analysys Of Perceived behavioral control.

Table 9. Perceived behavioral Control Index

Perceived behavioral control indicator	The frequency of respondents regarding perceived behavioral control					index of perceived Behavioral control
	1	2	3	4	5	
PBC 1	4	40	67	69	20	66,1
PBC 2	5	33	100	56	6	62,5
PBC 3	4	29	86	67	14	65,8
	Jumlah Total					64,8

Sumber: Data 2015.

The study results showed that the index of all the variables studied were high above 60%, means that respondents' perceptions of the question items are high.

d. Analysis and Test.

The step analysis uses SEM (Structural Equation Modelling) refers to the process of analysis as proposed by Ferdinand (2006). The sequence of steps of the analysis include:

- 1) Development of a model based on a literature review and framework. In general, the model consists of three independent variables (Exogenous) and 2 variables (endogenous). Three independent variables are: 1). Attitude Toward Behavior, 2). Subjective Norm, 3). Perceived behavioral control. While the dependent variable consists of: 1). Purchase Intention, 2). Product Knowledge, 3). Attitude To Social Comparison Information, and 4). Purchasing decision.

- 2) Develop flowcharts.

The next step is to construct a model in the form of a diagram.

- 3) Flowcharts conversion into the equation.

Structural equation is basically built with the following guidelines.

Endogenous variabel = Exogenous variabel + Endogenous + error.

Structural equation model :

- a) $PK = \gamma_1 ATB + \gamma_2 SN + \gamma_3 PBC + Z_1$
- b) $ASCI = \gamma_1 ATB + \gamma_2 SN + \gamma_3 PBC + Z_2$

- c) $PI = \gamma_1 ATB + \gamma_2 SN + \gamma_3 PBC + \gamma_4 PK + \gamma_5 ASCI + Z_3$
 - d) $KP = \gamma_1 ATB + \gamma_2 SN + \gamma_3 PBC + \gamma_4 PK + \gamma_5 ASCI + \gamma_6 PI + Z_3$
- 4) Choosing the input matrix and estimation techniques.

Input matrix used as an input covariance matrix is: Hair et.al (1995: in Ferdinand, 2006) states that in examining the causal relationship, the covariance matrix is taken as input for SEM operation.

- a) Exogenous construct confirmatory factor analysis.

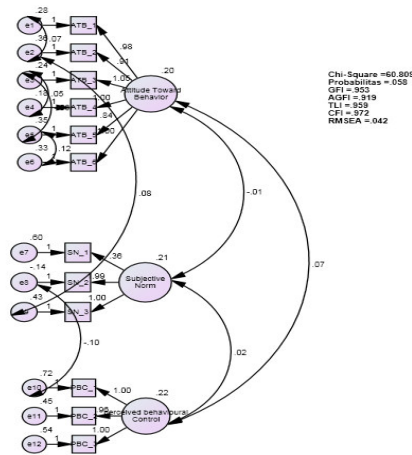


Table 10. Results of confirmatory factor model test construct exogenous

Criteria	Cut of value	Result	Evaluation
Chi square	2 With df:26;p :5%=	60.809	Good
probability	> 0,05	0,058	Good
GFI	> 0,90	0,953	Good
AGFI	> 0,90	0,919	Good
TLI	> 0,95	0,959	Good
CFI	> 0,95	0,972	Good
RMSEA	> 0,08	0,042	good

The picture above is confirmatory construct Exogenous Factor analysis, which shows that the model has met the criteria of *goodness of fit* has been determined. The value of *goodness of fit* test with χ^2 shows at 60.809 with a probability of 0.058 that shows no difference between the predicted models with observational data. Another feasibility size models are in good category. Thus the model fit that predicted by the observed values on exogenous variables already qualified.

- b) Endogenous construct confirmatory factor analysis.

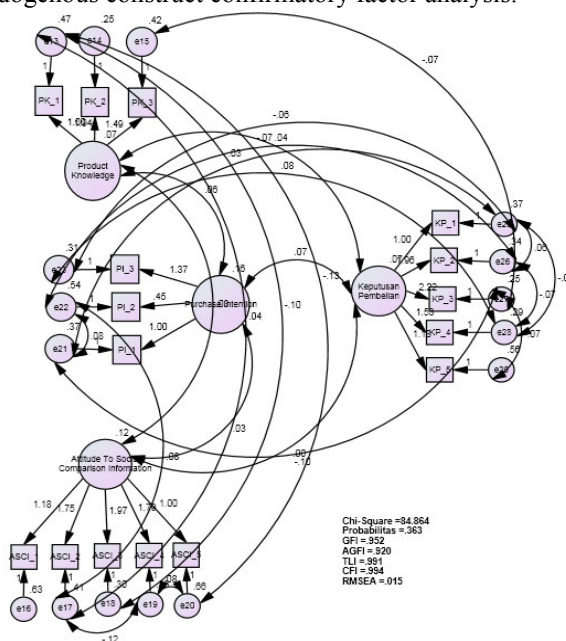


Table 11. Results of confirmatory factor model test construct endogenous

Criteria	Cut of value	Result	Evaluation
Chi square	2 With df:26;p :5%=	84,864	Good
probability	> 0,05	0,363	Good
GFI	> 0,90	0,952	Good
AGFI	> 0,90	0,920	Good
TLI	> 0,95	0,991	Good
CFI	> 0,95	0,994	Good
RMSEA	> 0,08	0,015	good

From the analysis of the confirmatory factors on endogenous variables show that the model has met the criteria of *goodness of fit* has been determined. The value *goodness of fit* test with χ^2 show at 84.864 with a probability value of 0.363, shows no difference between the predicted models with observational data. Another feasibility size models are in good category. Thus the model fit that predicted by the observed values on the endogenous variables already qualified.

c) Test results Structural Equation Model.

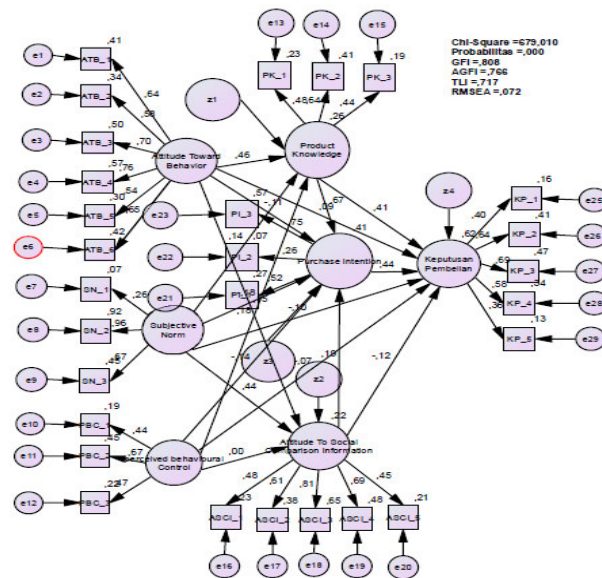


Table 12. Results of Structural Equation Model. Test

Criteria	Cut of value	Result	Evaluation
Chi square	2 With df:26;p :5%=	313,097	Good
probability	> 0,05	0,098	Good
GFI	> 0,90	0,904	Good
AGFI	> 0,90	0,862	Marginal
TLI	> 0,95	0,970	Good
CFI	> 0,95	0,978	Good
RMSEA	> 0,08	0,024	good

Based on the observations on the image on the graphic analysis of the full model can be shown that the model meets the criteria of fit, the results of the calculation of *chi-square* test on the full model obtain the *chi-square* value of 313.097 on *chi-square* table for degrees of freedom 26 at a significance level of 5% amount to 143.231, The results showed that the overall model meets the criteria of model fit. Probability value of 0.098 the value is above 0.05, largely fulfill the other criteria well. The results showed that the overall model meets the criteria of model fit.

The coefficient of determination total purchase decisions of 0.526 means that the variability of the purchase decision can be explained by the variability 1) Attitude Toward Behavior, 2) Subjective Norm, 3) Perceived Behavioral Control, 4) Purchase intention, 2) product Knowledge, 3) Attitude to Social Comparison Information by 52.6%, while 47.4% are explained by other variables which are not investigated. These results suggest that the model is good and acceptable because according to the state of empirical data.

5) Analysis of problem Identification.

The next test is to test whether the model developed emerging problem of identification.

Problem identification principally is the problem of the inability of models developed to produce estimates that are unique. identification problems can arise through the symptoms:

- a) Standard error for one or several coefficients are very large.
- b) The program is not able to produce a matrix of information that should be presented.
- c) Appear odd numbers such as a negative error variance.
- d) The emergence of a very high correlation between the estimated coefficients obtained ($> 0,9$).

Based on the analysis of tests on the model conducted did not show any symptoms of problem identification as mention above.

6) Test of Normality.

The assumption of normality of the data must be met in order that the data can be processed further for modeling SEM. Test is done by observing the normality of the data *skewness* value which is used if there is a value that exceeds $+2.58$ CR at the 0.01 level. Based on the results of data processing, So it can be concluded *univariate* is good. Normality test is done using criteria critical ratio of ± 2.58 at a significance level of 0.01 (1%) (Ghozali, 2004, p.105), so that it can be concluded that no data is distorted. Normality test data for each indicator proved to be normal it appears that there is no CR values that are outside $+2.58$.

7) Suitability test and statistical test.

Conformance test research model used to test how well the level of *goodness of fit* of the model. Based on test results that have been presented above, it is known of the eight criterias, seven of them are in good condition and one (ie GFI and AGFI) is still in marginal conditions. With this result the whole can be said that the model *goodness of fit* is good.

8) Evaluation of Residual value.

Evaluation of Residual values can be done by taking into account the value of the *standardized residuals*. The expected value of the *standardized residuals* generated < 2.58 . the results of statistical analysis shows that there is no *standardized residuals covariance* value of more than 2.58, so it can be said that the residual requirement is met

9) Hypothesis Test.

Table 13. Hypohotesis Conclusion

	Hypohotesis	CR&P	Result of Test
H1	Attitude Toward Behavior has a significant positive effect on Product Knowledge.	CR = 2,321 P = 0,020	Accepted
H2	Subjective Norm has a significant positive effect on Product Knowledge	CR =1,175 P = 0,240	Refused
H3	Perceived Behavior Control has a significant positive effect on product knowledge	CR =1,685 P = 0,092	Refused
H4	Attitude Toward Behavior has a significant positive effect on Attention To social Comparison	CR = 1,210 P = 0,226	Refused
H5	Subjective Norm has a significant positive effect on Attention To social Comparison	CR = 4,104 P = 0,000	Accepted
H6	Perceived Behavior Control has a significant positive effect on Attention To social Comparison	CR = 0,747 P = 0,455	Refused
H7	Perceived Behavior Control has a significant positive effect on Purchase Intention	CR = -1,341 P = 0,180	Refused
H8	Attitude Toward Behavior has a significant positive effect on Purchase Intention	CR = -0,446 P = 0,656	Refused
H9	Subjective Norm has a significant positive effect on Purchase Intention	CR = -1,592 P = 0,111	Refused
H10	Attention to Social Comparison has a significant positive effect on Purchase Intention	CR = 1,497 P = 0,134	Refused
H11	Product Knowledge has a significant positive effect on Purchase Intention	CR = 2,377 P = 0,017	Refused
H12	Product Knowledge has a significant positive effect on purchasing decision	CR = 1,614 P = 0,106	Refused
H13	Attitude toward Behavior has a significant positive effect on purchasing decision	CR = 0,566 P = 0,572	Refused
H14	Subjective Norm has a significant positive effect on purchasing decision	CR = -0,672 P = 0,502	Refused
H15	Purchase Intention has a significant positive effect on purchasing decision	CR = 2,214 P = 0,027	Accepted
H16	Perceived Behavior Control has a significant positive effect on purchasing decision	CR = 0,288 P = 0,773	Refused
H17	Attention to Social Comparison Intention has a significant positive effect on purchasing decision	CR = -1,370 P = 0,171	Refused

Hypothesis test results show that the tested models exist that have a significant impact and is not significant, however, the test results show that the model of each independent variable has an influence on the dependent variable.

Descriptive test results for the second questionnaires obtained from 100 respondents (Student of Master of Management, the Bank Customer) gave the following results:

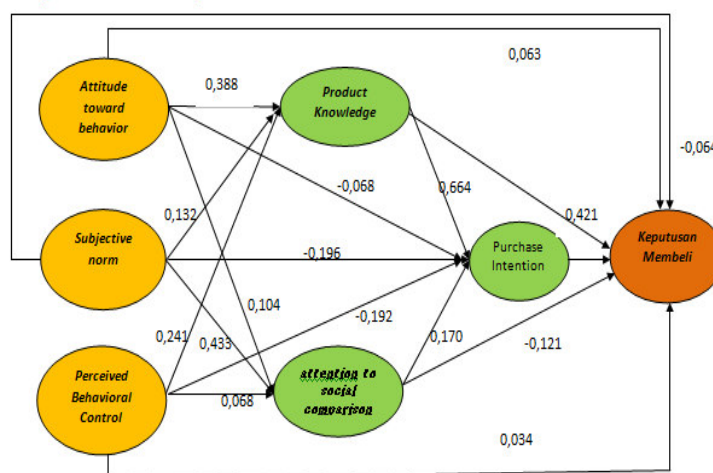
ITEM QUESTIONS	SCORE	
In your opinion, behavior of a customer has a positive and significant impact (real) against the customer knowledge to a banking product	strongly agree agree disagree	38% 54% 8%
In your opinion, the behavior and intentions of a customer in choosing a bank product is significant positive effect (real) on the behavior and attitudes of others in selecting a product	strongly agree agree disagree	7% 77% 16%
In your opinion, the behavior and intentions of a customer in choosing a bank product is significant positive effect (real) against the determination of the customer to buy a product.	strongly agree agree disagree	38% 62% 0%
In your opinion, the behavior and intentions of a customer in choosing a product is positive and significant impact (real) against the decision of a customer in purchasing banking products.	strongly agree agree disagree	31% 54% 15%
In your opinion, knowledge of products is significant positive effect (real) to the purchasing decision of customers to banking products	strongly agree agree disagree	62% 31% 7%
In your opinion, social information (behavior, guidance, examples of others) is positive and significant impact (real) against a customer purchasing decisions on banking products	strongly agree agree disagree	31% 62% 7%

Based on the results of data collection with questionnaires that are open and closed then it appears that the largest percentage of respondents above 70% agree with the concept that describes a significant relationship between the variables studied. The above results corroborate the empirical models were well received and there is a conformity with the model conceptualized by researchers theoretically.

10) The Results of Path analysis.

a. Path analysis equation.

Hasil Diagram Jalur Model Konseptual adalah :



Sumber : Jyh-shen Chiou (1998), Engel, James F., Black, Roger D. Dan Miniard, Paul W.(1994), Sihombing, Sabrina Oktonia(2003)

Structural equation is basically built with the following guidelines:

Exogenous Endogenous Variable = Variable + Error.

Structural Equation Model :

$$1. PK = \gamma_1 ATB + \gamma_2 SN + \gamma_3 PBC + Z_1$$

Based on the results of data processing by AMOS is obtained the following results :

$$PK = 0,388**ATB + 0,132 SN + 0,241 PBC + Z_1$$

This indicates that the variable ATB (Attitude Toward Behavior), SN (Subjective Norm) and PBC (Perceived Behavioral Control) are positive effect. If the variable ATB, SN and PBC increased the PK (Product Knowledge) will increase as well. The most dominant variable and significant effect on the PK is the ATB (Attitude Toward behavior).

$$2. ASCI = \gamma_1 ATB + \gamma_2 SN + \gamma_3 PBC + Z_2$$

Based on the results of data processing by AMOS is obtained the following results :

$$ASCI = 0,132 ATB + 0,433**SN + 0,068 PBC + Z_2$$

This indicates that the variable ATB (Attitude Toward Behavior), SN (Subjective Norm) and PBC (Perceived Behavioral Control) are positive effect. If the variable ATB, SN and PBC increased the ASCI (Attitude To Social Comparison Information) will increase as well. The most dominant variable and significant effect on the ASCI is the SN (Subjective Norm).

$$3. PI = \gamma_1 ATB + \gamma_2 SN + \gamma_3 PBC + \gamma_4 PK + \gamma_5 ASCI + Z_3$$

Based on the results of data processing by AMOS is obtained the following results :

$$PI = -0,068 ATB - 0,196 SN - 0,192 PBC + 0,170 ASCI + 0,664 PK + Z_2$$

This indicates that the variable ATB (Attitude Toward Behavior), SN (Subjective Norm) and PBC (Perceived Behavioral Control) are negative effect, while PK and ASCI are positive. The most dominant variable to influence PI (Purchase Intention) is PK (product knowledge).

$$4. KP = \gamma_1 ATB + \gamma_2 SN + \gamma_3 PBC + \gamma_4 PK + \gamma_5 ASCI + \gamma_6 PI + Z_3$$

Based on the results of data processing by AMOS is obtained the following results :

$$KP = 0,063 ATB - 0,064 SN + 0,034 PBC - 0,121 ASCI + 0,421 PK + 0,431 PK + Z_4$$

This indicates that the variable ATB (attitude Toward Behavior), PBC (Perceived Behavioral Control), PK and PI are positive effect, while SN, ASCI are negative effect. the variables that most influence the KP is the PI (Purchase Intention).

b. Analysis of the total influence, direct and indirect.

1. Based on the results of data processing, the largest total effect is the effect of Attitude Toward Behavior (ATB) on purchasing decisions by 0.304, whereas Subjective Norm influences on purchasing decisions by -0.076 and Perceived Behavioral Control Against influence purchasing decisions 0.119. this means that the variables that most influence on the purchase decision is Attitude Toward Behavior and stated that the Planned Behavior Theory is still relevant as its influence on purchasing decisions.
2. Attitude Toward Behavior direct influences on purchasing decisions amount to 0,044; while the indirect effect is 0.240, then the indirect effect is greater than the direct effect, this means that the variable Product Knowledge (PK), Attitude Toward Social Comparison Information (ASCI) and Purchase Intention (PI) are effective as an intervening variable in the relationship Attitude Toward behavior (ATB) on purchase decisions.

G. Implications.

- a) The most dominant variables that significantly influence Product Knowledge (PK) is Attitude Toward Behavior (ATB). These findings support the research conducted by Jessvita J.P and Edwin Japariato (2014) which states that the Attitude Toward Behavior influences on consumer buying behavior in Goro Supermarkets Surabaya. Structural models as development theory suggests that attitudes toward the behavior of consumers affects how far the level of product knowledge, means that a consumer who has a consumer behavior tend to have extensive knowledge about the product.
- b) The most dominant variables that significantly influence the Attitude To Social Comparison Information (ASCI) is Subjective Norm (SN). Subjective norm is basically how a person's feelings towards another person will conduct assessment. the results of this study support the theory advanced by Jager (Aertsens et al., 2009) which states that most consumers following a social norm not only because they are afraid of a social pressures that arise, but by following the social norms prevailing, a consumer will get complete information about correct behavior, which gives them more profit for consumers themselves (Aertsens et al., 2009).
- c) The variables that most influence on Purchase Intention (PI) is Product Knowledge (PK).

The results of this study support the research conducted by Tommy and Richard Andrew Setiawan Ruslim From Taruma Negara University which states that there is a significant influence Product knowledge to Purchase intention.

- d) The variables that most influence on purchasing decisions is the Product Knowledge (PK). The results support the research conducted by Anggelina Jessvita J.P and Edwin Japariato (2014) which states that the Attitude Toward Behavior influence on consumer buying behavior in Goro Supermarkets Surabaya. Structural model as the development of the theory suggests that attitudes toward consumer behavior affect how far the level of consumers knowledge about the product.

H. Conclusion.

- a) Attitude Toward Behavior, Subjective Norm and Perceived Behavioral Control are positive effect on the Product Knowledge. However Attitude Toward Behavior is the most dominant variable and significant effect on product knowledge.
- b) Attitude Toward Behavior, Subjective Norm and Perceived Behavioral Control are positive effect on the Product Knowledge. However Attitude Toward Behavior is the most dominant variable and significant effect on product knowledge.
- c) Attitude Toward Behavior, Subjective Norm and Perceived Behavioral Control, Product Knowledge and Attitude To Social Comparison Information influence on Purchase Intention, Attitude Toward Behavior, Subjective Norm, Perceived Behavioral Control negatively affect the Purchase Intention. Meanwhile Product Knowledge and Attitude To Social Comparison Information are positive effect However Product knowledge is the most dominant variable influence on Purchase Intention
- d) Attitude Toward Behavior, Subjective Norm and Perceived Behavioral Control, Product knowledge, Attitude To social Comparison Information and Purchase Intention influence on purchasing decision. Subjective Norm and Attitude To Social Comparison Information are negative effect, while the others are positive effect, however Product knowledge is the most dominant variable to influence Purchasing decision.
- e) Based on the above analysis shows that The Planned Behavior Theory and Theory Role Model are still relevant to understand the factors which influence the Purchasing Decision.

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