



**THE INFLUENCE OF PERSONAL SELLING, ONLINE CUSTOMER REVIEWS,  
AND RELIGIOSITY ON PURCHASE DECISIONS DURING IN THE COVID-19  
PANDEMIC THROUGH ATTITUDE**

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**ABSTRACT**

This study aims to determine the effect of personal selling, online customer reviews, and religiosity on purchasing decisions during the Covid-19 pandemic by affirming attitudes as intervening variables. Case study of Consumers at the Central Handicraft Industry of Wood, Horn and Bone in Magelang. The data collection method in this study was carried out through a questionnaire distributed to buyers and users of handicrafts. The sample taken was 100 respondents, the analytical tool used is multiple linear regression analysis with the SPSS 16.0 application. The method of analysis in this study uses path analysis to determine the effect after being mediated by the attitude variable. The results of regression analysis in this study indicate that personal selling and online customer reviews have a positive and insignificant effect on purchasing decisions but religiosity has a significant positive effect on purchasing decisions. Then personal selling and online customer reviews have a positive and insignificant effect on attitudes but religiosity has a significant positive effect on attitudes. In the path analysis test, the attitude variable is able to mediate the effect of online customer reviews and religiosity on purchasing decisions, while the inability to mediate the effect of personal selling on purchasing decisions.

*Keywords : Personal Selling, Online Customer Reviews, Religiosity, Buying decision, Attitude*

**INTRODUCTION**

Indonesia's rapid economic growth is also in line with the increasing population. In 2020 all over the world and also Indonesia, implements physical distancing conditions. The condition of physical restrictions was implemented by the Indonesian government because Corona Virus Disease (Fatoni et al., 2019).

Business actors believe that during the pandemic a significant negative impact on the industrial production chain, and make business turnover is unstable, and entrepreneurs must

continue to bear obligations. Various efforts and methods continue to be carried out by the government to deal with the spread of the virus, such as the implementation of Large-Scale Social Restrictions (PSBB). In addition, physical restrictions have resulted in increasing use of internet applications, especially social media. Most use the internet for learning activities, doing work from home or buying other necessities (Dewa & Safitri, 2020).

Table 1.1 Acces to Internet

<b>Years</b>	<b>Persentase (%)</b>	<b>User of Internet (Million)</b>	<b>Amount of Resident (Million)</b>
2017	54,68 %	143,26	262,00
2018	64,8 %	171,17	264,16
2019 – 2020	73,7 %	196,71	266,91

*Sources* : Indonesian Internet Management Services Association (2019-2020)

Since the pandemic, wood, horn and bone craft industry companies in Magelang have also been affected and have experienced a decline in demand and sales.

Table 1.2 Sales Data of wood and craft industri

<b>Years</b>	<b>Three month/year</b>			
2017	305.370	284.630	311.480	298.205
2018	328.740	361.528	321.650	337.820
2019	770.700	825.300	450.380	440.034
2020	181.580	222.404	296.240	311.614

*Sources*: Secondary Data of the Wood Crafts Industry Horns and bones

The table shown that the data in 2017 till 2018 that there was a significant increase in sales, then in 2019 there was a fairly large increase in sales which coincided with the implementation of political activities, namely simultaneous general elections for both the President and other layers of government. However, in 2020 there was a very large decline in sales because Indonesia itself was facing the corona virus disease pandemic.

The company needs product introduction through social media to applicate of personal selling can inform the product to the public so that people understand and recognize the product better. The goal to make sales and establish relationships with customers, so that consumers not only have to buy and use products.. The growing industry makes entrepreneurs and craftsmen market their handicrafts with the aim of making it easier for buyers who are

outside the area to be more creative and innovative both through social media, such as websites, Facebook, Instagram and some even advertise and sell them through marketplaces such as Tokopedia, Bukalapak, Shoppe.

Consumers who will make purchases are also based on aspects of religiosity, religion in everyday life is very important in order to implement religious rules in carrying out an activity, both eating, drinking and even making a purchase. a consumer must pay attention to the product he is going to buy, one of which is by looking at the quality and quantity of the product. religious belief is a factor that can influence the purchase. The nature of religious beliefs in a person will affect a person's attitude towards purchasing products, and consumer attitudes are also used because attitude is a positive or negative evaluation of someone doing something Fishbein and Ajzen, 1991 (Choriroh, 2019)

Although many factors influence purchasing decisions, the researcher formulates the problem of how personal selling, online customer reviews, and religiosity influence purchasing decisions during the COVID-19 pandemic by adding attitude as an intervening variable.

## **LITERATURE REVIEW**

### **Personal Selling**

According to Bruce J. Walker in a book quoted by (Sunyoto, 2014) personal selling is an application of delivering products from companies that are sold to consumers and carried out by salespeople who have advantages. According to (Hermawan, 2012) personal selling is a direct communication process between sellers and buyers, with the aim of introducing a product so that consumers want to try and buy it. By communicating directly to consumers, the company is expected to be able to build positive relationships with consumers.

### **Online Customer Reviews**

Online consumer reviews are still included in the electronic word of mouth (E-WOM) section which can be understood as a new marketing communication, in marketing communications consumers see product reviews being sold. Information obtained from reviews is used to identify products that consumers want (Sutanto & Aprianingsih, 2016). The principle of online customer review is the direct opinion of a consumer, while the review is part of several factors that strengthen a person's purchase decision (Megawati, 2018).

### **Religiosity**

According to (Siswanto, 2007), religiosity is an interpersonal communication relationship between humans and His God, as well as a form of regulating human life so that it is orderly, so that the process of worshipping God is not wrong and feels calm. According to

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(Ghufron & Risnawita, 2010), religion is based on formal aspects related to doctrine, obligations and rules, while religiosity refers to religious aspects that are in the depths of people's hearts, at a deeper level, religious belief is a person's level of comfort with belief. the religion he professes.

Religious beliefs can also be seen and felt from daily religious activities that are carried out consistently with istiqomah. Religious teachings can also influence the attitudes, behavior, motivations, and perceptions of each consumer in consuming the needs of both goods and services (Sumarwan, 2015).

### **Attitude**

Attitude is an assessment of emotions and behavioral tendencies based on the convictions and beliefs held against an opinion (Morissan, 2012). Another definition of attitude is emotion, which is a tendency to favor or oppose a behavior, and this tendency will always be there when a person opposes his opinion. Attitude is an important aspect for marketers because the attitude concludes the evaluation by consumers of the object and shows positive or negative feelings. Therefore a marketer is interested in consumer attitudes.

### **Buying decision**

according to (Walker et al., 1997) Purchasing decisions are a way to solve problems in human activities to meet demands and needs. According to Machfoedz in (Syahputra, 2018), mentioning decision making is a series of choices and evaluations based on various choices that are appropriate and considered the most useful. Purchase decisions are actions taken by consumers when determining product choices that are considered sufficient and can meet needs. According to (Fahmi, 2016), the core of decision making is a selection process that combines knowledge about the product to be evaluated against several options and then decides to choose from one. Based on theoretical studies and the results of previous research then the researcher is there hypothesis:

H<sub>1</sub>: Personal Selling has a positive and significant influence on purchasing decisions.

H<sub>2</sub>: Online customer reviews have a positive and significant influence on purchasing decisions.

H<sub>3</sub>: Religiosity has a positive influence on purchasing decisions.

H<sub>4</sub>: Personal selling has a positive effect on attitudes.

H<sub>5</sub>: Online customer reviews have a positive influence on attitudes.

H<sub>6</sub>: Religiosity has a positive and significant effect on attitudes.

H<sub>7</sub>: Attitude has a positive and significant influence on purchasing decisions.

H<sub>8</sub>: Personal selling has a positive and significant effect on purchasing decisions through

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attitudes.

H<sub>9</sub>: Online customer review has a positive and significant effect on purchasing decisions through attitudes.

H<sub>10</sub>: Religiosity has a positive and significant effect on purchasing decisions through attitudes.

## **RESEARCH METHOD**

This research uses quantitative methods. Researchers conducted research on consumers who order and buy handicraft products at the Central Wood, Horn and Bone Craft Industry in Pucang Secang Village, Magelang. Research time from January to February 2021.

### **Population and Sample**

The number of consumer population reached 11,340, then to get the number of samples to be used, the researcher used the slovin formula calculation. Based on the calculation results, obtained a population of 11,340 consumers with an error rate of 10% used, then the calculation results obtained 99.125874 then rounded up to 100 respondents.

## **RESULT AND DISCUSSION**

### **Uji T**

Model	B	Std. Error	T	Sig.
1 (Constant)	-.718	1.525	-.471	.639
Personal_selling	.153	.107	1.436	.154
online_customer_review	.125	.071	1.760	.082
Religiosity	.558	.064	8.770	.000

Source: Primary data processed, 2021

1. The personal selling has no significant positive effect on the results of the partial attitude test, as evidenced by the t-value of 1.436, and the significance value of 0.154 greater than 0.05.
2. The online customer review has no significant positive effect on the attitude test results, as evidenced by the t-value of 1.760 and the significance value of 0.082 greater than 0.05.
3. The religiosity variable has a significant positive effect on the attitude test results, as evidenced by the t-value of 4.770 and the significance value of 0.000 less than 0.05.

Model	B	Std.		Sig
		Error	T	
1 (Constant)	2.095	1.415	1.480	.142
Personal_selling	.177	.100	1.774	.079
online_customer_review	.054	.067	.812	.419
Reliigosity	.161	.079	2.030	.045
Attitude	.673	.095	7.118	.000

Source: Primary data processed, 2021

1. The personal selling variable has a positive and insignificant effect on the results of the purchase decision test, as evidenced by the t-value of 1.774 and the significance value of 0.079 greater than 0.05.
2. The online customer review variable has a positive and insignificant effect on the test results of purchasing decisions, as evidenced by the t-value of 0.812 and the significance value of 0.419 greater than 0.05.
3. The religiosity variable has a significant positive effect on the results of the purchase decision test, as evidenced by the t-value of 2.030 and the significance value of 0.045, which is smaller than 0.05.
4. The attitude variable has a significant positive effect on the results of the purchase decision test, as evidenced by the t value of 7.118 and the significance value of 0.000 less than 0.05.

**Uji F**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1079.394	4	269.848	68.545	.000 <sup>a</sup>
Residual	373.996	95	3.937		
Total	1453.390	99			

Source: Primary data processed, 2021

1. The correlation coefficient (R) is 0.862, meaning that the relationship between the independent variable and the dependent variable is very strong because it is close to 1.
2. The coefficient of determination (R<sup>2</sup>) is 0.743, meaning that the contribution of the independent variable has an influence of 74.3% on the dependent variable.

**Uji Multikolinearitas**

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Personal_Selling	.632	1.583
Online_customer_review	.583	1.715
Religiosity	.372	2.690
Attitude	.358	2.790

Source: Primary data processed, 2021

The table shown that that personal selling (X1), online customer review (X2), religiosity (X3), and attitudes (Z) had no symptoms of multicollinearity. This can be proven by looking at the VIF value of all variables that are less than 10.

**Uji Heteroskedastisitas**

Model	t	Sig.
1 (Constant)	1.448	.151
Personal_selling	.753	.454
online_customer_review	-.546	.586
Religiusitas	-.421	.675
Sikap	.077	.939

Source:processed primary data ,2021

The table shown that all variables did not experience heteroscedasticity. It is proven by the significance value of all variables which is more than 0.05. The significance value of personal selling is 0.454, then online customer review has a significance value of 0.586. The religiosity variable has a significance value of 0.675 and attitude has a significance value of 0.939

**Uji Normalitas**

		Unstandardized Residual
N		100
Normal Parameters <sup>a</sup>	Mean	.0000000
	Std. Deviation	1.94364152
Most Extreme Differences	Absolute	.082
	Positive	.082
	Negative	-.079
Kolmogorov-Smirnov Z		.823
Asymp. Sig. (2-tailed)		.508

Source:processed primary data ,2021

It is concluded that the regression model is normally distributed, as evidenced by looking at the significance value of 0.508, which is greater than 0.05.

### **Uji Path Analysis**

- a. Influence of Personal selling (X1) on Purchase Decision (Y) through Attitude (Z). The direct effect is 0.177 while the indirect effect is  $0.153 \times 0.673 = 0.102969$ . researchers can use the following formula to calculate the t-statistical value of the mediating effect:  $t = p_2 \times p_3 : Sp_2p_3 = 0.102969 : 0.074384 = 1.384289$ . So that the obtained t counts of 1.384289 is smaller than t table 1.66055, and it can be concluded that Attitude cannot mediate the influence of Personal Selling on purchasing decisions.
- b. The influence of online customer review (X2) on purchasing decisions (Y) through Attitude (Z). The direct effect is 0.054 while the indirect effect is  $P_2 \times P_3 = (0.125) \times (0.673) = 0.084125$ . The total effect is  $0.054 + 0.084125 = 0.138125$ . researchers can use the following formula to calculate the t-statistical value of the mediating effect:  $t = p_2 \times p_3 : Sp_2p_3 = 0.084125 : 0.048733 = 1.726242$ . This results in a t count of 1.726242 which is greater than t table 1.66055, and it can be concluded that attitudes can mediate online customer reviews of purchasing decisions. This means that Attitudes can be influenced by customer reviews, which in turn affect consumers' purchasing decisions.
- c. The influence of religiosity (X3) on purchasing decisions (Y) through Attitude (Z) The direct influence is 0.161 while the indirect effect is  $P_2 \times P_3 = (0.558) \times (0.673) = 0.375534$ . The total effect is  $0.161 + 0.375534 = 0.536534$ . the researcher used the following formula to calculate the t-statistical value of the mediation effect:  $t = p_2 \times p_3 : Sp_2p_3 = 0.375534 : 0.061830 = 6.073653$  So that the obtained t count of 6.073653 is greater than t table 1.66055, and it can be concluded that attitude can mediate religiosity on purchasing decisions.

### **CONCLUSION**

- a. Influence of Personal Selling (X1) on Purchase Decision (Y). Based on the results of the t test, the coefficient value of X1 is 1.774 and a significant level of 0.079 is greater than 0.05. This shows that personal selling has a positive and insignificant effect on purchasing decisions, so  $H_1$  is rejected. Therefore, this study shows that personal selling can influence purchasing decisions but not significantly. This happens because many consumers of wood, horn and bone handicrafts do not really consider the personal selling aspect but consider other aspects more



- b. The influence of online customer review (X2) on purchasing decisions (Y). Based on the results of the t test, the X2 coefficient value is 0.812 and a significant level of 0.419 is greater than 0.05. This shows that online customer reviews have a positive and insignificant effect on purchasing decisions, so H2 is rejected. Therefore, this study shows that online customer reviews can influence purchasing decisions, but not significantly. This is because consumers of wood, horn and bone crafts believe in product reviews at wood craft centers, bone horns and in the marketplace (social media). Consumers on wood, horn and bone crafts also considered that product reviews had not been able to provide correct information about the product.
- c. The influence of religiosity (X3) on purchasing decisions (Y). Based on the results of the t test, the X3 coefficient value is 2.030 and the significant level is 0.045, which is smaller than 0.05. This shows that religiosity has a positive and significant effect on purchasing decisions, so H3 is accepted. Therefore, this study shows that religiosity can significantly influence purchasing decisions.
- d. The influence of personal selling (X1) on attitudes (Z). Based on the results of the t test, the coefficient value (X1) is 1.436 and a significant level of 0.154 is greater than 0.05. It can be concluded that personal selling has a positive but not significant effect on attitudes. This shows that personal selling has a positive effect on attitudes, so H4 is accepted. The advantage of personal selling is that consumers will have a better attitude in choosing a product. Consumers tend to like a product with satisfactory service (Hartono et al., 2020).
- e. The influence of online customer review (X2) on attitudes (Z). Based on the t test, the coefficient value (X2) is 1.760 and a significant value of 0.082 is greater than 0.05. With this, online customer reviews have a positive but not significant effect on attitudes. This shows that online customer reviews have a positive effect on attitudes, so H5 is accepted. This is because consumers of wood, horn and bone crafts are so considerate of the reviews expressed by consumers. Most consumers believe in product reviews that have been reviewed by other consumers (Kurniawaty, 2019).
- f. The influence of religiosity (X3) on attitudes (Z). Based on the results of the t test, the coefficient value (X3) is 4.770 with 0.000 significantly smaller than 0.05. This shows that religiosity has a positive and significant effect on attitudes, so H6 is accepted. Religiosity is the degree of a person's attachment to his religion, not only worshiping God, but also implementing it in daily life based on religious teachings. Religious

teachings influence attitudes, motivations, perceptions, and behaviors in consuming goods and services (Sumarwan, 2015).

- g. The influence of attitude (Z) on purchasing decisions (Y). Based on the results of the t test, the coefficient value (Z) is 7.118 and the significance level is 0.000, which is less than 0.05. This shows that consumer attitudes have a positive and significant effect on purchasing decisions, so H7 is accepted. Before deciding to buy, most consumers will evaluate the product in order to form an attitude. When interviewees believe that the product to be purchased is good and positive, it will lead to a positive attitude (Ediyanto, 2016).
- h. The influence of personal selling (X1) on purchasing decisions (Y) through attitude (Z). Based on the results of the path analysis test, the t-count result is 1.384289 which is smaller than the t-table 1.66055, so it can be concluded that attitudes cannot mediate personal selling on purchasing decisions, so H8 is rejected. This is because respondents prefer to buy products because they see quality products and the ease of buying.
- i. The influence of online customer review (X2) on purchasing decisions (Y) through attitude (Z). Based on the results of the path analysis test, the t-count result is 1.726242 which is greater than the t-table 1.66055, so it can be concluded that attitudes can mediate online customer review on purchasing decisions so that H9 is accepted. That is, attitudes can be influenced by reviews found in the wood, horn and bone craft industry centers, so that it will influence purchasing decisions.
- j. The influence of religiosity (X3) on purchasing decisions (Y) through attitude (Z). Based on the results of the path analysis test, the t-count result is 6.073653 which is greater than t table 1.66055, so it can be concluded that attitude can mediate religiosity towards purchasing decisions, so H10 is accepted. When consumers have good religious knowledge and understand the quality and quantity of products, they will try to fulfill their needs by using products that are useful for consumption and when used do not harm others.

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