THE INFLUENCE OF ADVERTISING APPEALS, LIFESTYLE AND CELEBRITY ENDORSER ON THE DECISION TO USE THE DIGITAL KREDIVO CREDIT PLATFORM WITH BRAND IMAGE AS AN INTERVENING VARIABLE

Hana Mardhiyah Ar Rasyida Zahra*[1], Dwi Sunu Kanto*[2], Aam Bastaman*[3]
[1,2,3]University of Trilogy Jakarta

ARTICLE INFO	ABSTRACT
Keywords: Advertising Appeals Lifestyle Celebrity Endorser Brand Image Usage Decision	This study aims to determine the effect of advertising appeals, lifestyle and celebrity endorser both partially and simultaneously on consumer's usage decision in choosing credit digital platform Kredivo with brand image as intervening variable. The independent variables used in this study are advertising appeals (X1), lifestyle (X2) and celebrity endorser (X3), while the dependent variable is a usage decision (Y) and intervening variable is brand image (Z). the research method used in this study is quantitative research methods, by using a sample of 131 consumer Kredivo respondents in Jabodetabek areas. The sampling technique used in the survey is nonprobability sampling with accidental sampling type. The analytical method applied in this study is SEM PLS analysis using SmartPLS 3 software. The results of this study indicate that advertising appeals variable has no significant effect partially and simultaneously on the use decision variable, lifestyle variable has a partial mediating effect on the use decision variable and the celebrity endorser variable has a full mediating effect on the use decision variable.
E-mail: hanaarzahra@gmail.com	

1. INTRODUCTION

Based on data obtained from the Financial Services Authority (2020) as of December 28, 2020 the total number of registered and licensed fintech lending operators as many as 149 companies. Currently, online lending itself has a legal basis issued by the OJK, namely POJK Number 77/POJK.01/2016 concerning Information Technology-Based Borrowing and Borrowing Services. In January 2020 alone, it was noted that the use of credit cards was the highest, namely 35%, followed by the use of bank transfers, 24% (Hootsuite, 2020).

Table 1. Fintech Top Brand Index for Financing/Online Financing

Brand	TBI 2021	Brand	TBI 2022	
Kredivo	34,0%	**Top**Kredivo	38,2 %	**Top**
Akulaku	33,7%	**Top**Akulaku	35,8%	**Top**
Kredit Pintar	18,2 %	**Top**Kredit Pintar	15,3%	**Top**
Modalku	6,5%	Modalku	5,1 %	

Source *:* www.topbrand-award.com

One digital financial platform that is loan-based and has a multipayment license with the Financial Services Authority (OJK) is Kredivo. Based on the top brand award index data, Kredivo has a very good brand image, namely in first position with a percentage in 2021 of 38.2% and increased in 2022 to 38.2%. This means that the Kredivo brand has a good brand image in the digital credit platform market. Of course, this is a strength that must be maintained by the company in order to continue to maintain a good image in the eyes of this community.

One way to maintain the good name of the company, it is necessary to carry out various marketing strategies that are appropriate and right on target as expected by consumers. The diversity of media today makes it easier for companies to determine the direction and goals and use of the selected media. Advertising on television is still considered the most effective in promoting products, especially in Indonesia where people are still brand minded where brands that have appeared in television

The Influence of Advertising Appeals, Lifestyle and Celebrity Endorser on The Decision To Use The Digital Kredivo Credit Platform with Brand Image As An Intervening Variable.
Hana Mardhiyah Ar Rasyida Zahra, et.al
830

commercials are more popular than those that are not advertised on television. Hapsari (2008), the endorser is the leader's decision to convey messages to consumers regarding product brands. By using celebrity endorsers in advertisements that are intensified in the market, consumers will remember more about the brand of a product being offered. As in previous research by Hestyani and Sri (2017) which shows that celebrity endorsers and advertising attractiveness (advertising appeals) has a positive effect on brand image.

In addition to an attractive and appropriate promotion strategy, lifestyle also influences the decision to use a product/service offered. According to Kaharu (in Primantari et al, 2017) states that a person's lifestyle is a person's pattern of life in the world of everyday life which is expressed in activities, interests and opinions (opinions). People who tend to have a lifestyle following a reference group and are easily swayed by the attractiveness of an advertisement for a product can of course change and shift the top mindset of a product brand.
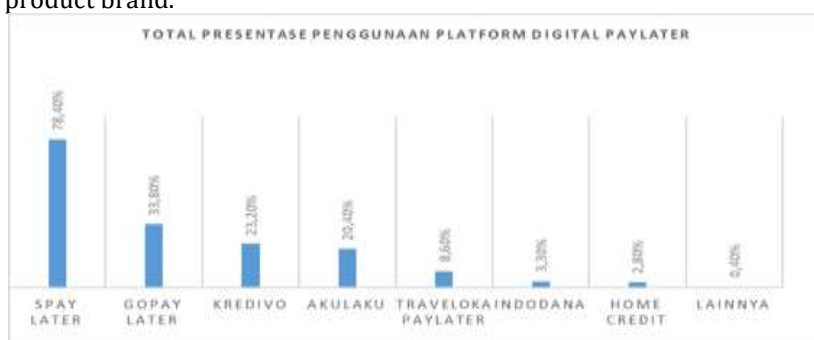

Figure 1. Total Percentage of Digital Platform Usage Paylater
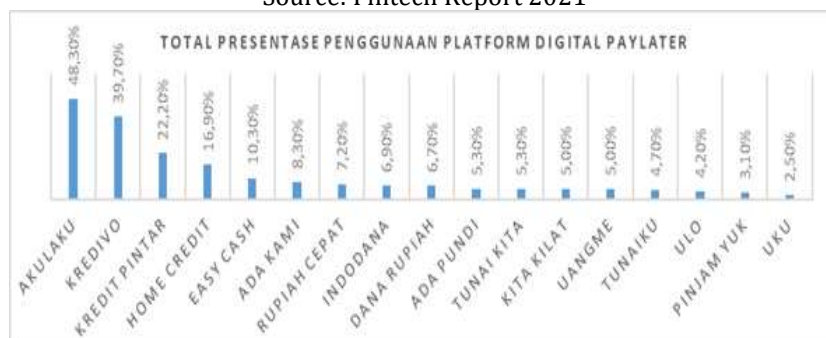Source: Fintech Report 2021

Figure 2. Total Percentage of Use of Digital Cash Loan Platforms
Source: Fintech Report 2021

From the Fintech Report 2021 above, Kredivo occupies the third position with the most users as a digital paylater platform with a usage percentage of 23.20%, which is still below its competitors, namely Spay Later and Gopay Later. Kredivo also occupies the second position with the most users as a digital cash loan platform with a percentage of 39.70% below Akulaku. Kredivo makes it easy for prospective customers to get digital credit services. The conveniences provided by Kredivo include a fast registration process, ease of using the service, long tenors, large limits, and security of customer data registered and supervised by the Financial Services Authority (OJK). The various conveniences provided can make it more attractive to potential customers.

With these data, it can be concluded that Kredivo has a high level of brand image and can encourage buyers on the Digital Credit Platform to use the paylater feature, but the number of Kredivo Paylater users is not aligned with the frequency of use of Paylater services and the large number of users of the Digital Paylater Platform.

This research has the following objectives:
1. To analyze the effect of advertising appeals on the brand image of the Kredivo Digital Credit Platform.
2. To analyze the influence of lifestyle on the brand image of the Kredivo Digital Credit Platform.
3. To analyze the influence of celebrity endorsers on the brand image of the Kredivo Digital Credit Platform.

The Influence of Advertising Appeals, Lifestyle and Celebrity Endorser on The Decision To Use The Digital Kredivo Credit Platform with Brand Image As An Intervening Variable.
Hana Mardhiyah Ar Rasyida Zahra, et.al
831

4. To analyze the effect of brand image on the decision to use the Kredivo Digital Credit Platform.
5. To analyze the effect of advertising appeals on the decision to use the Kredivo Digital Credit Platform.
6. To analyze the influence of lifestyle on the decision to use the Kredivo Digital Credit Platform.
7. To analyze the influence of celebrity endorsers on the decision to use the Kredivo Digital Credit Platform.
8. To analyze the effect of advertising appeals on the decision to use brand image as an intervening variable on the Kredivo Digital Credit Platform.
9. To analyze the influence of lifestyle on the decision to use with brand image as an intervening variable on the Kredivo Digital Credit Platform.
10. To analyze the influence of celebrity endorsers on the decision to use with brand image as an intervening variable on the Kredivo Digital Credit Platform

Literature Review

According to Shimp (in Hestyani et al, 2017: 2) advertising appeal is an approach taken by advertisers to increase motivation, opportunity, and consumer ability to process messages in advertisements. Indicators of advertising attractiveness according to Kotler (in Akbari, 2015: 479) must have three characteristics, namely: Meaningful, Believable and Distinctive. According to Mongisidi et al (in Wahyuningtyas, 2021: 3) defines lifestyle broadly as a way of life that is identified by how a person spends their time (activity), what they consider important in their environment (interest), and what they think about themselves and the world around them (opinions). Suryani (in Abdillah, 2021: 450) states that the indicators in lifestyle are: Activity, Interest, Opinions and Demography

According to Andrews and Shimp (2013: 227) celebrity endorser is an actor or artist entertainer or athlete which is known or publicly known for its success in their respective fields to support a product advertised. Based on extensive research, and as presented by social psychologist Herbert Kelman according to Andrews and Shimp (2013: 228), three indicators on the effectiveness of celebrity endorsers are: Credibility, Attractiveness and Power. According to Keller (2013: 342) brand image describes the extrinsic nature of products or services, including the way in which brands try to meet the psychological, or social needs of customers. Keller (2013: 78) says that brand image can also be improved and linked to three associations namely: Strength of brand association, Favorability of brand association and Uniqueness of brand association. association)

According to Kotler and Armstrong (2017: 158) the buying decision process consists of five stages: need recognition, information search, alternative evaluation, purchase decision, and post-purchase behavior. The stages in purchasing decisions (Hoffman and Bateson, 2010:87) consist of:

1. Pre-purchase stage: consumers are looking for information so that consumers have priority on the product to be purchased.
2. Consumption stage: the consumer is sure of his choice to buy the product.
3. Post-purchase stage: the consumer evaluates satisfaction, if the consumer is satisfied, the consumer will repurchase.

Conceptual Framework And Hypothesis

Based on the results of previous research studies and based on existing theories, the research framework in this study can be described as follows:

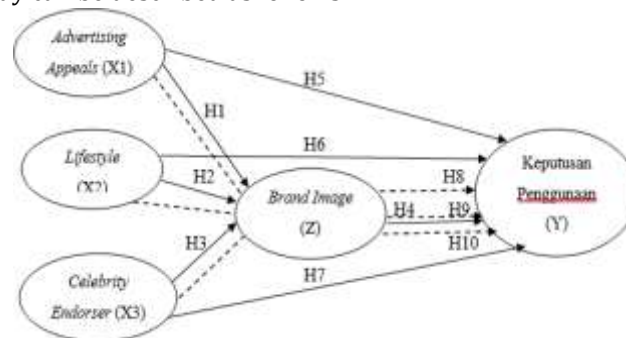**Figure 3**. Conceptual Framework
Source: Adapted from Fitria (2018), Hestyani and Astuti (2017), Priatna (2019), Pratidina and Soesanto (2018), and Syafullah et al (2021)

The Influence of Advertising Appeals, Lifestyle and Celebrity Endorser on The Decision To Use The Digital Kredivo Credit Platform with Brand Image As An Intervening Variable.
Hana Mardhiyah Ar Rasyida Zahra, et.al
832

The hypothesis in this study is as follows:

H1 : There is an effect of advertising appeals on brand image. H2: There is a lifestyle influence on brand image.

H3 : There is a celebrity endorser influence on brand image.

H4 : There is an influence of brand image on usage decisions.

H5 : There is an effect of advertising appeals on the decision to use H6 : There is an influence of lifestyle on the decision to use.

H7 : There is a celebrity endorser influence on the decision to use.

H8 : There is an effect of advertising appeals on the decision to use via brand image as an intervening variable

H9 : There is a lifestyle influence on usage decisions through brand image as an intervening variable.

H10 : There is a celebrity endorser influence on the decision to use via brand image as an intervening variable.

2. METHOD

The method in this research is to use quantitative research methods. The data used in this study is primary data by distributing questionnaires. Sampling used non-probability sampling, namely the accidental sampling technique using a sample of 131 respondents using Kredivo in the Greater Jakarta area. The data analysis method used in this study was SEM PLS analysis using SmartPLS 3 software. Validity testing in this study used the outer model analysis method based on convergent validity and AVE values, while for reliability using Cronbach alpha values. Structural analysis testing (inner model) using R Square, Model Fit and Path Coefficient. Then testing the hypothesis using bootstrapping analysis and looking at the value of the t statistic on the path coefficient.

3. RESULT AND DISCUSSION

Based on the results of research data processing, the following results are obtained:

Table 1. Outer Loadings

Indicator	Advertising Appeals (X1)	Lifestyle (X2)	Celebrity Endorser (X3)	Brand Image (Z)	Usage Decission (Y)
X1_1	0.877				
X1_2	0.852				
X1_3	0.871				
X1_4	0.805				
X1_5	0.769				
X1_6	0.722				
X2_1		0.746			
X2_2		0.815			
X2_3		0.722			
X2_4		0.797			
X2_5		0.858			
X2_6		0.847			
X2_7		0.847			
X2_8		0.741			
X3_1			0.857		
X3_2			0.892		
X3_3			0.816		
X3_4			0.821		
X3_5			0.877		
X3_6			0.887		
X3_7			0.839		
Y_1					0.858
Y_2					0.877
Y_3					0.914
Y_4					0.893
Y_5					0.907

The Influence of Advertising Appeals, Lifestyle and Celebrity Endorser on The Decision To Use The Digital Kredivo Credit Platform with Brand Image As An Intervening Variable.
Hana Mardhiyah Ar Rasyida Zahra, et.al

Y_6	0.886
Z_1	0.735
Z_2	0.865
Z_3	0.904
Z_4	0.822
Z_5	0.865
Z_6	0.775
Z_7	0.731

Source: Processed Data (SmartPLS 3, 2023)

Based on table above, it can be seen that the loading factor value of all indicators in each variable has a value above 0.7. So it can be concluded that the overall indicators for each variable can be said to be valid.

Table 2. of Average Variance Extracted (AVE)) Values

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Advertising Appeals (X1)	0.900	0.906	0.924	0.669
Brand Image (Z)	0.916	0.924	0.933	0.667
Celebrity Endorser (X3)	0.939	0.941	0.950	0.733
Usage Decission (Y)	0.947	0.949	0.958	0.791
Lifestyle (X2)	0.918	0.922	0.933	0.637

Source: Processed Data (SmartPLS 3, 2023)

Based on table above, it can be seen that the Average Variance Extracted (AVE) value for all variables has a value greater than 0.5 so it can be concluded that all the variables in this study are valid and feasible for further testing.

Table 3 Output Cronbach Alpha and Composite Reliability

Variable	Cronbach's Alpha	rho_A	Composite Reliability
Advertising Appeals (X1)	0.900	0.906	0.924
Brand Image (Z)	0.916	0.924	0.933
Celebrity Endorser (X3)	0.939	0.941	0.950
Usage Decission (Y)	0.947	0.949	0.958
Lifestyle (X2)	0.918	0.922	0.933

Source: Processed Data (SmartPLS 3, 2023)

Based on table above, it can be seen that the Cronbach alpha value for all variables shows a value greater than 0.7 so it can be concluded that all variables in this study are reliable. Then, when viewed from the composite reliability value for all variables, it shows a value greater than 0.6 so it can be concluded that all variables in this study are reliable.

Table 4. Output Fit Model

	Saturated Model	Estimated Model
SRMR	0.069	0.069
d_ULS	2.811	2.811
d_G	2.098	2.098
Chi-Square	1.313.726	1.313.726
NFI	0.733	0.733

Based on table above, it can be seen that the Standardized Root Mean Square Residual (SRMR) value is 0.069 which is less than 0.10, so it can be concluded that it meets the fit model criteria. Then, when viewed from the Normed Fit Index (NFI) value of 0.733, which is in the range of 0 -1 and is also greater than 0.6, it can be concluded that the model is said to be Fit.

Table 5 Output R Square

	R Square	R Square Adjusted
Brand Image (Z)	0.775	0.770
Usage Decission (Y)	0.710	0.700

Source: Processed Data (SmartPLS 3, 2023)

Based on table above, it can be seen that the R Square value for the brand image variable (Z) is 0.775. This means that changes in variations in the brand image mediation variable can be explained by

The Influence of Advertising Appeals, Lifestyle and Celebrity Endorser on The Decision To Use The Digital Kredivo Credit Platform with Brand Image As An Intervening Variable.
Hana Mardhiyah Ar Rasyida Zahra, et.al

the exogenous variables of advertising appeals (X1), lifestyle (X2) and celebrity endorser (X3) simultaneously by 0.775 or by 77.5%. While the remaining 22.5% is explained by other variables outside of this study. Then the R Square value for the use decision variable (Y) is 0.710. This means that the advertising appeals (X1), lifestyle (X2) and celebrity endorser (X3) variables can simultaneously explain the diversity of usage decision variables (Y) with a contribution of 0.710 or 71%. While the remaining 29% is explained by other variables outside of this study.

Table 6 of Output Path Coefficient (Direct Effect)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Advertising Appeals (X1) -> Brand Image (Z)	0.046	0.053	0.136	0.339	0.734
Advertising Appeals (X1) -> Usage Decission (Y)	-0.098	-0.076	0.106	0.920	0.358
Brand Image (Z) -> Usage Decission (Y)	0.496	0.475	0.144	3.432	0.001
Celebrity Endorser (X3) -> Brand Image (Z)	0.274	0.283	0.133	2.062	0.039
Celebrity Endorser (X3) -> Usage Decission (Y)	0.046	0.039	0.096	0.481	0.631
Lifestyle (X2) -> Brand Image (Z)	0.613	0.598	0.091	6.730	0.000
Lifestyle (X2) -> Usage Decission (Y)	0.420	0.429	0.146	2.871	0.004

Source: Processed Data (SmartPLS 3, 2023)

Based on table above, it can be seen that the relationship between the advertising appeals variable (X1) and the brand image variable (Z) has no significant effect because it has a T statistic value of 0.339 and a P value of 0.734. The original sample value of 0.046 indicates that the direction of the relationship between variables advertising appeals (X1) with brand image variable (Z) is positive. Next, the relationship between the advertising appeals variable (X1) and the usage decision variable (Y) has no significant effect because it has a statistical T value of 0.920 and a P value of 0.358. The original sample value of -0.098 indicates that the direction of the relationship between the advertising appeals variable (X1) and the usage decision variable (Y) is negative.

Furthermore, the relationship between the brand image variable (Z) and the usage decision variable (Y) is significant because it has a T statistic value of 0.432 and a P value of 0.001. The original sample value of 0.496 indicates that the direction of the relationship between the brand image variable (Z) and the usage decision variable (Y) is positive. Then the relationship between the celebrity endorser variable (X3) and the brand image variable (Z) is significant because it has a T statistic value of 3.432 and a P value of 0.039. The original sample value of 0.274 indicates that the direction of the relationship between the celebrity endorser variable (X3) and the brand image variable (Z) is positive.

Next, the relationship between the celebrity endorser variable (X3) and the usage decision variable (Y) has no significant effect because it has a T statistic value of 0.481 and a P value of 0.631. The original sample value of 0.046 indicates that the direction of the relationship between the celebrity endorser variable (X3) and the usage decision variable (Y) is positive. Furthermore, the relationship between the lifestyle variable (X2) and the brand image variable (Z) is significant because it has a T statistic value of 6.730 and a P value of 0.000. The original sample value of 0.613 indicates that the direction of the relationship between the lifestyle variable (X2) and the brand image variable (Z) is positive.

Then the relationship between the lifestyle variable (X2) and the usage decision variable (Y) is significant because it has a T statistic value of 2.871 and a P value of 0.004. The original sample value of 0.420 indicates that the direction of the relationship between the lifestyle variable (X2) and the usage decision variable (Y) is positive.

Table 7. Output Path Coefficient (Indirect Effect)

	Original	Sample	Standard	T Statistics	P

The Influence of Advertising Appeals, Lifestyle and Celebrity Endorser on The Decision To Use The Digital Kredivo Credit Platform with Brand Image As An Intervening Variable.
Hana Mardhiyah Ar Rasyida Zahra, et.al

	Sample (O)	Mean (M)	Deviation (STDEV)	(|O/STDEV|)	Values
Advertising Appeals (X1) -> Brand Image (Z) -> Usage Decission (Y)	0.023	0.013	0.064	0.360	0.719
Celebrity Endorser (X3) -> Brand Image (Z) -> Usage Decission (Y)	0.136	0.143	0.091	1.496	0.135
Lifestyle (X2) -> Brand Image (Z) -> Usage Decission (Y)	0.304	0.285	0.102	2.967	0.003

Source: Processed Data (SmartPLS 3, 2023)

Based on table above, it can be seen that the relationship between the advertising appeals variable (X1) and the usage decision variable (Y) through the mediation variable brand image (Z) has no significant effect because it has a T statistic value of 0.360 and a P value of 0.719 . The original sample value of 0.023 indicates that the direction of the relationship between the advertising appeals variable (X1) and the usage decision variable (Y) through the mediating variable brand image (Z) is positive. Furthermore, the relationship between the celebrity endorser variable (X3) and the usage decision variable (Y) through the brand image mediation variable (Z) has no significant effect because it has a T statistic value of 1.496 and a P value of 0.135. The original sample value of 0.136 indicates that the direction of the relationship between the celebrity endorser variable (X3) and the usage decision variable (Y) through the mediating variable brand image (Z) is positive.

Next, the relationship between the lifestyle variable (X2) and the usage decision variable (Y) through the mediating variable brand image (Z) has a significant effect because it has a T statistic value of 2.967 and a P value of 0.003. The original sample value of 0.304 indicates that the lifestyle variable (X2) and the usage decision variable (Y) through the brand image variable (Z) are positive. Based on the results of the output path coefficient for direct and indirect effects, it can be analyzed to test the hypothesis as follows:

In the 1st hypothesis which tests the effect of advertising appeals on brand image, the results show a t statistic value of 0.339 and a P value of 0.734. The results of these measurements indicate that the value of the t statistic is 0.339 < the t table value is 1.96 and the P value is 0.734 > 0.05. From the results of this data it can be interpreted that the sample data of the advertising appeals variable was not successful in proving that there was an effect on the brand image variable. So it can be concluded that advertising appeals (X1) have no effect on brand image (Z). Then Hypothesis 1: **Rejected.**

In the second hypothesis, which examines the effect of lifestyle on brand image, the t statistic value is 6.730 and the P value is 0.000. The results of these measurements indicate that the t value of the statistic is 6.730 > the t table value is 1.96 and the P value is 0.000 <0.05. From the results of this data it can be interpreted that the lifestyle variable sample data has succeeded in proving an influence on the brand image variable. So it can be concluded that lifestyle (X2) influences brand image (Z). Then Hypothesis 2: **Accepted.**

In the third hypothesis, which examines the influence of celebrity endorsers on brand image, the t statistic value is 2.062 and the P value is 0.039. The results of these measurements indicate that the t value of the statistic is 2.062 > the t table value is 1.96 and the P value is 0.039 <0.05. From the results of this data it can be interpreted that the celebrity endorser variable sample data has succeeded in proving an influence on the brand image variable. So it can be concluded that celebrity endorser (X3) has an effect on brand image (Z). So Hypothesis 3: **Accepted.**

In the 4th hypothesis which examines the influence of brand image on usage decisions, the results show a t statistic value of 3.432 and a P value of 0.001. The results of these measurements indicate that the value of the t statistic is 3.432 > the value of the t table is 1.96 and the value of the P value is 0.001 <0.005. From the results of this data it can be interpreted that the brand image variable sample data has succeeded in proving an influence on the use decision variable. So it can be concluded that brand image (Z) influences the decision to use (Y). Then Hypothesis 4: **Accepted.**

In the 5th hypothesis which tests the effect of advertising appeals on usage decisions, the results show a t statistic value of 0.920 and a P value of 0.358. The results of these measurements indicate that the value of the t statistic is 0.920 < the t table value is 1.96 and the P value is 0.358 > 0.05. From the results of this data it can be interpreted that the sample data of the advertising appeals variable was not successful in proving that there was an influence on the use decision variable. So it can be concluded that advertising appeals (X1) have no effect on the decision to use (Y). Then Hypothesis 5: **Rejected.**

The Influence of Advertising Appeals, Lifestyle and Celebrity Endorser on The Decision To Use The Digital Kredivo Credit Platform with Brand Image As An Intervening Variable.
Hana Mardhiyah Ar Rasyida Zahra, et.al
836

In the 6th hypothesis, which examines the effect of lifestyle on the decision to use, it shows a t statistic value of 2.871 and a P value of 0.004. The results of these measurements indicate that the t value of the statistic is 2.871 > the t table value is 1.96 and the P value is 0.004 <0.05. From the results of this data it can be interpreted that the lifestyle variable sample data has succeeded in proving an influence on the use decision variable. So it can be concluded that lifestyle (X2) influences the decision to use (Y). Then Hypothesis 6: **Accepted.**

In the 7th hypothesis which tests the influence of celebrity endorsers on usage decisions, the results show a t statistic value of 0.481 and a P value of 0.631. The results of these measurements indicate that the value of the t statistic is 0.481 < the value of the t table is 1.96 and the value of the P value is 0.631 > 0.05. From the results of this data it can be interpreted that the celebrity endorser variable sample data did not succeed in proving that there was an influence on the use decision variable. So it can be concluded that the celebrity endorser (X3) has no effect on the decision to use (Y). Then Hypothesis 7: **Rejected.**

In the 8th hypothesis which tests the effect of advertising appeals on usage decisions through brand image as an intervening variable, the results show a t statistic of 0.360 and a P value of 0.719. The results of this measurement shows that the t statistic value is 0.360 < t table value is 1.96 and the P value is 0.719 > 0.05. From the results of this data it can be interpreted that the sample data of the advertising appeals variable was not successful in proving that there was an influence on the usage decision variable through brand image as an intervening variable. So it can be concluded that advertising appeals (X1) have no effect on the decision to use (Y) through brand image (Z) as an intervening variable. Then Hypothesis 8: **Rejected.**

In the 9th hypothesis which examines the influence of lifestyle on usage decisions through brand image as an intervening variable, the results show a t statistic value of 2.967 and a P value of 0.003. The results of these measurements indicate that the t statistic value is 2.967 > the t table value is 1.96 and the P value is 0.003 <0.05. From the results of this data it can be interpreted that the sample data of the lifestyle variable has succeeded in proving that there is an influence on the usage decision variable through brand image as an intervening variable. So it can be concluded that lifestyle (X2) influences the decision to use (Y) through brand image (Z) as an intervening variable. So Hypothesis 9: **Accepted.**

In the 10th hypothesis which tests the influence of celebrity endorsers on usage decisions through brand image as an intervening variable, the results show a t statistic value of 1.496 and a P value of 0.135. The results of these measurements indicate that the value of the t statistic is 1.496 < the t table value is 1.96 and the P value is 0.135 > 0.05. From the results of this data it can be interpreted that the celebrity endorser variable sample data did not succeed in proving that there was an influence on the usage decision variable through brand image as an intervening variable. So it can be concluded that celebrity endorser (X3) has no effect on the decision to use (Y) through brand image (Z) as an intervening variable. Then Hypothesis 10: **Rejected.**

4. CONCLUSION

Based on the results of data processing in the research conducted, the following conclusions can be drawn: Changes in the value of Advertising appeals do not have a significant effect on brand image but have a positive relationship direction. In other words, if advertising appeals increase, there will be no increase in brand image. Changes in Lifestyle values have a significant influence on brand image with a positive relationship. In other words, if lifestyle increases, there will also be an increase in brand image. Celebrity endorser value changes have a significant effect on brand image with a positive relationship direction. In other words, if the celebrity endorser increases, there will also be an increase in brand image. Changes in the value of brand image as an intervening variable have a significant influence on the decision to use with a positive relationship direction. In other words, if the brand image increases, there will also be an increase in usage decisions. Changes in the value of advertising appeals do not have a significant effect on the decision to use with a negative relationship. In other words, if advertising appeals increase, there will not be any increase in usage decisions. Changes in lifestyle values have a significant influence on the decision to use with a positive relationship direction. In other words, if lifestyle increases, there will also be an increase in usage decisions. Changes in the value of celebrity endorsers do not have a significant effect on the decision to use with a positive relationship. In other words, if the celebrity endorser increases, there will be no increase in the decision to use. Changes in the value of advertising appeals do not have a significant effect on the decision to use through brand image with a

The Influence of Advertising Appeals, Lifestyle and Celebrity Endorser on The Decision To Use The Digital Kredivo Credit Platform with Brand Image As An Intervening Variable.
Hana Mardhiyah Ar Rasyida Zahra, et.al
837

positive relationship direction. In other words, if there is an increase in advertising appeals through brand image, then there will be no increase in usage decisions. Changes in lifestyle values have a significant influence on usage decisions through brand image with a positive relationship direction. In other words, if there is an increase in lifestyle through brand image, there will also be an increase in purchasing decisions. Changes in the value of celebrity endorsers do not have a significant effect on the decision to use through brand image with a positive relationship direction. In other words, if there is an increase in celebrity endorser through brand image, then there will be no increase in the decision to use.

REFERENCES

[1] A Shim., & Terence, J., & Craig, A. (2013). *Advertising Promotion and Other Aspect of Integrated Marketing Communications 9th Edition*. Canada. Nelson Education, Ltd.

[2] Abdillah., & Jogiyanto. (2014)*. Partial Least Square (PLS) Alternatif SEM Dalam Penelitian Bisnis*. Yogyakarta. Penerbit Andi.

[3] Akbari, M. (2015). Different Impacts of Advertising Appeals on Advertising Attitude for High and Low Involvement Products. *Global Business Review*, 16(3), 478–493. https://doi.org/10.1177/0972150915569936

[4] Fitria, E. (2018). Analisis Pengaruh Gaya Hidup, Kualitas Produk Terhadap Keputusan Pembelian dengan Citra Merek sebagai Variabel Intervening. *Jurnal Ecobisma*, 5(1), 1-14.

[5] Hestyani, A. D., & Sri, R.T.A. (2017). Analisis Pengaruh Celebrity Endorser , Daya Tarik Iklan, Kualitas Produk Terhadap Keputusan Pembelian dengan Brand Image sebagai Variabel Intervening. *Jurnal Manajemen Diponegoro,* 6(2), 1-11.

[6] Keller, K. L. (2013). *Strategic Brand Management, 4th ed.* Upper Saddle River, NJ. Pearson prentice-hall.

[7] Kotler, P., & Keller. (2009). *Manajemen Pemasaran, Jilid 1*. Jakarta. PT. Indeks.

[8] Kotler, P., & Gary, A. (2017). *Principles of Marketing. 16th Edition.* England. Pearson Education.

[9] Lamb, C. W., & , Joseph, F. H., & Carl, M. D. (2013). *Marketing. 12th Edition.* Canada. Nealson Education.

[9] Pratidina, N.G.A., & Harry, S. (2018). Pengaruh Gaya Hidup, Kualitas Produk, Daya Tarik Promosi Terhadap Keputusan Pembelian Tisu Tessa Melalui Citra Merek (Studi Kasus Pada Mahasiswa S1 Fakultas Ekonomi dan Bisnis Universitas Diponegoro). *Jurnal Manajemen,* 7(3), 1-11.

[9] Priatna, L. A. (2019). The Impact of Advertising Appeal, Celebrity Endorsement and Repetition Advertising in Television Advertisement Toward Purchase Intention OPPO Smartphone. *9th Industrial Research Workshop and National Seminar,* 566- 573.

[10] Syafulloh, D., & Suwignyo, W., & Saiful, A. (2021). Pengaruh Harga, Kualitas Produk, Inovasi Produk dan Gaya Hidup terhadap Keputusan Pembelian Melalui Brand Image Sebagai Variabel Intervening. *Jurnal Manajemen Bisnis dan Manajemen Informatika*, 2(2), 24-37.

The Influence of Advertising Appeals, Lifestyle and Celebrity Endorser on The Decision To Use The Digital Kredivo Credit Platform with Brand Image As An Intervening Variable.
Hana Mardhiyah Ar Rasyida Zahra, et.al
838