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Influence Celebrity Endorser Atta Halilintar on Purchasing Decisions Through Brand Image as an Intervening Variable on Byond Productsby Indonesian Islamic Bank

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ABSTRACT

The rapid development of digital technology has changed the marketing landscape and promotional strategies in Indonesia. One of the prominent phenomena is the use of celebrity endorsers as an effective marketing communication strategy to improve brand image and encourage consumer purchasing decisions. BSI utilizes a marketing strategy through celebrity endorsers as its communication media. Atta Halilintar, as one of the influencers with a large follower base on social media, is believed to be able to provide a significant influence on consumer purchasing decisions, especially among the younger generation. However, this communication strategy of using celebrity endorsers raises important questions about the extent to which Atta Halilintar is effective in influencing consumer purchasing decisions for BYOND products. The study was conducted using a quantitative method through questionnaire data collection and mediation data processing with Smart PLS.03, based on a sample size of 100 taken using a random sampling method from 1,1 million Instagram followers of the Bank Syariah Indonesia account. The results of the study show that there is a significant influence of mediation between the application of the Celebrity Endorser variable as variable X on the Purchase Decision as variable Y through Brand Image as variable Z. This is proven by the results of the hypothesis test that Ho1 is rejected and Ha1 is accepted with a T-statistic value of 2.908> T-table 1.660 or an influence through mediation of 10% and a P-Value of 0.004 <0.05.

Keywords: celebrity endorser; purchasing decision; brand image

ABSTRAK

Perkembangan teknologi digital yang pesat telah mengubah lanskap pemasaran dan strategi promosi di Indonesia. Salah satu fenomena yang menonjol adalah penggunaan celebrity endorser sebagai strategi Komunikasi dalam pemasaran yang efektif untuk meningkatkan citra merek dan mendorong keputusan pembelian konsumen. BSI memanfaatkan strategi pemasaran melalui celebrity endorser sebagai media komunikasinya. Atta Halilintar, sebagai salah satu influencer dengan basis pengikut yang besar di media sosial, diyakini mampu memberikan pengaruh signifikan terhadap keputusan pembelian konsumen, terutama di kalangan generasi muda. Namun strategi komunikasi penggunaan celebrity endorser ini menimbulkan pertanyaan penting tentang sejauh mana efektivitas Atta Halilintar dalam mempengaruhi keputusan pembelian konsumen terhadap produk BYOND. Penelitian dilakukan dengan metode kuantitatif melalui pengumpulan data kuesioner dan pengolahan data mediasi dengan Smart PLS.03, berdasarkan jumlah sampel 100 diambil mengguanakan metode random sampling dari 1,1 juta Follower instagram akun Bank Syariah Indonesia. Hasil Penelitian menunjukan bahwa terdapat pengaruh signifikan adanya mediasi antara penerapan variabel Celebrity Endorser sebagai variabel X terhadap Keputusan Pembelian Sebagai variabel Y melalui Citra Merek sebagai variabel Z. Dibuktikan dengan hasil uji hipotesis bahwa Ho1 ditolak dan Ha1 diterima dengan nilai T-statistik 2,908 > T-tabel 1,660 atau pengaruh melalui mediasi sebesar 10% dan nilai P-Values 0,004 < 0,05.

Kata Kunci: celebrity endorser; keputusan pembelian; citra merek

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INTRODUCTION

The rapid development of digital technology has changed the landscape of communication media in marketing and promotional strategies in Indonesia. One of the prominent phenomena is the use ofcelebrity endorser as an effective marketing communication strategy to enhance brand image and drive consumer purchasing decisions (Shimp & Andrews, 2023). Amidst increasingly tight banking competition, Bank Syariah Indonesia (BSI) launched the BYOND product, a digital banking service designed to meet the needs of the millennial and Gen-Z generations.

The strength of brand awareness and expanding market reach, BSI utilizes a communication strategy in marketing through celebrity endorsers as its communication media. Atta Halilintar, as one of the influencers with a large follower base on social media, is believed to be able to provide a significant influence on consumer purchasing decisions, especially among the younger generation (JEM, 2021). Previous research has shown that credibility, attractiveness, and parasocial relationships betweencelebrity endorser and the audience can increase purchase intentions and purchase decisions for the promoted product (Journal of Management Science, 2021). In an effort to attract this market segment, BSI collaborated with Atta Halilintar, a social media celebrity with millions of followers, ascelebrity endorser BYOND products.



Figure 1 Content March 20, 2025 on Instagram @lifewithbsi

The selection of Atta Halilintar ascelebrity endorser is a strategic step considering its great influence among the young generation of Indonesia (Hamidah & Anita, 2023). As one of the leading content creators with a massive number of followers on various social media platforms, Atta Halilintar is considered to be able to reflect the values that BYOND products want to build.

Usage strategy celebrity endorser This raises an important question about the extent to which Atta Halilintar is effective in influencing consumer purchasing decisions for BYOND products. Furthermore, it is necessary to explain how the mechanism of this influence works, especially through the formation of brand image as an intervening variable (Wang et al., 2023). Brand image is an important bridge between the appealcelebrity endorser and consumer purchasing decisions, especially for financial products that require a high level of trust from consumers (Rahmawati, 2022).

Celebrity endorser is a person who endorses an advertisement, usually as an advertising character that enhances the appeal of the promoted product. An artist or actor known for their achievements in a particular industry who promotes a marketed product is called a celebrity endorser. McCaracken argues that celebrity endorsements persist in modern marketing. Asking famous people to become celebrity endorsers is one way to achieve this. This is because the taste of heroes is easily absorbed by society, especially among women. According to Shimp (2016) in (Ningsih & Putri, 2020), endorsers of artists, artists, or athletes who are famous in various fields of science promote a product based on their piety. Many advertising companies use celebrity endorsements to promote their goods or businesses. Endorsers, according to Terence (Halim & Finthariasari, n.d.; Saputro, 2020), are advertising supporters or advertising stars who support product advertisements.Celebrity endorser is a person known to the public who acts as a customer in an advertisement. Movie stars, five television stars, sports stars, singers, and other influential individuals fall into the celebrity category (Maryam & Juju, 2020). There are indicatorscelebrity endorser According to (Rahman, 2023), it consists of five special attributes which are described by the acronym TEARS, namely: 1)Trustworthiness (Trust), 2)Expertise (Skill) 3)Physical Attractiveness (Physical Attraction)4)Respect (Respect), and 5)Similarity (Similarities).

Brand image (brand image) plays an important role as an intervening variable that can strengthen the influencecelebrity endorser on purchasing decisions (Brilliany, 2022). A positive brand image can increase consumer trust and loyalty, thus encouraging purchasing decisions (Glory, 2023). Image cannot be described physically, because image only exists in the mind. However, image and brand have a relationship because image has an impact on consumer perception of brand operations and communications. Brand image is basically a consumer perception to evaluate a product when consumers do not have sufficient knowledge about a product to be purchased. Brand image is the name, term, symbol, and design used by the company to empower the product with competitors. Image can be built with all media owned by the company, and is sustainable and has a message that is conveyed both through visual media, symbols, atmosphere and events. Consumers tend to choose products that are well-known and used by many people rather than products that are new to them. Consumers can be arranged to form an impression of the brand/brand image According to Aaker, (2012) brand image indicators are as follows: (1) Product attributes (product attribute), (2) Consumer benefits (consumer benefits), (3) Brand personality (brand personality). Thus, the collaboration betweencelebrity endorser

and strengthening brand image is a very relevant strategy in marketing digital products such as BYOND by BSI to an increasingly digitally savvy society. According to Kotler and Keller (2021), a strong brand image can increase consumer trust and influence their purchasing decisions. Research by Mulyati et al. (2022) also shows thatcelebrity endorser credible can improve brand image and ultimately have a positive impact on purchasing decisions. Purchasing decisions are one of the fundamental concepts in consumer behavior studies that have been widely studied and developed by marketing experts. Various theories have been formulated to explain the consumer decision-making process in the context of purchasing products or services. Cultural, social, personal, and psychological factors are the drivers and influences of purchasing decisions (Kotler and Keller, 2012: 177). In addition to the influencing factors, there are also various types of purchasing decisions, such as searching for alternatives when the various products offered do not match the customer, the type of decision-making when the customer has made several choices and chosen a particular product, and finally, the problem-solving process. According to Kotler and Armstrong in Priansa (2018: 479) consumer purchasing behavior is a series of physical and mental actions experienced by consumers when purchasing a particular product. The indicators of purchasing decisions are: 1. Problem Recognition, 2. Information Search, and 3. Product Purchase.

Previous research (Anwar & Amelia, 2023) confirmed that the selection ofcelebrity endorser The right one can be a determining factor in the success of a product's marketing strategy. Previous studies have presented the impact of celebrity endorsers on purchasing choices. One of these studies was conducted by (Syarifah, 2022). However, this is different from the study (Yunus, 2021) which presented a lack of influencecelebrity endorser on consumer choices. In addition, a study conducted by Talopod (2020) presented that purchasing choices are positively and significantly influenced by brand image. This is contrary to the study (Hakim & Susilowati, 2013) which presents the small influence of brand image on consumer choice. Furthermore, Yuniarti's study (2016) presents that the choice to buy fashion goods online is positively and significantly influenced by product quality. On the other hand, the study (Ningsih & Putri, 2020) presents that customer purchasing choices are not influenced by product quality. According to research, the use of famous endorsers attracts more customer attention than individuals who are not widely known to the public. This is supported by the fact that some businesses offer services to unpopular individuals to very popular individuals as message sources. Because messages delivered by attractive or famous sources attract more consumer attention and are more absorbed into their minds (Kotler and Keller, 2012: 485). Using public figures who are well-known and often seen by people is the right choice.

Based on the problems and previous research, this research was conducted further with the aim of analyzing the influencecelebrity endorser Atta Halilintar on the decision to purchase BYOND products, by considering the role of brand image as an intervening variable, namely to determine the influencecelebrity endorser on

purchasing decisions through brand image. The results of the study are expected to contribute to the development of more effective marketing strategies, especially in the context of Islamic banking in the digital era as discussed by Firmansyah (AURELIA, 2020) in a study of contemporary consumer behavior.

METHODS

This study uses a quantitative method. According to (Sugiyono, 2021), quantitative research is a systematic, planned, and clearly structured research method from the beginning to the creation of a research design with the aim of researching a certain population or sample and statistical data analysis. The causal research design aims to test the influencecelebrity endorser Atta Halilintar on purchasing decisions through brand image as an intervening variable on BYOND products by Bank Syariah Indonesia. The population in this study were the followers of the official Instagram account @lifewithbsi which numbered around 1.1 million followers. Given the large population, the sampling technique used was simple random sampling to ensure that each member of the population had an equal opportunity to be selected as a respondent. Based on statistical calculations considering a 10% error rate, a sample of 100 respondents was obtained who were customers of BYOND products by Bank Syariah Indonesia.

Data collection in this study used two sources, namely primary data and secondary data. Primary data was obtained through direct observation and distribution of questionnaires to respondents. The questionnaire was compiled with a 5-point Likert scale ranging from strongly disagree (1) to strongly agree (5) and distributed online via the Google Form platform. The research instrument was designed to measure three main variables:celebrity endorser (X) which includes the dimensions of credibility, attractiveness, and product suitability; brand image (Z) which includes the dimensions of strength, uniqueness, and superiority of brand associations; and purchasing decisions (Y) which consist of the dimensions of need recognition, information search, alternative evaluation, purchasing decisions, and post-purchase behavior. Meanwhile, secondary data is obtained through literature studies, scientific journals, textbooks, and official publications relevant to the research topic.

Data analysis in this study used the Structural Equation Modeling (SEM) method with a quantitative approach.Partial Least Square (PLS) through SmartPLS software. The selection of SmartPLS is based on its ability to analyze complex structural models with relatively small samples and the ability to test mediation effects. The stages of data analysis include evaluation of the measurement model (outer model) to assess the validity and reliability of the instrument, as well as evaluation of the structural model (inner model) to test the research hypothesis. Testing of mediation effects is carried out using the bootstrapping procedure to determine the significance of the indirect effect.celebrity endorser on purchasing

decisions through brand image. With this approach, research can comprehensively identify howcelebrity endorser Atta Halilintar influences the purchasing decision of BYOND products, both directly and indirectly through the formation of a positive brand image. (Hair & Alamer, 2022).

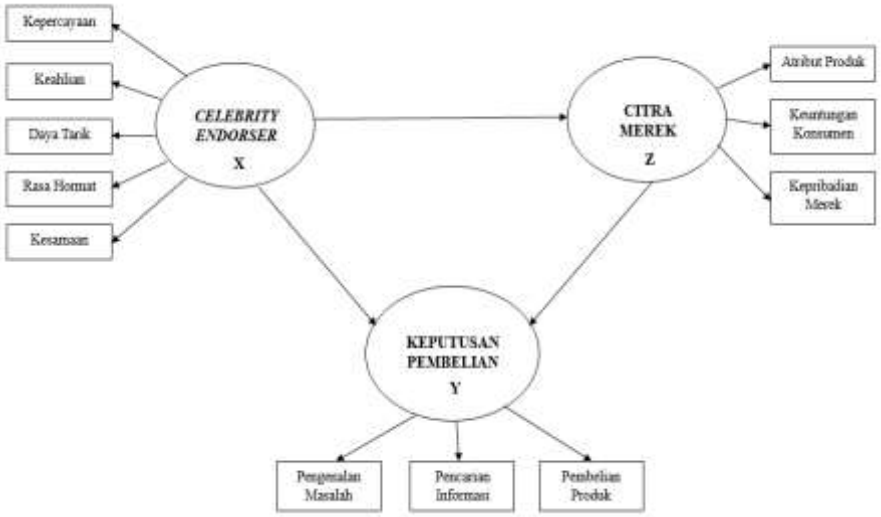


Figure 2 Research Design
Source: Researcher data, 2025

RESULT AND DISCUSSION

Model Plan

This path outer model is used to unite independent, dependent and mediation variables. The following is a picture of the path outer model design:

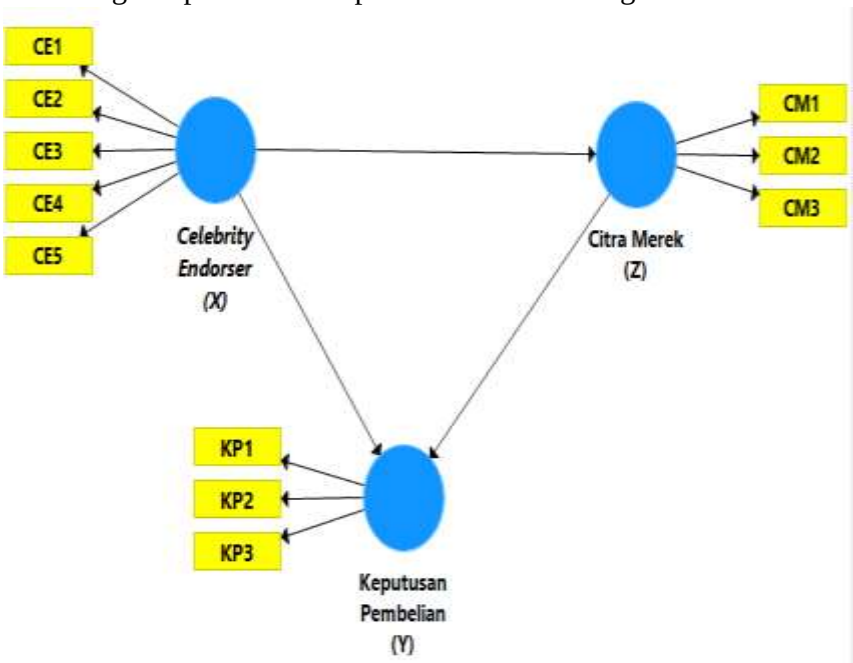
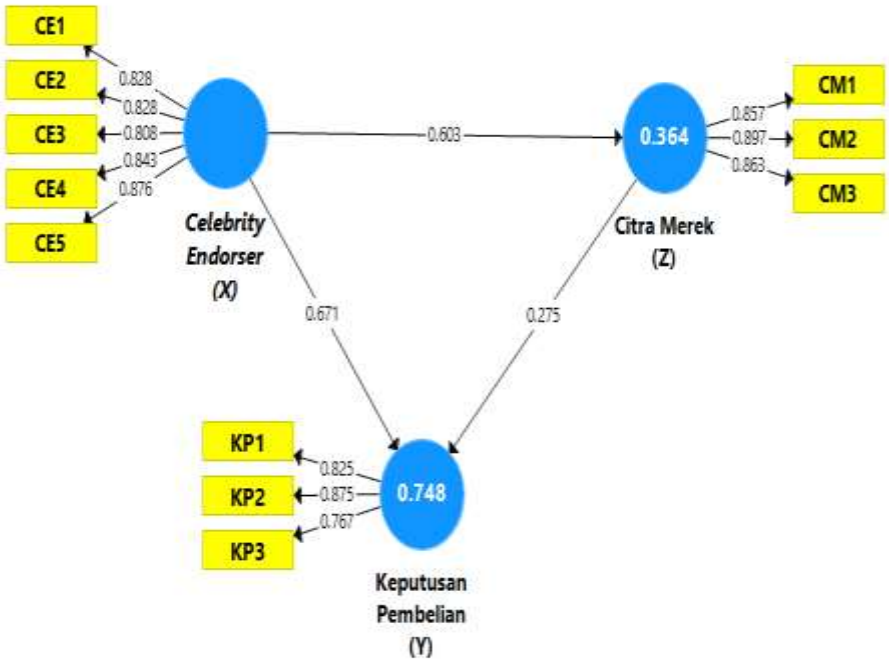


Figure 3 Research Model Design
Source: Researchers from SmartPLS.03, 2025

Model Design (Path Outer Model)



Picture 4 Path Outer Model
Source: Researchers from SmartPLS.03, 2025

Validity Test

The outer loading value for each indicator can be used to determine the reflective indicator. The outer loading value must be more than 0.7 for the indicator to be valid, while the outer loading value less than 0.5 is still acceptable and meets validity.

All outer loading indicators have a value of >0.5 according to the table below, so with a value of >0.5 it is considered valid and can be used for research. Here is the validity test table:

Table 1 Results of Validity Test Analysis (Outer Loading)

Variabel	Indikator	Outer Loading	Validitas
***Celebrity Endorser* (X)**	CE1	0.828	**Valid**
	CE2	0.828	**Valid**
	CE3	0.808	**Valid**
	CE4	0.843	**Valid**
	CE5	0.876	**Valid**
Purchase Decision (Keputusan Pembelian/KP) (Y)	KP1	0.825	**Valid**
	KP2	0.875	**Valid**
	KP3	0.767	**Valid**
Brand Image (Citra Merk/CM) (Z)	CM1	0.857	**Valid**
	CM2	0.897	**Valid**
	CM3	0.863	**Valid**

Source: Researchers from SmartPLS.03, 2025

Reliability Test

Reliability testing is assessed using 2 (two) methods, namely*Composite Reliability* And *Cronbach's Alpha.* A variable can be said to have good reliability if the value*Composite Reliability* or from the value*Cronbach's Alpha* has a value >0.7 and a value*Cronbach's Alpha* >0.6 (Laksono & Wardoyo, 2019).

Table 2 Results of Reliability Test Analysis (Outer Loading)

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Celebrity Endorser_(X)	0.893	0.901	0.921	0.700
Brand Image/ Citra Merek_(Z)	0.845	0.862	0.905	0.762
Purchase Decision/ Keputusan Pembelian_(Y)	0.762	0.773	0.863	0.678

Based on the table above, it can be concluded that the composite reliability value of all constructs is > 0.7, which means that all constructs meet the criteria.composite reliability and each construct in this study has a high reliability value. And all constructs in this study have high reliability values, and their cronbach's alpha values are >0.6, as shown in the table.

Hypothesis Testing

Hypothesis testing is an important technique in statistics. Among the tests, hypothesis testing can help determine various factors that need to be investigated properly whether the facts are true or just theories. Hypothesis testing uses probability values and t-statistics.

Inner Model Path Design

Hypothesis testing through statistical testing with bootstrapping testing on PLS testing using SMARTPLS3 and by looking at the results of data testing on the inner model, namely in the table Path Coeffecient and table Specific Indirect Effect, which will show the hypothesis test of this research. This is used to determine the validity of the hypothesis to find out whether the hypothesis is answered correctly or not.

Basis for decision making:

"Path Coeffecient is 5%, and T-Table for 100 respondents = 1.660. The t-statistic value is greater than 1.666 indicating that the hypothesis has a significant effect, or HO is rejected, and Ha is accepted."

Table 3 Path Coeffecient is as follows:

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Celebrity Endorser_(X) -> Brand Image/Citra Merek_(Z)_	0.603	0.605	0.091	6.657	0.000
*Celebrity Endorser*_(X) -> Purchase Decision/Keputusan Pembelian_(Y)	0.671	0.673	0.070	9.628	0.000
Brand Image/Citra Merek_(Z)_ -> Purchase Decision/Keputusan Pembelian_(Y)	0.275	0.274	0.082	3.367	0.001
Celebrity Endorser_(X) -> Brand Image /itra merek _(Z)_ -> Purchase Decision/ Keputusan Pembelian_(Y)	0.166	0.166	0.057	2.908	0.004

Sumber: Peneliti dari SmartPLS.03, 2025

Hypothesis Analysis

The magnitude of the t-statistic parameter coefficient for the variableCelebrity Endorser (X) -> Purchase Decision (Z) -> Brand Image (Y) has a value of 2.908 or 10%, so it can be stated that the Brand Image variable (Z) mediates the influence of the implementation of the variableCelebrity Endorser (X) on Purchasing Decision (Y) is proven by (t table significance 5% = 1.660) or it can be stated that Ho2 is rejected and Ha2 is accepted. The reason is because the T statistic value is 2.908 > 1.660 (T-table) and the PValue value is 0.004 < 0.05.

Discussion

Based on research using the SMARTPLS3 statistical test using the PLS-SEM methodone tailed test, which was conducted to determine the research objectives with the title "The Influence ofCelebrity Endorser (X) On Purchase Decisions (Y) Through Brand Image (Z) As an Intervening Variable", the results of the study can be discussed between the relationship between the results of the hypothesis test and previous research theories. The following is a discussion of the research related to the implications of the results of the hypothesis test with the theory based on the results of adjusting the data in the outer model by eliminating statement values that are not in accordance with the theory (Hair & Alamer, 2022), namely:

The research results show that there is a significant influence of mediation between the application of variables.Celebrity Endorser as variable X towards Purchasing Decision as variable Y through Brand Image as variable Z.Proven by the results of the hypothesis test thatHo1 is rejected and Ha1 is acceptedwith a T-statistic

value of 2.908 > T-table 1.660 or an influence through mediation of 10% and a P-Value of 0.004 < 0.05. The results of the study are supported by previous research entitled"The influence of celebrity endorser and electronic word of mounth on purchase decision with brand image as an intervening variable on MS Glow Products" by Resa Nurlaela Anwar. Vol. 5 No. 6 (2023): Fair Value: Scientific Journal of Accounting and Finance. Based on the results of the study, celebrity endorsers have a positive and significant effect on brand image with a value of 0.401. Electronic word of mouth has a positive and significant effect on brand image with a value of 0.521. Brand image has a positive and significant effect on purchasing decisions with a value of 0.395.Celebrity endorser has a positive and significant effect on purchasing decisions with a value of 0.321. Electronic word of mouth has a positive and significant effect on purchasing decisions with a value of 0.681.Celebrity endorser through brand image has a positive and significant influence on purchasing decisions with a value of 0.161 andelectronic word of mouth through brand image has a positive and significant influence on purchasing decisions with a value of 0.205.

CONCLUSION

Based on the research results and discussion above, it can be concluded that: There is an influence between the variables celebrity endorser Atta Halilintar on Purchasing Decisions through Brand Image as an intervening variable. Therefore, celebrity endorser by Atta Halilintar as a communication media to improve brand image so as to achieve the company's goals when consumers make purchasing or usage decisions on products offered by the Bank Syariah Indonesia (BSI) company, namely the BYOND product, it is quite good. It is recommended that companies can balance their products with celebrity endorser which is used so that it can attract more consumer attention.Celebrity endorser Atta Halilintar has proven to be able to create a good brand image in front of consumers. Therefore, it is recommended for the Bank Syariah Indonesia (BSI) company to maintain the quality of its products so that there is no negative feedback on the product. A good brand image, it is recommended for the company to maintain its brand image by improving quality and service so that consumers will be more confident in using the products offered.

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