# Perceived Behaviour Control On Actual Behaviour In Using Airline Co-Brand Card

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**ABSTRACT.** This pandemic condition makes many companies have to make adjustments in promoting their products, this pandemic has a very large impact, especially for the land transportation industry, sea transportation and even air transportation. The effect on air transportation companies, especially airlines, where since the implementation of the lockdown and even restrictions on activities for the community, airlines have made various ways to promote their products. Collaboration with banks is expected to increase the use of airlines by making payments using co-brand cards. Various kinds of programs provided by banks are expected to attract consumers to use co-brand cards in their payment activities. The purpose of this study is to examine consumer behaviour in Indonesia in using airline co-brand cards by looking at several variables, namely perceived behavioural control, behaviour intention and actual behaviour in using airline co-branded cards by adopting the Ajzen's Theory of Planned Behaviour (TPB) framework. Data were collected via questionnaire from a sample of 320 respondent in Indonesia, with the quantitative approach using SEM and by Lisrel program. The result of this study consumer's behaviour intention in using a co-branded card acts as a perfect mediator variable because the role through the mediator variable is significant, the direct role of consumer's perceived behavioural control to consumer's actual behaviour to be insignificant in using a co-branded card.

**KEYWORDS:** [perceived behavioural control; intention; consumer's behaviour; theory of planned behaviour; co-brand card]

## INTRODUCTION

This pandemic condition makes many companies have to make adjustments in promoting their products, this pandemic has a very large impact, especially for the land transportation industry, sea transportation and even air transportation. The effect on air transportation companies, especially airlines, where since the implementation of the lockdown and even restrictions on activities for the community, airlines have made various ways to promote their products. Collaboration with banks is expected to increase the use of airlines by making payments using co-brand cards. Various kinds of programs provided by banks are expected to attract consumers to use co-brand cards in their payment activities.

Changes in consumer payment behavior during the Covid-19 pandemic can be studied because much research has been done on behavioral intentions, but there is still a lot of research on the use of co-branded cards. Discuss this topic (Dmitrievskiy, 2015; Muia et al., 2018; Reales & O'Connell, 2017; Venkatesh et al., 2000; Wang & Hsu, 2016). Consumers prefer to shop online and consumers are supported by the research (Akroush & Al-Debei, 2015; Al-Debei et al., 2015; Liu et al., 2008; Zhang & Won, 2010) it says that consumers are very satisfied when they shop online because of the quality of the

information, good web design, easy payment, good service, good site print and good image.

The importance of the brand is so clear that not everyone can avoid branded products, because the products offered in the market are branded (Dickinson and Barker, 2007: 76). Businesses can influence consumers to buy products or services in different ways through their brand strategies (Leuthesser, L., Kohli, C., & Suri, 2003). Co-branding can be described as a partnership between more than two brands that can advertise a product during marketing communications, such as product placement, advertising and distribution sites (Dmitrievskiy, 2015). Partial collaboration between intimate and new brands through co-branding is very popular and the perception of a completely new quality depends on brand policy (Mishra et al., 2017). For all the companies involved in the collaboration, a common brand is considered profitable marketing (Kim, W. G., Lee, S., & Lee, 2007). When working with multiple joint ventures, both companies can provide data on consumer behavior (McClusky, 2009). Brand market research related to co-branding reveals three aspects of a brand alliance: between brands and partners, between brands and consumers, and between consumers and partners (Broderick et al., 2003).

Theory of Planned Behavior is an individual's intention to do a jobs, this intention is assumed to be a motivational factor that influences actual behavioral, so how much effort they put into doing a particular job will appear (Ajzen, 2012). The stronger a person's intention to do something, the greater the results of his performance or in other words as someone would do actual behavior (Ajzen, 2005). Theory of Planned Behavior (TPB) was previously proposed by Fishbein and Ajzen in 1975 (Ajzen, I. and Fishbein, 1975; Ajzen, 1985) is the development of Theory of Reasoned Action (TRA). The TPB is a model used to predict customer behavior and has been successfully implemented in several domains and areas of behavior (Tomić Maksan et al., 2019). From the TPB, there are three

significant predictor and one of the predictor is perceived behavioral control in order to assumed individuals' behavioral intentions (Meng & Cui, 2020). In this study, researchers took the PBC predictor on actual behavior through behavior intention.

Such perceptions of skill levels shape variable control over recognized behaviors, imply perceived ease or severity of behaviors, and are thought to reflect past experiences as well as anticipated barriers and obstacles (Ajzen, 2008). Perceived behavioral control means that when a person feels that an ecologically conscious action is under their control and is more likely to participate in that behavior, they are more likely to participate in it (Kaffashi & Shamsudin, 2019). Perceived behaviour control refers to the beliefs that a person has in doing a behaviour they like (Ajzen, 2012). Perceived Behaviour Control refers to consumer perceptions of behaviour in using available facilities or resources as an obstacle or a convenience for consumers (Han and Kim: 2010).

Intention is the tendency of consumers to do something in accordance with what is desired or preferred, if the product or service has been selected and decided, the consumer will tend to do what is in accordance with the intention of the product or service (Anggraini, 2011). behavioural intention means that if consumers think they should use co-branded labels, they will be more willing to use co-branded labels due to increased social pressure (Chen & Tung, 2014). Perceived behavioural control is one of the predictors in consumer intentions to behave (Ajzen, 2008). Behaviour, (Outlette and Wood, 1998), past behaviour and its relation to intentions and subsequent behaviour occur from two processes, namely: (1) behaviour occurs because of automatic repetition due to past behaviour, and (2) behaviour occurs because of conscious and controlled behavioural intentions. According to TPB, true consumer behaviour is about controlling behaviour intention and perceived behaviour (Tomić Maksan et al., 2019).

It is estimated that consumer actual behavior will be influenced by the PCB and the behavior intention of the consumer in using a co-branded card, therefore, the following hypotheses are proposed:

H1: There is a positive relationship between consumer's perceived behavioral control and consumer's intention behavior in using co-branded card

H2: There is a positive relationship between a consumer's perceived behavioral control behavior and consumer's actual behavior in using co-branded card

H3: There is a positive relationship between consumer's intention behavior and consumer's actual behavior in using co-branded card

Examination of differences with previous researchers and literature review produces news, so this research is free from duplication and replication. The novelty in this research is to see the impact of consumer's perceived behaviour control through consumer's actual behaviour mediated by consumer's intention behaviour in using co-branded card. This research proposes that perceived behaviour control and behaviour intention that impact customer actual behaviour.

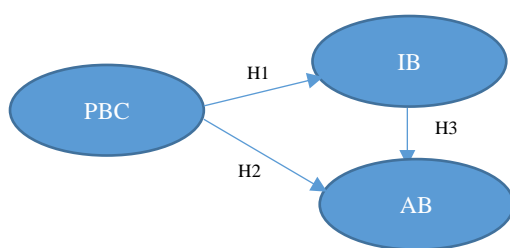Below is the conceptual framework of this research (Figure 1).



Fig. 1. Research framework of Consumer's Behaviour of using Co-branded card

## METHOD

The scope of this research is consumer's actual behaviour in using co-brand card. This research is descriptive quantitative. In this research, descriptive analysis method is used to examine each of three variables, namely perceived

behavioural control and intention behaviour as independent variable and actual behaviour as the dependent variable. The population in this study are people who already have a co-branded card and have been used co-branded card. The research location is in Indonesia and the sample calculated using the Slovin formula from the total population. Data were collected via questionnaire from a sample of 320 respondent in Indonesia. This study uses a questionnaire as a data collection tool, so it is necessary to measure the validity and reliability of the questionnaire. For the validity test on the instruments shows the validity. The results of reliability test on all variables are above 0.5 and it is reliable. The next stage is analysing and interpreting the data obtained in the field using a descriptive statistical analysis and inferential statistics, the data is analysed using Lisrel 8.80 and Structural equation modelling approach was performed to assess the strength of the hypothesized relationships of the proposed model, to examine the structural models, using various fit indices, there are some research about behaviour using structural equation modelling (SEM) and show goodness-of-fit indices to test the model (Schmidt, 2019).

(Hair et al., 2014) describe that the use of SEM allows the simultaneous analysis on a range of relationships and provides statistically efficiency. To measure the constructs for this study, a survey questionnaire based on a 4-point Likert scale (1-strongly disagree, 2-disagree, 3-agree, and 4-strongly agree). The relationships patterns among variables that will be studied are the causal relationships of one or more independent variables with one or more dependent variables. The questionnaire used included questions based on Ajzen's theory of planned behaviour as a frame of reference. Perceived behavioural control (PBC) was measured using six items' statements, behavioural intention (IB) was measured in eight statements and actual behavioural (AB) was measured in four statements.

## RESULT AND DISCUSSION

To test the validity and reliability, we use a confirmatory factor analysis. The research model comprises three variables of perceived behaviour control, behaviour intention and actual behaviour. All the indicators for the dimension in each construct have resulted in the value of a loading factor bigger than 0.5 so there is no indicator excluded from the model. Then the testing of the Construct Reliability (CR) value obtained on each variable is also classified as good, namely PBC it has CR = 0.821; for IB it has CR = 0.805 and for AB it has CR = 0.831.

Table 1. Results of Confirmatory Factor Analysis First Order

| Variable | Dimension | λ | CR |
|---|---|---|---|
| PBC | PBC1 | 0.77 | 0.821 |
| | PBC2 | 0.80 | |
| | PBC3 | 0.84 | |
| | PBC4 | 0.93 | |
| | PBC5 | 0.92 | |
| | PBC6 | 0.89 | |
| IB | IB1 | 0.87 | 0.805 |
| | IB2 | 0.86 | |
| | IB3 | 0.72 | |
| | IB4 | 0.83 | |
| | IB5 | 0.58 | |
| | IB6 | 0.83 | |
| | IB7 | 0.83 | |
| | IB8 | 0.74 | |
| AB | IB1 | 0.84 | 0.831 |
| | IB2 | 0.87 | |
| | IB3 | 0.88 | |
| | IB4 | 0.52 | |

source: (processed by the author, 2020)

Based on the results contained in the standardized image, data shows that the factor load value of all items in the image already has a relatively good value because the factor load value per item has a value > 0.5 (all items are valid) as shown on the Table 1 above.
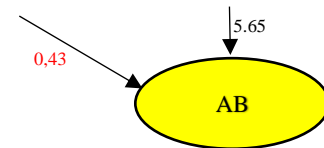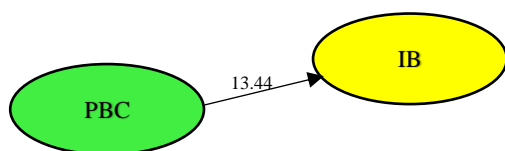


Fig. 2. T Values Research framework of Consumer's Co-branded card

The next result from CFA processing is a fit model test from the measured results (In the output, you can see the Goodness of Fit). Based on several indicators of the existing fit model, it can be said that the measuring instrument is fit because the results of the 11 indicators of 10 have been met. The results are as follows:

Table 2: Structural parameter estimation and goodness of fit

| GOF Size | Match Targets | Result |
|---|---|---|
| Normal Theory Weighted Least Squares Chi-Square = 2462.59 (P = 0.000) | P Value > 0.05 | No Fit |
| RMSEA = 0.074 | < 0.05 or 0.05 ≤ RMSEA < 0.08 | Medium Fit |
| NFI = 0.94 | ≥ 0.90 | Good Fit |
| NNFI = 0.94 | ≥ 0.90 | Good Fit |
| CFI = 0.95 | ≥ 0.90 | Good Fit |
| IFI = 0.95 | ≥ 0.90 | Good Fit |
| RFI = 0.94 | ≥ 0.90 | Good Fit |
| RMR = 0.061 | ≤ 0.10 | Good Fit |
| Standardized RMR = 0.078 | ≤ 0.10 | Good Fit |
| GFI = 0.90 | ≥ 0.90 | Good Fit |
| AGFI = 0.90 | ≥ 0.90 | Good Fit |

source: (processed by the author, 2020)

Table 1: Output T Values

| Variables | | Result |
|---|---|---|
| PBC-→ IB | 13.44 > 1.96 | Positive and significant |

| | | |
|---|---|---|
| PBC-→ AB | 0.43 < 1.96 | Positive and not significant |
| IB-→ AB | 5.65 > 1.96 | Positive and significant |

source: (processed by the author, 2020)

Intention Behaviour acts as a perfect mediator variable because the role through the mediator variable is significant, causing the direct role of PBC to AB to be insignificant. This is also corroborated by proof by calculating the Sobel Test using the Sobel calculator with the following results:

| Input: | | Test statistic: | | p-value: |
|---|---|---|---|---|
| $t_a$ 13.44 | | Sobel test: | 5.20847915 | 1.9e-7 |
| $t_b$ 5.65 | | Aroian test: | 5.1962702 | 2e-7 |
| | | Goodman test: | 5.22077456 | 1.8e-7 |
| | Reset all | | Calculate | |

Sobel test shows the value of z = 5.20, p = 0 <0.05, meaning that Intention Behaviour is a mediator variable.

Then consumer's perceived behavioural control variable gives a significant influence on consumers behaviour intention in using co-branded card variable which can be seen with the value t = 13.44> 1.96 so that it has a positive and significant effect. Based on the t value, it can be seen that the greatest influence affecting consumer's actual behaviour intention in using co-branded card is behaviour intention, we can see that consumers state that consumers those who intend to perform the behaviour tend to do actual behaviour intention in using co-branded card. Based on the structural equation of consumer's perceived behaviour control on consumer's actual behaviour through consumer's behaviour intention, the value of R2 is found 0.91, meaning that consumer's perceived behaviour control and consumer's behaviour intention contribute 91% to the consumer's actual behaviour. From the data above, the hypothesis developed from the research model proves that consumer's perceived behaviour control positively affects consumer's actual intention through consumer's behaviour intention. Consumer's

behaviour intention becomes the most dominant variable in creating consumer's actual behaviour. this means that consumers will tend to carry out actual behaviour when the intention to behave has emerged.

This study also supports the research that carried out by (Dmitrievskiy, 2015; George, 2004; Wang & Hsu, 2016) who explain that perceived behaviour control have a positive and significant impact consumer's behaviour intention. Further studies and research are needed in the area of consumers of co-branded card with a focus on the perspective of marketing communications undertaken will provide additional insight into the performance of co-branded card, especially from the point of view of cross-cultural analyses.

## CONCLUSION

From the research, the study aimed is to determine the effect between consumer's perceived behaviour control, consumer's intention behaviour and consumer's actual behaviour. Based on the analysis of research results and discussion in the previous section, it was concluded that the proposed hypothesis got the results of two accepted and significant hypotheses, and there was one rejected hypothesis. This study explains that the customer actual behaviour in using co-branded card is mostly affected by the consumer's perceived behaviour control.

## LIMITATION AND STUDY FORWARD

This research has a limitations and recommendations for future research. One of the limitations is about the samples, recommendations for the next research, the used of samples of users not only consumers from Indonesia. Culture is likely to play an important role in the TPB framework, it will be useful for future research studies to replicate the findings using cross-cultural or cross-country co-branded cards.

## ACKNOWLEDGEMENTS

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