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The Influence of Advertisement and Financial Capability on Purchase Intention

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Abstract

In the digital era, the pattern for doing digital marketing is experiencing a shift. As competitors increase, it goes hand in hand with consumer interest. The purpose of this research is to determine the influence of advertisement and financial capability on consumer's purchase intention. This research is important as advertisement and financial capability can influence variations of consumer's consideration in purchasing decision. The type of study is quantitative research with statistical inference approach. Primary data is taken from the results of questionnaires given to consumers as respondents with a total sample of 50 people. Data analysis technique used are ANOVA F-test, t-test, multiple regression analysis, and coefficient determination (R square). Processing data tool used is Statistical Product and Service Solution (SPSS) version 26. The result of F-test and t-test shows that advertisement (X1) and financial capability (X2) simultaneously and partially have significant influence on consumer's purchase intention (Y). The result of coefficient determination (R square) shows that 46.2% of factors affecting the consumers intention to purchase at La Royba Mart can be explained by advertisement factor and consumers' financial capability factor, while the rest 53.8% factors are explained by other factors that are not studied by the author here.

Keywords: Advertisement, Financial Capability, Purchase Intention.

Abstrak

Di era digital, pola melakukan digital marketing mengalami pergeseran. Seiring bertambahnya pesaing, hal itu sejalan dengan minat konsumen. Tujuan dari penelitian ini adalah untuk mengetahui pengaruh iklan dan kemampuan finansial terhadap niat beli konsumen. Penelitian ini penting karena iklan dan kemampuan keuangan dapat mempengaruhi variasi pertimbangan konsumen dalam keputusan pembelian. Jenis penelitian ini adalah penelitian kuantitatif dengan pendekatan statistik inferensi. Data primer diambil dari hasil kuesioner yang diberikan kepada konsumen sebagai responden dengan jumlah sampel sebanyak 50 orang. Teknik analisis data yang digunakan adalah ANOVA F-test, t-test, analisis regresi berganda, dan koefisien determinasi (R square). Alat pengolahan data yang digunakan adalah Statistical Product and Service Solution (SPSS) versi 26. Hasil uji F dan uji t menunjukkan bahwa iklan (X1) dan kemampuan finansial (X2) secara simultan dan parsial berpengaruh signifikan terhadap niat beli konsumen (Y). Hasil koefisien determinasi (R square) menunjukkan bahwa 46,2% faktor yang

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mempengaruhi niat beli konsumen di La Royba Mart dapat dijelaskan oleh faktor iklan dan faktor kemampuan finansial konsumen, sedangkan sisanya sebesar 53,8% dijelaskan oleh faktor lain yang tidak dipelajari oleh penulis di sini.

Kata Kunci: *Iklan, Kemampuan Finansial, Minat belanja*

INTRODUCTION

Consumption activities never separate from consumer behavior. This behavior can be a benchmark for the success of producers. The higher the consumption, then a product can be said to be successful. Consumer purchase intention can be influenced by various things including from internal and external sides, such as advertisements for these products and financial capabilities. Consumer purchase intention can be increased through psychological factors and social factors. In Renaldi, P.A., and Yulianthini, N.N. (2022), Fandi explained that advertising can build a long-term image of a product and speed up the repurchase process (Renaldi & Yulianthini, 2022). Advertising has the power to arouse consumer interest in making purchases by showing the advantages of a product. Advertising has an important role in the world of digital marketing. (Kotler & Keller, 2007) As well as being a paid form of non-personal presentation, advertising is also the idea and promotion of goods or services by a sponsor. Therefore, careful consideration must be given in determining advertisements so that the results obtained are also valid (Afif & Mudzahir, 2019).

Meanwhile, the Challenges in the digital era have made the business world experience an increase in competitors. In this digital era, consumers are always connected and spend more of their time on digital media. This resulted in a shift in the marketing and promotion system in the business world. The rise of digital marketing has an effect on research or consumer considerations in buying a product. Today's consumers can build open lines of communication with customers and have more time to ask for product details. The more competitors increase, it goes hand in hand with consumer interest. (Arfian et al., 2021) Business actors who want to maintain their products must be able to attract the attention and interest of consumers. In this era the impact of the digital era has changed the dynamics of business life, so it cannot be denied that business development is much faster and easier. (Istifadhoh et al., 2022) Digital technology and social media on the internet have developed into a platform to improve product marketing quickly, cheaply and easily. This will facilitate the creation of actions and information that will help increase the economic growth of the community. A business will be effective if it is successful in getting, keeping, and developing clients (Arief & Alfarizy, 2019). The main business reasons are creating jobs, scheduling meetings, building factories, fiber-optic lines, and engaging in other customer-related business activities. We can't run a business if we don't have customers. According to Sasongko et al. (2020), a company must provide the best possible service to each of its customers because they are profit centers and additional sources of income. (Sasongko et al., 2020)

In other hand, A minimarket in Bojonegoro Indonesia succed to gain public attention. This mini market is called La Royba which was founded by the Al-Rosyid Islamic boarding school. Laroyba mart is a form of one step to develop the creative

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economy and as a form of implementing economic transformation. La Royba mart is located on Jl. Kh. R. Moh. Rosyid Ngumpak Dalem, Dander District, Bojonegoro Regency, East Java. La Royba Mart which functions to develop the creative economy of Islamic boarding schools was created by Al-Rosyid students. Al-Rosyid Islamic Boarding School established La-Royba Mart with the aim of creating an independent economy for the Islamic boarding schools. The Headmaster of the Al-Rosyid explained the purpose of establishing La Royba Mart: *"We want to be independent from an economic point of view through creativity, for it is the foundation of independence."*

La Royba carries out massive advertising programs including in the field of digital advertising. Besides this, the people around the mini market have different financial capabilities. It is interesting to study how this mini market, which is less than 1 year old, can attract the attention of many parties. With this phenomenon, researcher want to examine how the financial capabilities and advertising provided by La Royba can influence purchase intentions at La Royba mart.

LITERATURE REVIEWS

Research results from Salsabila, A. Y., & Nugroho, R. H. (2022) states that there is a partial significant effect on the three independent variables, namely advertising attractiveness, product packaging, and brand awareness on purchase intention. Advertising must have control over whether the customer wants to receive information about a communication, because without communication all products or services cannot be processed smoothly until they fall into the hands of consumers. Advertising can effectively encourage an increase in purchase intention among consumers (Salsabila & Nugroho, 2022). This is reinforced by Fazal-e-Hasan et al. (2018) which shows that brands are considered very valuable and helpful in building relationships with customers. (Fazal-e-Hasan et al., 2018) Scholz and Smith (2019) argue that the financial aspect of the company emphasizes the total value of the brand and grows successfully to serve the market. (Scholz & Smith, 2019) In the current era of globalization and developing markets, business wars depend on price and loyalty, attractiveness, and related matters (Kim et al., 2019). Alalwan (2018) mentions that impressive brand awareness attracts consumers' attention and compels them to buy again and again, which results in increased sales for a company (Alalwan, 2018).

THEORETICAL FRAMEWORK

Advertisement

Suhandang (2005) defined advertising or advertisement as a type of mass communication technique by paying for space or time to broadcast information regarding goods and services offered by advertisers (Aslam, 2022). According to Kriyantoro (2008) advertisement is defined as a form of non-personal communication that sells persuasive messages of sponsors to influence people to purchase products by paying a fee for the media. Advertisement is a promotional strategy used to create an awareness of product in the minds of consumers to make purchasing decisions. (Renaldi & Yulianthini, 2022) Advertisement is a communication tool used by marketers, it influences the attitudes, behavior, and lifestyle of individuals. It is one of the main sources of communication tools

between product manufacturers and users or consumers. For a company's product to be a well-known brand, they must invest in their promotional activities, especially through advertising (Keller, 1987).

Financial Capability

Ayuningtyas & Prihantini (2012) in Permatasari, B. A. et al. (2022) stated that financial empowerment is an individual's ability to overcome costs associated with financial problems, a condition that affects a person's intention to carry out certain activities. Financial capability is usually associated with the high cost of education, which is a problem for most Indonesians, and this problem puts pressure on those with low incomes to improve their education (Permatasari et al., 2022).

Consumer's Purchase Intention

Consumer's Purchase intention according to E. Purwanto and A. Wibisono (2019) is a decision taken by consumers to buy a product/brand. In other words, purchase intention is an intention and desire that consumers have to buy certain products or brands. According to Farhat et al. (2019), customer's purchase intention is an interest of which the customer develop an intention of buying whatever they think of in a certain condition. When a consumer wants to buy a product, they naturally look for alternative solutions from close friends, relatives, or neighbors, as well as opinions from friends or even family members before buying the product they are targeting. The encouragement that can ultimately influence consumers to spend or buy whatever product they want is called purchase intention (Farhat et al., 2019).

A consumer's purchase intention refers to that consumer's attitude toward a specific purchasing behavior and the consumer's degree of willingness to pay (Afif, 2019). This, essentially, is a signal of consumer purchasing behavior. (Sürücü et al., 2019) Confidence in purchasing will be stronger where the consumers will immediately make decisions and be sure of the product or service to be purchased if their purchase intention increases. (Supardin, 2022) Purchase intention influences the behavior elicited by customers in purchasing decisions just before the product is purchased, obtaining external motivation for the product. This has a huge impact on how influencers present products. The better the presence of influencers, the arising potential will increase, and customers will have a greater chance of being influenced (Wati et al., 2019).

RESEARCH METHOD

The method used in this study is quantitative method with statistical inference approach. This study is a fieldwork with quantitative design which will explain the data in form of number. The purpose of the research with quantitative approach is to examine a theory, to find the relationship between variables and to give statistical descriptions and estimate the result. This research's objective is to examine the extent of influence of advertisement and consumers' financial capability on purchase intention in La Royba Mart.

This research is conducted in La Royba Mart which located in Bojonegoro Regency, East Java, Indonesia. The author chose this place because it is a minimart managed by college-level students of an Islamic boarding school namely Al-Rosyid, it is a newly

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established minimart began the operation in June 2022, and its current main program is maximization of revenue through several aspects which one of them is advertisement. The author is interested in examining the effect of this aspect on the intention of surrounding community to purchase products in that mart, which the research result may contribute to the increment of the revenue and profit of the mart.

Primary data is obtained from 50 respondents as the sample of study who are customers of Laroyba Mart. The author uses accidental sampling to get the sample, this allows him to use targets he feels are responsible for their answers as potential respondents. (Sugiyono, 2001) The data collection is conducted during month of November 2022. To collect data, instruments of a questionnaire containing several questions are used with a set of Likert-scale. The Likert scale in this study can be presented in figure 1 as follows:

Figure 1
The Likert Scale in the Research

Likert-Scale Description	Value
Strongly Disagree (SDA)	1
Disagree (DA)	2
Neutral (N)	3
Agree (A)	4
Strongly Agree (SA)	5

The questionnaire instruments of this study consist of three sections: advertisement, financial capability, and purchase intention section. Each section consists of four indicators or statements as follows:

a. Questionnaire Instrument of Advertisement
    1. I paid attention to the message conveyed in the advertisement of La Royba Mart.
    2. I paid attention the advertisement of La Royba Mart because of the visual appearance.
    3. I am interested in the advertisement of La Royba Mart due to the chosen media.
    4. I am interested in the advertisement of La Royba Mart due to the clearness of the message conveyed.
b. Questionnaire Instrument of Financial Capability
    1. I think I should be able to manage my finance well.
    2. I feel that my financial ability is already in accordance with my needs.
    3. I feel satisfied with my financial ability.

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4. I feel that my financial ability can fulfill my wishes.

c. Questionnaire Instrument of Purchase intention
   1. I am interested to purchase product in La Royba Mart.
   2. I will recommend other people to purchase in La Royba Mart.
   3. I prefer purchasing product in La Royba Mart rather than other place.
   4. When I come back to La Royba Mart, I will try other products.

Hypotheses of Research

A hypothesis is an assumption that is made based on some evidence. This is the initial point of any investigation that translates the research questions into predictions. It includes some components like variables, population, and the relation between the variables. A research hypothesis is a hypothesis which is used to test the relationship between two or more variables. This research has two hypotheses namely the null hypothesis (H_0) and alternative hypothesis (H_1), each hypothesis is divided into three statements. The null hypothesis which is divided into three statements can be formulated as follows:

H_0 : Advertisement and financial capability factors simultaneously do not have positive and significant influence on costumer's purchase intention

$H_{0.1}$: Advertisement factor partially does not have positive and significant influence on costumer's purchase intention

$H_{0.2}$: Financial capability factor partially does not have positive and significant influence on costumer's purchase intention

The alternative hypothesis is also divided into three statements which can be formulated as follows:

H_a : Advertisement and financial capability factors simultaneously have positive and significant influence on costumer's purchase intention

$H_{a.1}$: Advertisement factor partially has positive and significant influence on costumer's purchase intention

$H_{a.2}$: Financial capability factor partially has positive and significant influence on costumer's purchase intention

Data Analysis Technique

Data analysis technique is the process after the data from respondents have been completely collected. The process of data analysis in sequence is; data grouping based on variables, data tabulation of all respondents based on variables, presenting the data per variable, doing the calculation to answer the problem formulations, and doing the calculation to test the proposed hypothesis. The method of data analysis used in this research is inferential statistics analysis method, used to analyze data of sample which the result will be used to generalize the population. Validity and reliability test are used to test the validity and the reliability of the questionnaire instruments. To test the proposed hypothesis, F-test and t-test are used. And to analyze the extent of the relationship between the independent variables and the dependent variable, multiple regression analysis

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technique is used. And to process and calculate the data, the author uses Statistical Product and Service Solution (SPSS) version 26.

RESULT AND DISCUSSION

Laroyba mart is a form of one step to develop the creative economy and as a form of implementing economic transformation. La Royba mart is located on Jl. Kh. R. Moh. Rosyid Ngumpak Dalem, Dander District, Bojonegoro Regency, East Java. La Royba Mart which functions to develop the creative economy of Islamic boarding schools was created by Al-Rosyid students. Al-Rosyid Islamic Boarding School established La-Royba Mart with the aim of creating an independent economy for the Islamic boarding schools. The Headmaster of the Al-Rosyid explained the purpose of establishing La Royba Mart: *"We want to be independent from an economic point of view through creativity, for it is the foundation of independence."*

Another interesting thing about La Royba Mart is that the entire management of the mart is held by the Al-Rosyid students themselves. This is intended so that La Royba Mart can become a field for students to learn entrepreneurship to prepare them when graduate from Islamic boarding schools. So that students not only get religious knowledge from Islamic boarding schools, but also good entrepreneurship knowledge.

Validity Test

Validity means the truth of the correctness of the research instrument used. Validity test is used to measure how far the instrument able to measure what will be measured. The research instrument is stated as valid if the value of the coefficient correlation (r-count) is greater than r-table (α; n-2) where α is significance level and n is number of samples.

Figure 2. Validity Test Result

Variable	No. item	r-count	r-table	status
Advertisement (X1)	1	0.461	0.2787	Valid
	2	0.339	0.2787	Valid
	3	0.481	0.2787	Valid
	4	0.497	0.2787	Valid
Financial Capability (X2)	1	0.604	0.2787	Valid
	2	0.447	0.2787	Valid
	3	0.544	0.2787	Valid
	4	0.486	0.2787	Valid
Purchase Intention (Y)	1	0.814	0.2787	Valid
	2	0.788	0.2787	Valid
	3	0.731	0.2787	Valid
	4	0.769	0.2787	Valid

Based on the result of validity test above, it can be viewed that r-count for each item or question has value greater than r-table (0.2787) with degrees of freedom *df* = 48 (n-2), and α = 0.05. Hence, we can conclude that all indicators item used in this research are valid.

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Reliability Test

Reliability test is used to measure the extent to which the result of measurement is still consistent if the measurement done twice or more on the same symptoms using the same instrument. The technique used to measure the reliability in this research is *Cronbach Alpha* formula. The criteria of research instrument stated to be reliable using this technique is if the coefficient of reliability (r11) > 0.6.

Figure 3
Reliability Test Result

Variable	Cronbach's Alpha	Standard Error	Conclusion
Advertisement (X1)	0.748	0.6	Reliable
Financial Capability (X2)	0.831	0.6	Reliable
Purchase Intention (Y)	0.776	0.6	Reliable

The table above shows that Cronbach's Alpha value for variable of advertisement is 0.748, for variable of financial ability is 0.831 and for variable of Purchase intention is 0.776. From this result, it can be stated that all instrument variables in this study are reliable because each variable has value greater than the standard error which is 0.6 ($\alpha > 0.6$).

Coefficient Determination (R^2)

Coefficient determination is used here to measure the extent of ability of model in explaining the variation of the dependent variable. Its range is between 0 and 1, where if the value of R square approaches to zero it means the ability of the independent variable in explaining the dependent variable is very limited, and if the value of R square approaches to 1 it means the independent variables give almost all information needed to predict variation of the dependent variable.

Figure 4
Coefficient Determination Result

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.680[a]	.462	.439	1.841

a. Predictors: (Constant), Financial Capability, Advertisement

The table above shows that R square is 0.462 which means 46.2% of factors affecting the consumer's intention to purchase in La Royba Mart can be explained by factor of advertisement and consumers' financial capability. While the rest 53.8% factors (100%-46.2%) are explained by other factors that are not studied by the author here.

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Multiple Regression Analysis

To find out the effect of the independent variables which are advertisement and financial ability on the dependent variable, which is intention to purchase in La Royba Mart, multiple linear regression is used with the equation below:

$$Y = \alpha + \beta 1X1 + \beta 2X2 + e$$

Figure 5
Multiple Regression Analysis Result

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.186	1.853		1.719	.092
	Advertisement	.324	.144	.307	2.244	.030
	Financial Capability	.472	.146	.444	3.242	.002

a. Dependent Variable: Purchase Intention

The *figure 7* above shows the result of the multiple regression analysis which can be interpreted by the following statements:

1. The resulted function or equation for regression model is:
   $$Y = 3.186 + 0.324\ X1 + 0.472\ X2 + e$$
2. The constant value (3.186) means if value of advertisement (X1) and financial capability (X2) is 0, then the value of purchase intention (Y) will be 3.186.
3. Coefficient of X1 (0.324) means if the value of advertisement increases 1 unit and the value of financial capability remains, then the value of purchase intention will increase 0.324 or 32.4%.
4. Coefficient of X2 (0.472) means if the value of financial capability increases 1 unit and the value of advertisement remains, then the value of purchase intention will increase 0.472 or 47.2%.

F-test

F-test is used to examine the effect of the independent variables on the dependent variable simultaneously. In this research, F-test is used to know whether variable of advertisement and financial capability simultaneously have influence or effect on variable of purchase intention at La Royba Mart. The criterion in decision-making is,

H_0 is accepted if F-count < F-table in $\alpha = 0.05$
H_a is accepted if F-count > F-table in $\alpha = 0.05$

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Figure 6
F-test Result

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	136.913	2	68.457	20.202	.000[b]
	Residual	159.267	47	3.389		
	Total	296.180	49			

a. Dependent Variable: Interest

b. Predictors: (Constant), Financial Ability, Advertisement

The ANOVA test result above shows that F value is 20.202, and the significance value is 0.000. Based on table of F distribution, with (2, 47) degrees of freedom and critical value at $\alpha = 0.05$ level of significance, the value of F obtained is 3.20. Hence, F-count is greater than F-table ($20.202 > 3.20$), and significance level is less than α ($0.000 < 0.05$). Therefore, H_0 is rejected and H_1 is accepted, which means all variables X simultaneously have positive and significant influence on variable Y. The conclusion here is that the independent variables (advertisement and financial capability) simultaneously influence the dependent variable which is consumer's purchase intention at La Royba Mart.

T-test

T-test is used to know whether or not the presence of the significant effect of the independent variable partially on the dependent variable. It is used in this research to examine the presence of effect of variable of advertisement on variable of purchase intention, as well as the effect of variable of financial capability on variable of purchase intention. The decision which is to reject or not to reject the null hypothesis, is determined by considering between the value of t-test and t critical value of t-table at the certain level of significance (α). If t-value is less then t-table then the decision is do not reject the null hypothesis, while if t-value is greater than t-table then reject the null hypothesis (H_0) and accept the alternative hypothesis (H_a). The criteria of decision-making can be formulated as follow,

a. For variable X1 (advertisement)
   $H_{0.1}$ is accepted if t-value < t-table in $\alpha = 0.05$
   $H_{a.1}$ is accepted if t-value > t-table in $\alpha = 0.05$
b. For variable X2 (financial capability)
   $H_{0.2}$ is accepted if t-value < t-table in $\alpha = 0.05$
   $H_{a.2}$ is accepted if t-value > t-table in $\alpha = 0.05$

In this research, t-table obtained is 2.011. The value of this t-table is obtained from the t-table distribution where df; n – k – 1 = 50 – 2 – 1 = 47, the value of k is number of independent variable = 2, n is the number of the respondents = 50, and the significance level (α) = 0.05 (5%), then t-table is, (α/2; df) = ($\frac{0.05}{2}$; df) = (0.025; 47), and looking at t-table distribution, the value shown is 2.011.

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Based on t-test result that can be seen in *figure 7*, it can be viewed that t value for variable of advertisement (X1) = 2.244 and the significance level α = 0.030. Hence, it can be stated that t value for X1 is greater than t-table (2.244 > 2.011), and 0.030 < 0.05. This means the variable of advertisement (X1) partially has significant influence on the variable of purchase intention (Y) so that $H_{0.1}$ is rejected and $H_{a.1}$ is accepted.

Regarding variable of financial capability (X2), the t-test result in *figure 7* shows that t value for financial capability (X2) = 3.242 and the significance level α = 0.002. Hence, it can be stated that t value for X2 is greater than t-table (3.242 > 2.011), and 0.002 < 0.05. This means the variable of financial capability (X2) partially has significant influence on variable of purchase intention (Y) so that $H_{0.2}$ is rejected and $H_{a.2}$ is accepted.

In addition, based on t-test results, the coefficient value of the variable of advertisement is 0.324 which means the relationship is positive, and the coefficient value of the variable of financial capability is 0.472 which also means the relationship is positive. The higher the value of advertisement and financial capability, the higher the purchase intention. The high purchase intention as calculated by both variables has a significant influence.

Based on results of previous studies on data analysis, advertisement has a strategic role in attracting consumer intention. Research by Wijaya, I. G. B., & Dewi, N. N. D. R. (2022) is in accordance with what is shown in the research on the influence of advertisement on consumer purchase interest. Significant results are obtained, as shown by the calculated F value which is greater than F table with an F calculated value of 228,131 compared to F table 3.09. In addition, the significance value shows a result of 0.000, which is less than 0.05. (Wijaya & Dewi, 2022)

The results of this research are also supported by Anggraeni & Sonni (2022) where a stimulus from consumers will be formed by advertising to influence consumer purchase intention. (Anggraeni & Sonni, 2022) Advertising must have controls to make the client need to get the message from the notification, without a sales trail all products or services cannot run as expected until it falls under the control of consumers. Advertising is considered a good way to make customers more interested in making a purchase. Advertising will increase brand awareness, which will indirectly remind customers of the advertised product. (Salsabila & Nugroho, 2022)

CONCLUSION

Based on discussion of the research results mentioned previously, it can be concluded that Based on the ANOVA test, the resulted F value is 20.202, and the significance value (p) is 0.000. Given that value of F distribution table with df (2, 47) is 3.20 at α = 0.05 level of significance, so it can be stated that value of F-test is greater than F-table (20.202 > 3.20), and p value is less than α (0.000 < 0.05). Therefore, H0 is rejected and instead Ha is accepted, this means all variables X simultaneously have significant influence on variable Y. The conclusion here is that the independent variables (advertisement and financial capability) simultaneously influence the dependent variable which is consumer's purchase intention at La Royba Mart.

Based on t-test on variable X1 (advertisement), the result of t-value = 2.244 which is bigger than t-table (2.011), and significance value (p) = 0.030 which is less than 0.05.

Therefore, X1 partially has a high significance of the influence on variable Y so that H0.1 is rejected and instead Ha.1 is accepted. This means that advertisement factor has significant influence on consumer's purchase intention at La Royba Mart. Based on t-test on variable X2 (financial capability), the result of t-value = 3.242 which is bigger than t-table (2.011), and significance level (p) = 0.002 which is less than 0.05. Therefore, X2 partially has a high significance of the influence on variable Y so that H0.2 is rejected and instead Ha.2 is accepted. This means financial capability factor has significant influence on consumer's purchase intention at La Royba Mart.

Both independent variables have positive value of regression coefficient, which means the higher value of independent variable will lead to the higher value of dependent variable. The coefficient value of X1 is 0.324 and X2 is 0.472, here X2 has a greater value than X1. Therefore, the conclusion is that advertisement factor and finance capability factor positively influence the consumer's purchase intention at La Royba Mart, with finance capability factor having more dominant influence than advertisement factor. The coefficient determination result shows R square is 0.462. This means 46.2% of factors affecting the consumer's intention to purchase in La Royba Mart can be explained by factor of advertisement and consumers' financial capability. While the rest 53.8% factors (100%-46.2%) are explained by other factors that are not studied by the author here.

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