

## DAFTAR PUSTAKA

- Abdullah, J., Nuryanto, U. W., Cakranegara, P. A., Fibriany, F. W., & Putra, I. G. N. A. D. (2022). Analysis of the influence of Digital Marketing and product quality on Customer Loyalty. *Quantitative Economics and Management Studies*, 3(6), 842–851. <https://doi.org/10.35877/454ri.qems1126>
- Afriyani, I., & Kusumastuti, S. Y. (2023). Faktor-faktor yang mempengaruhi keputusan pembelian terhadap produk asuransi kesehatan. *Jurnal Ekonomi Trisakti*, 3(1), 291–302.
- Aityassine, F. L. Y., Al-Ajlouni, M. M., & Mohammad, A. (2022). The effect of Digital Marketing strategy on customer and organizational outcomes. *Marketing and Management of Innovations*, 4.
- Akter, M., & Sultana, N. (2020). Digital Marketing communication and consumer buying decision process in pandemic standpoint (COVID-19): An empirical study of Bangladeshi customers in branded cosmetics perspective. *Open Journal of Business and Management*, 8(6), 2696–2715. <https://doi.org/10.4236/ojbm.2020.86167>
- Alimin, E., & Marco, R. F. (2023). The effect of customer relationship management, Personal selling and sales promotion on Customer Loyalty with customer satisfaction as intervening variable in PT Sri Intan Karplas Industry. *International Journal of Social, Policy and Law*, 4(3), 35–40.
- Ansorullah, F. M. F., & Yopie, Y. (2022). Kualitas produk, gaya hidup, harga dan keputusan pembelian iPhone di wilayah DKI Jakarta. *Jurnal Manajemen dan Perbankan (JUMPA)*, 9(3), 31–42.
- Arifuddin, R. R., Kadir, A. R., & Kadir, N. (2019). The impact of Personal selling and Digital Marketing on Purchase Decision of insurance policy at PT QBE General Insurance Indonesia, Makassar Branch. *Hasanuddin Journal of Applied Business and Entrepreneurship*, 2(3), 92–108.
- Asiah, S., & Yusrizal, Y. (2023). Implementasi strategi Personal selling bagi agen asuransi. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 4(1), 218–228.
- Bela, B. S., & Dzikrulloh, D. (2022). Pengaruh pelayanan dan Personal selling terhadap loyalitas nasabah di Bank Muamalat KCP Sumenep. *Jurnal Kaffa*, 1(2), 1–10.
- Chaffey, D., & Ellis-Chadwick, F. (2019). *Digital Marketing* (7th ed.). Pearson.
- Damaianti, I., et al. (2025). Perilaku konsumen dan strategi pemasaran. *Lingkar Edukasi Indonesia*.
- ES, D. P., & Aditya, S. (2017). Pemanfaatan Digital Marketing bagi usaha mikro, kecil, dan menengah (UMKM) di Kelurahan Malaka Sari, Duren Sawit. *Jurnal Pemberdayaan Masyarakat Madani (JPMM)*, 2580–4332.
- Fina, V., Rettobjaan, C., Ngurah, A. A., Aristayudha, B., Luh Putu, N., Astitiani, S., & Widnyani, N. M. (n.d.). The influence of Digital Marketing on consumer Purchase Decisions of Shopee application users. *JEPH*. <http://jurnal.globalhealthsciencegroup.com/index.php/JEPH>
- Fishkin, R. (2015). The beginner's guide to SEO. Moz. <https://moz.com/beginners-guide-to-seo>

- Flynn, P. (2014). Affiliate marketing the smart way. Smart Passive Income. <https://www.smartpassiveincome.com/guide/affiliate-marketing/>
- Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*.
- Fortunata, F., Ginting, N., Luhur, S., Gunawan, E., & Sinaga, M. (2023). Influence of Personal selling, sales promotion and customer satisfaction on Customer Loyalty at PT Ammay Cemerlang Nusantara, Medan. *Jurnal Ekonomi*, 12(2), 1076–1084.
- Ghozali, I., & Latan, H. (2020). Partial Least Squares: Konsep, Teknik dan Aplikasi Menggunakan SmartPLS 3.0. UNDIP.
- Google Ads Help Center. (n.d.). About search ads. Google. <https://support.google.com/google-ads/answer/6167122>
- Gunasekharan, T., Basha, S. S., & Lakshmana, B. C. (2015). A study on impact of promotion mix elements: Advertising, Personal selling & public relation of DTH manufacturers on customer behavior. *International Journal of Arts, Humanities and Management Studies*, 1(6), 20–30.
- Hadinata, W., Jeffrey, J., Trizie, R., & Hutagaol, J. (2023). The effect of Personal selling, sales promotion and product quality on Purchase Decisions of Yuasa brand motor battery. *Jurnal Ekonomi*, 12(01), 1180–1183.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (3rd ed.). Sage.
- Hapsari, D. I., & Prasetyo, H. E. (2020). Personal selling, advertising dan asuransi (Studi pada PT Prudential Life Assurance Cabang Pandanaran Semarang). *Serat Acitya*, 8(2), 41.
- Hunt, S. D. (2024). *Relationship marketing*. New York: Vibrant Publishers.
- Kaplan, A. M., & Haenlein, M. (2010). Users of the world, unite! The challenges and opportunities of social media. *Business Horizons*, 53(1), 59–68.
- Kotler, P., Kartajaya, H., & Setiawan, I. (2021). *Marketing 5.0*. Leya.
- Kotler, P., Keller, K. L., Brady, M., Goodman, M., & Hansen, T. (2016). *Marketing management* (3rd ed.). Pearson.
- Lantang, M., Tulung, J., Wangke, S., Gabriela Lantang, M., Elly Tulung, J., Jeannette Camelia Wangke, S., & Kunci, K. (2024). The influence of Digital Marketing and digital payment on Purchase Decision of Gen Z at MSMEs Flamboyan Street Food Manado, 12(4), 37–48.
- Loewel, S., Mulyarini, N., & Halim, A. G. (2024). The role of emotion, motivation, and critical thinking on decision-making in insurance purchases. *Mutiara: Multidiciplinary Scientific Journal*, 2(6), 432–442.
- Maupa, H., Nursyamsi, I., Munir, A. R., Masseur, M. N. B., & Sulaiman, S. (2013). Periklanan dan pemasaran melalui e-mail terhadap pemrosesan informasi serta dampaknya terhadap keputusan pembelian produk UKM di Sulawesi Selatan. *Manajemen Motivasi*, 9(1), 1–7.
- Muljono, R. K. (2009). *Digital Marketing: Strategi praktis meningkatkan bisnis di era digital*. PT Elex Media Komputindo.
- Nainggolan, E., Rinaldi, M., & Dalimunthe, M. B. (2022). Analysis of the effect of

- personal sales and product quality on consumer Purchase Decisions. *Enrichment: Journal of Management*, 12(2), 2431–2435.
- Palmatier, R. W., & Steinhoff, L. (2021). *Relationship marketing in the digital age*. New York: Routledge.
- Pangkey, D. A. P. J., & Lintong, E. H. (2023). *Perilaku konsumen: Memahami motivasi dan keputusan pembelian*. STIEPARI Press.
- Pasaribu, D. A., Sarumaha, J. A., & Sirait, R. T. M. (2024). Pengaruh Personal selling dan brand image terhadap loyalitas nasabah pada Pegadaian Cabang Krakatau Medan. *Jurnal Mutiara Manajemen*, 9(2), 246–253. <https://doi.org/10.51544/jmm.v9i2.6302>
- Payne, A., & Frow, P. (2022). *Strategic customer management: Integrating relationship marketing and CRM*. Cambridge: Cambridge University Press.
- Preacher, K. J., & Hayes, A. F. (2008). Asymptotic and resampling strategies for assessing mediation. *Behavior Research Methods*.
- Rizfie, M. D. (2023). Pengaruh Digital Marketing, Personal selling dan word of mouth terhadap loyalitas konsumen dan kepercayaan konsumen sebagai variabel intervening. *Jurnal JUBISMA*, 5(31), 38–44.
- Safitri, R. E., & Wahyudi, S. (2024). *Perilaku konsumen*. UIR Press.
- Setiawan, A. R., Syakur, A., Fatimah, S., & Mahkmut, K. D. I. (2024). Customer Loyalty as a mediating variable in the relationship between purchasing decisions, Digital Marketing and brand image among Generation Z. *Moneter: Jurnal Keuangan dan Perbankan*, 12(3), 697–706.
- Silva, P. M. (2017). Pengaruh persepsi konsumen dan motivasi konsumen terhadap keputusan pembelian polis asuransi. *Psikoborneo: Jurnal Ilmiah Psikologi*, 5(3), 352–357.
- Sosrowidigdo, S., & Al Rasyid, H. (2020). Pengaruh Personal selling terhadap keputusan pembelian jasa asuransi pada PT Asuransi Jiwasraya Cabang Jakarta Selatan. *Jurnal Aksara Public*, 4.
- Styaningsih, F. N., & Abidin, Z. (2025). The influence of Personal selling and service quality on Jenius application user satisfaction and loyalty using the E-Servqual model. *Journal of Advances in Information Systems and Technology*, 7(1), 47–62.
- Suparwo, A., Riana, D., & Sari, R. D. (2017). Pelaksanaan Personal selling dalam pengaruhnya terhadap keputusan pembelian polis asuransi. *Jurnal Ecodemica: Jurnal Ekonomi Manajemen dan Bisnis*, 1(2), 241–248.
- Tait, M. (2023). *Relationship marketing and customer relationship management*. Cape Town: Juta & Company.
- UMP Press. (2023). *Relationship marketing: Integrating quality, customer service, and marketing*. Pahang: Universiti Malaysia Pahang Press.
- Utama, A. Y. P. (2018). Analisis pengaruh faktor budaya, sosial, pribadi, dan psikologis terhadap keputusan pembelian polis asuransi. *MBR (Management and Business Review)*, 2(1), 50–61.
- Warindrasti, R., & Pratama, A. A. N. (2021). Mampukah kepuasan konsumen memediasi pengaruh Personal selling, direct selling, dan nilai-nilai Islam terhadap loyalitas nasabah? *Journal of Management and Digital Business*, 1(1), 25–36.

- Weda Asmara Dewi, W., et al. (2022). Teori perilaku konsumen. UB Press.
- Widiyanto, H. (2021). Analysis of product, price, service, and Digital Marketing on customer satisfaction and its impact on Customer Loyalty. *FOCUS Journal of Social Studies*, 2(1).
- Wijiastuti, R. D., & Hamzah, I. (2023). Pengaruh Digital Marketing dan Personal selling terhadap keputusan pembelian polis asuransi umum di PT Askrindo Cabang Sorong. *Transformasi: Journal of Economics and Business Management*, 2(2), 191–204.
- Yani, Y. A., Rimbano, D., & Famalika, A. (2025). The influence of Digital Marketing and service quality on the Purchase Decision of Selangit Coffee products with customer satisfaction as a moderation variable. *BDJ Smart: Breakthrough Development Journal in Strategic Management & Marketing*, 1.
- Yansah, R., Maulana, A., & Shihab, M. S. (2025). The effect of Personal selling and relationship marketing on Customer Loyalty and satisfaction as an intervening variable in PT. Welty Indah Perkasa Palembang Branch. *Journal of Digital Business and Marketing*, 1(2), 87–94. <https://doi.org/10.35912/jdbm.v1i2.3325>
- Zuhdi, S., Marpaung, B. S., & Soedargo, B. P. (2025). Perilaku konsumen: Teori dan aplikasi dalam bisnis. Kesatuan Press.