Purchase Decision Analysis Marketing Mix (Case Study Mandiri E-Cash Transaction Banking Retail Group Pt. Bank Mandiri (Persero) Tbk.)

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ABSTRACT: *PT. Bank Mandiri experiencing some problems that the level of use of Mandiri e-Cash Registered and Unregistered who have too big difference. The problems are caused by factors of product, price, promotion, distribution channels in the decision Mandiri e-Cash. This study aims to determine the effect of marketing mix on purchase decisions in Mandiri e-Cash Transaction Banking Retail Group. The study used quantitative methods using a type of survey, data collection methods with questionnaires. The population in this study are all users of Mandirie-Cash both Registered and Unregistered much as 302.435 which consists of the Mandiri e-Cash Registered and Unregistered 36.462 and 265.973 number. Probability sampling technique with Slovin formula obtained a sample of 399.39 or 400 respondents. Data were analyzed using SEM (The Structural Equation Model). The results showed that the products and distribution channels are not significantly influence the purchasing decision. Prices and promotions influence on purchase decisions Mandiri e-Cash.*
Keywords:Product, Price, Promotion, Distribution Channels, Purchase Decision.

I. INTRODUCTION

Purchasing decisions become interesting things to do in-depth study, as an important factor in marketing a product. The phenomenon results Mandiri e-Cash purchase with a huge gap between Registered composition of 13.5% and 86.5% Unregistered very interesting to be further investigated in connection with its marketing mix. In accordance with Bank Indonesia Regulation Number 16/8 / PBI / 2014 regarding the amendment of Bank Indonesia Regulation Number 11/12 / PBI / 2009 contains the Electronic Money (Electronic Money). Increasing mobile phone and smartphone users into opportunities the bank and take a breakthrough by removing Mandirie-Cash.PT. Bank Mandiri (Persero) Tbk. Transaction Banking Retail Group is located at Plaza BapindoJlSudirmanKav 56-58 Jakarta Pusat, can not be separated from the problem of the use of Mandiri e-Cash Registered and Unregistered.The following data Mandiri e-Cash Performance:

Table 1.Performance Mandiri e-Cash May 2014-Oct 31, 2015

Month/Year	Registered	Unregistered		Total Growth
May-14	1.347/13.3419.404/58.459	10.751		
Jun-14	1.254/14.595	9.489/67.948		10.743
Jul-14	2.431/17.026	9.878/77.826		12.309
August-14	1.083/18.109	8.405/86.231	9.488	

Month/Year	Registered	Unregistered		Total Growth
Sep-14	1.532/19.641	10.279/96.510	11.811	
Des-14	3.890/28.989	22.824/154.729	26.714	
Jan-15	3.070/32.059	18.462/173.191		21.532
Feb-15	2.021/34.08016.147/189.338		18.168	
Mar-15	3.144/37.22429.129/218.46732.273			
Apr-15	6.701/43.925	46.846/265.313	53.547	
Mei-15	4.726/48.651	25.835/291.148	30.561	
Jun-15	2.501/51.152	16.809/307.957	19.310	
Jul-15	3.654/54.806	21.888/329.845		25.542
August-15	3.252/58.058	26.245/356.090		29.497
Sep-15	3.211/61.269	27.627/383.717	30.838	
Okt-15	4.182/65.451	36.985/420.702	41.167	

Komposisi	**13.5%**	**86.5%**

Source: Mobile & Internet Business Department, Transaction Banking Retail Group PT Bank Mandiri (Persero) Tbk.

Bank Mandiri has a very big difference to fee-based income earned due upgrade not Mandiri e-Cash service of unregistered be registered ranges from 2.03 trillion. This study will use marketing mix (product, price, promotion, distribution channels and purchasing decisions), and conducted a preliminary survey on 30 respondents Mandiri e-Cash users Registered and Unregistered Area Greenville West Jakarta. Here are the results of a preliminary survey as follows:

Table 2.The results of a preliminary survey

Variabl e	Influence on purchase decision	Not influence on purchase decision
Product	90	10
Price	73,33	26,67
Promotion	83,33	16,67
Distribution	86,67	13,33

Source: Primary Data Processed Results(2015)

Preliminary observations can be seen that the product influence on purchase decisions by 90% whereas no effect by 10%. Price influence on purchase decisions Mandiri e-Cash 73.3% while 26.67% have no effect. Promotions influence the purchase decisions of 83.33%, while 16.67% have no effect. Distribution channels that influence the purchase decisions of 86.67% while 13.33% have no effect.
Based on the background of the research problem penlitian goal is to determine and analyze:
1) Influence of Product to Purchasing Decisions at Mandiri e-Cash;
2) Influence of Price to Purchasing Decision atMandiri e-Cash;
3) Influence of Promotion to Purchasing Decision at Mandiri e-Cash; and
4) Effect of Distribution Channels to Purchasing Decisions at Mandiri e-Cash.

II.   LITERATURE REVIEW
Banking world is a product in the form of services, according to Kotler and Armstrong (2012: 239) characteristics of the company's services are: Intangibility (intangible), Inseparability (integral), Variability (varies), Perishability (be destroyed). Definition of marketing according to the American Marketing Association Board of Directors (2013) is an activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings have value for customers, clients, partners, and society at large. According to Kotler and Armstrong (2012), the marketing mix is a set of controllable tactical marketing combined company to produce the response it wants in the target market.According to Kotler and Armstrong (2008: 266), the product is all that can be offered to the market to attract attention, acquisition, use, or consumption that can satisfy a desire or need.

The price, according to Armstrong and Keller (2013) is the "price is the amount of money charged for a product or service" which means the amount of money charged for a product or service. The procedure set prices according to (Kotler and Keller, 2012) is: choose a pricing objectives, determine the demand, estimate costs, analyze costs, pricing and competitors' bids, choose the method of pricing, choose the final price.

Promotion, according to Kolter and Keller (2012) is one of the four basic instruments of marketing that has the purpose to inform the other instruments of the marketing mix and contribute to enhancing the long-term sales. Besides the promotion of the most important activities that play an active role in introducing, inform, and recalls the benefits of a product in order toencourage consumers to buy the product being promoted is a way of communication that marketing communications. Research menggunakanadvertising (advertising, sales promotion, personal selling and direct marketing.

Distribution channels, according to Kotler and Armstrong (2012) can be seen as a collection of organizations that are dependent on one another, which is involved in the process of providing a product or service that is to be used or consumed by consumers or industry. Have some kind of distribution among other channels (channels), coverage (coverage), assortments (election), locations (locations), inventory (inventory), transport (transport). This study only uses channel, coverage, selection, location and transportation. Program distribution and sales channels can be defined as a program consisting of various marketing activities that seek expedite, facilitate the delivery of goods and services from producers to consumers, so its use as required.

Purchase decision can be interpreted, according to Kotler and Keller (2012), as an evaluation process, the selection of the various alternatives age with particular interest in setting the option deemed most favorable.

The process of selecting and assessment usually begins with identifying the main problem affecting the destination, compiling, analyzing, and selecting various alternatives and make decisions that are considered either indicate that the purchasing decision has multiple stages include: introduction to the problem, information search, evaluation of alternatives, purchase decision and post-purchase behavior.
Here is a picture of components Marketing Mix:

Figure 2. The Four P Component of The Marketing Mix
Source: Kotler and Keller (2012).

Conceptual Framework
Based on the purpose of research and study of theory, the frame of this study is like Figure 3 below.
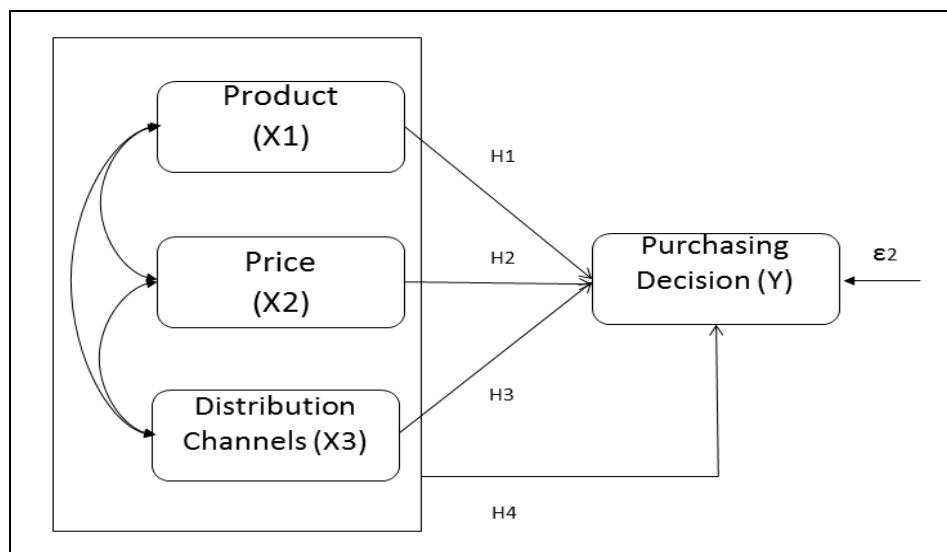

Figure3. Conceptual Framework

Based on information and assessments tujaun theory, the hypothesis of this study are:
1) The products significantly influence to the Purchasing Decision at Mandiri e-Cash;
2) Price significant effect on the toPurchasing Decision at Mandiri e-Cash;
3) Promotion significantly influence to the Purchasing Decision at Mandiri e-Cash; and
4) The distribution channel significantly influence to the Purchasing Decision at Mandiri e-Cash.

III. RESEARCH METHODS
Design and Research Variables
Design research is explanatory research is research that aims to explain causal variables by design hipotesis.Jenis testing is usually called the design or design causal hypothesis testing, ie studies that included explaining certain relationships or to determine differences between groups or freedom (independence) two or more factors in a situation according to Istijanto (2008) in the (Umar, 2013: 10-11).

Table 3. Operational Definition

Variabel	Dimension	Indikator

Product (X1)   *(Form)*   1. *Mandiri e-Cash*easy, safe when transacting
Kotler &   2. *Mandiri e-Cash*have a nice display
Keller   *(Feature)*   1.*Mandiri e-Cash*work with many merchants and
                    shops in Indonesia (2012)
2.*Mandiri   e-Cash*appropriate   slogan   could   easily,
Easy to browse and easy to use
                                      1. *Mandiri e-Cash*easily accessible to all owners of
                    (conformance quality)   handphone dan smartphone
2.*Mandiri e-Cash*very favorite customers an alternative transaction
                                      1. *Mandiri e-Cash*easy recharging (ATM, SMS, IB)
(durability)
Repairability   1. *Mandiri e-Cash*transactions vary (my favorite, info, cash withdrawals at atm, pay, buy
2. Download *Mandiri e-Cash*on Google Play and the App store very easy
(X2)   1.Price Mandiri e-Cash in accordance with the   benefit obtained
benefit obtained
Price   Persepsi
(Utomo,2014) Price   2.The cheaper price Mandiri e-Cash normally be my top choice
Price   1. Customer / non-customers can buy products for affordable MandirieCash
2. Price Mandiri e-Cash by Bank Mandiri is in accordance with my expectations
Price List   1. Prices set Bank Mandiri same everywhere
2. Mandiri e-Cash costs during Dormant accounts / passive Rp 10,000 is very affordable
Rabat/Discount   1.Cost OTP (One Time Password), sms verification, notification, cash withdrawal, online shopping / paying Rp 550 stores; very affordable.
2. Mandiri e-Cash often provide discount shopping at merchants that cooperate
Special   1.Mandiri e-Cash lot of cooperation merchant,
                Discount   2. Mandiri e-Cash costs for the operator
                                      Tsel dan Isat Rp 1100; + Rp 250 affordable
Promotion   Advertising   1. I know various things Mandiri e-Cash in Web
(X3)   2.I know Mandiri e-Cash product after seeing an ad and SMS Blast
(Kotler &   Event &   1.Mandiri e-Cash advertisement that aired on all mediaKeller,2012)

                Experiences   1.attracted me For using the application & * 141 * 6 #

                                      2. Mandiri e-Cash is very readily accepted
Direct &   1.Brosur, www.bankmandiri.co.id existing website
Interactive   information and my desire tousingMandiri e-Cash service
                Marketing   2. I always remember the ads in like media
Promotion   1. The things I did not know earlier. Her sales of the product Mandiri e-Cash, finallyI obtained after noticing his other forms of promotional / advertising in media sharingand Bank Mandiri's website.
2.   Promotion   /   advertisement   is   delivered   to   make   I know the latest products Mandiri e-Cash and merits.
Direct   direct e-Cash, so we can compare with the product kompetitor (other banks).
                Marketing
2. The promotions carried out byBankMandiriMandiri e-Cash heavily airinfluence in my decision making use this service.
Channel 1.   Mandiri   e-Cash   scattered   everywhere   &   easy distribution affordable
Distribution(X4)   2. Bank Mandiri always provide services that
(Kotler & Keller) fit the needs of customers and nonclient so it is not difficult to find a solution.
Assortment   1.   Bank   Mandiri   provides   services   Call Center   14000   allows   for   information   or   a   solution can be solved without having to come to the branch.
2.   Bank   Mandiri   Interior   clean,   comfortable,   tidy so   that   customers   /   non-customers   feel   Him-man bank branches.

Location1.   Customer   /   non-customers   can   choose   Mandiri e-Cash   for   transactions   much   and   her meet the needs.

2. To get to the bank does not require long trip

Transportation   1. To buy / use Mandiri e-Cashnot required CS/bank clerk.

2. Purchase Mandiri e-Cash does not requireguides complicated.

Marketing   1. Customers / non-customers do not need to wait

Distribution   would take days to Application Independent e-Cash.

2.Mandiri e-Cash never failed transactioneither at ATMs, merchants, &stores that work together or transactions online.

Purchase   1. I decided to use Mandiri e-Purchase Cash Problems for interested after receiving a brochure,website and media.

Intoduction   2. I use the service Mandiri e-CashDue to the features and benefits are very good.

1. I use the service Mandiri e-Cashbecause often see in   the exhibition and promotion.

DecisionProblem   2.   I   use   Google   search   service   Mandiri   e-Cash Information because it is safe to transact.

(Y)   Search   1. I used Mandiri e-Cash forPurchase of Bank Mandiri provides service callCenter 14000 allows for information, solutions   and   problems   can   be   solved   directlywithout must come to the branch.

Evaluation   1. I use Mandiri e-Cash forTechnology from time to time is always innovation

Alternative   2. I used Mandiri e-Cash forPost often provide discount shopping.

Purchase   1. I used Mandiri e-Cash forPurchase of Bank Mandiri provides service callCenter 14000 allows   for   information,   solutions   and   problems   can   be   solved   directly   without must come to the branch.

Decision2.I use Mandiri e-Cash forTechnology from time to time is always innovation

Post   1. I used Mandiri e-Cash forPost often provide discount shopping.

Purchase   2.Bank Mandiri scattered everywhere

Behavior

Population and Sample

The population in this study are all users Mandiri e-Cash non Registered   many as 265 973 people departement. Sampling is a sampling technique of non-probability sampling yaitusetiap elements contained in the population does not have the same opportunities or the same chance to be selected as a sample. This study using the formula Slovin then obtained sample amount is as much as 399.39 or rounded up to 400 people (Sugiono, 2011: 118).

$$ n = \frac{N}{1 + ne^2} $$ …………………………………   (1)

Information: n = number of samples; N = Total Population; e= Limits of Tolerance Error (error tolerance).

n = $\dfrac{265.973}{1 + 65.973(0,05)2}$

n=   399.39   Pembulatan menjadi 400

Types and Sources of Data

The data used in this study are primary data and secondary data. Primary data were obtained from questionnaires to users Mandiri e-Cash Registered and Unregistered as respondents. Secondary data were obtained from PT Bank Mandiri (Persero) Tbk. Transaction Banking Retail Group Mandiri e-Cash users Registered and Unregistered, literature, journals and sources that support research.

Data collection technique

Data collection techniques used in this research is done in two ways, namely field research (field research) and literature study (library research) use of primary data and secondary data. Fieldwork was

conducted in two ways, namely through a questionnaire (questionnaire) and through the interview method. The instrument was given to the respondent by using a 5-point Likert Scale technique to measure the research variables. Respondents chose the answer of a positive statement with five alternative answers, which are Strongly Agree (SS) score = 5, Agree (S) score = 4, Neutral (N) score = 3, Disagree (TS) score = 2, and Strongly Disagree (STS) score = 1.

Data Analysis Techniques

Data analysis techniques in this study using SEM (Structural Equation Modelling) lisrel2016, with three steps, namely: Specifications Model (Model Specification), identification (Identification), Estimation (Estimations) by selecting the Maximum Likelihood (ML), Generalized Least Square (GLS) , AsymtoticallyDistribution Free (ADF), Feasibility Model and Significance, Respesifikasi Model (Widarjono, 2015).

IV.   RESULTS AND DISCUSSION

Characteristics of Respondents

Based on the data and the respondents in the questionnaire obtained data on the characteristics of these respondents are shown in Table below:

Table 4. Gender, Age, Occupation, Income, Education Level Respondents

Information	Frequency		Percent	
Gender				
Male	147		36.8	
Female	253		63.2	
Total	400			100.0
Information	**Frequency**		**Percent**	
Age				
<18 th	20		5.0	
18-27 th		153		38.3
28-37 th	195		48.8	
38-47 th		20	5.0	
48-57 th		7	1.8	
>57 th	5		1.3	
Total	400			100.0
Occupation				
PNS/TNI Polri	52		13.0	
Private employee		168		42.0
Entrepreneur	63		15.8	
Housewife	66		16.5	
Learner		21		5.3
Retired	13		3.3	
Lainnya		17	4.3	
Total		400	100.0	
Income/Month				
< 3 Million	17		4.3	
3-5 Million	313		78.3	
5-10 Million		54	13.5	
> 10 Million		16	4.0	
Total	400		100.0	
Education Level				
SD/Equal		6		1.5
SMP/Equal		8		2.0
SMA/SMK/Equal	112		28.0	
D1/D3/Equal	40	10.0		
S1	208		52.0	
S2/S3	26		6.5	
Total		400	100.0	

Sumber: SPSS 23 2016

Validity, reliability and Measurement Model

In a statistical analysis of the research object will be outlined on the calculation minimum value, maximum value, the average (mean) and standard deviation (standard deviation) of product, price, promotion, distribution channels and purchasing decisions during the observation period.

Table 5. Descriptive Statistics Research

Variabel	Mean	Std. Deviation	Min	Max
Product	3.9282	.52279	2.90	5.00
Price	3.8928	.58264	2.00	5.00
Promotion	3.9570	.56298	2.60	5.00
Distribution	3.9098	.52183	2.70	5.00
Purchase Decision	3.9020	.59719	2.00	5.00

Sumber: SPSS 23 2016

Validity Factor Analysis using models that take into account is Standarized Loading Factor (SLF) on anti table image and Value Extraction on communalities table. Questions will be valid only if nilaiSLF and Extraction greater than 0.5. The results of the research product, price, promotion, distribution channels and purchasing decisions all valid for values above 0.5. Test Reliability indicates the extent to which a measuring tool that can deliver results relatively equally, if done the re-measurement on the same object. Reliability is calculated by a formula Variance Extract and Construct Reliability with the formula:

$$CR = \frac{\left(\sum Standardized\ Loading\right)^2}{\left(\sum Standardized\ Loading\right)^2 + \sum Measurement\ Error}$$

…………………………………(2)

$$VE = \frac{\sum Standardized\ Loading^2}{\sum Standardized\ Loading^2 + \sum Measurement\ Error}$$

……………………………....... (3)

Value construct suggested reliability is greater than 0.7, while the size of the recommended extraced variance is greater than 0.5, from the calculation results of this research are all reliable.

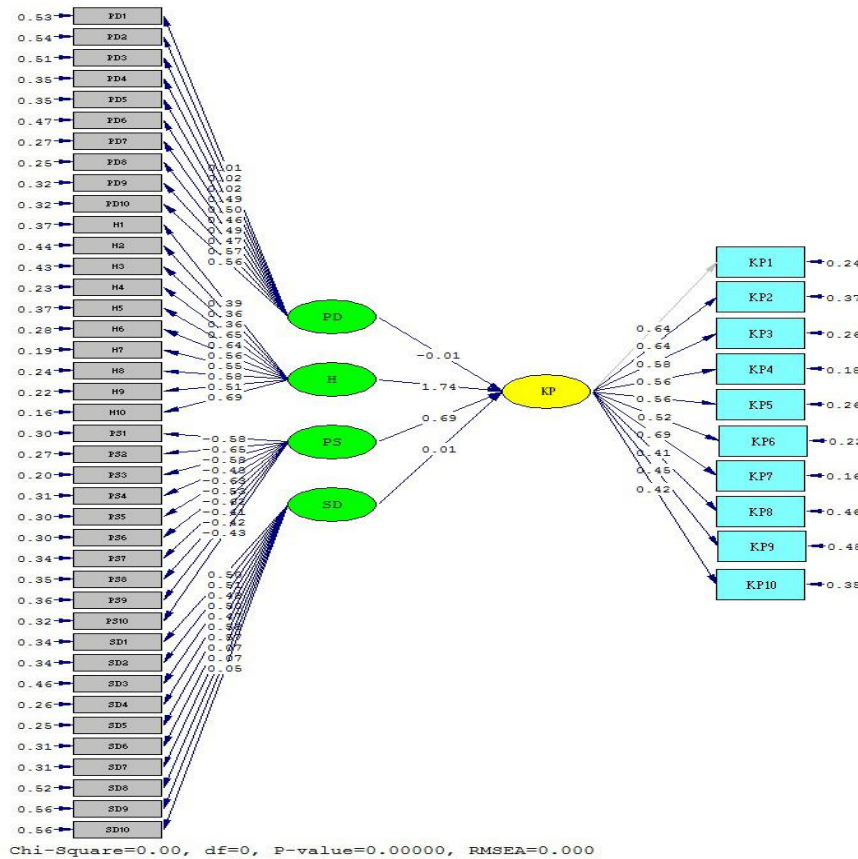The overall model fit test results are as follows:

Figure 4. Output SEM

Table6.Overall Suitability Test

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GOF Size	Level Match	Estimation Result Target	Level Match
Root Mean Square Error of Appoximation (RMSEA) P (Close Fit)	RMSEA ≤ 0,08	p ≥ 0,500.185	*Marginal Fit*
Normal Fit Index (NFI)	NFI ≥ 0,90	0.96	*Good Fit*
Non-Normal Fit Index (NNFI)	NNFI ≥ 0,90	0.97	*Good Fit*
Comparative Fit Index (CFI)	CFI ≥ 0,90	0.98	*Good Fit*
Incremental Fit Index (IFI)	IFI ≥ 0,90	0.98	*Good Fit*
Relative Fit Index (RFI)	RFI ≥ 0,90	0.96	*Good Fit*
Goodnes of Fit Index (GFI)	GFI ≥ 0,90	0.73	*Marginal Fit*
Adjusted Goodness of Fit Index (AGFI)	AGFI ≥ 0,90	0.69	*Marginal Fit*

Source:processed lisrel(2016)

From the table above shows that the constructs were used to form a model of the majority of research on the measurement meets the criteria of Good Fit Goodness of Fit has been determined.

Correlation Between Dimensions

Table 7. Correlation Betwen Dimensions

Variable Purchase	Dimension	Purchasing Decision				
		Recognation Of The Problem	Search Information	Evaluation of Alternatif	Purchasing Decision	Post Behavior
Price	Price Perception	.703	.781	.702	.718	.707
	Pricing Fixing	.827	.675	.683.737	.733	
	Price List	.857	.827	.759	.661	.640
	Rabat/Discount Special Discount	.638	.879	.863	.721	.749
	Price	.756	.760	.851	.853	.721
Promotion	Iklan	.743	.722	.742	.891	.862
	Event & Experc Direct & Interact	.622	.614	.612	.643	.820
	Marketing	.644	.640	.636	.670	.675
	Sales Promotion	.610	.642	.615	.573	.710
	Direct Marketing	.546	.676	.634	.563	.631

Source: Processed SPSS 23 (2016)

From Table 7 above, note that the significance values were all below 0.05, which means that each dimension correlation between variables X that affect the variable Y is siginifkan. Correlation between dimensions results found that: the dimensions of the rebate / discount correlated significantly to search for information that is 0,879. Dimensions discounted rates correlated significantly to search for information that is 0.853 to the purchasing decision. Ad dimensions correlate significantly influence purchasing decisions is 0.891. Dimensions events and experience have a significant correlation to post-purchase behavior is 0.820. Ads are of the highest dimension has a significant correlation to the purchasing decision is 0.891. Correlation between dimensions is lowest Rabat / discount has the lowest correlation to the recognition of the problem of 0.638. Direct marketing dimension to the recognition of the problem is only 0.546 and the purchasing decision only 0,563.Sedangkan for sales promotion also has a low correlation to the purchasing decision is 0.573.

T Test and Research Hypothesis Testing

After the determination of the structural model with the Goodness of Fit is good, the next step is to test the hypothesis of the study. The resulting value is the estimated causal relationship determined from structural models tested is determined by a standard t table ≤ -1.96 or ≥1.96.

Table8. Hypothesis Testing Results

Hypothesis	Structural Path	T-Values	Information	Conclution
1	Product (X1) -> Purchase Decision (Y1)	-0.29	Hypotheses Rejected	The product does not affect To Purchase Decision
2	Price (X2) -> Purchase Decision (Y1)	8,55	Hypotheses Accepted	Price influence on purchase decisions
3	Promotion (X3) -> Purchase Decision (Y1)	2,99	Hypothese Accepted	Promotion influence on purchase decisions
4	Saluran Distribusi (X4)-> Purchase Decision (Y1)	0.34	Hypotheses Rejected	Distribution Channel does not affect the purchase decision

Source: Processed Lisrel (2016)

Based on Table 8 above shows that the hypothesis testing results Products (-0.29) and Distribution Channels (0.34) declined while the price (8.55) and Promotion (2.99) received the results of hypothesis testing.

Effect Analysis of the Price Purchase Decision

Based on Table 5.7, note that the price variable positive and significant impact on purchasing decisions. This is indicated by the value of the t-value 8:55, larger than t-table 1.96. The results of this study are consistent with the results found by Pungnirund (2013), Azzadina, Hudab and Sianipar (2013), Kuryam (2013), Yasin (2013), Alfred (2013), Andreti (2013), Hasan (2011), Fathonah , Subandiono (2010), Wangsa, Payangan, Djaya (2012).

Analysis of Effect of Promotion TerhadapKeputusan Purchase

Based on Table 5.7, it is known that promotion variable positive and significant impact on purchasing decisions. This is indicated by the value of the t-value is 2.99, larger than t-table 1.96. That is, the promotion of the community received encouraging them to use e-Cash Mandiri. The results of this study are consistent with the results found by Idris (2012), Azzadina, Hudab and Sianipar (2013), Yasin (2013), Andreti (2013), JuangDuangSrisuwannapa and RojniRuttikul (2014), Nour (2014), Hasan (2011), Fatonah, Subandiono (2010), Wangsa, Payangan, Djaya (2012).

Distribution Channel Analysis of Effect Against Buying Decision

Based on Table 5.7, note that the variable distribution channel does not affect the purchase decision. This is indicated by the value of the t-value 0:34, smaller than t-table 1.96. The results of this study are not consistent with the results found by Idris (2012), Kuryam (2013), Pungnirud (2013), Yasin (2013), Hasan (2011), Fatonah, Subandiono (2010), Wangsa, Payangan, Djaya (2012)

V. CONCLUSIONS AND SUGGESTIONS

This chapter presented some conclusions and suggestions, based on the formulation of the problem as well as data analysis and discussion presented in the previous chapter, can be obtained several research conclusions as follows:Price significant influence on purchasing decisions, the Bank is expected to provide rebate / discount that many merchants who cooperate.
a. Promotion significantly influence purchasing decisions, their advertising, exhibitions, websites, brochures and other media very supportive, but still less in sales promotion and direct marketing.
b. Distribution channel does not affect the purchase decision.
After determining the conclusion of the processing of the data obtained, the suggestions suggestions that could be taken into consideration both companies and further research is as follows:
Suggestions for Bank Mandiri

This chapter presented some conclusions and suggestions, based on the formulation ofIn this study, it was found that the identification of the respondents were women aged 28-37 years, from the education S1, earning 3-5 million, as private employees. Expected to provide innovative products for the people who are youthful, energetic, and full of enthusiasm. Better product appearance, wearing, and can meet all the needs and providing solutions to society.

Granting rebates / discount should be enhanced to increase the number of users Mandiri e-Cash. Sales promotion and direct marketing is reproduced by means of exhibitions, the introduction of products to customers in more branches propagated Customer Service, delivery of information via the website, advertising, and other media further enhanced. Further expandedcooperation with the merchant and the type is not only (Food Delivery, Leisure, Online Shop, GamesOnline), but improved and reproduced variations.

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