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The Influences of Digital Campaigns and Data Security on the Decision to Use Neobank Digital Bank Application by Generation Z in Indonesia

Brilliant Putri Nugroho¹, Fajar Wahyu Nugroho²

^{1,2}Department of Business and Finance, Faculty of Vocational Studies, Universitas Negeri Yogyakarta, 55281, Indonesia

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ABSTRACT

This study aims to determine the influences of: (1) digital campaigns on the decision to use the Neobank digital bank application, (2) data security on the decision to use the Neobank digital bank application, and (3) digital campaign and data security on the decision to use the Neobank digital bank application. This study used a quantitative approach with a survey method. The population in this study included all users of the Neobank digital bank application. The sampling technique used was purposive sampling with a total of 100 respondents. The data analysis techniques used include descriptive analysis, classical assumption tests, simple and multiple linear regressions, and hypothesis tests using SPSS version 23 for windows. The results of this study show that: (1) digital campaigns have a positive and significant effect on decision to use with a regression coefficient value of 0.842, (2) data security has a positive and significant effect on decision to use with a regression coefficient value of 1.070, and (3) simultaneously, digital campaigns and data security have a positive and significant effect on decision to use with a determination coefficient value (R^2) of 0.726. This shows that 72.6% of decision to use are influenced by digital campaigns and data security, while the other 27.4% are influenced by other factors that were not studied in the study.

Keywords:

Digital campaign, Generation Z, data security, decision to use, Neobank.

1. Introduction

The development of digital technology has brought significant changes in various aspects of life, including the financial sector. This change encourages the increasing trend of using digital banks among the public. The emergence of this digital bank can reduce the circulation of counterfeit money and support the government in bringing Indonesia into a cashless society [1]. The public's choice in using cashless transactions is also greater by 67% than cash transactions by 33%. Apart from being a means of payment, digital banks also offer various additional features such as digital loans, investments, and insurance.

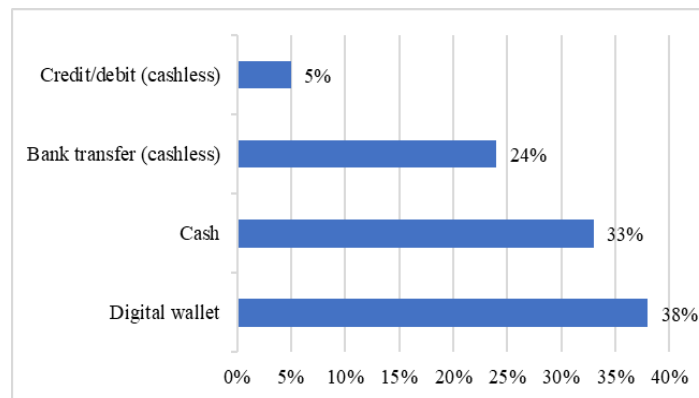


Fig 1. Payment Methods of Choice for the Indonesian People

The change in an all-digital lifestyle has triggered innovation in the banking sector with the presence of digital bank applications that make it easier for customers to conduct transactions and services independently through smartphones. Some of the digital banks in Indonesia are Bank Jago (PT Bank Jago), Neobank (PT Bank Neo Commerce), Jenius (PT Bank BTPN), SeaBank (PT Bank SeaBank), Blu by BCA, Line Bank (PT Hana Bank), TMRW (PT Bank UOB), Digibank (DBS Bank), Permata (PT Bank Permata), Allo Bank (PT Allo Bank Indonesia).

Based on data from [2], the most popular digital bank applications by Indonesians are SeaBank, Bank Jago, Blu by BCA, Allo Bank, and Neobank. Of the five applications, Neobank has had a dynamic growth in popularity in the last three years. In 2022, Neobank was ranked second as the most popular digital bank application, then rose to first place in 2023. However, in 2024, Neobank will be downgraded to 5th place, which shows that there are challenges in maintaining the interest of its users.

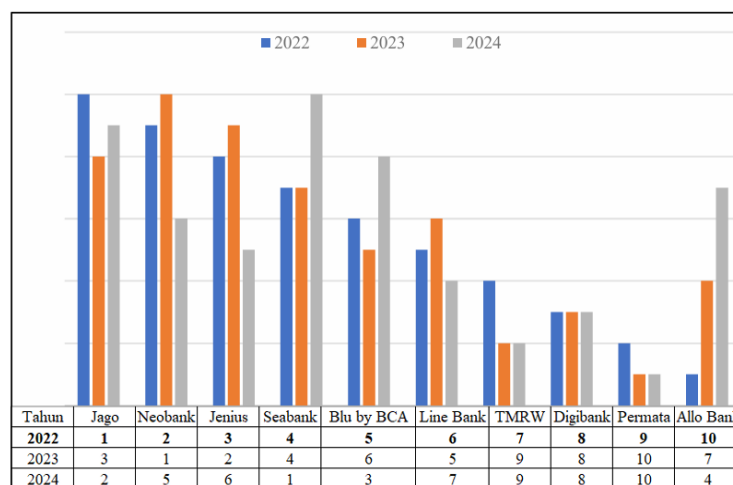


Fig 2. Most Popular Digital Bank Applications by the Indonesian People in 2022-2024

The decision to use this digital bank can be influenced by various factors such as digital campaigns and data security. According to [5], decision to use are influenced by digital campaign strategies that play an important role in building brand awareness and attracting Gen Z through their creative content on social media. Meanwhile, according to [6], data security is an important factor in forming trust, because users tend to choose banking applications that are able to protect personal data and ensure security in transactions.

Through digital campaigns, Neobank is active in conducting campaigns with effective communication as one of the digital marketing strategies to attract users who not only convey information, but also build mutual understanding and emotional engagement with users [7]. Some of the digital campaigns carried out by Neobank are Neo Wow, #BuatSemua, #UntungBerkahMelimpah, and various other campaigns [8]. However, this digital campaign is considered not optimal enough in attracting users' interest. Based on an Ipsos [9] survey of 300 respondents, only 22% of respondents trust Neobanks. In addition, only 24% of respondents rated the appearance of the Neobank digital bank application as easy and convenient to use. This shows that there is a gap between the content and campaign strategies carried out. They do not seem attractive enough or provide a satisfying experience for users.

This is also supported by the relatively low app rating on the Google Play Store. The score is 3.4, with 37% of users giving one or two stars to the Neobank digital bank application. Thus, it reinforces that the digital campaigns carried out have not succeeded in building positive perceptions and encouraging decision to use, especially among Gen Z, who tend to be selective in choosing digital financial services.

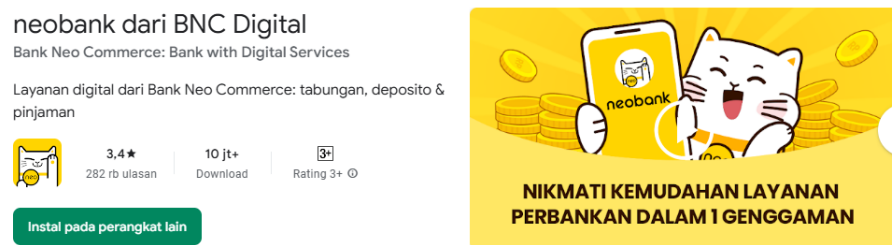


Fig 3. Google Play Store Rating of Neobank Digital Bank App

On the other hand, data security is also a very important factor to be a key consideration in decision-making and attracting new users. In the midst of the rampant cybercrime cases that target digital banking, users tend to choose digital bank applications that can provide guarantees for data security. In line with data obtained from Katadata, the number of complaints for the Consumer Protection Portal Application (APPK) in 2024 was 17,003. The digital banking sector received the most complaints (6,289) of other sectors.

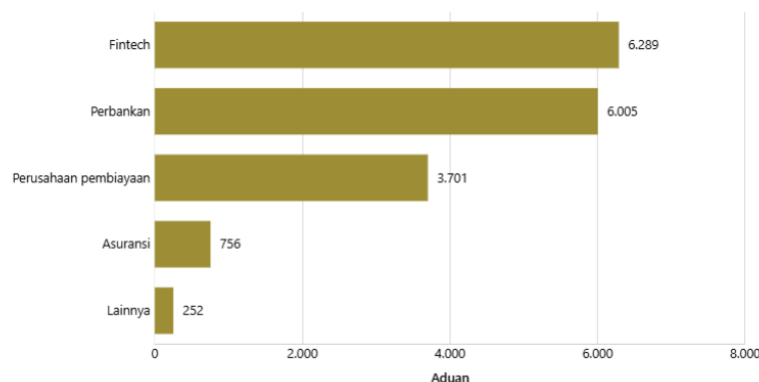


Fig 4. Number of Complaints in the Financial Sector

This is also supported by the MediaKonsumen report, that there are security cases that befall Neobank users such as unauthorized phone number changes, disbursement of funds to unknown accounts, successful balance top-ups but not entered the account, inconsistencies in the BOT system, and long customer service in handling problems.

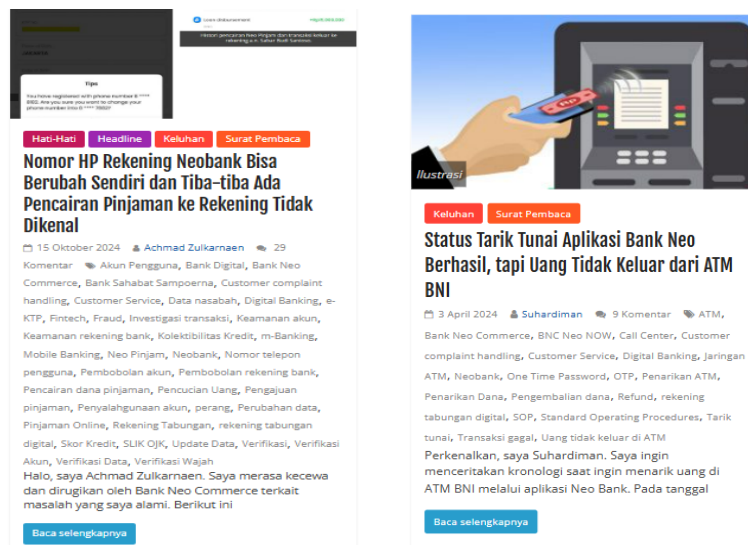


Fig 5. User Complaints Against Security

Based on the various challenges faced, this study aims to determine the influence of digital campaigns and data security on the decision to use the Neobank digital bank application in Gen Z in Indonesia. This research is expected to provide an understanding of the factors that can influence decision to use and the strategies applied to improve service quality, strengthen marketing strategies, and attract new users.

2. Method

This study employed a quantitative approach used to research on specific populations and samples [12]. Data collection was carried out by distributing questionnaires through google forms which were compiled based on indicators from each variable. This research was conducted in February-July 2025. The research population included all users of Neobank digital bank application, which accounted for 25.6 million users by the end of 2024. The sampling technique used was purposive sampling, with the criteria of respondents are Gen Z in Indonesia and users of the Neobank digital bank application who make transactions at least 1-2 times 1 month. Based on the formula applied, the number of samples used was 100. The data analysis techniques used were descriptive analysis, classical assumption tests, simple and multiple linear regression analysis, and hypothesis tests.

3. Results and Discussion

3.1 Result

3.1.1. Statistical Descriptive Analysis

Table 1. Results of Descriptive Analysis of Variable Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Digital Campaign	100	17	40	32.82	3.783
Data Security	100	13	28	23.88	2.451
Decision to use	100	19	40	33.58	3.846
Valid N (listwise)	100				

- a. Digital Campaign (X1) has a value range of 17-40 with a mean of 32.82 and a standard deviation of 3.783. This indicates a good data distribution because the mean > standard deviation.
- b. Data Security (X2) has a value range of 13-28 with a mean of 23.88 and a standard deviation of 2.451. This indicates a good data distribution because the mean > standard deviation.
- c. The variable of Decision of Use (Y) has a value range of 19-40 with a mean of 33.58 and a standard deviation of 3.846. This indicates a good data distribution because the mean > standard deviation.

3.1.2. Classic Assumption Test

a. Normality Test

Table 2. Normality Test Results

One-Sample Kolmogorov-Smirnov Test	Significance	Information
Asymp.Sig. (2-tailed)	0,200 ^{c,d}	Normal

Based on the results of the Kolmogorov-Smirnov test, the value of Asymp.Sig. (2-tailed) obtained was $0.200 > 0.05$. Thus, it can be concluded that the data is distributed normally.

b. Linearity Test

Table 3. Linearity Test Results

Variable	Significance	Information
Digital Campaign	0,188	Linear
Data Security	0,103	Linear

Based on the results of the linearity test, the digital campaign variable has a significance value of $0.188 > 0.05$. Then the data security variable has a significance value of $0.103 > 0.05$. Therefore, it can be concluded that each variable has a linear relationship with Data Security decision to use.

c. Multicollinearity Test

Table 4. Multicollinearity Test Results

Variable	Tolerance	VIF	Information
Digital Campaign	0,598	1,672	No Multicollinearity Occurs
Data Security	0,598	1,672	No Multicollinearity Occurs

Based on the results of the multicollinearity test, the digital campaign and data security variables had a tolerance value of $0.598 > 0.1$ and a VIF value of $1.672 < 10$. Therefore, it can be concluded that there are no symptoms of multicollinearity in this regression model.

d. Heteroscedasticity Test

Table 5. Heteroskedasticity Test Results

Variable	Significance	Information
Digital Campaign	0,130	No heteroscedasticity occurs
Data Security	0,841	No heteroscedasticity occurs

Based on the results of the heteroscedasticity test, the digital campaign variable has a significance value of $0.130 > 0.05$. Then the data security variable has a significance value of $0.841 > 0.05$. Therefore, it can be concluded that there are no symptoms of heteroscedasticity in this regression model.

3.1.3. Simple Linear Regression Analysis

Table 6. Simple Linear Regression Analysis X1

Variable	Unstandardized B	t	Sig	Information
(Constant)	5,956	3,130	0,002	
Digital Campaign	0,842	14,611	0,000	Significance

The linear regression equation of digital campaigns is as follows:

$$Y = 5,956 + 0,842X$$

Based on the regression equation, it can be seen that digital campaigns are considered constant, so the value of the decision to use is 5.956. The value of the regression coefficient of positive value indicating that the direction of the relationship between the digital campaign variable and the use decision is positive. This means that if the digital campaign experiences an increase of one value, then the decision to use will increase by 0.842.

Table 7. Simple Linear Regression Analysis X2

Variable	Unstandardized B	t	Sig	Information
(Constant)	8,037	2,886	0,005	
Data Security	1,070	9,221	0,000	Significance

The data security linear regression equation is as follows:

$$Y = a + bX = 8,037 + 1,070X$$

Based on the regression equation, it can be seen that data security is considered constant, so the value of the decision to use is 8.037. The value of the regression coefficient of positive value indicating that the direction of the relationship between the data security variable and the use decision is positive. This means that if the data security increases by one value, then the decision to use will increase by 1,070.

3.1.4. Multiple Linear Regression Analysis

Table 8. Multiple Linear Regression Analysis Results

Variable	Unstandardized B	t	Sig	Information
(Constant)	1,679	0,797	0,427	
Digital Campaign	0,673	9,637	0,000	Significance
Data Security	0,411	3,816	0,000	Significance

The linear regression equations obtained are as follows:

$$Y = 1,679 + 0,673 X_1 + 0,411 X_2 + e$$

Based on the regression analysis, it can concluded that:

- The value of constant a indicates that the value obtained is 1.679. It can be interpreted that the independent variable is valued at 0 (constant) and the dependent variable is valued at 1.679.
- The value of the regression coefficient for the digital campaign variable (X1) is a positive (+) value of 0.673. It indicates that if the digital campaign variable increases by 1 value, then the use decision variable (Y) will increase by 0.673.
- The value of the regression coefficient for the data security variable (X2) is a positive (+) value of 0.411. It indicates that if the data security variable increases by 1 value, then the use decision variable (Y) will increase by 0.411.

3.1.5. Hypothesis Testing

a. T test (Partial test)

Table 9. Results of the t-test (Partial test)

Variable	B	t	Sig.
Digital Campaign	0,673	9,637	0,000
Data Security	0,411	3,816	0,000

1) Digital Campaign

The significance value for the influence of digital campaigns on decision to use was $0.000 < 0.05$ and t calculated was $9.637 > t$ table 1.984. So it can be concluded that the digital campaign variable partially has a positive and significant influence on decision to use.

2) Data Security

The significance value for the effect of virgin safety on the decision to use was $0.000 < 0.05$ and t calculated was $3.816 > t$ table 1.984. Therefore, it can be concluded that the data security variable partially has a positive and significant influence on decision to use.

b. F test (Simultaneous Test)

Table 10. Results of Test f (Simultaneous Test)

Variable	F	Sig
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Regression	128,797	0,000
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Based on the table above, it can be seen that the sig value for the influence of digital campaigns and data security on decision to use is $0.000 < 0.05$, and the f-value is calculated as $128.797 > f$ table is 3.091. So it can be concluded that the variables of digital campaigns and data security simultaneously have an influence on decision to use.

c. Coefficient of Determination (R^2)

Table 11. Determination Coefficient Results (R^2)

R	R Square	Adjusted R Square	Std. Error of the Estimate
0,852	0,726	0,721	2,031

Based on the table above, the R Square value is 0.726 which means that digital campaigns and data security contribute 72.6%. While the remaining 27.4% were influenced by other factors that were not included in this study.

3.2 Discussion

3.2.1. The Influence of Digital Campaigns on the Decision to Use

Based on the results of the analysis, it is known that the value of the regression coefficient of 0.842 is positive. This shows that the direction of the relationship between digital campaign variables and the decision to use is positive. Thus, for every increase in the digital campaign variable by one value, the decision to use will increase by 0.842. Furthermore, a hypothesis test was carried out with a t-test, which showed the t-value of the table's t-> calculation, which was $9.637 > 1.984$ and a significance value of $0.000 < 0.05$, meaning that H1 was accepted.

This means that there is a positive and significant influence of digital campaigns on the decision to use. This shows that engaging and informative content from digital campaigns will increase interest in applications. In addition, it also boosts the reputation, which will make users more confident to try using digital bank applications. This research is in line with research by [13], who stated that digital media promotion variables affect customer decisions in using BSI Mobile.

3.2.2. The Influence of Data Security on Decision to Use

Based on the results of the analysis, it is known that the value of the regression coefficient of 1.070 is positive. This indicates that the direction of the relationship between data security variables and decision to use is positive. Therefore, every increase in the data security variable by one value, the decision to use will increase by 1,070. Furthermore, a hypothesis test was carried out with a t-test, which showed the t-value of the t-table $> t$ -table, which was $3.816 > 1.984$ and a significance value of $0.000 < 0.05$, meaning that H2 was accepted.

This means that there is a positive and significant influence between data security and decision to use. This indicates that users will feel safe if personal information is kept confidential from access by unauthorized parties, and the data is not changed unilaterally without their knowledge. This sense of security and trust will encourage users to continue

using digital banking applications. This research aligns with the research by [14], which suggest that security variables influence decision to use the DANA application.

3.2.3. The Influence of Digital Campaigns and Data Security on Decision to use

Based on the results of multiple linear regression analysis, it is known that the value of the digital campaign regression coefficient is 0.673, and data security is 0.411. This shows that digital campaigns have a greater influence than data security on decision to use. Furthermore, in the f test, the f-value of the > f-calculation of the table was $128.797 > 3.091$, and the significance value was $0.000 < 0.05$, so H3 was accepted. This means that digital campaigns and data security simultaneously have a significant effect on decision to use. Then the determination coefficient (R^2) test showed an R square value of 0.726. This indicates that 72.6% of decision to use are influenced by two independent variables, namely, digital campaigns and data security, the rest are influenced by other factors outside of this study.

4. Conclusion

- a. Digital campaigns have a positive and significant effect on decision to use. This is shown through a positive regression coefficient value of 0.842 and a significance value of $0.000 < 0.05$, which shows the positive and significant influence of digital campaigns on decision to use. This means that there is a significant influence between digital campaigns on the decision to use the Neobank digital bank application in Gen Z in Indonesia. It can be concluded that the first hypothesis (H1) is accepted.
- b. Data security has a positive and significant effect on decision to use. This is shown through a positive regression coefficient value of 1.070 and a significance value of $0.000 < 0.05$, which shows a positive and significant influence of data security on decision to use. This means that there is a significant influence between data security on the decision to use the Neobank digital bank application in Gen Z in Indonesia. It can be concluded that the second hypothesis (H2) is accepted.
- c. Based on the results of the analysis, it is known that digital campaigns and data security simultaneously have a significant influence on decision to use. This can be seen from the calculation obtained from the f-calculated value of $128.797 > f$ table 3.091 with a significance level of $0.000 < 0.05$. Therefore, it can be concluded that the third hypothesis (H3) is accepted. It implies that digital campaigns and data security have a positive and significant effect on the decision to use the Neobank digital bank application in Gen Z in Indonesia.

Conflict of Interest

The authors state that there is no conflict of interest.

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THE EFFECTS OF JOB BURNOUT, WORK-LIFE BALANCE, AND JOB SATISFACTION ON QUIET QUITTING (STUDY ON GENERATION Z IN SPECIAL REGION OF YOGYAKARTA)

Shafa Marwa¹, Rr. Chusnu Syarifa Diah Kusuma²

^{1,2}Department of Business and Finance, Faculty of Vocational Studies, Universitas Negeri Yogyakarta, 55281, Indonesia

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ABSTRACT

This study aims to examine the effects of: (1) job burnout on quiet quitting among Generation Z employees in the Special Region of Yogyakarta; (2) work-life balance on quiet quitting among Generation Z employees in the Special Region of Yogyakarta; (3) job satisfaction on quiet quitting among Generation Z employees in the Special Region of Yogyakarta; and (4) job burnout, work-life balance, and job satisfaction on quiet quitting among Generation Z employees in the Special Region of Yogyakarta.

This is a quantitative study in which the population included 160 Generation Z employees who had worked for at least 6 months. The sampling technique used was purposive sampling. Data collection was conducted using a questionnaire via a Likert-based Google Form. Data analysis used multiple regression analysis. The results showed that: 1) job burnout has a positive and significant effect on quiet quitting, with a calculated T value of $3.808 > T \text{ table } 1.975$ and a significance level of $0.000 < 0.05$; 2) Work-life balance has a positive and significant influence on quiet quitting with a T-value of $2.195 > T\text{-table } 1.975$ and a significance of $0.001 < 0.05$; 3) Job satisfaction has a positive and significant influence on quiet quitting with a T-value of $3.250 > T\text{-table } 1.975$ and a significance of $0.001 < 0.05$; and 4) Job burnout, work-life balance, and job satisfaction simultaneously have a positive and significant influence on quiet quitting with a significance value of 0.000 and an F-value of 51.479.

Keywords:

Generation Z, Job Burnout,
Job Satisfaction, Work-life Balance

1. Introduction

Technological developments and social dynamics in the industrial era have transformed the work patterns of the younger generation, particularly Generation Z, which is now beginning to dominate the Indonesian labour market. One crucial factor in an organization's progress is its human resources. Competent human resources will support the achievement of organizational goals. However, in recent years, human resources have been faced with a new phenomenon: quiet quitting. Quiet quitting occurs when employees only fulfil their minimum job descriptions without providing further involvement. This phenomenon impacts productivity, employee engagement, and overall organizational performance. [3] reported that four-fifths of the global workforce have engaged in quiet quitting, causing economic losses of up to \$9 trillion. In Southeast Asia, including Indonesia, 68% of employees experience this condition, especially among Generation Z.

Generation Z, born between 1997 and 2012, is known as an adaptable generation, but is also the most vulnerable to quiet quitting. Surveys show that 74% of managers consider Generation Z difficult to work with due to boredom and a lack of motivation. This is triggered by job burnout, a lack of work-life balance, and minimal job satisfaction. The Special Region of Yogyakarta (DIY) is known as a student city with a large Generation Z population. According to the Central Statistics Agency (BPS) census, DIY has a total of 803,300 Generation Z members. However, data shows that the open unemployment rate in DIY reaches 9.13%. Some companies have expressed hesitation in hiring Generation Z because they tend to only stay for 1-6 months and decide to leave if they feel unsuited for the job. The Special Region of Yogyakarta (DIY) had the lowest labour productivity score from 2020 to 2023 and was the second-lowest province in 2024.

Table 1. Quitting Rate in Indonesia

Year	Quiet Quitting Rate in Indonesia	Main Factor	Source
2021	Only 24% of employees feel engaged in their work.	Lack of training and workplace well-being	Christina Amanda, (2023)
2022	Around 46.6% of Generation Z employees are quiet quitting.	Generation Z often limits their work to job descriptions.	Muhammad Firdaus, (2025)
2023	Only about 25% of employees feel engaged in their jobs, leading to a high rate of quiet quitting.	Excessive workload, unsupportive organizational culture, and a lack of focus on work-life balance.	Maurits Sahata, (2024)
2024	The increase in quiet quitting in the banking and industrial sectors is characterized by an increase in burnout rates of 45.5% to 70%.	High burnout, low job satisfaction, and a desire to seek new opportunities.	Muhammad Firdaus (2025)
2025	<i>Quiet quitting remains a challenge, with trends persisting or increasing slightly.</i>	Workload management and a healthy organizational culture are key.	Karissa Veren, (2025)

Low employee productivity is caused by decreased concentration and growing fatigue due to high workloads. Excessive workloads cause discomfort that can trigger quiet quitting among employees. A survey showed that approximately 600 respondents in Indonesia chose to work moderately to maintain their physical and mental health. This study used the Conservation of Resources (COR) framework, which explains that individuals tend to protect their resources from excessive stress by limiting work engagement, and one way of doing this is through quiet quitting.

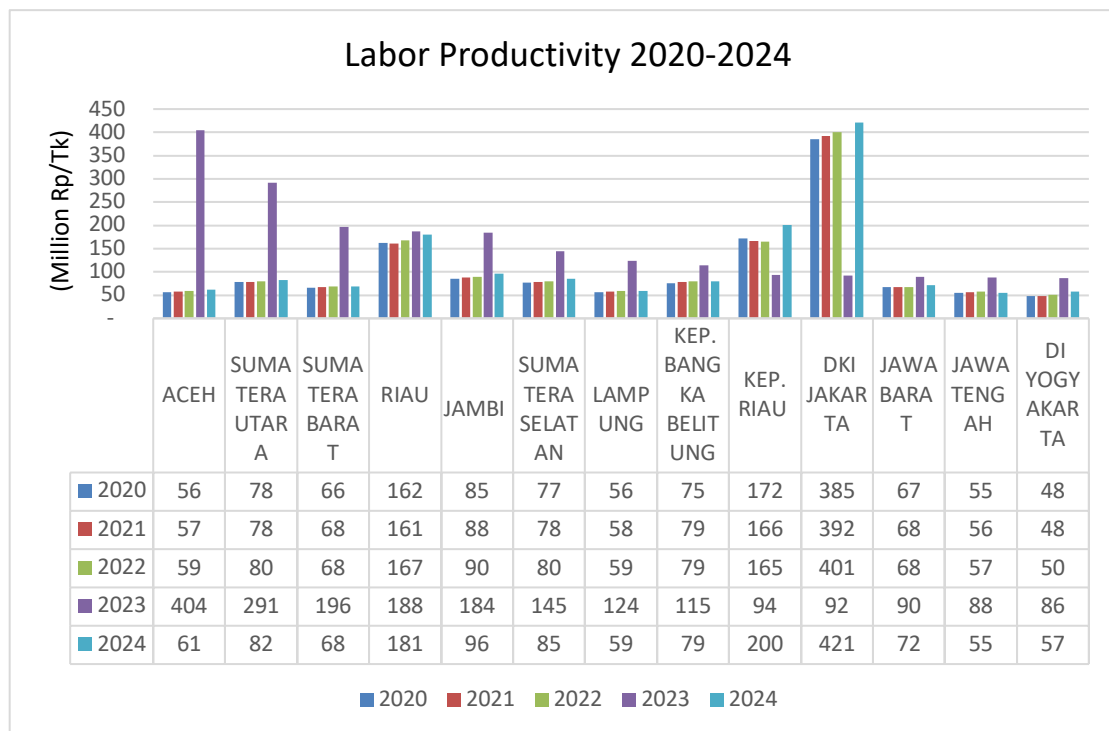


Fig 1. Provinces with the Number of Labor Productivity in Indonesia
(Source: Central Statistics Agency)

Previous research indicates that these three factors have a positive impact on the phenomenon of quiet quitting, but they remain poorly addressed to date. This study fills this gap by adopting a quantitative approach to evaluate the impact of job burnout, work-life balance, and job satisfaction on quiet quitting. Prior studies have focused on these factors separately or on other generational groups. Therefore, this study addresses this gap by focusing on Generation Z in the Special Region of Yogyakarta, which has unique characteristics in the workplace.

This study aims to determine the effects: 1) job burnout on quiet quitting among Generation Z in the Special Region of Yogyakarta, (2) work-life balance on quiet quitting among Generation Z in the Special Region of Yogyakarta, (3) job satisfaction on quiet quitting among Generation Z in the Special Region of Yogyakarta, and (4) simultaneously determine the effect of job burnout, work-life balance, and job satisfaction on quiet quitting among Generation Z in the Special Region of Yogyakarta.

2. Method

This study used a quantitative approach with a survey method to examine the influence of job burnout, work-life balance, and job satisfaction on quiet quitting in Generation Z. This study focused on the Special Region of Yogyakarta as the research location by considering the high dominance of Generation Z in the region's workforce. The population in this study included members of Generation Z residing in the Special Region of Yogyakarta, totalling 803,300 individuals. The sample of this study was 160 Generation Z individuals who had worked for at least 6 months, with a sampling technique using purposive sampling. The instrument used was a closed questionnaire that had been tested for validity and reliability. Data analysis was carried out through descriptive statistics, classical assumption tests (normality, linearity, multicollinearity, and heteroscedasticity), and hypothesis testing using multiple linear regression, T-test, F-test, and coefficient of determination (R²).

3. Results and Discussion

3.1. Results

3.1.1. Description of Research Data

This study analyzed data from 160 respondents who had worked for at least six months. The results of the regression analysis showed that Job Burnout (X1), Work-Life Balance (X2), and Job Satisfaction (X3) variables significantly influenced Quiet Quitting (Y).

The t-test shows that job burnout (X1) had a t-value of 3.808 with a significance level of 0.000 < 0.05, indicating a positive and significant effect on Quiet Quitting. Work-Life Balance (X2) has a t-value of 2.195 with a significance level of 0.030 < 0.05, indicating a positive and significant effect on Quiet Quitting. Job satisfaction (X3) has a t-value of 3.250 with a significance level of 0.001 < 0.05, indicating a positive and significant effect on Quiet Quitting. The F test generates an F count value of 51.479 with a significance value of 0.000 < 0.05, indicating that the three independent variables simultaneously had a significant effect on the dependent variable. The coefficient of determination (R²) is 0.497, meaning that the variables job burnout, work-life balance, and job satisfaction jointly influenced the quiet quitting variable by 49.7%, while the remaining 50.3% is influenced by other variables not included in this research model.

3.1.2. Prerequisite Tests

a. Normality Test

The normality test uses the Kolmogorov-Smirnov statistical test. If the significance value is greater than 0.05, the data is considered normally distributed. Conversely, if the significance value is less than 0.05, the data is considered abnormal.

Table 2. Normality Test

			<i>Unstandardized Residual</i>
N			160
<i>Normal Parameters^{a,b}</i>			
<i>Mean</i>			.0000000
<i>Std. Deviation</i>			3.71285888
<i>Most Differences</i>	<i>Extreme</i>	<i>Absolute</i>	.052
		<i>Positive</i>	.052
		<i>Negative</i>	-.036
<i>Kolmogorov-Smirnov Z</i>			.052
<i>Asymp. Sig. (2-tailed)</i>			.200

Source: SPSS Output, Primary Data 2025

Based on the normality test processed using the SPSS application using the Kolmogorov-Smirnov method, the asymp.sig value is 0.200. This result meets the test criteria with a significance

value of >0.05 . Based on the results obtained, it can be concluded that the data is normally distributed.

b. Linearity Test

The linearity test is a statistical method that aims to test whether the relationship between the independent and dependent variables is linear. If the linearity significance value is >0.05 , there is no linear relationship between the independent and dependent variables. If the linearity significance value is <0.05 , there is a linear relationship between the independent and dependent variables.

Table 3. Linearity Test			
Variable	Sig	Limit	Description
<i>Job Burnout</i>	0,000	$<0,05$	Linear
<i>Work-life Balance</i>	0,000	$<0,05$	Linear
<i>Job Satisfaction</i>	0,000	$<0,05$	Linear

Source: SPSS Output, Primary Data 2025

Based on the results of the linearity test above, the analysis shows that the significance value for the variables job burnout, work-life balance, and job satisfaction is less than 0.05. Therefore, it can be concluded that there is a significant linear relationship between the independent variables and the dependent variable.

c. Multicollinearity Test

The multicollinearity test is used to determine the level of correlation between the independent variables in a regression model. The multicollinearity test can be performed by examining the Variance Inflation Factor (VIF) or Tolerance. If the tolerance value is greater than 0.1 and the VIF value is <10 , it can be concluded that multicollinearity does not occur.

Table 4. Multicollinearity Test			
Variable	Tolerance	VIF	Description
X1	.480	2.085	No multicollinearity
X2	.456	2.191	No multicollinearity
X3	.389	2.569	No multicollinearity

Source: SPSS Output, Primary Data 2025

Based on the table above regarding the multicollinearity test, the Job Burnout (X1) variable has a Tolerance value of $0.480 > 0.10$ and a VIF of $2.085 < 10$. The Work-Life Balance (X2) variable has a Tolerance value of $0.456 > 0.10$ and a VIF of $2.191 < 10$. The Job Satisfaction (X3) variable has a Tolerance value of $0.389 > 0.10$ and a VIF of $2.569 < 10$. Based on the results of the multicollinearity test, all independent variables, namely Job Burnout (X1), Work-Life Balance (X2), and Job

Satisfaction (X3), have a Tolerance value > 0.10 and a VIF < 10 . Thus, it can be concluded that there is no multicollinearity in the regression model used.

d. Heteroscedasticity Test

The heteroscedasticity test aims to identify whether there are differences in residual variance at each level of the independent variable. Heteroscedasticity testing can be performed using the Glejser test graphical method, where the absolute value of the residual is regressed against the independent variable. A sig value > 0.05 indicates non-heteroscedasticity, while a sig value < 0.05 indicates heteroscedasticity.

Table 5. Heteroscedasticity Test

Variable	Sig	Limit	Description
<i>Job Burnout</i>	.463	$>0,05$	Non-heteroskedasticity
<i>Work-life Balance</i>	.104	$>0,05$	Non-heteroskedasticity
<i>Job Satisfaction</i>	.266	$>0,05$	Non-heteroskedasticity

Source: SPSS Output, Primary Data 2025

Based on the heteroscedasticity test results table above, the Job Burnout variable has a significance value of 0.463, the Work-Life Balance variable has a significance value of 0.104, and the Job Satisfaction variable has a significance value of 0.266. This indicates that all three variables have significance values greater than 0.05, thus the variables in this study are declared free from heteroscedasticity issues.

3.1.3. Linear Regression Test

a. Simple Linear Regression Test

Simple linear regression analysis is a statistical method used to determine or test the effect of one independent variable on a dependent variable.

Table 6. Simple Linear Regression Test

<i>Coefficients</i>				
Model		<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>
		B	Std. Error	Beta
1	<i>Constant</i>	10.297	1.130	
	X1	.531	.052	.634
2	<i>Constant</i>	10.753	1.208	
	X2	.394	.043	.592

3	<i>Constant</i>	8.749	1.241	
	X3	.512	.048	.645

a. Dependent Variable: Y

Source: SPSS Output, Primary Data 2025

b. Multiple Linear Regression Test

Multiple linear regression analysis aims to test the effect of more than one independent variable on a single dependent variable.

Table 7. Multiple Linear Regression Test

Model		<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>
		B	Std. Error	Beta
1	(Constant)	6.797	1.225	
	<i>Job Burnout</i>	.261	.069	.312
	<i>Work-life Balance</i>	.123	.056	.184
	<i>Job Satisfaction</i>	.235	.072	.296

Source: SPSS Output, Primary Data 2025

3.1.4. Hypothesis Testing

a. F-Hypothesis Test

The F-test is a method in regression analysis used to test the simultaneous significance level of all independent variables on the dependent variable. If the significance of the F-test is <0.05 , with the calculated F-value exceeding the F-table value, it can be concluded that the independent variables simultaneously have a significant influence on the dependent variable.

Table 8. F-Hypothesis Test

Model		<i>Sum of Squares</i>	<i>df</i>	<i>Mean Squares</i>	F	Sig.
1	<i>Regression</i>	2169.909	3	723.303	51.479	.000 ^b
	<i>Residual</i>	2191.866	156	14.050		
	Total	4361.775	159			

Source: SPSS Output, Primary Data 2025

b. T-Hypothesis Test

The T-test aims to test the significance of the influence of each independent variable on the dependent variable partially in a regression model. When the T-test significance value is <0.05 , the independent variable has a partial significant influence on the dependent variable.

Table 9. T-Hypothesis Test						
Model		Unstandardized		Standardized	t	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	6.797	1.225		5.551	.000
	<i>Job Burnout</i>	.261	.069	.312	3.808	.000
	<i>Work-life Balance</i>	.123	.056	.184	2.195	.030
	<i>Job Satisfaction</i>	.235	.072	.296	3.250	.001

Source: SPSS Output, Primary Data 2025

3.2. Discussion

The results show that job burnout has a positive and significant effect on quiet quitting. This means that the higher the level of job burnout experienced by Generation Z employees in Yogyakarta, the higher their tendency to not work properly and reduce engagement. This condition aligns with the characteristics of Generation Z, who tend to prioritize mental health and do not tolerate work environments perceived as exhausting or unhealthy. When work demands are excessive or organizational support is lacking, they choose disengagement as a form of self-protection, thus encouraging quiet quitting.

The findings also indicate that work-life balance has a positive and significant effect on quiet quitting. An imbalance between work responsibilities and personal life demands causes Generation Z to withdraw from additional work responsibilities. This generation has a strong preference for flexibility and clear boundaries between work and personal life. When this balance is disturbed, they respond by limiting work engagement, thus triggering quiet quitting. This indicates that organizations need to consider flexible work systems to prevent decreased work motivation.

Furthermore, job satisfaction also has a positive and significant effect on quiet quitting. Low job satisfaction stemming from role ambiguity, lack of appreciation, or limited career development opportunities discourages employees from maximizing their engagement. When employees perceive their work as lacking satisfaction or meaningful benefits, they tend to stay only to fulfil formal obligations, rather than fully commit. These results reinforce the importance of job satisfaction as a crucial component in building employee loyalty and engagement.

Simultaneous testing showed that job burnout, work-life balance, and job satisfaction collectively had a significant influence on quiet quitting, contributing 49.7%. This confirms that these three factors are inseparable and interconnected in shaping the attitudes and behaviors of

Generation Z employees. The balance between workload, personal life, and job satisfaction is a psychological factor that determines whether an employee will remain engaged or opt for a quiet quit.

Overall, the results of this study suggest that Generation Z does not necessarily engage in quiet quitting due to a lack of commitment, but rather due to a strong need to maintain mental health, work-life balance, and meaningful work. Therefore, organizations need to pay attention to employee psychological well-being and work experiences to prevent quiet quitting, for example through equitable workload distribution, appreciative communication, flexible work systems, and career development opportunities.

4. Conclusion

Based on the data analysis, the following conclusions can be drawn:

- a) Job burnout has a positive and significant effect on quiet quitting among Generation Z employees in the Special Region of Yogyakarta. This is evidenced by a positive regression coefficient of 0.261 and a t-statistic of 3.808, while the significance value is smaller than the predetermined value of $0.000 < 0.05$. The analysis shows that job burnout has a positive and significant effect on quiet quitting. Therefore, Hypothesis 1 is confirmed and accepted, with a contribution of job burnout to quiet quitting of 22.37%.
- b) Work-life balance has a positive and significant effect on quiet quitting among Generation Z employees in the Special Region of Yogyakarta. This is evidenced by a positive regression coefficient of 0.123 and a t-statistic of 2.195, while the significance value is smaller than the predetermined significance value of $0.030 < 0.05$. Based on the analysis, it can be concluded that Hypothesis 2 is proven and accepted, with a contribution of work-life balance to quiet quitting of 7.45%.
- c) Job satisfaction has a positive and significant effect on quiet quitting among Generation Z employees in the Special Region of Yogyakarta. This is evidenced by a positive regression coefficient of 0.235 and a t-statistic of 3.250, while the significance value is smaller than the predetermined value of $0.001 < 0.05$. Based on the analysis, it can be concluded that Hypothesis 3 is proven and accepted, with a contribution of job satisfaction to quiet quitting of 19.88%.
- d) Job burnout, work-life balance, and job satisfaction simultaneously have a positive and significant effect on quiet quitting among Generation Z employees in the Special Region of Yogyakarta. This is evidenced by the results of the F-test.

Conflict of Interest

The author declares no conflict of interest in this research.

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THE EFFECTS OF PRICE, PROMOTION, AND BRAND IMAGE ON INTENTION OF PURCHASING SMARTFREN

Anisa Rika Pratiwi¹, Rr Chusnu Syarif Diah Kusuma²

^{1,2}Department of Business and Finance, Faculty of Vocational Studies, Universitas Negeri Yogyakarta, 55281, Indonesia

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ABSTRACT

This study aims to analyze the effects of: (1) price on the purchase intention of Smartfren internet provider; (2) promotion on the purchase intention of Smartfren internet provider; (3) brand image on the purchase intention of Smartfren internet provider; and (4) the simultaneous effects of price, promotion, and brand image on the purchase intention of Smartfren internet provider. This study was conducted through survey. The population included Smartfren internet provider users. The sampling technique used was purposive sampling with a sample size of 160 people. Data were collected by means of questionnaire that had been tested for validity and reliability. The data analysis technique used to answer the hypotheses was multiple regression. The results of this study indicate that: (1) price has a positive and significant effect on the purchase intention of the Smartfren internet provider; (2) promotion has a positive and significant effect on the purchase intention of the Smartfren internet provider; (3) brand image has a positive and significant effect on the purchase intention of the Smartfren internet provider; and (4) price, promotion, and brand image have a simultaneous influence on the purchase intention of the Smartfren internet provider.

Keywords:

Price, promotion, brand image, purchase intention

1. Introduction

The development of digital technology has made the internet one of the basic needs of Indonesian society. Based on [4] report by the Indonesian Internet Service Providers Association (APJII), the number of internet users reached 221,56 million people, or 79,5% of the total population, an increase from 210,03 million users in the previous year. This increase shows the growing dependence of the community on internet services to support communication, education, economic, and social activities.

The growth in internet users is in line with the increasing use of smartphones as the main device for accessing digital services. [12] shows that the number of active smartphone users in Indonesia reached 209,3 million users in 2023, a significant increase compared to 2015, which only had 54 million users. This increase has also driven the growth of the internet service provider industry. Several providers dominate the market in Indonesia, including Telkomsel, Indosat Ooredoo Hutchison, Tri, XL Axiata, and Smartfren.

Table 1. Number of Mobile Operator Subscribers in Indonesia (in millions)

Provider	2019	2020	2021	2022	2023
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Telkomsel	171,1	169,5	177	156,8	159,3
Indosat	59,3	60,3	62,9	102,2	98,9
Tri	30,4	38	44		
XL	56,7	57,9	57,9	57,5	57,5
Smartfren	23,5	27,9	34,4	36	36,5

Source: Mobile Operator Annual Report

Based on the 2023 Annual Report, Telkomsel ranked first with 159,3 million users, followed by Indosat and Tri with a combined total of 98,9 million users, XL with 57,5 million users, and Smartfren in last place with 36,53 million subscribers. Table 1 indicates that Smartfren's number of subscribers consistently increased between 2019 and 2023. However, Smartfren has always been at the bottom of the mobile operator market in Indonesia from 2019 to 2023. This condition indicates a relatively low level of consumer interest in Smartfren services.

Meanwhile, in the context of market share in Indonesia, the Top Brand index is used as an indicator that combines various components such as mind share, commitment share, market share, brand diagnostic, and competition landscape. Data generated from processing these components through surveys reports that Smartfren is not included in the Top Brand list.

Table 2. Top Brand Award Simcard Category

Brand	2019	2020	2021	2022	2023
Telkomsel	40.30%	34.60%	36.40%	34.30%	34.70%
IM3	12.70%	14.60%	13.50%	13.30%	17.50%
Tri	11.00%	11.20%	9.80%	10.60%	12.00%
XL	12.00%	11.50%	10.70	11.70%	11.60%
Provider internet AS	9.40%	11.10%	8.80%	8.80%	7.10%

Source: Top Brand Award (www.topbrand-award.com), 2024

Based on the data in Table 2, Smartfren brand is not included in the Top Brand. The Top Brand Award reflects consumer trust, so many brands in Indonesia are waiting for the survey results. Therefore, to increase competitiveness and attract consumer interest in purchasing products, Smartfren needs to optimize its marketing strategy. In addition, supporting preliminary research was also conducted on consumer preferences regarding the use of internet providers.

According to [10], purchase intention is a stage in the decision-making process when consumers evaluate and select products from several available alternatives, until they finally decide to make a purchase based on their preferences. This process is influenced by various individual considerations. Because purchase intention has the power to influence product sales, it is an important component of marketing strategy. Preliminary research on consumer preferences regarding the use of internet providers was conducted on five major internet providers based on initial data. This limitation was imposed to maintain focus and effectiveness in collecting initial data, as well as to avoid spreading responses too widely to providers with a very small number of users or those that were irrelevant to the research context. The following diagram shows the results of the preliminary research.

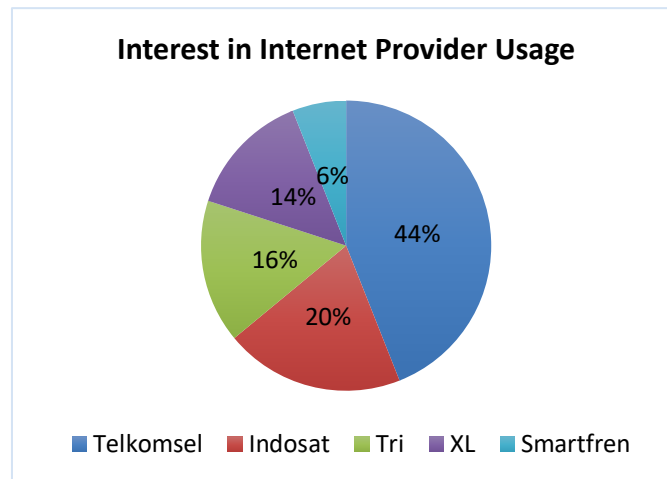


Fig 1. Preliminary Research Results on Interest in Using Internet Providers

Source: Primary data analysis results, 2024

Preliminary research involving 50 respondents regarding their preferences for mobile internet providers shows that only 6% of respondents chose Smartfren as their primary provider, far below Telkomsel (44%), Indosat (20%), Tri (16%), and XL (14%). This low level of interest is influenced by several factors, as outlined by Kotler, namely product quality, brand image, price, packaging design, product availability, and promotional strategies. The results of this preliminary research are presented in the following diagram.

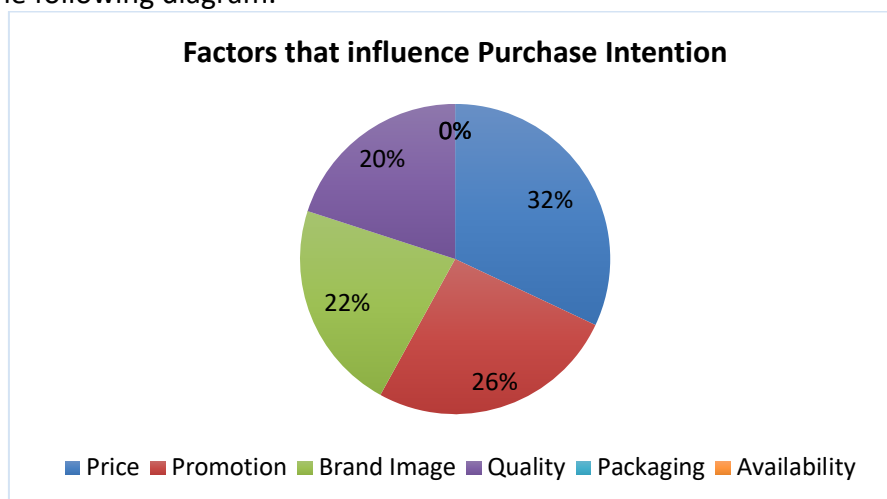


Fig 2. Factors influencing customer interest in purchasing Smartfren

Source: Primary data analysis results, 2024

The preliminary research involving 50 respondents revealed that price was the main factor influencing purchase intention, contributing 32%. Promotional factors ranked second, influencing consumer purchase intention by 26%. Brand image contributed 22% as the third factor influencing purchase intention. In addition, product quality contributed 20% to the characteristics that determined purchase intention. Meanwhile, product availability and packaging did not show a significant contribution, each at 0%.

In general, the low purchasing interest in Smartfren indicates problems related to marketing strategy, particularly in terms of price, promotion, and brand image. However, previous studies on the influence of these three variables on purchasing interest have shown inconsistent results. Research by [30] shows that brand image has a positive and significant contribution to purchase intention. However, different results were found by [26] stating that brand image had no significant

effect on purchase intention. In addition, research by [42] showed that brand image had a negative and insignificant effect on purchase intention.

The inconsistency of these findings indicates that further research is needed to re-examine the role of price, promotion, and brand image in influencing purchase intention, particularly in the context of Smartfren internet services, which face intense competition in the mobile operator market. Based on these initial phenomena and findings, this study focuses on analyzing “The Influence of Price, Promotion, and Brand Image on Purchase Intention in Smartfren Internet Providers.”

2. Method

This study employed a quantitative associative research design through a survey approach. This design was chosen because this study tried to identify and analyze the causal relationship or influence of independent variables (price, promotion, and brand image) on the dependent variable (purchase intention) of Smartfren internet provider users. The research population was all Smartfren users, and the sampling technique applied was purposive sampling, resulting in a final sample of 160 respondents. Data were collected using a questionnaire as the main instrument. Before use, the questionnaire underwent validity and reliability tests to ensure that the instrument was of adequate quality and consistent in measuring the research variables.

The data analysis technique used is multiple linear regression analysis. This analysis process begins with a series of classical assumption tests (including normality, linearity, multicollinearity, and heteroscedasticity tests) to ensure that the regression model formed is valid and can be estimated without bias. The results of the multiple regression analysis were then used to test the hypotheses through t-test (for partial hypotheses) and the F-test (for simultaneous hypotheses), as well as to calculate the coefficient of determination (R^2) to determine the extent to which the variability of the independent variables contributes to explaining the variability of the dependent variables.

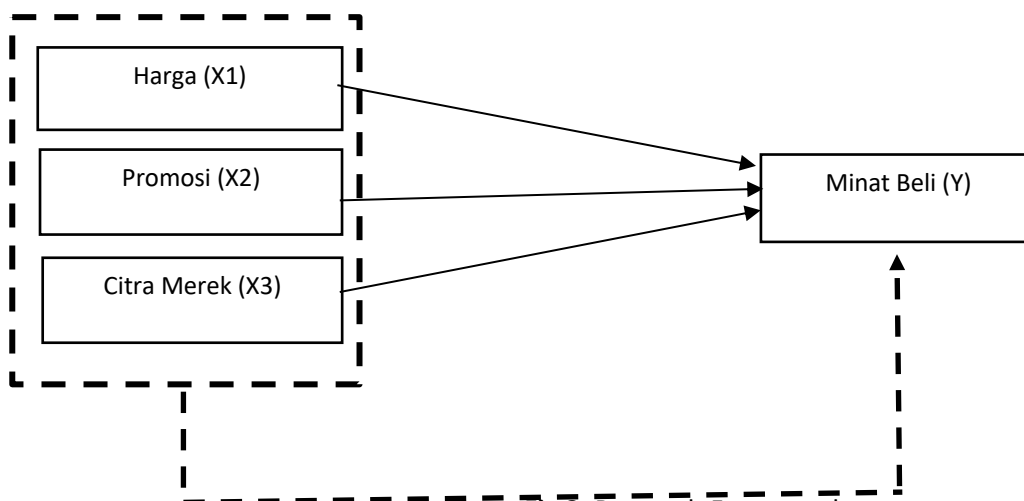


Fig 3. Research Framework

The conceptual framework of this study tests four main hypotheses:

H1: Price has a positive and significant effect on consumer purchase intention.

H2: Promotion has a positive and significant effect on consumer purchase intention.

H3: Brand image has a positive and significant effect on consumer purchase intention.

H4: Price, promotions, and brand image have a positive and significant effect on consumer purchase intention.

3. Results and Discussion

3.1. Results

3.1.1 Descriptive Statistical Analysis

Table 3. Descriptive Analysis Test Results

Variable	N	Min	Max	Mean	Std Deviation
Price	160	11	45	31.87	6.96
Promotion	160	23	54	39.51	8.17
Brand Image	160	11	29	21.51	4.67
Purchase Intention	160	21	47	36.19	6.25

Source: Processed primary data, 2025

The Price variable has a range of values between 11 and 45, with an average value of 31.87 and a standard deviation of 6.96, indicating moderate data variation. For the Promotion variable, the lowest recorded value is 23 and the highest is 54, with an average of 39.51 and a standard deviation of 8.17, indicating a relatively wide distribution of data. Furthermore, the Brand Image variable has a minimum value of 11 and a maximum value of 29, with an average value of 21.51 and a standard deviation of 4.67. The Purchase intention variable shows a range between 21 and 47, with an average value of 36.19 and a standard deviation of 6.25.

3.1.2 Classic Assumption Test

3.1.2.1 Normality Test

Table 4. Normality Test Result

Variable	Sig	Limit	Description
Unstandardized Residual	0.110	>0.05	Normal

Source: Processed primary data, 2025

The results of the normality test using the Kolmogorov-Smirnov method show a significance value (Asymp. Sig.) of 0.110. Since the significance value (0.110) is greater than the significance level 0.05, it can be concluded that the regression model residuals are normally distributed.

3.1.2.2 Linearity Test

Table 5. Linearity Test Results

Variable	Sig.	Limit	Description
Price	0.108	<0.05	Linear
Promotion	0.628	<0.05	Linear
Brand Image	0.703	<0.05	Linear

Source: Processed primary data, 2025

The linearity test results show that price has a significance value of 0.108, promotion has a significance value of 0.628, and brand image has a significance value of 0.703. Since the significance values for all variables exceed the threshold of 0.05, it can be concluded that the relationship between the independent variables and the dependent variable is linear.

3.1.2.3 Multicollinearity Test

Table 6. Multicollinearity Test Results

Variable	Tolerance	Limit	VIF	Limit	Description
Price	0.505	>0.1 0	1.98 0	<10	Non-Multicollinearity
Promotion	0.397	>0.1 0	2.52 2	<10	Non-Multicollinearity
Brand Image	0.591	>0.1 0	1.69 3	<10	Non-Multicollinearity

Source: Processed primary data, 2025

The indicators used in this test are a tolerance value greater than 0.10 and a VIF value less than 10, indicating no potential multicollinearity. Based on the analysis presented in the table above, the tolerance value for the price variable is 0.505. The tolerance value for the promotion variable is 0.397. The tolerance value for the brand image variable is 0.591. All independent variables in the model show tolerance values above 0.10, indicating that the regression model used does not experience multicollinearity problems.

3.1.2.4 Heteroscedasticity Test

Table 7. Heteroscedasticity Test Results

Variable	Sig.	Limit	Description
Price	0.45 9	>0.0 5	Non-Heteroscedasticity
Promotion	0.96 3	>0.0 5	Non-Heteroscedasticity
Brand Image	0.42 1	>0.0 5	Non-Heteroscedasticity

Source: Processed primary data, 2025

Based on the results of the heteroscedasticity analysis, the significance values obtained for the price variable were 0.459, for the promotion variable 0.963, and for the brand image variable 0.421. All of these significance values are above the significance level of 0.05, which indicates that there are no heteroscedasticity problems in these three variables.

3.1.3 Hypothesis Test

3.1.3.1 Multiple Linear Regression Analysis

Table 8. Multiple Linear Regression Analysis Results

Variable	Unstandardized B	t	Sig.	Explanation
Price	0.172	2.74 4	0.00 7	Significant
Promotion	0.290	4.81 3	0.00 0	Significant
Brand Image	0.447	5.17 6	0.00 0	Significant

Source: Processed primary data, 2025

$$Y = 9.660 + 0.172 X_1 + 0.290 X_2 + 0.447 X_3$$

The constant coefficient of 9.660 indicates the estimated value of Purchase intention when the variables Price (X1), Promotion (X2), and Brand Image (X3) are zero. The interpretation of the regression coefficient shows that all independent variables have a positive effect on Purchase intention. Specifically, each one-unit increase in Price, Promotion, and Brand Image will increase

Purchase intention by 0.172, 0.290, and 0.447, respectively, assuming other variables remain constant. Of the three variables, Brand Image (X3) has the highest regression coefficient (0.447), implying that Brand Image is the most dominant factor influencing respondents' Purchase intention decisions.

3.1.3.2 Partial Test (t)

Table 9. Partial Test (t) Results

Variable	Unstandardized B	t	Sig.	Explanation
Price	0.172	2.744	0.007	Significant
Promotion	0.290	4.813	0.000	Significant
Brand Image	0.447	5.176	0.000	Significant

Source: Processed primary data, 2025

The following are the t-test results for each independent variable in this study:

Hypothesis 1

The results of the t-test statistical analysis for the price variable show a calculated t-value of 2.744 with a significance value of 0.007, which is smaller than 0.05 ($0.007 < 0.05$). Additionally, the regression coefficient obtained is positive at 0.172. Therefore, the hypothesis stating that price has a positive and significant effect on purchase intention in the Smartfren internet provider can be accepted.

Hypothesis 2

For the promotion variable, the t-value obtained is 4.813 with a significance level of 0.000, which is also less than 0.05 ($0.000 < 0.05$). The promotion regression coefficient is positive at 0.290. Therefore, the hypothesis stating that promotion has a positive and significant effect on purchase intention in the Smartfren provider can be accepted.

Hypothesis 3

Analysis of the brand image variable shows a t-value of 5.176 with a significance level of 0.000, which is still below the threshold of 0.05 ($0.000 < 0.05$). The brand image regression coefficient is also positive at 0.447. Thus, the hypothesis stating that brand image has a positive and significant effect on purchase intention for the Smartfren provider is also accepted.

3.1.3.3 Simultaneous Test (F)

Table 10. Simultaneous Test (F) Results

ANOVA					
Model	Sum of Square	df	Mean Square	F	Sig.
Regression	3829.900	3	1276.633	83.732	.000
Residual	2378.475	15	15.247		
Total	6208.375	18			
a. Dependent Variable: Purchase Intention					
b. Predictors: (Constant), Brand Image, Price, Promotion					

Source: Processed primary data, 2025

The F test was conducted to test whether all independent variables together had a significant effect on the dependent variable. Based on the decision criteria, if the significance value was less

than 0.05, the simultaneous effect was considered significant. The simultaneous test results show a calculated F value of 83.872 with a significance of 0.000, which is much smaller than 0.05. Therefore, it can be concluded that the variables of Price, Promotion, and Brand Image together have a significant effect on Purchase intention in the internet provider Smartfren.

3.1.3.4 Coefficient of Determination

Table 10. Coefficient of Determination Results

Model	Model Summary			
	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.785	.617	.610	3.90469
a. Predictors: (Constant), Brand Image, Price, Promotion				
b. Dependent Variable: Purchase Intention				

Source: Processed primary data, 2025

The coefficient of determination (R^2) is a statistical measure that shows how much variability in the dependent variable can be explained by the independent variables in the regression model. To calculate the percentage contribution of each variable to R^2 , the square of the Standard Beta is used, then compared to the total R^2 value.

$$\text{Xi contribution} = \left(\frac{\beta_i^2}{\sum \beta_i^2} \right) \times R^2 \times 100\%$$

Where:

β_i : Unstandardized coefficient of variable X_i

$\sum \beta_i^2$: Sum of squares of all unstandardized coefficients

R^2 : Coefficient of determination (from Model Summary)

Coefficient of Determination of each variable to Total R^2 is as follows:

Contribution of X_1 = $(0.29584/0.313493) \times 0.617 \times 100 = 5.82\%$

Contribution of X_2 = $(0.0841/0.313493) \times 0.617 \times 100 = 16.56\%$

Contribution of X_3 = $(0.199809/0.313493) \times 0.617 \times 100 = 39.32\%$

Based on the analysis results, the partial contribution of variables to the purchase intention in Smartfren internet providers shows that brand image has the greatest influence, with a contribution of 39.32%. Promotion also has a significant influence of 16.56%. Meanwhile, the price variable has the smallest contribution, which is only 5.82%. Overall, these three variables contribute 61.7% to purchase intention (R^2), which means that there is still a 38.3% influence from other factors outside the model studied.

3.2. Discussion

3.2.1. The Effect of Price on Purchase intention in Smartfren Internet Providers

The analysis results show that the price variable has a positive and significant effect on consumer purchasing interest in Smartfren internet providers. This is evidenced by a t-value of 2.744 and a significance level of 0.007, which is below the threshold of 0.05 ($0.007 < 0.05$). Additionally, the positive regression coefficient of 0.172 indicates that there is a direct relationship between price perception and purchase intention. This means that the more positive consumers' perceptions of the offered price, the more likely they are to purchase the product. The contribution of the price variable to purchase intention is recorded at 5.82%. Thus, this finding supports the first hypothesis

in the study, namely "Price has a positive and significant effect on the purchase intention in Smartfren internet providers."

This finding is consistent with research conducted by [36], which shows that price has a positive effect on purchase intention. This means that when the price is considered appropriate or affordable by consumers, it can become a driver of purchases. Additionally, similar results were reported by [16], who found that the price variable not only has a positive effect but is also significant for purchase intention. The consistency of these results reinforces the argument that price plays a crucial role in consumer decisions, especially when price is considered to be comparable to the benefits or value obtained.

According to [7], price is defined as the amount that consumers must pay to obtain the benefits of a product, whether determined by the manufacturer or the result of negotiation. This definition emphasizes the importance of an appropriate pricing strategy as part of efforts to attract consumers. Therefore, companies need to set prices that are not only competitive but also able to represent the value or benefits of the product as perceived by consumers. Appropriate pricing can increase the attractiveness of a product and encourage purchases. In line with [15], price also functions as an allocation and information tool, where consumers often use price as an indicator of the value and quality of a product. Thus, when consumers perceive the price as reasonable and proportional to the benefits received, the tendency to purchase the product will be greater.

From the overall analysis, it can be concluded that there is a positive relationship between price and purchase intention. A positive regression coefficient indicates that price is not a barrier to purchasing decisions, but can actually be a driver if it is considered commensurate with the quality and benefits offered. Thus, positive consumer perceptions of price can increase the intention to make a purchase.

3.2.2 The Effect of Promotion on Purchase intention in Smartfren Internet Providers

The results of the study indicate that the promotion variable has a positive and significant effect on the purchase intention of Smartfren internet providers. This is shown by a t-value of 4.813 with a significance value of 0.000, which is smaller than the significance limit of 0.05 ($0.000 < 0.05$). Additionally, the regression coefficient obtained has a positive value of 0,290. The contribution of promotional influence on consumer purchase intent is 16.56%. A positive regression coefficient indicates that the better or more intensive the promotions conducted—such as discounts, attractive advertisements, or campaigns on holidays—the higher the likelihood of consumers making a purchase. Thus, this study successfully proves the second hypothesis, which states that "Promotion has a positive and significant effect on the purchase intention of Smartfren internet providers" can be accepted.

These results are also in line with the findings of research by [36], who state that promotion has a significant relationship with purchase intention, indicating that well-planned and targeted promotional strategies can increase consumer interest in a product or service. Consistency in the results is also demonstrated in studies by [16] and [26], where promotions are proven to play a crucial role in shaping consumer purchasing decisions. These findings reinforce the evidence that promotion is one of the determining factors that consistently has a positive impact on consumer purchasing behavior. Thus, promotion can be considered an effective marketing strategy in efforts to increase the attractiveness of products in the eyes of consumers.

According to [37], promotion is defined as a series of activities aimed at informing, reminding, and convincing consumers to be interested in using a product or service. This definition is supported by [9], who states that promotion is a form of corporate communication designed to raise awareness, trigger interest, and encourage consumers to make purchases. Properly designed

promotions not only convey informative messages but also influence consumers' emotions and perceptions, thereby increasing their propensity to buy.

Based on the overall analysis results, it can be concluded that the better the implementation of promotional activities, in terms of frequency, form, and message conveyed, the higher the likelihood of consumers being interested in making a purchase. The positive regression coefficient indicates that promotion plays a role in shaping consumer awareness, triggering interest, and encouraging purchasing actions for the products offered. Therefore, promotional strategies that are implemented consistently and innovatively can be a major driving factor in increasing purchasing interest and strengthening brand image in the minds of consumers.

3.2.3 The Effect of Brand Image on Purchasing Interest in Smartfren Internet Providers

The results of this study indicate that brand image has a positive and significant effect on consumer purchasing intention in Smartfren internet services. This is reflected in the t-value of 5.176 with a significance level of 0.000, which is well below the threshold of 0.05 ($0.000 < 0.05$). In addition, the regression coefficient value of 0.447 indicates a positive relationship between brand image and purchase intention. The contribution of this variable to purchase intention is recorded at 39.32%. This means that the stronger the positive perception of consumers towards the Smartfren brand image, the greater the purchase. Therefore, the third hypothesis in this study, namely "Brand image has a positive and significant effect on purchase intention for Smartfren internet providers," can be proven and accepted.

This finding is in line with previous studies by [36] and [30], which also prove the significant influence of brand image on purchase intention. In this context, a strong brand image builds consumer trust, creates positive perceptions, and differentiates Smartfren from its competitors. These perceptions are not only formed from marketing communications but also from consumers' real experiences when using Smartfren services, such as network speed, price, and customer service. Theoretically, these results support [19] view that brand image is formed through strong associations embedded in consumers' memories. When the image is positive, the brand will be more easily remembered, trusted, and chosen when consumers are faced with choices. Meanwhile, [38] emphasize that consumer perceptions of a brand are greatly influenced by prior information and experiences, making positive experiences a vital element in building brand image.

The managerial implication of these results is the importance for Smartfren to continue to maintain and improve its brand image through consistent service, strong brand communication, and a pleasant customer experience. Management can consider strategies such as strengthening brand messaging, optimizing customer testimonials, and conducting periodic evaluations of consumer perceptions. Therefore, brand image can become a sustainable competitive advantage and drive a significant increase in purchase intention. It can be concluded that brand image plays a crucial role in shaping consumer interest in purchasing Smartfren services. A strong image can build trust, shape perceptions of quality, and influence purchasing decisions. Therefore, sustainable brand image management is an important element in marketing strategies to maintain competitive position and increase consumer loyalty.

4. Conclusions

- a) Price has a positive and significant effect on the purchase intention of Smartfren internet providers, as evidenced by a t-value of 2.744; a significance value of $0.007 < 0.05$; and a regression coefficient of 0.172;

- b) Promotions have a positive and significant effect on the purchase intention of Smartfren internet providers, as evidenced by a t-value of 4.813; a significance value of $0.000 < 0.05$; and a regression coefficient of 0.290;
- c) Brand image has a positive and significant effect on the purchase intention of Smartfren internet provider, as evidenced by a t-value of 5.176 with a significance value of $0.000 < 0.05$; and a regression coefficient of 0.447;
- d) Price, promotion, and brand image have an effect on the purchase intention of Smartfren internet provider, as evidenced by the test results obtained with a calculated F value of 83.872 with a significance of $0.000 < 0.05$.

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The Influences of Perceived Ease of Use and Trust on the Intention to Use the SuperApp Byond by BSI

Rofiqo Mutia Rakhmi¹, Rizki Pratama Johanis Paransa²

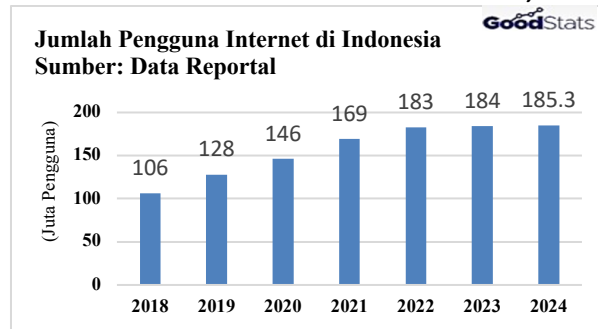
^{1,2}Departement of Business and Finance, Faculty of Vocational Studies, Universitas Negeri Yogyakarta, 55281, Indonesia

ARTICLE INFO	ABSTRACT
<p>Article history: Received: 30 October 2025 Received in revised form: 13 December 2025 Accepted: 23 December 2025 Available online: 30 December 2025</p>	<p>This study aimed to examine: (1) the influence of perceived ease of use on the intention to use SuperApp Byond by BSI; (2) the influence of trust on the intention to use SuperApp Byond by BSI; and (3) the simultaneous influence of perceived ease of use and trust on the intention to use SuperApp Byond by BSI. This study employed a quantitative causal associative approach. The population included Bank Syariah Indonesia customers who used SuperApp Byond by BSI, with a sample of 112 respondents. Data were collected from primary sources, including questionnaires, as well as secondary sources such as scientific journals, statistical data, platform reviews, the BSI website, and news portals. Data analysis was conducted using descriptive statistics, classical assumption testing, and hypothesis testing. The findings showed that: 1) perceived ease of use had a positive and significant influence on the intention to use SuperApp Byond by BSI by 59.5%, with a regression coefficient of 0.399, a significance value of $0.002 < 0.05$, and $t_{\text{count}} > t_{\text{table}}$ ($3.209 > 1.982$); 2) trust had a positive and significant influence on the intention to use SuperApp Byond by BSI by 70.8%, with a regression coefficient of 0.312, a significance value of $0.000 < 0.05$, and $t_{\text{count}} > t_{\text{table}}$ ($7.513 > 1.982$); and 3) perceived ease of use and trust simultaneously had a positive and significant influence on the intention to use SuperApp Byond by BSI by 72.8%, with a significance value of $0.000 < 0.05$ and $F_{\text{count}} > F_{\text{table}}$ ($149.710 > 3.08$).</p>
<p>Keywords: <i>Perceived Ease of Use, Trust, Intention to Use</i></p>	

1. Introduction

Digital transformation is a shift in the way work processes are managed through the utilization of information technology, such as the internet and mobile devices to achieve efficiency and effectiveness. Various sectors have implemented this transformation, including the banking sector, through e-banking services such as mobile banking. Digital transformation in the banking sector serves as a foundation for enhancing customer engagement approaches [1]. According to data from GoodStats.id, the number of internet users increased to 185.3 million in 2024. Of this total, 98.9% accessed the internet through various types of mobile devices [2]. This can be seen in Figure 1.

Figure 1. Number of Internet Users in Indonesia, 2018–2024



Source : GoodStats.id (2024)

The increase in internet users through various mobile devices has been driven by the rise in smartphone usage. The number of active smartphone users in Indonesia reached 209.3 million in 2023 [3]. This figure highlights the significant role of smartphones in people's daily lives. In the banking sector, smartphones have served as a medium for conducting financial transactions, particularly through mobile banking activities. The growth in the number of smartphone users is visually illustrated in Figure 2.

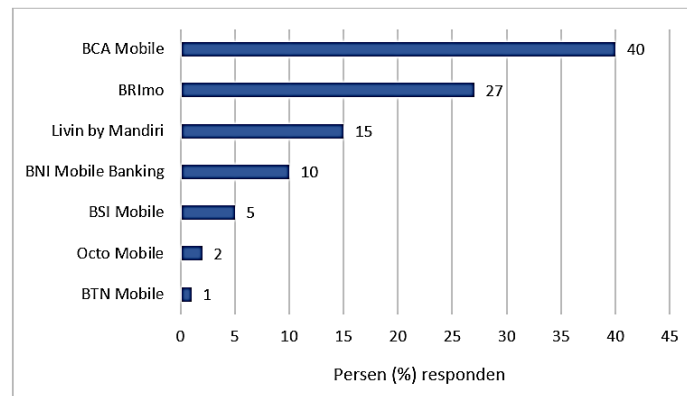


Fig 2. Active Smartphone Users in Indonesia, 2015–2023

Source : GoodStats.id (2024)

Mobile banking represents one of the most significant strategic transformations in the banking industry, where changes in technological interfaces have enabled financial institutions to satisfy their customers by providing problem-solving solutions through the use of self-service technology [4]. The rapid advancement of technology has greatly supported improvements in the speed and convenience of banking transactions for customers and plays an essential role in the modernization of financial services in the digital era [5]. This has made mobile banking the preferred channel among other banking platforms, with 58% of respondents reporting usage of more than 10 times per month in 2023 [6].

PT Bank Syariah Indonesia Tbk (BSI) was officially established on February 1, 2021, and had more than 20 million customers as of June 2024. BSI was formed through the merger of PT Bank BRI Syariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah. BSI continues to strive toward realizing the nation's aspirations. Additionally, BSI ranked 30th out of 66 banks in the World's Most Trustworthy Companies 2024 list for the banking category, published by Newsweek magazine [7].



Source : Databoks (2024)

Fig 3. Proportion of Mobile Banking Most Favored by Indonesian Respondents (May 2024)

According to data from Databoks, in 2024, 5% of the total respondents (1,832 people) selected BSI Mobile as their preferred mobile banking application [8]. The official website of BSI recorded 7.12 million users of BSI Mobile as of June 2024. Usage intention refers to an individual's level of willingness to use something. It arises after a person receives stimulation from a product, develops interest, and ultimately uses the product [9].

In 1986, Fred Davis introduced the Technology Acceptance Model (TAM) to explain how individuals accept and use technology. In 2008, TAM evolved into TAM 3 with the addition of variables such as trust, facilitating conditions, and subjective norms. TAM 3 retains the original TAM variables (perceived usefulness and perceived ease of use) as well as the social influence variable from TAM 2. Based on validity testing, TAM 3 was found to be more effective in explaining technology adoption across several contexts, including banking technology, mobile technology, and management information systems [10].

BSI Mobile provides positive impacts and convenience for customers, allowing them to conduct financial activities without visiting the bank directly. It is in accordance with the concept of perceived ease of use which is defined as "the degree to which a person believes that using a particular system would be free of effort" [9]. Technology is designed to be user-friendly by minimizing frustration and confusion, thereby enhancing user acceptance [10]. This statement aligns with the research of Putra & Sari, which found that perceived ease of use has a positive and significant effect on usage intention [11]. However, in reality, the ease of using mobile banking does not always correspond to customers' interest in using it [12].

Customers have expressed various complaints through Google Play Store reviews of the BSI Mobile application, including blocked PINs, errors after frequent updates, inability to top-up e-wallets, failed facial verification, system glitches, difficulties logging in via face recognition, transfer failures, errors when directed to the SuperApp Byond by BSI, and inability to perform cardless cash withdrawals. Furthermore, some customers reported being unable to access mobile banking services due to system outages (BSI Error) and suspected hacking incidents.

In 2023, BSI's services experienced days of downtime starting on May 8, 2023, initially attributed to maintenance, later revealed as a cyberattack by the ransomware group LockBit, targeting 1.5 terabytes of BSI's customer data. It was recorded that 47.6% of customer trust was affected by the BSI Error incident and the hacking allegations. The decline in customer trust could negatively impact public perceptions of BSI's credibility as a sharia-based financial institution [13]. According to Mayer et al., trust is defined as "the willingness of a party to accept the actions of another party based on the expectation that the other party will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party" [14].

Studies by Aqilla & Yudiantoro and Kasman also found that trust has a positive and significant effect on usage intention [15][16].

In response to the challenges of the digital era and the increasingly complex financial needs of society, BSI launched the SuperApp Byond by BSI on November 9, 2024, as its new mobile banking application, with the tagline #SemuaJadiMudah (Everything Becomes Easy) [17]. The SuperApp Byond by BSI offers three core advantages: spiritual excellence, social/giving excellence, and financial excellence. Additionally, it is equipped with three layers of security, including PIN and debit card data entry during activation, Fraud Detection System (FDS) implementation, and Hardware Security Module (HSM) integration.

Despite the transition to the SuperApp Byond by BSI with its variety of convenient features and improved user experience, numerous customer complaints have continued to appear on Google Play Store reviews, as well as on TikTok and X (formerly Twitter) since February 9, 2025, when BSI services experienced another issue. Reported issues include frequent app errors, inability to top-up e-wallets, transaction failures, app crashes, maintenance notifications, and automatic logouts. Further maintenance was conducted on March 7, 2025. However, the official completion notice did not align with the actual system recovery, as user complaints persisted beyond the estimated resolution date. These repeated maintenance issues have worsened public trust in Indonesia's largest Islamic bank and have led to threats of customer migration to more stable banks in terms of system reliability and service quality [18].

Table 1. Comparison of BSI Mobile Banking Users

	Tahun	Jumlah
Nasabah BSI	Juni 2024	> 20 juta nasabah
BSI Mobile	2024	7,12 juta pengguna
Byond by BSI	Maret 2025	3,5 juta pengguna

Source : Data Bankbsi.co.id yang diolah (2025)

Table 1 shows a comparison between BSI customers, BSI Mobile users, and SuperApp Byond by BSI users. Although the number of SuperApp Byond by BSI users has increased, it remains below the number of BSI Mobile users, indicating that interest in using the SuperApp Byond by BSI and migration from the old mobile banking application to the new one are still not optimal. The large number of user complaints regarding the SuperApp Byond by BSI and concerns about the stability and security of financial activities are factors influencing customers' intention to use the SuperApp Byond by BSI.

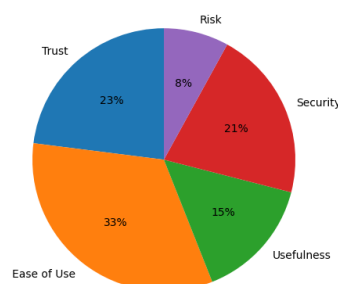


Fig 4. Preliminary Research Results on Factors

Source : Primary Data (2025)

The graph above illustrates the results of the preliminary research, showing that trust (23%) and perceived ease of use (33%) are the factors influencing respondents to use the SuperApp Byond by BSI mobile banking application, which was chosen by most respondents. Although BSI mobile banking is easy to use, 35 respondents (58.6%) reported experiencing service disruptions or errors

while using it. The system failures (errors) that occurred in May 2023 and February 2025 led to a decline in customer trust in using BSI's mobile banking services. It was recorded that 36 respondents (62.1%) experienced a decrease in trust when using BSI mobile banking.

2. Method

This study employed a quantitative approach with a causal associative research design, aiming to identify the influence between independent and dependent variables using numerical data and statistical analysis. The population in this study consisted of BSI customers who used the SuperApp Byond by BSI, selected through non-probability purposive sampling.

The sample size was determined using the general rule by Hair et al., which multiplies the number of indicators by seven, resulting in a total of 112 samples used in this study. The primary data were obtained by means of questionnaires, using a 4-point Likert scale as the research instrument.

The research was conducted from February 2025 to July 2025. The data analysis techniques applied include descriptive analysis, classical assumption tests (normality, heteroscedasticity, multicollinearity, and linearity tests), simple linear regression analysis, multiple linear regression analysis, and hypothesis testing (t-test, F-test, and coefficient of determination). The data analysis was performed using IBM SPSS Statistics 23. The proposed hypotheses are: 1) Perceived Ease of Use (X1) has a positive and significant effect on the Intention to Use (Y) the SuperApp Byond by BSI, 2) Trust (X2) has a positive and significant effect on the Intention to Use (Y) the SuperApp Byond by BSI, and 3) Perceived Ease of Use (X1) and Trust (X2) have a positive and significant effect on the Intention to Use (Y) the SuperApp Byond by BSI.

3. Results and Discussion

3.1. Results

Instrument Testing

Based on the results of the validity and reliability tests, all variable instruments used in this study are valid and reliable, as all research instruments have an r-calculated (rcount) value greater than the r-table (0.361) and a Cronbach's Alpha (α) value greater than 0.70.

Table 2. Descriptive Statistical Analysis

	N	Minimum	Maximum	Mean	Std. Deviation
Perceived Ease of Use	112	39.00	72.00	61.116	5.61328
Trust	112	37.00	84.00	70.438	7.82325
Intention to Use	112	15.00	32.00	26.598	2.90529
Valid N (listwise)	112				

Source : Primary Data (2025)

Perceived Ease of Use has a minimum value of 39, a maximum value of 72, a mean of 61.116, and a standard deviation of 5.61328. Trust has a minimum value of 37, a maximum value of 84, a mean of 70.438, and a standard deviation of 7.82325. Intention to Use has a minimum value of 15, a maximum value of 32, a mean of 26.598, and a standard deviation of 2.90529.

Table 3. Categorization of Perceived Ease of Use Values

Category	Value	Frequency	%
High	$X > 66.72938$	13	12
Moderate	$55.50282 \leq X < 66.72938$	82	73
Low	$X < 55.50282$	17	15

Source : Primary Data (2025)

As shown in Table 3, 13 respondents (12%), 82 respondents (73%), and 17 respondents (15%) rated the variable in the high, moderate, and low categories, respectively. It can be concluded that the moderate category represents most respondents' perceptions of perceived ease of use related to their intention to use the SuperApp Byond by BSI.

Table 4. Categorization of Trust Values

Category	Value	Frequency	%
High	$X > 78.26075$	8	7
Moderate	$62.61425 \leq X < 78.26075$	91	81
Low	$X < 62.61425$	13	12

Source : Primary Data (2025)

Based on Table 4, 8 respondents (7%) rated the variable as high, 91 respondents (81%) rated it as moderate, and 13 respondents (12%) rated it as low. Based on respondents' interest in using the SuperApp Byond by BSI, the trust variable falls into the moderate category.

Table 5. Categorization of Intention to Use Values

Category	Value	Frequency	%
High	$X > 29.50349$	11	10
Moderate	$23.69291 \leq X < 29.50349$	86	77
Low	$X < 23.69291$	15	13

Source : Primary Data (2025)

Based on Table 5, 11 respondents (10%) rated the variable in the high category, 86 respondents (77%) in the moderate category, and 15 respondents (13%) in the low category. Therefore, it can be concluded that respondents' perceptions of their intention to use the SuperApp Byond by BSI fall into the moderate category.

Table 6. Results of the Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		112
Normal Parameters	Mean	0.0000000
	Sts. Deviation	1.50089196
Most Extreme Differences	Absolute	0.77
	Positive	0.045
	Negative	-0.077
Test Statistic		0.077
Asymp. Sig. (2-tailed)		0.096

Source : Primary Data (2025)

The data in this study are normally distributed and meet the normality assumption. As shown in Table 6, the results of the Kolmogorov–Smirnov normality test indicate that the Asymp. Sig. value obtained is $0.096 > 0.05$.

Table 7. Results of the Multicollinearity Test

Coefficients^a

Model		Collinearity Statistic	
		Tolerance	VIF
1	Perceived Ease of Use	.353	2.837
	Trust	.353	2.837
a. Dependent Variable: Intention to Use			

Source : Primary Data (2025)

The tolerance values for perceived ease of use and trust are $0.353 > 0.10$. Both variables have VIF values of $2.837 < 10$. Since the VIF values are less than 10 and the tolerance values are greater than 0.10, it can be concluded that no multicollinearity occurs in the data.

Table 8. Results of the Heteroscedasticity Test

Coefficients ^a		
Model		Sig.
1	Perceived Ease of Use	.136
	Trust	.581
a. Dependent Variable: ABS_RES		

Source : Primary Data (2025)

The perceived ease of use variable has a significance value of 0.136, and the trust variable has a significance value of 0.581. Since both variables have significance values greater than 0.05, it can be concluded that no heteroscedasticity occurs in the model.

Table 9. Results of the Linearity Test

ANOVA Table			
		Sig.	Keterangan
Perceived Ease of Use	Linearity	.000	Linear
	Deviation from Linearity	.134	
Trust	Linearity	.000	Linear
	Deviation from Linearity	.116	

Source : Primary Data (2025)

The linearity test for the Perceived Ease of Use variable produced a significance value for linearity of 0.000 and a deviation from linearity value of 0.134. The Trust variable obtained a significance value for linearity of 0.000 and a deviation from linearity value of 0.116. It can be concluded that there is a linear relationship between the dependent and independent variables, as the significance value for linearity is less than 0.05 and the deviation from linearity value is greater than 0.05, thereby fulfilling the linearity test assumption.

Table 10. Results of the Simple Linear Regression Analysis for X1

Coefficients ^a			
Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	2.200	1.928
	Perceived Ease of Use	0.399	0,031
a. Dependent Variable: Intention to Use			

Source : Primary Data (2025)

The regression equation obtained from the analysis above is as follows:

$$Y = a + bx$$

$$Y = 2.200 + 0.399x$$

The constant value is 2.200, which means that if there is no change in the independent variable ($x = 0$), the value of the dependent variable will be 2.200. The beta regression coefficient has a positive value, indicating that if perceived ease of use increases by one unit, the intention to use will increase by 0.399.

Table 11. Results of the Simple Linear Regression Analysis for X2

Coefficients ^a			
Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	4.590	1.356
	Trust	.312	0.019
a. Dependent Variable: Intention to Use			

Source : Primary Data (2025)

The regression equation obtained from the analysis above is as follows:

$$Y = a + bx$$

$$Y = 4.590 + 0.312x$$

The constant value of 4.590 indicates that if there is no change in the independent variable ($x = 0$), the dependent variable (Y) will have a value of 4.590. The beta regression coefficient has a positive value, meaning that if trust increases by one unit, the intention to use will increase by 0.312.

Multiple Linear Regression Analysis

Table 12. Results of the Multiple Linear Regression Analysis

Coefficients ^a			
Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	1.759	1.573
	Perceived Ease of Use	0.138	0.031
	Trust	0.233	0.043
a. Dependent Variable: Intention to Use			

Source : Primary Data (2025)

Based on Table 12, the following equation is obtained:

$$Y = a + b_1X_1 + b_2X_2 + e$$

$$Y = 1,759 + 0,138X_1 + 0,233X_2 + e$$

The constant value of 1.759 indicates that if the Perceived Ease of Use (X1) and Trust (X2) variables are equal to zero or remain constant, the Intention to Use (Y) variable will have a value of 1.759. The regression coefficient for Perceived Ease of Use (X1) is positive (+0.138), meaning that if Perceived Ease of Use (X1) increases, the Intention to Use (Y) will also increase by 0.138. Likewise, the regression coefficient for Trust (X2) is positive (+0.233), which means that if Trust (X2) increases, the Intention to Use (Y) will also increase by 0.233.

Hypothesis Testing

Partial Test (t-Test)

Table 13. Hasil Uji Parsial (Uji T)
Coefficients

Model		t	Sig.
1	(Constant)	1.118	.266
	Perceived Ease of Use	3.209	.002
	Trust	7.513	.000
a. Dependent Variable: Intention to Use			

Source : Primary Data (2025)

Based on Table 13, the Perceived Ease of Use variable has a significance value of $0.002 < 0.05$ and a t-calculated value of $3.209 > t$ -table value of 1.982. It can therefore be concluded that H0 is rejected and H1 is accepted, meaning that the Perceived Ease of Use (X1) variable partially has a positive and significant effect on the Intention to Use (Y). The Trust (X2) variable has a significance value of $0.000 < 0.05$ and a t-calculated value of $7.513 > t$ -table value of 1.982. Thus, H0 is rejected and H2 is accepted, indicating that the Trust (X2) variable partially has a positive and significant effect on the Intention to Use (Y).

Table 14. Results of the Simultaneous Test (F-Test)
ANOVA^a

Model		F	Sig.
1	Regression	149.710	.000 ^b
	Residual		
	Total		
a. Dependent Variable: Intention to Use			
b. Predictors: (Constant), Trust, Perceived Ease of Use			

Source : Primary Data (2025)

The F-test results show that the F-calculated value (149.710) and the significance value (0.000) indicate a strong model fit. Since the F-calculated value (149.710) is greater than the F-table value (3.08) and the significance value (0.000) is less than 0.05, it can be concluded that Hypothesis 3 (H3) is accepted. This demonstrates that the variables Perceived Ease of Use (X1) and Trust (X2) simultaneously have a positive and significant effect on the Intention to Use (Y) the SuperApp Byond by BSI.

Table 15. Results of the Partial Coefficient of Determination Test
Model Summary

Model		R	R Square	Adjusted R Square	Std. Error of the Estimate
1	Perceived Ease of Use	.771 ^a	.595	.591	1.85751
	Trust	.841 ^a	.708	.705	1.57732

Source : Primary Data (2025)

Table 15 shows that the R Square value for the Perceived Ease of Use variable is 0.595, which indicates that it has an influence of 59.5% on the Intention to Use. The R Square value for the Trust variable is 0.708, which means it has an influence of 70.8% on the Intention to Use.

Table 16. Results of the Simultaneous Coefficient of Determination Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.856 ^a	.733	.728	1.5146
a. Predictors: (Constant), Trust, Perceived Ease of Use				

Source : Primary Data (2025)

Based on the results of the simultaneous coefficient of determination test shown in Table 30, the Adjusted R Square value is 0.728, which means that the variables Perceived Ease of Use (X1) and Trust (X2) simultaneously influence the Intention to Use (Y) variable by 72.8%, while the remaining 27.2% is influenced by other independent variables not examined in this study.

3.2. Discussion

The Influence of Perceived Ease of Use on the Intention to Use the SuperApp Byond by BSI

The results of the t-test on 112 respondents show that the t-calculated value (3.209) is greater than the t-table value (1.982) with a significance value of $0.002 < 0.05$. The regression coefficient for the Perceived Ease of Use variable is positive, indicating that perceived ease of use has a positive and significant effect on the intention to use the SuperApp Byond by BSI, with an influence of 59.5%. Thus, Hypothesis 1 (H1) is accepted. This means that when the perceived ease of use of the SuperApp Byond by BSI increases, the intention to use the application also increases. This finding is consistent with the statements of [9][10] who argue that perceived ease of use is a factor influencing the level of technology adoption. Applications perceived as easier to use than others are more likely to be accepted by users. The studies conducted by [11][19] also support this result, showing that perceived ease of use has a positive and significant effect on the intention to use mobile banking. This result also reinforces the findings by [20].

Perceived ease of use becomes an important consideration for respondents in using the SuperApp Byond by BSI. The application offers various advantages designed to simplify user activities beyond financial transactions, including spiritual, social, and financial benefits. Therefore, BSI should continue to develop and enhance the SuperApp Byond by BSI to be more user-friendly by minimizing prolonged technical issues in its use. Ease of use and technical reliability are not merely desirable features, they are essential foundations for an application's sustainability.

The Influence of Trust on the Intention to Use the SuperApp Byond by BSI

Data analysis of 112 respondents using the partial test produced a t-calculated value of 7.513 and a t-table value of 1.982, thus $t\text{-calculated} > t\text{-table}$ ($7.513 > 1.982$) with a significance value of $0.000 < 0.05$. The regression coefficient for the Trust variable is positive, indicating that Hypothesis 2 (H2) is accepted. This means that trust has a positive and significant effect on the intention to use the SuperApp Byond by BSI, with an influence of 70.8%. Therefore, when trust increases, the intention to use the SuperApp Byond by BSI also increases.

Customer trust in banking institutions represents the belief that the bank can deliver value beyond expectations, supported by the institution's promises and commitments [21]. This finding is consistent with studies by Aqilla & Yudiantoro and Kasman, which show that trust has a positive and significant effect on the intention to use mobile banking [15][16]. The results of this study also reinforce the findings by [22].

The SuperApp Byond by BSI has implemented a Fraud Detection System (FDS) and Hardware Security Module (HSM) as security enhancement measures to increase user trust, which in turn

boosts their intention to use the application. Therefore, Bank Syariah Indonesia is expected to maintain its commitment and dedication in providing reliable services. In terms of communication, BSI can improve its efforts to inform customers about potential service issues and provide accurate resolution timelines, especially during system maintenance of digital banking services.

The Influence of Perceived Ease of Use and Trust on the Intention to Use the SuperApp Byond by BSI

Based on the results of the third hypothesis test (H3), the F-calculated value (149.710) is greater than the F-table value (3.08) with a significance value of $0.000 < 0.05$. It can be concluded that Hypothesis 3 (H3) is accepted, indicating that perceived ease of use and trust simultaneously have a positive and significant effect on the intention to use the SuperApp Byond by BSI, with an influence of 72.8%.

When the SuperApp Byond by BSI is perceived as easy to use and users have a high level of trust in both the application and BSI, the intention to use the application will increase. This finding is supported by research from [23], which demonstrates that perceived ease of use and trust simultaneously have a positive and significant effect on usage intention. Customers feel comfortable using the SuperApp Byond by BSI for their financial needs. Therefore, BSI should pay greater attention to ease of use and trust as key factors in increasing and maintaining a stable user base.

4. Conclusions

- a. Perceived ease of use has a positive and significant effect on the intention to use the SuperApp Byond by BSI by 59.5%.
- b. Trust has a positive and significant effect on the intention to use the SuperApp Byond by BSI by 70.8%.
- c. Perceived ease of use and trust simultaneously have a positive and significant effect on the intention to use the SuperApp Byond by BSI by 72.8%.

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The Influences of Consumer Experience and Consumer Trust on Repurchase Intention in Lazada E-commerce among Generation Z

Safa Adila Sih Hartono¹, Rizki Pratama Johanis Paransa²

^{1,2}Department of Finance and Business, Faculty of Vocational Studies, Universitas Negeri Yogyakarta, 55281, Indonesia

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ABSTRACT

This study aims to determine the influences of: (1) consumer experience on repurchase intention on Lazada *e-commerce* among Generation Z, (2) consumer trust on repurchase intention on Lazada *e-commerce* among Generation Z, and (3) consumer experience and trust on repurchase intention on Lazada *e-commerce* among Generation Z. This is a causal associative study conducted using a quantitative approach. The population of this study was Lazada *e-commerce* users in Indonesia. A sample of 100 respondents was taken. The primary data collection technique used a questionnaire, while secondary data was obtained from previous studies, books, journals, websites, online consumer reviews, and news portals. Data analysis techniques were conducted using research data descriptions, classical assumption tests, and hypothesis tests. The results of this study indicate: (1) a positive and significant influence of consumer experience on repurchase interest (54.9%) with a regression coefficient value of 0.553, a calculated t value greater than the t table ($8.896 > 1.984$) and a significance level of 0.000; (2) a positive and significant influence of consumer trust on repurchase interest (24.3%) with a regression coefficient value of 0.346, a calculated t value greater than the t table ($2.804 > 1.984$) and a significance level of 0.006; as well as (3) a simultaneous positive and significant influence of consumer experience and consumer trust on repurchase interest (57.4%) with a calculated F value greater than the F table ($67.780 > 3.09$).

Keywords:

Consumer Experience, Consumer Trust, Repurchase Intention

1. Introduction

The Internet, one of the main products of technological advancement, has become an inseparable part of life in the digital era. Internet users in Indonesia have experienced significant growth in recent years. According to data reported by the Indonesian Internet Service Providers Association (APJII), the number of internet users in Indonesia in 2024 reached 221,563,479 people [1]. This increase in internet users has also contributed to the rapid growth of the e-commerce industry in recent years. To date, the e-commerce sector remains the largest contributor to Indonesia's digital economy. According to a report by GlobalData, e-commerce transactions in Indonesia are projected to reach US\$46.6 billion, equivalent to IDR 786.5 trillion, by 2025 [2].

The growth of Indonesia's e-commerce sector has automatically led to an increase in the number of e-commerce users. The number of e-commerce users in Indonesia has continued to rise from 2020 to 2024. In 2024, it was recorded that the number of e-commerce users in Indonesia reached 65.6 million. The growth of e-commerce users in Indonesia can also be illustrated in the following figure:



Fig 1. Number of E-commerce Users in Indonesia
Source: id.techinasia.com, 2025

Online shopping through e-commerce platforms has become one of the most preferred activities among Indonesian consumers, particularly among Generation Z. Based on a survey conducted by Populix, it was recorded that 54% of Indonesians prefer shopping online via e-commerce platforms, with the majority of users being Gen Z [3]. Furthermore, findings from the Marketeers Youth Choice Award 2024 reveal that Tokopedia ranks as the top e-commerce platform chosen by Generation Z, followed by Shopee in second place and Lazada in third [4].

Table 1. Lazada Users by Generation

Percentage of Lazada Users by Generation				
Gen Z	Late Gen Y	Early Gen Y	Gen X	Baby Boomers
22.2%	25.4%	37.3%	22.5%	22.0%

Source: Katadata.co.id, 2024

Based on Table 1, the findings from the 2024 Kompas Research and Development (Litbang Kompas) study reveal an interesting pattern in generational distribution, offering valuable insights for e-commerce platforms in Indonesia. Generation Z ranks fourth among the generations that shop the most on Lazada. The relatively low percentage of Generation Z users on Lazada does not necessarily indicate that this generation is inactive in online shopping; rather, it shows that Gen Z has multiple preferences for other e-commerce platforms that they find more engaging and frequently use.

As e-commerce growth in Indonesia continues to surge, it brings new challenges, particularly in the competition among e-commerce platforms. Numerous e-commerce platforms have emerged in Indonesia, providing consumers with a wide array of options for online shopping, which has consequently intensified competition. This competition arises not only from local players but also from international competitors seeking to strengthen their presence in the Indonesian market.

In terms of Gross Merchandise Value (GMV), Lazada has yet to become one of the most preferred e-commerce platforms among Indonesian consumers. GMV refers to the total value of goods sold by a company over a specific period [5]. According to Momentum Works (2022), Lazada ranked third among e-commerce platforms with the largest GMV in Indonesia, accounting for 10%

of total transactions. However, Lazada's GMV declined in 2023, placing it fifth with a 7% share. In 2024, Lazada maintained its fifth position with the same GMV percentage of 7%. The top five rankings were led by Shopee, followed by Tokopedia, TikTok Shop, Bukalapak, Lazada, and finally Blibli [6].

These findings indicate that Lazada has not yet achieved substantial sales growth from 2022 to 2024. The relatively low GMV suggests that Lazada still struggles to generate strong repeat purchase intentions compared to competitors such as Shopee and Tokopedia. Since GMV can be influenced by consumer satisfaction and loyalty, positive user experiences tend to lead to repeat purchases and brand recommendations [7].

E-commerce platforms undoubtedly simplify shopping activities by allowing consumers to shop without leaving their homes. However, in reality, many e-commerce platforms still fail to deliver satisfactory consumer experiences. This issue is also evident among Lazada users, as numerous negative reviews have been reported by dissatisfied customers. Common complaints include poor customer service, high shipping costs, counterfeit products, return processes, and various expressions of disappointment from users who claimed they would no longer shop on the platform. A high level of consumer complaints often reflects low levels of trust, whereas fewer complaints generally indicate higher consumer trust in a business [8]. Negative reviews can create the perception that the company is unable to meet customer expectations, which may ultimately reduce repurchase intention and customer loyalty.



Fig 2. Number of E-commerce Visitors in 2023
Source: Databoks, 2024

Figure 2 illustrates the most visited e-commerce platforms throughout 2023. The decline in consumer engagement with Lazada can also be observed from its relatively low number of visitors. In 2023, Lazada ranked third among the most visited e-commerce platforms. This indicates that Lazada has not yet gained sufficient attention from Indonesian consumers, particularly e-commerce users, as a preferred platform for making purchases. This decline also highlights another challenge faced by Lazada in maintaining consumer repurchase intention.

55 jawaban

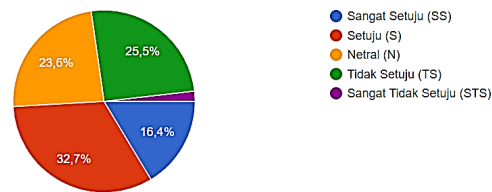


Fig 3. Pre-research Results
Source: Primary Data, 2025

Figure 3 illustrates the results of a pre-research survey involving 55 respondents regarding Generation Z consumers repurchase intention on Lazada. Although the survey results show that 49.1% of respondents still intend to make repeat purchases on Lazada, there remains a significant proportion of 27.3% who are not interested in repurchasing on the platform, along with 23.6% of neutral respondents who may potentially switch to other e-commerce platforms. According to Hasan, the intention to repurchase the same product or service arises from past behaviour (consumer experience), which directly influences future consumption intentions and behaviours; this is referred to as repurchase intention [9].

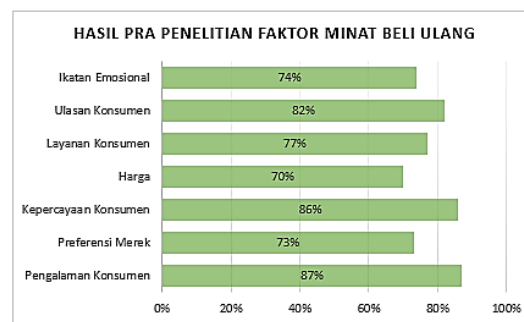


Fig 4. Factors Influencing Repurchase Intention
Source: Primary Data, 2025

Based on the results of the preliminary survey presented in Figure 4, the factors influencing repurchase intention among Generation Z are consumer experience (87%) and consumer trust (86%). These two factors are highly relevant to the context of e-commerce in Indonesia, as both directly affect consumer purchasing decisions and enhance customer loyalty. When consumer experience is carefully managed by companies, combined with efforts to build and maintain trust, it can foster a strong and sustainable relationship between customers and the company.

According to Schmitt, consumer experience is a cognitive recognition or perception that arises as a result of stimulated motivation from customers who observe and participate in an activity [10]. Consumers who have a positive shopping experience can contribute to building a favorable brand image, thereby encouraging repeat purchases in the future [11]. This aligns with research conducted by Sari et al., which found that customer experience has a significant positive effect on repurchase intention [12].

Trust refers to the belief of one party in the intentions and behaviors of another. Therefore, consumer trust can be defined as the expectation that a service provider can be relied upon to fulfill its promises (Siagian & Cahyono, 2014, in Nasution) [13]. Consumer trust serves as a key determinant of relationship quality and long-term success; customers who trust a company are

more likely to make purchases regularly [9]. This finding is consistent with research by Melia, which demonstrated that customer trust has a positive and significant effect on repurchase intention [14].

2. Method

This study employed a quantitative approach with a causal associative research design, aimed at analyzing the cause-and-effect relationship between two or more variables. The research was conducted from March to July 2025, beginning with proposal preparation, followed by data collection, and concluding with data interpretation.

The population in this study consisted of all Generation Z individuals aged 15–28 years who use Lazada e-commerce in Indonesia. A total of 100 respondents were selected using a purposive sampling technique. The sample criteria were: (1) aged between 15 and 28 years; (2) staying in Indonesia; and (3) Lazada users who made at least two purchases within the past year.

The survey data were analysed through a series of validity and reliability tests, followed by descriptive statistical analysis, and classical assumption tests, which include normality test, multicollinearity test, heteroscedasticity test, and linearity test. The hypothesis testing consisted of simple and multiple linear regression tests, t-test, F-test, and coefficient of determination (R^2). All analyses were carried out using SPSS version 25 for Windows. Meanwhile, the proposed hypotheses are as follows:

- H1 : Consumer Experience (X1) partially has a positive and significant effect on Repurchase Intention (Y) in Lazada E-commerce among Generation Z.
- H2 : Consumer Trust (X2) partially has a positive and significant effect on Repurchase Intention (Y) in Lazada E-commerce among Generation Z.
- H3 : Consumer Experience (X1) and Consumer Trust (X2) simultaneously have a positive and significant effect on Repurchase Intention (Y) in Lazada E-commerce among Generation Z.

3. Results and Discussion

3.1. Results

Instrument Testing

The validity test was conducted by comparing the calculated *r* value (*r-count*) with the *r-table* value. The *r-count* used in this study was 0.361. The results of the validity test indicate that all items in the questionnaire are valid. The reliability test was carried out by setting a minimum threshold for Cronbach's Alpha of 0.70; if the calculated value exceeds 0.70, the variable is considered reliable. The results of the reliability test show that all variables are reliable and appropriate for use in this study.

Descriptive Statistical Analysis

Table 2. Descriptive Statistical Analysis

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Consumer Experience	100	28	57	49.28	4.330
Consumer Trust	100	25	58	49.94	4.599
Repurchase Intention	100	24	45	39.77	3.231
Valid N (listwise)	100				

2025 Source: Primary Data, 2025

Based on Table 2, the results show that the consumer experience variable obtained a minimum value of 28 and a maximum value of 57, with a mean score of 49.28 and a standard deviation of 4.330. The consumer trust variable obtained a minimum value of 25 and a maximum value of 58, with a mean score of 49.94 and a standard deviation of 4.599. Meanwhile, the repurchase intention variable obtained a minimum value of 25 and a maximum value of 58, with a mean score of 39.77 and a standard deviation of 3.231.

Variable Classification

Table 3. Categorization of the Consumer Experience Variable

Category	Score interval	Frequency	Percentage
Low	< 44.95	11	11%
Moderate	44.95 – 53.61	82	82%
High	> 53.61	7	7%

Source: Primary Data, 2025

Table 3 shows that the consumer experience variable falls into the moderate category, with a percentage of 82% (82 respondents).

Table 4. Categorization of the Consumer Trust Variable

Category	Score interval	Frequency	Percentage
Low	< 45.341	12	12%
Moderate	45.341 – 54.539	83	83%
High	> 54.539	5	5%

Source: Primary Data, 2025

Table 4 shows that the consumer trust variable falls into the moderate category, with a percentage of 83% (83 respondents).

Table 5. Categorization of the Repurchase Intention Variable

Category	Score interval	Frequency	Percentage
Low	< 36.539	12	12%
Moderate	36.539 – 43.001	81	81%
High	> 43.001	7	7%

Source: Primary Data, 2025

Table 5 shows that the repurchase intention variable falls into the moderate category, with a percentage of 81% (81 respondents).

Classical Assumption Test Normality Test

Table 6. Normality Test

Variable	Sig.	Limit	Description
Unstandar Residual	0.200	> 0.05	Normal

Source: Primary Data, 2025

The results of the Kolmogorov–Smirnov test show an Asymp. Sig (2-tailed) value of 0.200, which is greater than 0.05 ($0.200 > 0.05$). Therefore, it can be concluded that the data are normally distributed.

Multicollinearity Test

Table 7. Multicollinearity Test

Variable	Tolerance	VIF
Consumer Experience	0.804	1.243
Consumer Trust	0.804	1.243

Source: Primary Data, 2025

The results of the multicollinearity test show that the Tolerance value for both the Consumer Experience and Consumer Trust variables is 0.804, which is greater than 0.10 ($0.804 > 0.10$), and the VIF value for each variable is 1.243, which is less than 10.00 ($1.243 < 10.00$). Based on these results, it can be concluded that no multicollinearity exists in the data.

Heteroscedasticity Test

Table 8. Result of the Heteroscedasticity Test

Variable	Sig	Limit
Consumer Experience	0.322	> 0.05
Consumer Trust	0.461	> 0.05

Source: Primary Data, 2025

The significance value of the heteroscedasticity test is 0.322 for the consumer experience variable and 0.461 for the consumer trust variable. Both variables have significance values greater than 0.05. Therefore, it can be concluded that the regression model is free from heteroscedasticity.

Linearity Test

Table 9. Results of the Linearity Test

Variable	Sig Dev	Sig Linearity
Consumer Experience	0.545	0.000
Consumer Trust	0.121	0.000

Source: Primary Data, 2025

The linearity test was conducted by comparing the linearity and deviation from linearity values. The Consumer Experience variable obtained a deviation from linearity value of 0.545 ($0.545 > 0.05$) and a significance value for linearity of 0.000 ($0.000 < 0.05$). Meanwhile, the Consumer Trust variable obtained a deviation from linearity value of 0.121 ($0.121 > 0.05$) and a significance value for

linearity of 0.000 ($0.000 < 0.05$). These results indicate that the relationship between the variables is linear.

Hypothesis Testing

Simple Linear Regression Test

Table 10. Results of the Simple Linear Regression Test for Consumer Experience

Model	Unstandardized Coefficients	
	B	Std. Error
(Constant)	12.519	2,504
Consumer Experience	.553	.051
a. Dependent Variable: Consumer Experience		

Source: Primary Data, 2025

$$Y = 12.519 + 0,553$$

Table 10 shows a positive regression coefficient between Consumer Experience (X1) and Repurchase Intention (Y), with a value of 0.553. This means that if the Consumer Experience value increases by one point, the Repurchase Intention value will increase by 0.553.

Table 11. Results of the Simple Linear Regression Test for Consumer Trust

Model	Unstandardized Coefficients	
	B	Std. Error
(Constant)	22.485	3.098
Consumer Trust	.346	.062
a. Dependent Variable: Consumer Trust		

Source: Primary Data, 2025

$$Y = 22.485 + 0,346$$

Table 11 shows a positive regression coefficient between Consumer Trust (X2) and Repurchase Intention (Y), with a value of 0.346. This means that if the Consumer Trust value increases by one point, the Repurchase Intention value will increase by 0.346

Multiple Linear Regression Analysis

Table 12. Multiple Linear Regression Analysis

Coefficients ^a		Unstandardized Coefficients	
Model		B	Std. Error
1	(Constant)	8.659	2.785
	Consumer Experience	.485	.055

Consumer Trust	.144	.051
a. Dependent Variable: Repurchase Intention		

Source: Primary Data, 2025

$$Y = 8,659 + 0,485 X1 + 0,144 X2 + e$$

The constant value of 8.659 indicates that when Consumer Experience and Consumer Trust remain constant, the Repurchase Intention variable has a value of 8.659. If the Consumer Experience (X1) variable increases by one point, the Repurchase Intention (Y) variable will increase by 0.485. Furthermore, if the Consumer Trust (X2) variable increases by one point, the Repurchase Intention (Y) variable will increase by 0.144.

T Test

Table 13. T Test Result

Coefficients ^a			
	Model	t	Sig.
1	(Constant)	8.659	.002
	Consumer Experience	.485	.000
	Consumer Trust	.144	.006
a. Dependent Variable: Repurchase Intention			

Source:
Primary Data,
2025

The Consumer Experience (X1) variable has a t-calculated value (tcount) greater than the t-table value, namely 8.896 ($8.896 > 1.984$), with a significance value of 0.000, which is less than 0.05 ($0.000 < 0.05$). It can therefore be concluded that the first hypothesis (H1) in this study is accepted, indicating that Consumer Experience has a positive and significant effect on Repurchase Intention.

The Consumer Trust (X2) variable has a t-calculated value (tcount) greater than the t-table value, namely 2.804 ($2.804 > 1.984$), with a significance value of 0.006, which is less than 0.05 ($0.006 < 0.05$). It can therefore be concluded that the second hypothesis (H2) in this study is accepted, indicating that Consumer Trust has a positive and significant effect on Repurchase Intention.

F Test

Table 14. F Test Result

ANOVA ^a			
	Model	F	Sig.
1	Regresion	67.780	.000 ^b

Residual
Total
a. Dependent Variable: Repurchase Intention
b. Predictors: (Constant), Consumer Trust, Consumer Experience

Source: Primary Data, 2025

Based on the results of the F-test, the F-calculated value (Fcount) is 67.780 with a significance value of 0.000. These results indicate that the regression model has a simultaneously significant effect, as the F-calculated value is greater than the F-table value ($67.780 > 3.09$) and the significance value is less than 0.05 ($0.000 < 0.05$). Therefore, H3 in this study is accepted.

Coefficient of Determination

Table 15. Results of the Coefficient of Determination Test for Consumer Experience

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.741 ^a	.549	.545	2.181
a. Predictors: (Constant), Consumer Experience				

Source: Primary Data, 2025

Based on the results of the coefficient of determination test for the Consumer Experience (X1) variable on Repurchase Intention (Y), the R Square value obtained is 54.9%, which means that the influence of Consumer Experience on Repurchase Intention in Lazada e-commerce among Generation Z is 54.9%.

Table 16. Results of the Coefficient of Determination Test for Consumer Trust

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.493 ^a	.243	.235	2.826
a. Predictors: (Constant), Consumer Trust				

Source: Primary Data, 2025

Based on the results of the coefficient of determination test for the Consumer Trust (X2) variable on Repurchase Intention (Y), the R Square value obtained is 24.3%, which means that the influence of Consumer Trust on Repurchase Intention in Lazada e-commerce among Generation Z is 24.3%.

Table 17. Results of the Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std Error of the Estimate
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1	.763 ^a	.583	.574	2.108
a. Predictors: (Constant), Consumer Trust, Consumer Experience				
b. Dependent Variable: Repurchase Intention				

Source: Primary Data, 2025

Based on the results of the coefficient of determination test, the Adjusted R Square value obtained is 0.574, which means that Consumer Experience (X1) and Consumer Trust (X2) contribute 57.4% to the variation in Repurchase Intention (Y), while the remaining 42.6% is influenced by other variables outside this model or by variables not included in this study.

3.2. Discussion

The Influence of Consumer Experience on Repurchase Intention in Lazada E-commerce Among Generation Z

The results of data processing from 100 respondents of Lazada e-commerce consumers among Generation Z show that the Consumer Experience variable has a positive regression coefficient with a significance value of 0.000, which is less than 0.05 ($0.000 < 0.05$), and a t-calculated value (tcount) of 8.896, which is greater than the t-table value (ttable) of 1.984 ($8.896 > 1.984$). These findings demonstrate that Consumer Experience has a positive and significant effect on Repurchase Intention in Lazada e-commerce among Generation Z, with an influence of 54.9%. This supports the first hypothesis (H1), which states that the more positive the consumer experience, the higher the consumer's repurchase intention, and vice versa.

This finding aligns with the statement by Theresia & Wardana, who explain that consumers with a positive shopping experience can significantly influence the business or company itself by helping to build a favourable brand image, thereby encouraging future repeat purchases [11]. Similar support is also found in the study conducted by Rahayu & Kurniaty, which revealed that consumer experience has a positive and significant effect on repurchase intention [15].

The Influence of Consumer Trust on Repurchase Intention in Lazada E-commerce Among Generation Z

The results of data processing from 100 respondents of Lazada e-commerce consumers among Generation Z show that the Consumer Trust variable has a positive regression coefficient with a significance value of 0.006, which is less than 0.05 ($0.006 < 0.05$), and a t-calculated value (tcount) of 2.804, which is greater than the t-table value (ttable) of 1.984 ($2.804 > 1.984$). These findings indicate that Consumer Trust has a positive and significant effect on Repurchase Intention in Lazada e-commerce among Generation Z, with an influence of 24.3%. Therefore, the second hypothesis (H2) in this study is accepted, meaning that the higher the level of consumer trust, the higher the consumer's repurchase intention, and vice versa.

This finding is consistent with the statement by Kotler & Keller, who explain that trust is one of the essential requirements for maintaining a healthy long-term relationship [16]. This result is also supported by research conducted by Romadhoni et al., which found that trust has a positive and significant effect on repurchase intention [17].

The Influence of Consumer Experience and Consumer Trust on Repurchase Intention in Lazada E-commerce Among Generation Z

Based on the results of the F-test (simultaneous test), it is indicated that Consumer Experience and Consumer Trust simultaneously have a positive and significant effect on Repurchase

Intention in Lazada e-commerce among Generation Z. This finding is evidenced by an F-calculated value (F_{count}) of 67.780, which is greater than the F-table value (F_{table}) of 3.09 ($67.780 > 3.09$), with a significance value of 0.000, which is less than 0.05 ($0.000 < 0.05$), and an overall effect of 57.4%. These results confirm that the third hypothesis (H_3) in this study is accepted.

This finding is also supported by previous research conducted by Melia, which revealed that customer experience and customer trust simultaneously have a positive and significant effect on repurchase intention [14]. A positive experience that consumers gain when making online transactions fosters trust in the products, services, and platforms they use. Thus, when combined, these two factors can strongly influence consumers' repurchase intentions in the future. Therefore, Lazada must ensure that consumers consistently have a positive and satisfying online shopping experience.

4. Conclusions

Based on the data obtained and the results of the analysis regarding the influence of consumer experience and consumer trust on repurchase intention in Lazada e-commerce among Generation Z, the following conclusions can be drawn:

- a. There is a positive and significant effect of the Consumer Experience variable on Repurchase Intention in Lazada e-commerce among Generation Z, amounting to 54.9%. This finding is supported by the regression coefficient value of 0.553 (positive) and a significance value of 0.000, which is smaller than 0.05 ($0.000 < 0.05$).
- b. There is a positive and significant effect of the Consumer Trust variable on Repurchase Intention in Lazada e-commerce among Generation Z, amounting to 24.3%. This result is also supported by the regression coefficient value of 0.346 (positive) and a significance value of 0.006, which is smaller than 0.05 ($0.006 < 0.05$).
- c. The variables Consumer Experience and Consumer Trust jointly have a positive and significant effect on Repurchase Intention in Lazada e-commerce among Generation Z, amounting to 57.4%. This positive influence is further supported by the F-calculated value (F_{count}) of 67.780, which is greater than the F-table value (F_{table}) of 3.09 ($67.780 > 3.09$), and a significance value of 0.000, which is smaller than 0.05 ($0.000 < 0.05$).

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THE INFLUENCES OF BRAND IMAGE, WORD OF MOUTH (WOM), AND BRAND TRUST ON PURCHASE DECISION (A STUDY ON SUZUKI MOTORCYCLE CONSUMERS)

Dyah Oktania Rosa¹, Rr Chusnu Syarifah Diah Kusuma²

^{1,2}Department of Business and Finance, Faculty of Vocational Studies, Universitas Negeri Yogyakarta, 55281, Indonesia

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ABSTRACT

This study aims to investigate the influences of: (1) Brand Image on the Purchase Decision of Suzuki motorcycle consumers; (2) Word of Mouth (WOM) on the Purchase Decision of Suzuki motorcycle consumers; (3) Brand Trust on the Purchase Decision of Suzuki motorcycle consumers; and (4) Brand Image, WOM, and Brand Trust on the Purchase Decision of Suzuki motorcycle consumers. This research employed an associative-causal approach to examine the relationships among the variables studied. Primary data were collected from 190 Suzuki motorcycle consumers using a validated online questionnaire. The sampling technique applied was purposive sampling. Data were analyzed using SPSS 25, including classical assumption tests (normality, multicollinearity, and heteroscedasticity tests), simple and multiple linear regression analysis, and hypothesis testing consisting of the t-test, coefficient of determination (R^2), and F-test. The results show that: (1) Brand Image has a positive and significant effect on Purchase Decision, with a t-value of 5.929 and a significance value of 0.000; (2) WOM also has a positive and significant effect on Purchase Decision, with a t-value of 3.311 and a significance value of 0.001; (3) Brand Trust has a positive and significant effect on Purchase Decision, with a t-value of 4.934 and a significance value of 0.000; and (4) simultaneously, all three variables significantly influence the Purchase Decision of Suzuki consumers, with an overall significance value of 0.000. Based on these findings, it is recommended that Suzuki strengthen its brand image, improve service quality, and strategically manage WOM to enhance competitiveness in Indonesia's automotive market.

Keywords:

Brand Image, Brand Trust, Purchase Decision, Suzuki Motorcycles, Word of Mouth (WOM)

1. Introduction

The automotive industry in Indonesia continues to experience rapid growth, particularly within the two-wheeler segment. Motorcycles have become the primary choice of the public as an efficient, economical, and flexible mode of transportation for daily mobility. Japanese motorcycle manufacturers dominate the Indonesian market, with well-established brands such as Honda, Yamaha, Suzuki, and Kawasaki maintaining strong market positions. Their dominance is driven by

advantages in various aspects, including technological innovation, fuel efficiency, and exceptional product durability.

Competition in the motorcycle industry is highly intense, with major brands such as Honda, Yamaha, Suzuki, and Kawasaki continuously striving to secure a larger market share. Each brand implements different marketing strategies to attract consumer attention, ranging from product innovation to competitive promotional activities. These four brands also leverage various marketing channels including advertising, events, digital promotions and build consumer trust through high product quality and reliable services. The competition among motorcycle manufacturers in Indonesia over the past five years, based on rankings, can be seen in the table below:

Table 1. Comparison of Motorcycle Brand Rankings

Rank	Year	2019	2020	2021	2022	2023
1		Honda	Honda	Honda	Honda	Honda
2		Yamaha	Yamaha	Yamaha	Yamaha	Yamaha
3		Suzuki	Suzuki	Kawasaki	Kawasaki	Kawasaki
4		Kawasaki	Kawasaki	Suzuki	Suzuki	Suzuki

Source: Secondary Data (Association of Indonesian Motorcycle Industry / AISI)

Based on data from the Indonesian Motorcycle Industry Association (AISI), Suzuki has experienced a significant decline in market share ranking within the Indonesian motorcycle industry. In 2019 and 2020, Suzuki held the third position, but its ranking dropped to fourth place over the following three years. While Honda and Yamaha consistently maintained the first and second positions without change, Suzuki's position has been less stable compared to other major competitors, such as Kawasaki. The inability to remain consistently within the top three indicates potential issues in Suzuki's marketing strategy and consumer loyalty.

Suzuki, which previously maintained a stable position in third place in 2019 and 2020, experienced a decline to fourth place over the past three years (2021–2023). This increasing instability in Suzuki's market position, particularly when compared with major competitors such as Honda, suggests potential issues in its marketing strategies and declining consumer loyalty. This condition highlights the need for a comprehensive evaluation of Suzuki's performance in the Indonesian market. The following presents Suzuki's motorcycle sales data in Indonesia over the past five years:

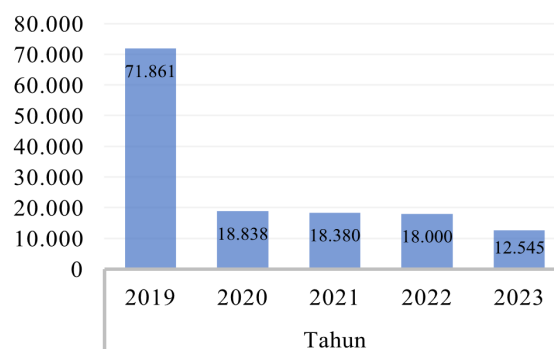


Fig1. Sales Data of Suzuki Motorcycle Units

Source: Secondary Data (dataindonesia.id/automotive-transportation)

Figure 1 illustrates Suzuki motorcycle sales from 2019 to 2023. The graph shows a significant decline in sales from 2019 to 2020, followed by a continued downward trend through 2023. In 2019, Suzuki recorded its highest sales volume of 71,861 units. However, sales dropped sharply to 18,838 units in 2020 and remained relatively stagnant in 2021 and 2022, with 18,380 units and 18,000 units,

respectively. In 2023, Suzuki's sales further decreased to 12,545 units. This fall indicates the challenges Suzuki has faced in maintaining its market share within the automotive industry over the past five years.

Consumer purchase decisions are the result of a series of processes influenced by various factors. Based on a synthesis of the views of [12] and [4], several determinants of Purchase Decision can be identified, including brand image, brand trust, price, promotion, product quality, advertising influence, and word of mouth. The data presented above indicate that Suzuki's popularity has experienced a significant decline in recent years. This finding is further supported by preliminary research that identified several potential independent variables (X) influencing purchase decisions, as proposed by [12] and [4], which may contribute to this decline. The following section presents the results of the preliminary online survey conducted to identify the factors affecting consumer purchase decisions:

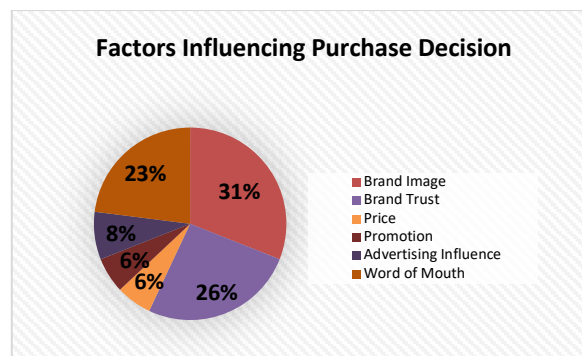


Fig 2. Factors Influencing Purchase Decision

Source: Primary Data

Based on Figure 2, the factors that most strongly influence Purchase Decision are Brand Image, which contributes 31%, followed by Brand Trust at 26%, and Word of Mouth (WOM) at 23%. This indicates that consumers' positive perceptions of the brand, confidence in the brand's quality and commitment, as well as recommendations from others, play dominant roles in shaping consumer preferences. Meanwhile, price accounts for 8%, followed by promotion and advertising influence, each contributing 6%. Although the contributions of price, promotion, and advertising are relatively smaller, they remain important supporting elements in the consumer decision-making process. Brand Image, Brand Trust, and WOM are therefore identified as the three primary determinants influencing consumers' purchasing decisions regarding Suzuki motorcycles, based on the percentage distribution obtained.

Suzuki's declining position in the Indonesian market illustrates several weaknesses, including a less competitive brand image and suboptimal marketing strategies. Ideally, the motorcycle industry in Indonesia represents a competitive area in which all manufacturers have equal opportunities to increase market share through product innovation, effective marketing strategies, and high-quality after-sales services. As one of the major manufacturers, Suzuki is expected to compete more effectively with other brands by developing innovative products, strengthening marketing communication strategies, and expanding its distribution network. In addition, with the rapid growth of eco-friendly vehicle trends and digitalization, Suzuki must adapt quickly by introducing products aligned with modern consumer needs and optimizing digital marketing strategies to reach a wider market.

Suzuki's consistently declining sales over the past five years from 71,861 units in 2019 to only 12,545 units in 2023 indicate that the company has not succeeded in introducing product innovations capable of attracting consumer interest. This is increasingly evident when compared with major competitors such as Honda and Yamaha, which continue to introduce new technologies

and modern designs. Honda, for instance, has launched environmentally friendly technologies, such as hybrid engines, start-stop systems, and even electric motorcycles, all of which are aligned with global trends toward green mobility. Conversely, Suzuki has not introduced comparable innovations in Indonesia, leading to the perception that the brand is not keeping pace with emerging technologies favored by consumers.

Consumers frequently rely on reviews or recommendations from others before making purchase decisions, and negative Word of Mouth (WOM) can directly reduce purchase intentions. In Suzuki's case, negative WOM particularly concerning declining product quality and inadequate after-sales service has contributed to a deterioration in the brand positive perception. Numerous customer reviews highlight dissatisfaction with Suzuki's service quality, including slow responses to technical issues and unprofessional service at authorized workshops. This aligns with the theory proposed by [1], which states that negative WOM can directly influence purchase decisions, causing potential customers to switch to brands that are more trusted and that possess stronger service reputations.

Brand Image refers to the set of perceptions formed in consumers' minds about a brand, shaped by experiences and interactions with the brand. It encompasses more than logos or slogans, incorporating the overall impression and emotions consumers associate with a brand. Brand Image plays a crucial role in shaping consumer perceptions, which in turn influence loyalty and purchase decisions [10]. Consumers tend to make purchasing decisions when they have a positive image of a brand, as it generates trust and confidence in the quality of the products offered [7].

Suzuki, as one of the main players in the motorcycle market, has historically built a strong Brand Image among consumers. Many consumers view Suzuki as a brand that prioritizes quality, reliability, and innovation in its products. Suzuki motorcycles are often perceived as durable, efficient, and long-lasting, making them attractive to consumers who value performance and durability. Ongoing innovations in technology and design have also contributed to the brand's positive image. A strong Brand Image allows Suzuki to foster consumer loyalty and influence purchasing decisions, especially in market segments that prioritize quality and vehicle reliability.

Word of Mouth (WOM) is a form of interpersonal communication that plays an important role in marketing and consumer decision-making [6]. WOM occurs when consumers share experiences, opinions, or recommendations about a product or service with others, either directly or through social media. WOM is considered effective because information shared through personal sources is often perceived as more credible and trustworthy than corporate advertising or promotional messages. WOM significantly influences consumer behavior, as individuals are more persuaded by the opinions and experiences of people they trust, such as family and friends [3]. Moreover, WOM has the potential to spread quickly, particularly when driven by highly positive or negative experiences.

Consumer trust in a brand, commonly known as Brand Trust, is also a critical factor influencing purchase decisions. Brand Trust refers to the sense of confidence consumers feel through their interactions with a brand, based on perceptions of reliability and responsibility [11]. It involves not only product or service quality, but also transparency and consistency in meeting consumer expectations. Consumers who possess a high level of Brand Trust are more likely to make repeated purchases and remain loyal to the brand, even during challenging periods [5].

Based on the background described above, this study aims to examine in greater detail the influence of Brand Image, WOM, and Brand Trust on Purchase Decision, particularly in the context of Suzuki motorcycle consumers. The purpose of this research is to comprehensively analyze how these factors interact and how they shape consumer purchasing behavior. Accordingly, this study is entitled "The Influence of Brand Image, WOM, and Brand Trust on Purchase Decision: A Study on Suzuki Consumers."

H3: There is a positive and significant influence of Brand Trust on the Purchase Decision of Suzuki motorcycle consumers.

H4: There is a positive and significant influence of Brand Image, Word of Mouth, and Brand Trust simultaneously on the Purchase Decision.

3. Results and Discussion

Descriptive analysis was conducted to understand the characteristics of the respondents and the distribution of the research variables. Based on the survey results, the majority of respondents were male (65.26%) and within the age range of over 30 years (51.58%). Most respondents worked as private employees (26.84%), had an income ranging from 1 to 3 million rupiah (57.37%), and used Suzuki motorcycles for daily activities. In the analysis of the research variables, the average score for Brand Image indicated that most respondents had a positive perception of Suzuki's brand image. Word of Mouth (WOM) also showed a positive tendency, as many respondents reported receiving recommendations from friends or family before purchasing a Suzuki motorcycle. Meanwhile, Brand Trust revealed that the majority of respondents had a sufficient level of trust in the quality and reliability of Suzuki products.

3.1. Results

Classical Assumption Tests

The classical assumption tests were conducted to ensure that the data met the criteria required for regression analysis. The normality test using the Kolmogorov–Smirnov method showed a significance value of 0.200 (> 0.05), indicating that the data were normally distributed. The multicollinearity test revealed that all variables had Tolerance values greater than 0.1 and VIF values below 10, demonstrating that no multicollinearity existed among the independent variables. The heteroscedasticity test using the Glejser method showed that all variables had significance values above 0.05, indicating the absence of heteroscedasticity. Furthermore, the linearity test indicated that all independent variables exhibited a linear relationship with the dependent variable ($p < 0.05$).

Simple Linear Regression Test

The results of the simple linear regression analysis indicated that each independent variable Brand Image (X1), Word of Mouth (X2), and Brand Trust (X3) had a positive influence on Purchase Decision (Y). The regression analysis for Brand Image produced the equation:

$$Y = 7.558 + 0.862X_1$$

The value indicates that a one-point increase in Brand Image results in a 0.862-point increase in Purchase Decision. The regression analysis for Word of Mouth produced the equation:

$$Y = 18.001 + 0.701X_2$$

It also means that a one-point increase in Word of Mouth increases Purchase Decision by 0.701 points. Meanwhile, the regression analysis for Brand Trust generated the equation:

$$Y = 14.143 + 0.793X_3$$

Moreover, one-point increase in Brand Trust leads to a 0.793-point increase in Purchase Decision. Because all regression coefficients were positive, it can be concluded that each independent variable positively influences Purchase Decision.

Multiple Linear Regression Test

The results of the multiple linear regression analysis, which examined the simultaneous influence of Brand Image, Word of Mouth, and Brand Trust on Purchase Decision, produced the equation:

$$Y = 2.312 + 0.412X_1 + 0.276X_2 + 0.311X_3$$

This equation shows that all three independent variables have positive coefficients, indicating that increases in Brand Image, Word of Mouth, and Brand Trust jointly increase Purchase Decision. Among the three variables, Brand Image had the largest coefficient (0.412), suggesting that it is the most dominant predictor of Purchase Decision compared to Word of Mouth (0.276) and Brand Trust (0.311). Therefore, it can be concluded that Brand Image, Word of Mouth, and Brand Trust simultaneously exert a positive influence on Purchase Decision, with Brand Image contributing the strongest effect.

Hypothesis Testing

The partial test (t-test) was conducted to assess the individual effects of the independent variables on Purchase Decision. The results showed that Brand Image (X₁) had a significance value of 0.000, which was below the 0.05 threshold, indicating that the first hypothesis (H₁) was accepted, Brand Image significantly influences Purchase Decision. Similarly, Word of Mouth (X₂) had a significance value of 0.001 (< 0.05), confirming that the second hypothesis (H₂) was accepted, indicating a significant effect of Word of Mouth on Purchase Decision. Brand Trust (X₃) also recorded a significance value of 0.000 (< 0.05), leading to the acceptance of the third hypothesis (H₃), confirming that Brand Trust significantly influences Purchase Decision. Overall, the t-test results indicate that each independent variable significantly influences Purchase Decision individually. For the simultaneous test (F-test), the significance value obtained was 0.000 (< 0.05), indicating that the fourth hypothesis (H₄) was accepted. This means that Brand Image, Word of Mouth, and Brand Trust collectively have a significant effect on Purchase Decision. Hence, although each variable influences Purchase Decision individually, their combined effect is also significant in determining consumer purchasing behavior.

Coefficient of Determination (R²)

Based on the results of the coefficient of determination (R²), the independent variables Brand Image, Word of Mouth, and Brand Trust, collectively explained 79.9% of the variance in Purchase Decision, while the remaining 20.1% was explained by other factors not included in this study. Partially, Brand Image contributed 74.8% to Purchase Decision, with the remaining 25.2% influenced by other factors. Word of Mouth contributed 67.9%, while 32.1% was explained by other factors. Brand Trust contributed 70.6%, with 29.4% influenced by external variables not examined in the study. These findings indicate that both individually and collectively, the three independent variables significantly influence Purchase Decision, with Brand Image providing the most dominant contribution

3.2. Discussion

The Influence of Brand Image on the Purchase Decision of Suzuki Motorcycles

The analysis of the data collected from 190 respondents shows that the partial test results indicate a significance value of 0.000 < 0.05 for the brand image variable, with a t-count of 5.929, which is higher than the t-table value of 1.973. Therefore, the first hypothesis (H₁) is accepted, confirming that brand image has a significant influence on the purchase decision. Based on the coefficient of determination (R²), an R-square value of 0.748 indicates that purchase decision is influenced by brand image by 74.8%, while the remaining 25.2% is explained by other variables not

included in this study. These results demonstrate that H1 is accepted, meaning that brand image has a positive and significant effect on the purchase decision of Suzuki motorcycles. The better the brand image of a product, the higher the likelihood that consumers will make a purchase decision. This highlights the importance for companies to build and maintain a strong brand image through effective marketing strategies.

The findings of this study are consistent with previous research conducted by [9] which reported that brand image has a positive and significant effect on purchase decision. Similarly, Ayu & Giantari (2021) also found that brand image significantly and positively influences purchase decision.

Based on observations, the influence of brand image on the purchase decision of Suzuki motorcycles can be seen in consumers' perceptions of the product's advertised advantages, such as fuel efficiency, modern design, and advanced technology. Suzuki is often associated with reliable products suitable for daily commuting as well as long-distance travel, making consumers feel more confident in choosing this brand over competitors. Additionally, consistent advertising across multiple platforms, positive reviews from previous users, and Suzuki's participation in major automotive events help strengthen its image as an innovative and trustworthy brand. These factors simplify consumers' evaluation process and reinforce their decision to purchase Suzuki motorcycles. These findings indicate that brand image significantly shapes purchase decision because it creates positive perceptions of product quality and consumer trust. A strong brand image helps consumers feel confident, provides additional value, and simplifies their decision-making process. Moreover, brand image is often associated with social status and emotional appeal, making consumers feel more assured and proud when using a well-regarded brand.

The Influence of Word of Mouth on the Purchase Decision of Suzuki Motorcycles

The analysis of data collected from 190 respondents shows that the partial test results indicate that the word-of-mouth variable has a significance value of $0.001 < 0.05$ and a t-value of 3.311, which is greater than the t-table value of 1.973. Thus, H0 is rejected and H2 is accepted. Based on the results of the coefficient of determination (R^2), the R-square value of 0.679 indicates that purchase decisions are influenced by word of mouth by 67.9%, while the remaining 32.1% is influenced by other variables not included in this study. Therefore, it can be concluded that word of mouth has a significant influence on purchase decisions. This result highlights the importance for companies to shape consumer perceptions and encourage purchasing decisions.

These findings are consistent with previous studies, which found that word of mouth has a positive and significant effect on purchase decisions, as stated by Marlius & Mutiara (2022). Similar results were also reported by Rembon, Mananeke, & Gunawan (2017), who confirmed that word of mouth positively and significantly influences purchase decisions.

Based on observations, the influence of word of mouth on the purchase decision of Suzuki motorcycles can be seen from the role of consumers who have purchased the product in recommending it to potential buyers. Satisfied consumers often share positive experiences such as fuel efficiency and driving comfort. These recommendations help build trust in Suzuki products, especially in a competitive market where potential buyers tend to rely on opinions from close acquaintances before making a purchase decision.

Overall, this study shows that word of mouth is a key driver of purchase decisions. Companies can utilize these findings to design more effective marketing strategies, including encouraging word-of-mouth activities by providing high-quality customer service. This factor can enhance the company's competitiveness in attracting and retaining customers.

The Influence of Brand Trust on the Purchase Decision of Suzuki Motorcycles

Data processing involving 190 respondents shows that the partial test results indicate that the brand trust variable has a significance value of $0.000 < 0.05$ with a t-value of 4.934, which is greater than the t-table value of 1.973. Thus, H_0 is rejected and H_3 is accepted. Based on the coefficient of determination (R^2), the R-square value of 0.706 indicates that brand trust influences purchase decisions by 70.6%, while the remaining 29.4% is influenced by other factors not examined in this study. Therefore, it can be concluded that brand trust has a positive and significant effect on purchase decisions.

These findings emphasize that consumer trust in a brand plays a crucial role in purchasing decisions. Consumers with high levels of trust tend to feel more confident when choosing the product, perceive lower risk, and show increased loyalty toward the brand. Therefore, companies are recommended to continuously enhance consumer trust through consistent product quality, excellent service, and transparent brand communication. Such strategies can strengthen the relationship between the brand and consumers, ultimately contributing to increased purchase decisions.

Based on observations, the influence of brand trust on the purchase decision of Suzuki motorcycles can be seen through consumers' confidence in the consistency of product quality, such as engine durability and fuel efficiency. Consumers who have had positive experiences with Suzuki products in the past tend to believe that new products from the brand will meet their expectations. Honest and transparent promotions for example, providing detailed explanations of vehicle features without exaggeration also help build this trust.

The results of this study align with research by Nurhasanah, Mahliza, Nugroho, & Putra (2020), who demonstrated that brand trust has a positive and significant effect on purchase decisions. Similar findings were also reported by Lohonusa & Mandagie (2021), who stated that brand trust significantly and positively influences purchase decisions.

Brand trust plays an essential role for companies in increasing consumer purchase decisions. This trust encourages consumers to feel confident that the products or services offered meet their expectations and consistently fulfill their needs. Brand trust also helps companies build long-term relationships with consumers, foster loyalty, and encourage repeat purchases. Moreover, consumers who trust a brand tend to be more tolerant of perceived risks and more receptive to promotions or innovations introduced by the brand.

The Influence of Brand Image, Word of Mouth, and Brand Trust on the Purchase Decision of Suzuki Motorcycles

The data processing of 190 respondents shows that the analysis results indicate an F-significance value of $0.000 (< 0.05)$ with an F-value of $246.683 > 2.65$, which demonstrates that the independent variables Brand Image, Word of Mouth, and Brand Trust simultaneously have a significant influence on Purchase Decision. Therefore, H_4 is accepted. Furthermore, the coefficient of determination (R^2) with an R-square value of 0.799 reveals that Purchase Decision is influenced by Brand Image, Word of Mouth, and Brand Trust by 79.9%, while the remaining 20.1% is influenced by other factors not included in this study. Thus, it can be concluded that brand image, word of mouth, and brand trust have a positive and significant effect on purchase decision.

These findings show that the combination of brand image, word of mouth, and brand trust jointly contributes significantly to encouraging purchase decisions. This highlights the importance of an integrated marketing strategy that includes strengthening brand image, managing positive consumer experiences to stimulate word of mouth, and building as well as maintaining consumer

trust in the brand. Such strategies not only enhance marketing effectiveness but also increase the likelihood of consumers making a purchase decision.

The results of this study align with Khanafi (2021), who stated that brand image, word of mouth, and brand trust significantly and positively influence purchase decision. Similar findings were reported by Febrianti & Widiartanto (2018), who also found that the three variables have a positive and significant effect on purchase decision.

Based on observations, the influence of brand image, word of mouth, and brand trust is clearly reflected in consumers' decisions to purchase Suzuki motorcycles. Suzuki's brand image known for innovative technology and fuel efficiency serves as a major attraction. This is supported by positive reviews from consumers who have used Suzuki products, shared either directly or through digital platforms such as social media and automotive forums, which strengthens the trust of potential buyers.

Brand image, word of mouth, and brand trust play an essential role in enhancing consumer purchase decisions. A positive brand image creates perceptions of quality, uniqueness, and credibility, attracting consumer attention and building their confidence in choosing the product. Word of mouth, or interpersonal recommendations, acts as a trusted source of information derived from the experiences of other consumers, further reinforcing a company's reputation and significantly influencing purchase decisions. Meanwhile, brand trust ensures that consumers feel secure and confident in the products or services offered, ultimately encouraging repeat purchases and long-term loyalty. These three elements complement one another in building a strong relationship between the company and its consumers, which ultimately contributes to increased sales and business growth.

4. Conclusions

- a. Brand Image has a positive and significant effect on the Purchase Decision for Suzuki motorcycles, contributing 74.8% based on the R-square value. This result indicates that a positive brand image can enhance consumer confidence and trust in choosing a product. The company's efforts to strengthen brand image through creative and innovative marketing strategies are essential in attracting consumer attention and encouraging purchase decisions.
- b. Word of Mouth has a positive and significant influence of 67.9% on the Purchase Decision for Suzuki motorcycles. This finding highlights the importance of positive customer experiences in shaping perceptions and generating recommendations to potential buyers. Companies need to encourage effective word of mouth by providing satisfying customer service and fostering customer loyalty to increase the appeal of their products.
- c. Brand Trust has a positive and significant effect of 70.6% on purchase decisions. Consumer trust in the brand plays a crucial role in reducing perceived risk and boosting consumer confidence in the product. Companies must maintain product quality, provide reliable services, and communicate transparently to preserve customer trust and encourage repeat purchases.
- d. Simultaneously, Brand Image, Word of Mouth, and Brand Trust have a positive and significant effect of 79.9% on the Purchase Decision for Suzuki motorcycles. This combination demonstrates that an integrated marketing strategy is vital to improving marketing campaign effectiveness, strengthening consumer relationships, and enhancing overall purchase decisions.

Conflict of interest

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