



The influence of digital promotion and brand image on customer purchasing interest mediated by consumer satisfaction (case study of Mobilku WOM Finance product, Lubuk Linggau Branch)

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ABSTRACT

This study aims to analyze the effect of digital promotion and brand image on customer purchase intention, with consumer satisfaction as a mediating variable, in the context of the Mobilku product at PT WOM Finance Lubuk Linggau Branch. The background of this research is based on the increasingly intense competition in the financing industry, where digital promotion strategies and brand image strengthening are crucial factors in attracting consumer attention. However, sales achievements at the research branch showed fluctuations, indicating that marketing strategies were not yet optimal; therefore, consumer satisfaction needs to be considered as a mediating factor between promotion, brand image, and purchase intention. This research employs a quantitative method with a survey approach. The study population consisted of 547 active customers of WOM Finance Lubuk Linggau Branch, from which a sample of 230 respondents was determined using Slovin's formula and selected through simple random sampling. Data were collected using a Likert-scale questionnaire, and analyzed with Partial Least Square-Structural Equation Modeling (PLS-SEM) using SmartPLS software. The findings reveal that digital promotion has a positive effect on consumer satisfaction but does not have a direct significant effect on purchase intention. Brand image has a positive effect on both consumer satisfaction and purchase intention. Consumer satisfaction significantly affects purchase intention and mediates the relationship between digital promotion and brand image toward customer purchase intention.

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INTRODUCTION

The financing industry (multifinance) is a crucial pillar of the national financial system, supporting economic growth, particularly in financing the consumer and productive sectors (Wijaya, 2023). In

Indonesia, public demand for access to non-bank financing continues to grow, particularly for the purchase of consumer goods such as motor vehicles. According to data from the Financial Services Authority (OJK), the multifinance industry recorded 14.39% year-on-year financing growth through the end of 2023, reflecting high public demand for financing services (OJK, 2023).

Amidst this growth, competition among multifinance companies is intensifying. Companies must innovate not only in their products but also in their marketing strategies. A 2023 report by We Are Social and Hootsuite shows that more than 77% of Indonesia's population is connected to the internet and 68% actively use social media, making digital promotion a highly potent marketing tool. However, if digital promotions are not packaged appropriately and attractively, consumers can easily ignore the information amidst the flood of available content (Kim, 2022). However, successful digital promotions and a strong brand image don't necessarily guarantee purchases if they aren't accompanied by customer satisfaction (Putri, 2022). Satisfied consumers tend to have higher purchase intentions and are more likely to recommend the product to others (Daryanto, 2021). Purchase intention, as the ultimate goal of a marketing strategy, is influenced by consumer perceptions, emotions, and experiences with the product or service offered. In a context of intense competition, companies need to ensure that all aspects influencing purchase intention, from promotions and brand image to customer satisfaction, are effectively integrated (Fahmi, 2023). Through this research, the characteristics of secondary urban areas will be explored using a multisectoral approach, including demographic characteristics, economic characteristics, and spatial characteristics.

The imbalance between strategy and sales results can be observed through sales data on the Mobilku financing product at the WOM Finance Lubuk Linggau Branch. It was recorded that throughout 2024, out of a sales target of 260 customers, only 257 customers, or 99%, were achieved. Overall, it appears to be close to the target, but upon closer inspection, several months fell short, such as January (95%), April (94%), June (95%), July (96%), August (96%), November (95%), and December (77%). December, in particular, saw a significant decline, reaching only 77% of the target. This phenomenon can be caused by various factors, such as the limited effectiveness of digital promotions, a brand image that is not yet strong enough in the minds of consumers compared to major competitors, and consumer satisfaction that has not been fully maintained due to complaints regarding service and information transparency (Hakimin, 2022). Although WOM Finance has utilized digital promotions as a primary means of reaching consumers, the one-way and less interactive content has resulted in low levels of audience engagement. Furthermore, WOM Finance's brand image is considered less competitive than other, more well-known multifinance companies, thus affecting consumer perceptions of trust. (Windarsari, 2022).

One of the most reliable strategies today is digital promotion. In the digital era, social media, websites, and digital advertising platforms have become the primary means of reaching consumers more broadly and personally. However, if digital promotions are not packaged appropriately and attractively, consumers can easily ignore the information amidst the flood of available content. Beyond promotion, brand image is also a crucial factor influencing purchasing decisions. Brand image is the perception formed in consumers' minds about a brand based on experiences, communications, and emotional associations. In the vehicle financing industry, brand image is closely linked to consumer perceptions of the suitability and security of financing services, which can either encourage or discourage purchase intention.

On the other hand, consumer satisfaction, a crucial factor in building purchasing intention, also exhibits fluctuating dynamics. Consumer complaints regarding service speed, cost transparency, and customer service attitudes also undermine customer satisfaction, despite the overall stability of the CX Index. This indicates that nearly achieving sales targets is no guarantee of sustained success without an optimal digital promotion strategy, a strong brand image, and consistent customer satisfaction. Thus, there is an interesting research gap to be studied, namely

how digital promotion and brand image influence consumer purchasing intention by considering the mediating role of consumer satisfaction (Mao, 2024).

Digital promotion is an information technology-based marketing strategy that utilizes social media, websites, email marketing, and online advertising to reach consumers massively and segmented. In the current digital era, more than 68% of Indonesians actively use social media (Hermawan, 2020), which makes digital platforms an effective channel to attract consumer attention. However, the effectiveness of digital promotion is highly dependent on the quality of the content, the frequency of the campaign, and the company's ability to build interactions with its audience (Mahyuzar, 2023).

Based on the above description, it can be concluded that there is a gap between WOM Finance's marketing strategy and actual results in the field, particularly at the Lubuk Linggau Branch. There is also a research gap in the academic literature, namely the lack of studies that simultaneously examine the relationship between digital promotion, brand image, customer satisfaction, and purchase intention in the context of the motor vehicle financing industry. Furthermore, the local context, such as Lubuk Linggau as a secondary city, has not been widely explored in previous studies.

RESEARCH METHOD

This study used a quantitative method with a survey approach. The study population was 547 active customers of WOM Finance Lubuk Linggau Branch, and using the Slovin formula, a sample of 230 respondents was obtained, selected using a simple random sampling method. Data collection was carried out using a Likert-scale questionnaire, while data analysis used the Partial Least Square-Structural Equation Modeling (PLS-SEM) technique with the help of SmartPLS software (Tjiptono, 2021).

RESULT AND DISCUSSION

Convergent Validity (Loading Factor)

Measurement model testing was conducted to assess convergent validity, discriminant validity, and the reliability of the indicators that form the construct.

Table 1. Convergent Validity

Variable	Indicator	Loading Factor	Rule of Thumb	Conclusion
Digital Promotion	X1.1	0.743	0.700	Valid
	X1.2	0.786	0.700	Valid
	X1.3	0.719	0.700	Valid
	X1.4	0.772	0.700	Valid
	X1.5	0.754	0.700	Valid
	X1.6	0.701	0.700	Valid
	X1.7	0.797	0.700	Valid
	X1.8	0.735	0.700	Valid
	X1.9	0.768	0.700	Valid
Brand Image	X2.1	0.754	0.700	Valid
	X2.2	0.705	0.700	Valid
	X2.3	0.748	0.700	Valid
	X2.4	0.783	0.700	Valid
	X2.5	0.769	0.700	Valid
	X2.6	0.738	0.700	Valid
	X2.7	0.796	0.700	Valid

Variable	Indicator	Loading Factor	Rule of Thumb	Conclusion
Customer Satisfaction	X2.8	0.793	0.700	Valid
	X2.9	0.731	0.700	Valid
	Y1.1	0.765	0.700	Valid
	Y1.2	0.788	0.700	Valid
	Y1.3	0.777	0.700	Valid
	Y1.4	0.713	0.700	Valid
	Y1.5	0.748	0.700	Valid
	Y1.6	0.741	0.700	Valid
	Y1.7	0.717	0.700	Valid
Purchase Intention	Y1.8	0.765	0.700	Valid
	Y1.9	0.737	0.700	Valid
	Z1.1	0.854	0.700	Valid
	Z1.2	0.776	0.700	Valid
	Z1.3	0.817	0.700	Valid
	Z1.4	0.829	0.700	Valid
	Z1.5	0.860	0.700	Valid
	Z1.6	0.842	0.700	Valid
	Z1.7	0.702	0.700	Valid
Z1.8	0.843	0.700	Valid	
Z1.9	0.715	0.700	Valid	

The table above shows the loading factor values for each indicator for each variable in this study: Digital Promotion, Brand Image, Consumer Satisfaction, and Purchase Intention. Loading factor values are used to determine the extent to which an indicator represents its construct. Based on the rule of thumb, an indicator is considered valid if the loading factor value is ≥ 0.700 .

Based on the data processing results, all indicators for each variable had loading factor values above 0.700. This indicates that all indicators used in this study are valid and suitable for use in further analysis. This can be seen in the figure below.

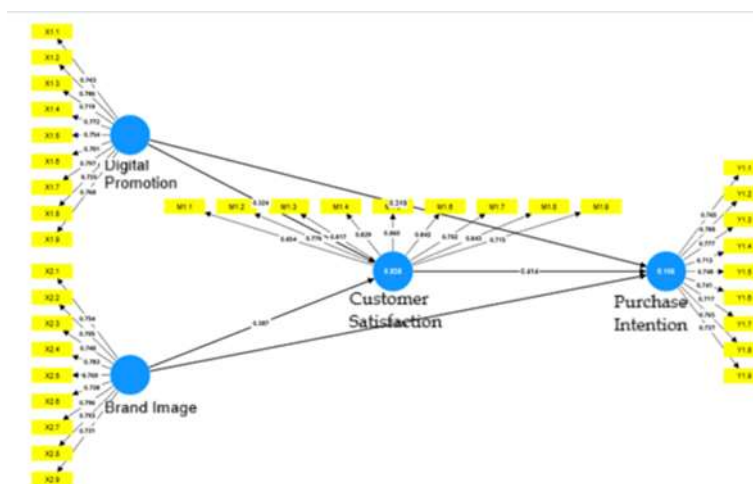


Figure 1. Path Coefficient

After conducting a convergent validity analysis using factor loading values, the next step was to test the structural model (inner model). This test aims to examine the relationships between the latent variables defined in the research model. Structural model testing was conducted through

path coefficient analysis to determine the direct influence between constructs, and Average Variance Extracted (AVE) analysis to assess the convergent validity of each latent construct.

Convergent Validity – Average Variance Extracted (AVE)

After conducting a convergent validity analysis using factor loading values, the next step was to test the structural model (inner model). This test aims to examine the relationships between the latent variables defined in the research model. Structural model testing was conducted through path coefficient analysis to determine the direct influence between constructs, and Average Variance Extracted (AVE) analysis to assess the convergent validity of each latent construct.

Table 1. Convergent Validity

	Average variance extracted (AVE)
Purchase Intention (Y)	0.741
Customer Satisfaction (Z)	0.695
Digital Promotion (X1)	0.718
Brand Image (X2)	0.709

Based on the results in the table, all variables in this study have an AVE value above 0.5. The highest AVE value is found in the Purchase Intention variable (0.741), followed by Digital Promotion (0.718), Brand Image (0.709), and Consumer Satisfaction (0.695). This indicates that each construct has met the criteria for good convergent validity. Thus, it can be concluded that the indicators in each variable in this study are consistently able to represent the construct being measured.

Discriminant Validity

Reliability testing is an important stage in research, as it serves to assess the consistency and reliability of the instrument in measuring the variables studied. A reliable instrument must have stable and reliable properties so that it produces consistent measurements. The level of reliability can be evaluated through the Cronbach's Alpha and Composite Reliability (CR) values. An instrument is categorized as having good reliability if the Cronbach's Alpha value ≥ 0.6 , while the CR is declared good if the value is ≥ 0.7 .

Table 2. Discriminant Validity

	Average variance extracted (AVE)
Purchase Intention (Y)	0.712
Customer Satisfaction (Z)	0.681
Digital Promotion (X1)	0.754
Brand Image (X2)	0.796

The table above shows the discriminant validity results for each variable in this study. Discriminant validity is used to assess the extent to which different constructs truly differentiate from each other. A commonly used criterion is that the correlation between constructs must be lower than the square root of the AVE ($\sqrt{\text{AVE}}$) of that construct. In this table, all diagonal values (i.e., the $\sqrt{\text{AVE}}$ values for each variable) are higher than the correlations between the other constructs, indicating that each construct in the model has good discrimination against the others.

Cronbach Alpha and composite reliability

Table 3. Cronbach Alpha and composite reliability

Variable	Cronbach's alpha	Composite reliability (rho_c)	Information
Purchase Intention (Y)	0.898	0.929	Reliabel

Customer Satisfaction (Z)	0.730	0.759	Reliabel
Digital Promotion (X1)	0.834	0.775	Reliabel
Brand Image (X2)	0.876	0.915	Reliabel

The table above presents the results of construct reliability testing using two main indicators: Cronbach's Alpha and Composite Reliability. All variables in this study demonstrated Cronbach's Alpha values > 0.70 , indicating that each indicator within a construct has adequate internal consistency. Furthermore, the Composite Reliability values for all four variables were also above 0.70, indicating that the constructs used met overall reliability criteria.

R² Value (Coefficient of Determination)

R-Square is a measure of the proportion of variation in the value of a variable that is influenced (endogenous) and can be explained by the variables that influence it (exogenous). It is useful for predicting whether a model is good or bad (Juliandi, 2018).

Table 4. R² Value

Variable	R-square	R-square adjusted
Purchase Intention (Y)	0.591	0.583
Customer Satisfaction (M)	0.462	0.454

Purchase Intention (Y) has an adjusted R-square value of 0.583, which is considered strong (substantial) because it falls within the range of $0.50 \leq R^2 \leq 0.75$. This means that 58.3% of the variation in purchase intention can be explained by digital promotion, brand image, and consumer satisfaction. The remaining 41.7% is explained by variables outside this model.

Consumer Satisfaction (Z) has an adjusted R-square value of 0.454, which is considered moderate because it falls within the range of $0.25 \leq R^2 < 0.50$. This indicates that 45.4% of the variation in consumer satisfaction is influenced by digital promotion and brand image, while 54.6% is explained by other factors not included in the model.

The R² test results indicate that this research model has quite strong explanatory power, especially in predicting purchase intention. Although consumer satisfaction only has a moderate contribution as a mediating variable, it still plays an important role in bridging the influence of digital promotion and brand image on purchasing intention.

Path Coefficient Test

Table 5. Path coefficient test

Relationship between variables	Original Sample (O)	Sample Mean (M)	Standar Deviasi (STDEV)	T Statistik	P Values
Digital Promotion (X1) -> Purchase Intention (Y)	0.319	0.315	0.082	3.890	0.000
Brand Image (X2) -> Purchase Intention (Y)	0.387	0.391	0.079	4.899	0.000
Digital Promotion (X1) -> Customer Satisfaction (Z)	0.324	0.327	0.071	4.563	0.000
Brand Image (X2) -> Customer Satisfaction (Z)	0.387	0.089	0.073	1.192	0.234
Customer Satisfaction (Z) -> Purchase Intention (Y)	0.414	0.417	0.067	6.179	0.000

Digital promotion has a positive and significant effect on purchase intention. The analysis results show that digital promotion has a positive and significant effect on customer purchase intention, with a value of 0.319 in the original sample. The calculated t-value is greater than the t-table, at $3.575 > 1.96$, and the p-value is $0.000 < 0.005$. Therefore, hypothesis one of this study is confirmed.

Brand Image (X2) has a positive and significant effect on Purchase Intention (Y). Furthermore, brand image (X2) also has a positive effect on purchase intention (Y), with a value of 0.387 in the original sample. The calculated t-value is greater than the t-table, at 4.265, and the p-value is 0.000, indicating that this relationship is statistically significant at the 99% confidence level. This indicates that a positive brand image will drive increased customer purchase intention.

Digital Promotion (X1) has a positive and significant effect on Consumer Satisfaction (Z). Digital promotion (X1) has a positive effect on consumer satisfaction (Z), with an original sample value of 0.324. The calculated t-value is greater than the t-table value of 3.436, and the p-value of 0.001 indicates a significant relationship at the 99% confidence level. This means that the more effective the digital promotion, the higher the level of consumer satisfaction.

Brand Image (X2) has no effect on Consumer Satisfaction (Z). Brand image (X2) was shown to have no effect on consumer satisfaction (Z), with an original sample value of 0.387. The t-statistic value of 1.192 is smaller than the t-table value, indicating no effect of brand image on consumer satisfaction. Brand image is one factor that can influence purchasing decisions. Brand image does not always influence customer satisfaction if the service or product quality does not meet consumer expectations. Therefore, it can be concluded that WOM Finance needs to strengthen the customer experience, not just rely on brand image, to improve overall customer satisfaction.

Consumer Satisfaction (Z) has a positive and significant effect on Purchase Intention (Y). Consumer satisfaction (Z) has a strong positive effect on purchase intention (Y), with an original sample value of 0.414. The calculated t-value is greater than the t-table value of 4.651, and the p-value is 0.000, indicating a highly significant relationship. This means that the higher the consumer satisfaction with the service and product, the higher the purchase intention.

Indirect Effect Test (Moderation/Mediation)

Table 6. Indirect effect test

Relationship between variables	Original Sample (O)	Sample Mean (M)	Standar Deviasi (STDEV)	T Statistik	P Values
Digital Promotion (X1) -> Customer Satisfaction (Z) -> Purchase Intention (Y)	0,197	0,203	0,073	2,703	0,007
Brand Image (X2) -> Customer Satisfaction (Z) -> Purchase Intention (Y)	0,232	0,236	0,077	3,021	0,003

The results of the moderation analysis show that consumer satisfaction (Z) significantly mediates the influence of digital promotion (X1) on customer purchase intention (Y). This is indicated by the original sample value of 0.197, a T-statistic of 2.703 (greater than 1.96), and a p-value of 0.007, which is significant at the 95% confidence level. This means that digital promotion not only has a direct effect but also strengthens customer purchase intention by increasing their satisfaction.

Furthermore, the analysis results also show that consumer satisfaction mediates the influence of brand image (X2) on customer purchase intention with a significant influence. The original sample value of 0.232, the T-statistic of 3.021, and the p-value of 0.003 support a positive and significant influence at the 99% confidence level. This indicates that positive perceptions of brand image increase customer satisfaction, which in turn drives consumer purchase intention.

CONCLUSION

Based on the research results conducted through data analysis, the following conclusions were reached: Digital Promotion has a positive and significant effect on Purchase Intention. This means that the more intensive and appropriate the digital promotion strategy implemented by WOM Finance, the higher the consumer purchase intention for Mobilku products. Brand Image has a positive and significant effect on Purchase Intention, indicating that consumers' positive perceptions of the WOM Finance brand can encourage their intention to purchase Mobilku products. Digital Promotion has a positive and significant effect on Consumer Satisfaction, indicating that communicative, interactive, and engaging digital promotions can create a sense of satisfaction in consumers. Brand Image has no significant effect on Consumer Satisfaction, meaning that perceptions of the brand image are not able to directly create a sense of satisfaction, possibly due to expectations not being aligned with actual experiences. Consumer Satisfaction has a positive and significant effect on Purchase Intention, indicating that the higher the level of consumer satisfaction with WOM Finance, the greater their desire to repurchase or recommend Mobilku products. Digital Promotion has a significant impact on Purchase Intention through Consumer Satisfaction, meaning that consumer satisfaction can act as a medium or bridge that strengthens the promotional effect on purchase intention. Brand Image has a significant impact on Purchase Intention through Consumer Satisfaction, meaning that although it does not directly influence satisfaction, brand image still plays an indirect role in shaping purchase intention if accompanied by satisfaction. These findings indicate that the digital promotions conducted by the Lubuk Linggau Branch of WOM Finance can directly drive increased customer interest in Mobilku products. The better the digital promotion strategies implemented, such as through social media, email marketing, and other digital platforms, the higher the potential customer interest in purchasing this financing product. This entire article focuses on an in-depth literature review of digital marketing concepts and theories that has been conducted by collecting the latest journals and this research provides theoretical contributions to digital marketing literature while providing practical recommendations to researchers.

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