

Driving Customer Decisions Through Interest: The Role of Brand Image and Promotion in BRI Simpedes Si Serba Bisa

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ABSTRACT

Keywords:

Brand image, promotion, interest in opening an account, and decision to open an account.

This study aims to analyze the influence of brand image and promotion on the decision to open a Simpedes Si Serba Bisa account, focusing on interest in opening an account. Quantitative explanatory research uses a quantitative approach and data collection methods by distributing questionnaires. The sample in this study amounted to 160 respondents. The SEM-PLS method was used in data analysis and testing with the help of the SmartPLS-4 application program. The study results indicate that a positive brand image, which includes reputation, service quality, trust, visual impression, and previous customer experience, significantly increases the interest of prospective customers in opening an account. In addition, the intensity and effectiveness of promotion also play an important role in shaping this interest. Targeted promotions through advertisements in print media, television, radio, and digital platforms, as well as incentives such as direct prizes and special discounts, have been shown to increase public awareness and interest in the Simpedes Si Serba Bisa service to open an account. High interest in this product ultimately drives customers' decisions to open an account. This study confirms that effective promotional strategies and a strong brand image are key to influencing customer decisions, with practical effectiveness for banks to optimize customer growth and expand market share in Padalarang.

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INTRODUCTION

Digitalization has changed the fundamentals of the banking industry, ushering in a new era where financial services are becoming more accessible, faster, and more flexible. Information and communication technology advances have enabled banks to provide online platforms and mobile services that allow customers to access accounts, make transactions, and manage their finances without visiting a physical branch (Burhan, 2023). Changing customer preferences, leading to a desire for convenience and accessibility, have been the main drivers behind bank digitalization. In addition, the increasingly fierce competition in the market, both from traditional banks and new players such as digital banks and Fintech, has encouraged banks to innovate and improve the customer experience through technology. In this context, digitalization is changing the way banks operate, introducing better product and service innovations, and maintaining data security and privacy as a top priority (Isnaini, 2023).

In Indonesia, Bank Rakyat Indonesia (BRI), one of the oldest financial institutions, continues to innovate to meet evolving customer expectations. One such innovation is the rebranding of Simpedes into Simpedes Si Serba Bisa, aimed at catering to the increasingly dynamic and digital-centric needs of prospective customers (Amanda, 2022). Founded in 1895, BRI has long established itself as a pioneer in inclusive banking, with a strong presence from urban to rural areas across Indonesia. Over the decades, it has become synonymous with financial accessibility for the wider community, offering products tailored to micro, small, and medium enterprises. Simpedes, one of BRI's flagship savings products, reflects its mission to reach grassroots customers through simple and secure banking services.

To remain competitive in the digital era and meet more complex customer expectations, BRI introduced Simpedes Si Serba Bisa as a rebranding and innovation strategy. This product offers not only traditional savings features but also transaction convenience, digital integration, and flexible service offerings that appeal to younger and more tech-savvy customers. This transformation reflects BRI's commitment to adapt, modernize, and provide value-added services aligned with customer-centric banking.

The decision to use a product or service is a crucial stage in the consumption process that involves several complex and varied factors. When someone is considering buying a product or service, customers often have to conduct a thorough evaluation of various aspects. One main factor influencing purchasing decisions is service, price, and features. Although service, price, and features are determining factors, customers tend to choose products or services that offer quality that meets customer expectations or needs. Brand reputation can also play an important role in influencing purchasing decisions, as customers choose brands that are considered reputable or trustworthy. Previous experiences can also have an effect, as positive experiences with a product or brand can increase customer trust and loyalty. Not only internal factors, such as price, quality, service, and brand reputation, external factors, such as advertising, recommendations from others, market trends, and economic conditions, can influence the decision to use a product or service. BRI considers a product's internal and external factors so that customers can make the purchase decision that best suits their needs, preferences, and goals (Martínez-Ruiz & Gómez-Cantó, 2016).

Many factors can influence the decision to use a product or service. Previous studies have shown that brand image can statistically influence product use (Nuraini et al., 2023). Maghfiroh (2016) researched brand image and interest, showing that brand image and interest affect purchase decisions. Previous research has shown that promotion influences decisions (Hariyana et al., 2021). Virawati & Samsuri (2020) Conducted research that proves that promotions and interests

can influence decisions. Referring to the relevant previous research results can influence purchasing decisions, namely brand image, promotion, and interest.

Brand image is an important foundation for understanding the essence and identity of a brand. The history and origins of the brand provide insight into the journey that has been taken, which forms the foundation of the firmly held values. The brand philosophy that underlies the brand's core values guides decision-making and consistent strategy. The characteristics of the product or service offered and the customer experience play a massive role in shaping the customer's perception of the brand. Through marketing messages and direct interactions with customers, brand communication also forms the desired image. A brand's reputation and public image, reflected in reviews and opinions from customers and other related parties, also affect how potential customers perceive a brand. To understand the background of the brand image thoroughly, a brand can strengthen its position in the market and build strong relationships with customers (Išoraitė, 2018). Research related to brand image has been conducted by (Nuraini *et al.*, 2023), which shows that brand image influences purchase decisions, in contrast to research conducted by (Zahid & Ruswanti, 2024) In Their research shows that brand image does not influence purchase decisions.

In addition to brand image, some factors affect the way customers or customers view a product or service from a company, namely promotion. Promotion is an example of a variable in the *marketing mix that is* one of the determinants of the success of a marketing program. No matter how good the quality of a product is, if the customer or customer has never heard about it and is not sure that the product or service will be helpful to the customer, then the customer will never try or use it. Promotion is one of the crucial elements in a rapidly evolving marketing strategy, especially in the face of increasingly complex market dynamics. During increasing competition and digital transformation changing how customers interact with brands, promotion is the main foundation for companies to reach, influence, and maintain customer market share. In this context, a deep understanding of various promotional strategies, their effectiveness, and their impact on customer behaviour is crucial for business success (Schamp *et al.*, 2024). Therefore, promotion is needed in the face of modern market dynamics. Previous research on promotions conducted by (Marpaung & Mekaniwati, 2020) shows that promotions influence purchase decisions, in contrast to research conducted by Winanti *et al.* (2021). His research shows that promotions do not influence purchase decisions.

Interest is often the bridge connecting promotional efforts and brand image with consumers' decisions on products or services. Effective promotion creates awareness and builds consumer interest in the products offered, while a positive brand image fosters trust and emotional appeal. The consumer's final decision to use an account is often influenced by the level of interest that forms in response to promotions and brand image. Therefore, the interest variable acts as a mediator that explains how the influence of promotion and brand image translates into consumers' decisions to choose a particular banking product (Nurhayati & Pratiwi, 2024).

Previous research on the influence of brand image and promotion on purchasing decisions shows that there is still an inconsistency in the study's results. Therefore, a connecting variable is needed so that it can be proven empirically. Researchers suspect that interest can mediate the relationship between the two. Wijaya & Zulfa (2017) and (Virawati & Samsuri, 2020) argue that interest is a suitable variable to be a mediator between brand image and promotion. Irchamsyah Reza *et al.* (2024) Brand image affects Bhatti's purchasing interest, and research (Bhatti, 2018) shows that promotions affect purchase interest. Further research was conducted by (Istiqomah & Usman, 2021), who state that purchasing interest influences purchasing decisions. Therefore,

interest is a mediating variable in the relationship between brand image and promotion to the decision to open an account.

According to Tobing, et al (2022), Consumer interest is one of the main factors influencing a purchase decision. Consumers are more likely to purchase when they are highly interested in a brand or product. A good brand image and attractive promotions can influence this interest. Research by Fitriana, et al (2021) shows that positive promotions increase consumer interest and the likelihood that consumers will buy the product. Promotions also increase interest by offering incentives such as discounts or gifts, which make consumers more interested in buying.

Attractive promotions, such as discounts, gifts, or loyalty programs, can increase consumer interest. When consumers are interested in a given promotional offer, consumers are more likely to buy the promoted product or service. Promotion is also relevant and perceived as a benefit in increasing consumer interest. This means that effective promotions can be an important factor in increasing interest, ultimately leading to a purchase decision. This indicates that a good brand image and attractive promotions increase consumer interest, ultimately influencing their buying decision.

Interest in using a product or service results from many complex factors that interact with each other. These factors include previous user experiences with the product or brand, recommendations from friends or family, and the influence of online reviews and social media. Interest in using or buying a product is also influenced by individual needs, personal preferences, and perceptions of the quality and value offered by the product or service. In addition, factors such as price, promotion, and trust in the brand also play an important role in forming interest in using a product. With a deep understanding of these dynamics, companies can design more targeted marketing strategies to increase interest in using or buying, expand market share, and increase customer loyalty (Singh & Srivastava, 2018).

The objectives of this research are multifaceted and aim to provide a comprehensive analysis of factors influencing customer decisions regarding BRI Simpedes Si Serba Bisa accounts. Specifically, the study examines the impact of brand image and promotions on the decision to open an account directly and indirectly through interest in using. It also aims to explore the relationships between brand image and interest, as well as promotions and interest, and how these variables mediate the overall decision-making process. By testing these relationships, the study provides insights into how brand image and promotions drive customer behaviour.

The research offers both theoretical and practical benefits. Theoretically, it contributes to academic literature by providing empirical evidence on the interplay between brand image, promotions, interest, and decision-making. This can serve as a foundation for future studies in related fields. Practically, the findings offer valuable insights for businesses, particularly BRI, to evaluate the effectiveness of their branding and promotional strategies. These insights can guide companies in refining their approaches to enhance customer interest and drive account openings, ultimately improving service uptake and customer satisfaction. From the description of the background and the results of previous research, there are gaps in the factors in the previous review and the phenomenon found in BRI related to the change of the Simpedes brand to Simpedes Si Serba Bisa, so this research was carried out to find out whether the new brand image supported by the promotion carried out by BRI could generate interest and decision to become a BRI customer.

LITERATURE REVIEW

Theory of Stimulus-Organism-Response (S-O-R)

The theory of Stimulus-Organism-Response (S-O-R) developed by Mehrabian and Russel is used as a conceptual basis between variables, as mentioned in the research by Islam *et al.* (2020). The relationship between events that occur in an environment and their influence on the internal conditions of individuals and their responses can be explained through Stimulus-Organism-Response (Song *et al.*, 2021). The S-O-R theory, or Stimulus-Organism-Response, states that the feelings and behaviours of individuals as responses are influenced by external environmental factors. In this context, the environment (Stimulus) can stimulate the evaluation of individuals (Organisms), which can then produce both positive and negative responses (Response) (Sohaib *et al.*, 2022). The S-O-R theory assumes that stimuli encourage organisms to produce some specific response. The S-O-R theory is used to understand the complexity of human behaviour influenced by surrounding factors.

The Stimulus-Organism-Response (S-O-R) theory provides an excellent framework for understanding how a person decides to use a product. A strong brand image acts as an initial stimulus that sparks consumer interest. Effective promotions, such as advertising or discount programs, reinforce that interest. High interest encourages consumers to evaluate a product further and compare it with competitors' products. This evaluation process involves various factors, such as individual needs, previous experience, and recommendations from others. Finally, based on the evaluation results, consumers will decide whether or not to use a product.

Brand image on the decision to open an account

When consumers make a purchase decision, a positive brand image becomes a significant factor. Brands with a good reputation have a more remarkable ability to influence consumer purchasing decisions, making the process more easily influenced by positive perceptions of the brand image. Annisa & Fatimah (2023) and Nuraini *et al.*, (2023) explained that brand image affects purchasing decisions. This means that brand image can influence consumer purchasing decisions. Based on the description above, the following hypothesis is formulated:

H1: Brand Image affects the decision to open an account.

Promotions on the decision to open an account

Product promotions often influence purchasing decisions, and companies are expected to use promotional strategies to influence the purchasing decision-making process (Virawati & Samsuri, 2020). Support for the importance of promotion in influencing purchase decisions can be found in research conducted by (Annisa & Fatimah, 2023; and Rivaldo *et al.*, 2022). The research shows that promotions have a significant impact on consumer purchasing decisions. This indicates that product promotion has a crucial role in shaping consumer purchase decisions, where consumers can be influenced to purchase a specific product based on the effectiveness of the promotion carried out by the company. Based on the description above, the following hypothesis is formulated:

H2: Promotion affects the decision to open an account.

Brand Image on Interest in Using Simpedes

Hidayat *et al.* (2023) explained that there is a positive relationship between brand image and buying interest, which indicates that improving the quality of brand image can increase consumer buying interest. This finding also received support from Maghfiroh (Maghfiroh, 2016) that Brand Image affects consumer buying interest. This means that consumers will be interested

in a product if there is a good brand image. Based on the description above, the following hypothesis is formulated:

H3: Brand Image affects an interest in using simpedes.

Promotion of interest in using simpedes

Promotion is essential for marketers to arouse consumer interest. It will be much easier for marketers to increase consumer buying interest with promotions (Bhatti, 2018). This is supported by research by (Virawati & Samsuri, 2020), which states that promotion affects buying interest. In other words, consumers' buying interest in a product is caused by promotion. Based on the description above, the following hypothesis is formulated:

H4: Promotion affects interest in using simpedes.

Interest in using simpedes in the decision to open an account

Consumers who show high buying interest tend to make high purchasing decisions towards the product being marketed (Rusmiyati & Hartono, 2022). This follows research (Bhatti, 2018) and (Hidayat et al., 2023) that show that buying interest affects purchase decisions. This means that the existence of buying interest in consumers can lead to purchase decisions. Based on the description above, the following hypothesis is formulated:

H5: Interest in using Simpedes affects the decision to open an account.

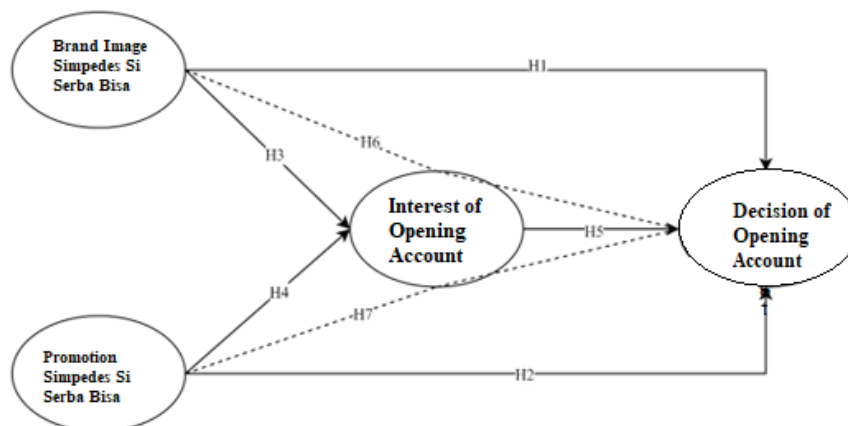
Brand Image on the Decision to Open an Account Through Interest in Using Simpedes

Buying interest can act as an intermediary that mediates the influence of Brand Image on purchase decisions. In other words, Brand Image directly impacts the purchase decision, and buying interest is a factor that facilitates the relationship between Brand Image and purchase decisions. This finding aligns with the research results of (Rusmiyati & Hartono, 2022), which states that Brand Image significantly influences purchasing decisions through buying interest intermediaries. Based on the description above, the following hypothesis is formulated:

H6: Brand Image affects the decision to open an account through the interest in using Simpedes.

Promotions on the decision to open an account through an interest in using Simpedes

Purchase decisions can be triggered by buying interest, which in turn is influenced by perceived values by consumers. Companies need to involve promotional strategies to create buying interest, as such promotions can be key in stimulating consumers' buying interest and ultimately leading to purchase decisions. This finding follows research conducted by Azahra & Hadita (2023), which shows that promotion significantly impacts purchase decisions through buying interest intermediaries. In other words, buying interest serves as a bridge that mediates the



Source: data processed, 2024

influence of promotion on purchase decisions, where the more effective the promotion, the higher the buying interest, and in turn, the more positive the impact on the purchase decision. Based on the description above, the following hypothesis is formulated:

H7: Promotion affects the decision to open an account through the interest in using Simpedes

RESEARCH METHOD

This study employs a quantitative approach with an explanatory research type, focusing on the causal relationship between variables. The variables analyzed include Brand Image, Promotion, and their impact on the Decision to Open a BRI Simpedes Account, mediated by Interest in Using. The mediating variable provides a deeper understanding of the indirect relationship between the exogenous and endogenous variables.

The study targets prospective BRI customers aged 17 years who reside in Padalarang, West Java, and meet specific criteria, such as not having an existing BRI Simpedes account. Using purposive sampling, the sample size was determined based on a 10:1 ratio (indicators to respondents), resulting in 160 respondents. Data were collected through online questionnaires disseminated via Google Forms, with responses measured on a five-point Likert scale.

The research applies PLS-SEM (Partial Least Squares–Structural Equation Modeling) for data analysis, utilizing SmartPLS version 4.0 software. The evaluation includes both the Outer Model, assessing convergent and discriminant validity and composite reliability, and the Inner Model, evaluating relationships between latent variables using metrics such as R-square and Goodness of Fit (GoF) (Hair et al., 2018). Mediation effects and path analysis are conducted to test direct and indirect influences, with statistical significance evaluated through p-values and t-statistics. Overall, the study aims to elucidate how brand image and promotional strategies influence customer decisions, mainly through the mediating role of interest, providing actionable insights for enhancing customer acquisition strategies.

Table 1. Respondent's Profile

No	Content	Frequency	Percentage
1	<i>Gender</i>		
	Male	72	45.00%
	Female	88	55.00%
2	<i>Occupation</i>		
	Lecturers/Teachers	9	5.62%
	Private Employees	68	42.50%
	Students/Students	24	16.25%
	Entrepreneurial	26	15.00%
	Civil Servants/SOEs	33	20.63%
3	<i>Age</i>		
	17-30	20	12.50%
	31-45	79	49.38%
	46-65	61	38.12%
4	<i>Salary</i>		
	< IDR 2,000,000	53	33.12%
	IDR 2,000,000 – IDR 5,000,000	45	28.13%
	> IDR 5,000,000	62	38.75%

Source: Primary Data Processed, 2023

Meanwhile, four variables are composed based on the theoretical framework to analyze the collected data from the respondents. The three variables allegedly influencing the decision to open an account in BRI Si Serba Bisa are presented in Table 2 below.

Table 2. Variables and Indicators

Variables and Definitions	Indicators	Source
Decision to Open an Account	Stability of a product	(Kotler et al., 2016)
	Buy because you like the brand Buy what you want and need because it is recommended	
Brand Image	Brand strength	(Kotler et al., 2016)
	Brand uniqueness	
	Superiority	
Promotion	Advertisement	(Kotler et al., 2016)
	Individual sales	
	Sales promotion	
	Word of mouth Direct marketing	
Interest in Using	Transactional interest	(Kotler et al., 2016)
	Referral interest	
	Preferential interest	
	Exploratory interest	

Source: Primary Data Processed, 2024

RESULT AND DISCUSSION

Composite validity and reliability testing

Table 3. Validity Testing

Variable	Items Indicators	Outer Loadings	Information
Brand Image	CM1	0,749	Valid
	CM2	0,739	Valid
	CM3	0,791	Valid
	CM4	0,823	Valid
	CM5	0,831	Valid
	CM6	0,764	Valid
Interest in Opening an Account	MM1	0,647	Valid
	MM2	0,706	Valid
	MM3	0,722	Valid
	MM4	0,828	Valid
	MM5	0,856	Valid
	MM6	0,720	Valid
	MM7	0,792	Valid
	MM8	0,766	Valid
Decision to Open an Account	MR1	0,679	Valid
	MR2	0,738	Valid
	MR3	0,758	Valid

Variable	Items Indicators	Outer Loadings	Information
	MR4	0,686	Valid
	MR5	0,791	Valid
	MR6	0,639	Valid
	MR7	0,659	Valid
	MR8	0,765	Valid
Promotion	P1	0,692	Valid
	P2	0,714	Valid
	P3	0,737	Valid
	P4	0,873	Valid
	P5	0,764	Valid
	P6	0,784	Valid
	P7	0,705	Valid
	P8	0,679	Valid
	P9	0,799	Valid
	P10	0,684	Valid

Source: Primary Data Processed, 2024

Based on Table 3 above, each data point has an *outer loading* value > 0.5 . This shows that all the data above is valid and can be used to continue the measurement.

Table 4. Reliability Result

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted	Information
Brand Image	0,875	0,905	0,614	Reliable
Decision to Open an Account	0,864	0,893	0,513	Reliable
Interest in Opening an Account	0,892	0,914	0,574	Reliable
Promotion	0,910	0,926	0,556	Reliable

Based on Table 4 above, each variable has a Cronbach alpha value of > 0.6 and an AVE value of > 0.5 . This shows that all the above data is credible and can be used to continue the measurement.

R-Square

R Square testing can determine the strength of the model and the extent to which the independent variable describes the dependent variable. Table 5 below shows the results of the R Square test.

Table 5. Inner Model Test Results (R-Square)

Variable	R Square Value
Decision to Open an Account	0,718
Interest in Opening an Account	0,581

Source: Primary Data Processed, 2024

Table 5 above shows that exogenous characteristics such as Brand Image and Promotion explain 58.1% of Interest in Opening an Account, while other factors account for the remaining 41.9%. The other exogenous characteristics, such as Interest in opening an Account, explain 71.8% of the Decision to open an Account. If categorized, the R Square value is included in the strong category.

Goodness of fit

The measure of fit (Goodness of Fit/GoF) indicates the extent to which the statistical model matches the observed data. The formula used to calculate GoF with R-squared is as follows:

$$Q2 = 1 - (1 - R^2_1) (1 - R^2_2)$$

$$Q2 = 1 - (1 - 0.718) (1 - 0.581)$$

$$Q2 = 1 - (0.282) (0.419)$$

$$Q2 = 1 - 0.1182$$

$$Q2 = 0.8818 = 88.18\%$$

In the calculation above, it can be known that the value of Goodness of Fit in this study was 88.18%. According to Hair (J. F. Hair et al., 2019), GoF small = 0.1, GoF = medium 0.25 and GoF large = 0.38. So Goodness of Fit In this study, GoF is large.

Hypothesis Testing

The measure of significance can be seen from the p-value or t-test value, so that a hypothesis can be accepted if the t-test value is > 1.96 or the p-value < 0.05. The results of the hypothesis test of the direct influence on this study are explained in Table 6 below.

Table 6. Results of the Direct Influence Hypothesis Test

The hypothesis of Direct Influence	Original Sample	T Statistics	P Values	Decision
H1: Brand Image to the Decision to Open an Account	0,289	3,815	0,000	Hypothesis Accepted
H2: Promotion against Account Opening Decision	0,338	3,906	0,000	Hypothesis Accepted
H3: Brand Image to Interest in Opening an Account	0,372	9,936	0,000	Hypothesis Accepted
H4: Promotion of Interest in Opening an Account	0,286	4,600	0,000	Hypothesis Accepted
H5: Interest in the Decision to Open an Account	0,372	5,278	0,000	Hypothesis Accepted
H6: Brand Image to the Decision to Open an Account through Interest in Opening an Account	0,219	4,245	0,000	Hypothesis Accepted
H7: Promotion of Account Opening Decision through Account Opening Interest	0,106	3,683	0,000	Hypothesis Accepted

Source: Primary Data Processed, 2024

Direct Effect

The hypothesis test results in Table 6 show that the brand image affects the decision to open a BRI Simpedes Si Serba Bisa account with a positive influence. A higher brand image will increase the decision to open a BRI Simpedes Si Serba Bisa account. The direct influence of brand image on decisions has the most outstanding value compared to the indirect influence of brand image on decisions through interest. The hypothesis test results in Table 6 show that promotion affects the decision to open a BRI Simpedes Si Serba Bisa account with a positive influence. High promotions will increase the decision to open a BRI Simpedes Si Serba Bisa account. The direct influence of promotion on decisions has the most excellent value compared to the indirect influence of promotion on decisions through interest.

The hypothesis test results in Table 6 show that the brand image affects the interest in opening a BRI Simpedes Si Serba Bisa account with a positive influence. A high brand image

will increase interest in opening a BRI Simpedes Si Serba Bisa account. The hypothesis test results in Table 6 show that promotion affects the interest in opening a BRI Simpedes Si Serba Bisa account with a positive influence. High promotions will increase interest in opening a BRI Simpedes Si Serba Bisa account. The hypothesis test results in Table 6 show that the interest in opening an account affects the decision to open a BRI Simpedes Si Serba Bisa account. High interest in opening an account will increase the decision to open a BRI Simpedes Si Serba Bisa account with a positive influence.

Indirect Effect

The results of the hypothesis test in Table 7 show that the brand image affects the decision to open an account for Simpedes Si Serba Bisa through interest in opening an account; the variable of interest in opening an account can mediate partially. A high brand image will increase interest in opening an account, ultimately increasing the decision to open a BRI Simpedes Si Serba Bisa account. The results of the hypothesis test in Table 7 show that promotion affects the decision to open an account for Simpedes Si Serba Bisa through interest in opening an account; the variable of interest in opening an account can mediate partially. High promotions will increase interest in opening an account, ultimately increasing the decision to open a BRI Simpedes Si Serba Bisa account.

The influence of brand image on the decision to open a BRI Simpedes Si Serba Bisa account

The study results show that the brand image affects the decision to open an account, meaning that the brand image of Simpedes BRI Si Serba Bisa reflects the strength and uniqueness of its products, influences customer preferences, and offers an attractive and competitive experience compared to similar products. According to Hapsoro & Permana's research (2021), brand image affects the decision to open an account. Brand image plays an important role in influencing customers' decisions to open an account at BRI KCP Padalarang. A positive brand image reflects the trust and good reputation built by the Bank through consistent and quality banking services and products (Annisa & Fatimah, 2023).

The brand image of Simpedes Si Serba Bisa has a role in influencing the decision of prospective customers at BRI to open an account. This brand's trust and reliability make customers confident that Simpedes Si Serba Bisa is a trustworthy financial institution (Pratiwi *et al.*, 2022). Ease of account opening process, friendly service, and satisfactory customer experience are also important factors associated with the brand's positive image. The values embraced by the brand, such as simplicity and ease of access to financial services, as well as a good reputation in the local community as a supporter of local initiatives, all play a role in attracting potential customers to choose Simpedes Si Serba Bisa.

Simpedes BRI Si Serba Bisa's brand image reflects its strength and excellence as a financial institution and has a significant influence on customer preferences. Simpedes BRI Si Serba Bisa is believed to have advantages in brands that make people interested in designs or characteristics that make them easily recognizable. More than that, Simpedes BRI Si Serba Bisa provides users a different and engaging experience, higher value, and more competitive prices than similar products or services. Combining a strong brand image, product excellence, and a positive user experience makes Simpedes BRI Si Serba Bisa a top choice for those looking for a reliable and helpful banking solution (Ardiansyah & Khalid, 2022). Customers tend to choose products or services from trusted brands, and a strong brand image can give potential customers more confidence that they will get benefits and security from opening a Simpedes Si Serba Bisa account.

In Padalarang, the community has limited access to in-depth information about various banking products, and a strong brand image is an important indicator that helps in decision-making. Thus, BRI's brand image, which is widely known as a trustworthy bank and has good service, is very influential in encouraging the decision of prospective Padalarang customers to open a Simpedes Si Serba Bisa account (Susianawati & Nurtantiono, 2022).

The influence of promotions on the decision to open a BRI Simpedes Si Serba Bisa account

Promotion affects the decision to open an account (Annisa & Fatimah, 2023; Rivaldo et al., 2022). Effective promotion influences prospective customers' decisions to open a Simpedes Si Serba Bisa account. Clear information about product features, added value, and promotions can increase the number of potential customers who open a Simpedes Si Serba Bisa account. This is in line with research (Rusmiyati & Hartono, 2022) Promotions have a role in influencing the decision of prospective customers to open an account, and special offers such as initial deposit bonuses or exclusive facilities for new registrants can be a direct incentive for prospective customers to take steps to open an account immediately.

Effective promotions influence customers' decisions to open a Simpedes Si Serba Bisa account. Using the right strategy, banks can increase awareness about these products among potential customers. Through educational promotions, customers can better understand the advantages of Simpedes accounts, such as ease of transactions and competitive interest rates. Promotions that offer incentives or rewards can stimulate customer interest in trying out this new service. To attract new customers, promotions also help maintain the loyalty of existing customers with exclusive offers and ongoing programs. A good promotional strategy increases the number of account openings and builds a positive image and trust in Simpedes Si Serba Bisa in customers' eyes (Handayani, 2015).

Bank BRI KCP Padalarang's promotion for Simpedes Si Serba Bisa products has effectively influenced customer decisions. Through a comprehensive strategy, including advertising in print and electronic media, social media campaigns, and community events, the bank has succeeded in increasing the awareness of potential customers about the product. Advantages such as low administrative fees, competitive interest rates, and ease of banking transactions are emphasized, accompanied by attractive incentives such as direct prizes or lucky draws. Padalarang has also helped reach various segments of potential customers, from students to small businesses. This has the optimal potential to increase the number of customers and build a positive image and trust in the eyes of potential customers (Hapsoro & Permana, 2021).

The influence of brand image on interest in opening a BRI Simpedes Si Serba Bisa account

The study's results showed that brand image affected the interest in opening an account for Irchamsyah Reza et al. (Irchamsyah Reza et al., 2024). Brand image is essential to increase customer interest in Simpedes Si Serba Bisa. Simpedes' positive image can build trust and attract customers with ease and reliability in meeting various financial needs. A good reputation also increases the brand's appeal, helping Simpedes stay competitive. This aligns with Rusmiyati & Hartono's research (Rusmiyati & Hartono, 2022) and Maisya Nastiti et al. (2021). Brand image has a significant influence on interest.

When BRI KCP Padalarang, which offers Simpedes Si Serba Bisa products, can build a positive and strong brand image, this can increase the trust and interest of potential customers to become customers. A good brand image often reflects values such as reliability, safety, innovation, and quality of service (Hapsoro & Permana, 2021). For example, if Simpedes Si Serba

Bisa is an account that provides easy access, friendly service, and various benefits such as competitive interest rates and low administration fees, prospective customers in Padalarang will be more interested in opening the account.

A positive and trusted brand image is critical in attracting customers to Simpedes Si Serba Bisa Bisa. Brands considered reliable, safe, and associated with good quality, satisfactory service, and high value are more likely to gain customers' trust. Good reputation and popularity among potential customers also increase interest. Practical features such as ease of daily transactions, deposits, withdrawals, and immediate financial benefits attract transactional interest. Recommendations from friends and family also have an effect, while additional services that fit an efficient lifestyle attract preferences. Innovation and various additional services also meet the exploratory interests of customers. With a strong brand image, Simpedes Si Serba Bisa is an attractive and reliable choice in Padalarang, making it a banking solution that is in demand by various segments of potential customers (Pirous *et al.*, 2022).

The influence of promotions on interest in opening a BRI Simpedes Si Serba Bisa account

Hypothesis 4 is accepted, with promotion affecting interest in opening an account. This shows that high promotions will increase interest in Simpedes Si Serba Bisa Bisa. This is in line with Rusmiyati & Hartono's research (Rusmiyati & Hartono, 2022) and Tobing *et al.* (Tobing *et al.*, 2022) That promotion significantly influences potential customers' interest in using a product.

Effective promotion is important in connecting various types of interests to Simpedes BRI Si Serba Bisa. For those interested in the convenience of daily transactions such as deposits and withdrawals, promotions can highlight the advantages of efficient and easily accessible transactional services offered by Simpedes BRI Si Serba Bisa. On the other hand, for those more likely to choose products recommended by others, promotions that emphasize the good reputation and popularity of Simpedes BRI Si Serba Bisa can strengthen the decision (Tobing *et al.*, 2022).

For customers who prefer additional services and ease of transactions, the promotion can clarify that Simpedes BRI Si Serba Bisa not only meets the need for practical features but also fits a simple but efficient lifestyle. In addition, for those interested in innovations and features, promotions highlighting innovative programs from Simpedes BRI Si Serba Bisa can attract interest in exploring and trying new experiences in banking. Thus, the right promotion strategy not only builds awareness but also strengthens the relevance and attractiveness of Simpedes BRI Si Serba Bisa for various customer segments (Virawati & Samsuri, 2020).

Direct promotions such as roadshows, exhibitions, or financial literacy seminars can increase interest in using Simpedes Si Serba Bisa Bisa. Banks can interact directly with prospective customers, provide detailed information, and answer questions directly. This not only disseminates information but also builds relationships and trust with potential customers. With consistent and creative promotions, banks can strengthen the brand image of Simpedes Si Serba Bisa in Padalarang, increasing the interest of potential customers in opening accounts and, ultimately, the number of customers. Customers and expand the bank's regional market share (Hidayat *et al.*, 2023).

The effect of interest in opening an account on the decision to open a BRI Simpedes Si Serba Bisa account

Hypothesis 5 is accepted, and interest in opening an account affects the discontinuation of opening an account (Rusmiyati & Hartono, 2022). A person's interest in opening a Simpedes Si Serba Bisa account influences the decision to open a Simpedes Si Serba Bisa account. This shows that the interest factor is an important variable affecting customer behaviour in making financial

decisions related to the product. This is in line with research (Handayani, 2015), which states that the interest in using an account is influenced by the customer's decision to open an account or a savings account.

The interest in using Simpedes Si Serba Bisa significantly influences the decision to open a Simpedes Si Serba Bisa account in Padalarang. This interest is driven by various factors, such as the product's suitability to customer needs, the bank's reputation, the benefits offered, and the ease of the account opening process. This interest arises from understanding the features offered, such as ease of transactions, competitive interest rates, and additional services. When prospective customers have a high interest, they are more likely to take concrete steps to open an account (Rusmiyati & Hartono, 2022).

The decision to open an account is the final result of a deliberation process that involves an assessment of the benefits and trust in the bank (Matondang & Wahyuni, 2023). When interest has been formed, prospective customers are more likely to take actual actions, such as visiting bank branch offices, looking for more information, and finally deciding to open an account. Therefore, it can be concluded that strong interest directly drives the increase in the decision to open a Simpedes Si Serba Bisa account in Padalarang, making interest a key factor in marketing strategies and banking product development.

The influence of brand image on the decision to open a Simpedes Si Serba Bisa account through interest in opening an account

Interest in opening an account mediates the relationship between brand image and the decision to open an account. So, the brand image affects the decision to open a Simpedes Si Serba Bisa account because of interest in using its services. A positive brand image increases customer interest in using Simpedes Si Serba Bisa and finally opening an account. Indicators in the brand image include brand strength, uniqueness, and product excellence, which are the drivers of customers' decision-making. This is in line with research (Rusmiyati & Hartono, 2022). Brand image affects the decision to open a bank account through the interest it generates in potential customers.

Simpedes Si Serba Bisa has a positive image, such as being trusted, innovative, and caring about customer needs. Prospective customers are more likely to be interested and interested in using the products offered by the brand. A strong brand image is crucial in the customer's decision to use a service like Simpedes Si Serba Bisa (Alkemega & Ramadan, 2023). Trust is built through a good reputation and credibility to strengthen customer interest. In this context, a strong and positive brand image attracts the attention of potential customers of Padalarang, increasing interest in knowing more about this product.

A positive brand image is formed through the quality of service, positive testimonials, awards, and targeted promotions (Alkahvy, 2022) To increase the interest of prospective customers in opening a Simpedes Si Serba Bisa account. This drives customers to seek more information and open an account and reinforces a positive brand image, which influences the customer's final decision. BRI KCP Padalarang continues to strengthen its brand image with quality services, effective communication, and active involvement with prospective customers of Padalarang, keeping the interest and decision to open a Simpedes Si Serba Bisa account high.

The influence of promotions on the decision to open a Simpedes Si Serba Bisa account through interest in opening an account

Promotion affects the decision to open an account through an interest in opening an account. Promotion affects the decision to open a Simpedes Si Serba Bisa account through an

interest in using Simpedes Si Serba Bisa, which means that the more intense the promotion is carried out, the more likely it is that prospective customers are interested in using Simpedes Si Serba Bisa services and finally open an account. Promotions can increase the awareness of potential customers about the products or services offered and influence interest in the product. This is in line with Rusmiyati & Hartono's research (Rusmiyati & Hartono, 2022) That promotion has a significant role in influencing the decision of prospective customers to open a bank account by increasing interest in using the product.

An effective promotional strategy can communicate the benefits and advantages of Simpedes Si Serba Bisa directly to potential customers, thereby increasing awareness and interest in the product. Promotions can help increase product visibility among potential customers (Kalonta et al., 2021). Through advertising in print, television, radio, and digital platforms, banks can reach a wider audience and educate about the attractive features of Simpedes Si Serba Kaya, such as low administration fees, competitive interest rates, and various additional services that make it easier for customers.

Promotions can increase the interest of potential customers with incentives such as direct prizes, sweepstakes programs, or special discounts for new account openings (Atidira et al., 2019). This increases interest and provides an immediate boost to the act of opening an account. BRI KCP Padalarang promotional activities, such as exhibitions, roadshows, or financial seminars in Padalarang, allow banks to interact directly with potential customers. This provides an opportunity to provide more in-depth information, answer questions, and build personal relationships that can increase the trust and comfort of potential customers in choosing Simpedes Si Serba Bisa (Rivaldo et al., 2022). Effective promotion increases the awareness and interest of prospective customers in Simpedes Si Serba Mampu and influences the decision to open an account. With the right promotional strategy and positive brand image, the bank can maximize customer growth and expand its market share in Padalarang.

CONCLUSION

Brand image and promotion indirectly influence the customer's decision to open a Simpedes Si Serba Bisa account, with the interest in using this service acting as a liaison or mediator of the influence of brand image and promotion on the decision. Based on the results of the data analysis that has been carried out in this study, it can be concluded that there is a significant influence of brand image, promotion, and customer interest on the decision to open a Simpedes Si Serba Bisa account at BRI KCP Padalarang. Brand image is proven to directly and indirectly influence the customer's decision to open an account. Customers who positively perceive the BRI KCP Padalarang brand image tend to be more interested in using Simpedes Si Serba Bisa products and ultimately decide to open an account.

Promotions have also proven to be effective in influencing customer interest and decisions. An attractive and relevant promotional program can increase customer awareness of Simpedes Si Serba Mampu products and encourage them to open an account. Customer interest bridges brand image, promotion, and the decision to open an account. Customers who have a high interest in Simpedes Si Serba Bisa tend to be more easily influenced by brand image and promotion, so they are more likely to open an account.

BRI KCP Padalarang needs to continue to strive to maintain and improve its brand image as a bank that is trusted, innovative, and close to customers. "Simpedes BRI Si Serba Bisa has a

design or characteristic that makes it easy to recognize" has the lowest value among others. It is better to have a unique design improvement and characteristics that attract customer interest. Promotional programs must be designed effectively and sustainably to attract new customers and retain existing customers. BRI KCP Padalarang must make various efforts to increase customer interest in Simpedes Si Serba Bisa products through product education, precise benefits delivery, and ease of access.

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