



The Role of Trust in Moderating the Impact of Affiliate and Social Media Marketing on Financial Service Purchase Decisions

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ABSTRACT

This study aims to evaluate the impact of affiliate marketing, social media marketing, brand image, and service quality on purchasing decisions for financial services, with trust acting as a moderating variable to enhance these purchase decisions, particularly in the context of credit fund distribution. A sample of 324 respondents from across Indonesia was analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS). The findings indicate that affiliate marketing and social media marketing both have significant positive effects on purchasing decisions for financial services. Additionally, brand image also significantly and positively influences purchasing decisions. Contrary to expectations, service quality does not show a significant positive impact on purchasing decisions. Crucially, trust is identified as a key moderating factor, particularly enhancing the relationship between brand image and purchase decisions.

INTRODUCTION

The number of Fintech debtors has shown a clear upward trend from 2018 to 2022. This increase is attributed to fintech's ability to provide online financial transaction facilities and reach a wide range of users (Rizal, 2018). As fintech companies rapidly expand in Indonesia, there is a notable shift towards targeting suburban areas that need funds for business development. Fintech offers fast and straightforward services, with decisions made within an hour of customer data submission (Heryani et al., 2020). This phenomenon poses a threat to traditional financing companies with longer administrative processes. In the non-banking financial industry, financial institutions exhibit the lowest growth among the three sectors with the largest assets. This research aims to provide valuable insights for the non-banking financial industry, suggesting a shift from offline to digital marketing strategies. Additionally, it serves as a reference for future researchers to explore other independent variables beyond affiliate marketing, social media marketing, brand image, service quality, and trust.

This study addresses gaps identified in previous research. For instance, Arman et al. (2023) focused on the impact of trust in online financial services, which may not fully apply to financial institutions. Septianti et al. (2021) examined brand image influence limited to halal products, not considering other contexts like financing products. Ng'ang'a (2015) discussed digital marketing strategies in commercial banks, which might not translate to the non-banking financial services industry. Given this background, the objectives of this research are to test and analyze the influence of affiliate marketing, social media marketing, brand image, and service quality on financial services purchase decisions. Additionally, it aims to assess whether trust moderates the relationship between brand image and financial services purchase decisions.

LITERATURE REVIEW

Purchase Decision

Purchase decisions is part of the study of consumer behavior which is a very broad topic (Tran, 2020). Kotler & Keller (2019) consumer purchase decision is the action of buying a brand that is most preferred from various existing alternatives. According to Piramita, et al (2018), purchase decision dimensions, (1) Introduction to the indicator problem, namely (a) desires, (b) needs, (2). Search for information, the indicators are (a) friends/colleagues, (b) social media, (3) Evaluation of Alternatives, the indicators are (a). comparison of other financial services, (b) product choice), (4). Purchasing decisions, the indicators are (a) stability of buying according to needs, (b). easy payment facilities, (5). Post-Purchase Behavior, the indicators are (a) Satisfaction, (b) Repeat purchases.

Affiliate Marketing

According to Muhammadiyah, (2017) states that affiliate marketing is part of a form of digital marketing. The results of this study are supported by research Ashari & Indayani (2023), which states that affiliate marketing has a positive and significant effect on purchasing decisions. Apart from that, the results of research by Fahim & Nasabi (2020) also stated that affiliate marketing has a positive influence on consumer behavior in the context of purchasing decisions. It provides good scope to the market and its products for doing business. The dimensions of affiliate marketing according to Wicaksono (2020) are (1). Informative, the indicators are (a) interesting information, (b) creative information, (2). Incentive, the indicators are (a) administrative fee discount, (b) cashback bonus, (3). perceived trust, the indicators are (a) security, (b) trusted sources, (4). Perceived usefulness, the indicators are (a). Useful information, (b). product recommendations, (5). Perceived ease to locate, the indicator is (a). easy to find, (b) easy to access.

H1: *Affiliate Marketing* has a positive and significant effect on financial services purchase decisions.

Social Media Marketing

Yong and Hassan, (2019) define social media marketing as a process that allows individuals to promote their products and services through online media channels and enter communities with a larger scope. Therefore, social media marketing can also be defined as a company's marketing efforts in order to encourage consumer interest in a financing product by using various internet marketing channels such as IG, YouTube, Facebook, Twitter, etc. According to (Ardiansyah & Sarwoko, 2020) states that social media marketing has a positive impact and significant influence on purchasing decisions. Apart from that, according to Ansari, et al. (2019) stated that there is a positive and significant influence, both partially and simultaneously, between social media marketing variables on purchase decisions. Dimensions of social media marketing according to Paramita, et al (2018), (1) Entertainment, the indicators are (a). fun information, (b) interesting information, (c). latest information, (2). Informative, the indicators are (a) current information, (b) quality writing, (c) product offers, (3). Interaction, the indicators are (a) sharing information, (b). exchange information, (c). opinion.

H2: *Social media marketing* has a positive and significant effect on financial services purchase decisions.

Brand Image

In the opinion of Lotaknio & Mahargiono (2022) brand image is a customer's or consumer's perception of a product/service brand purchased by a customer. Yuvita (2019), the results of his research show that brand image has a direct and significant influence on purchasing decisions. This is supported by research by (Yunida, 2018) which states that Brand image and relationship marketing variables simultaneously influence the debtor's decision to choose fast safe credit (KCA) products at PT Pegadaian. Alawiyah & Utama (2023) also states that brand image has a positive effect on purchasing decisions. Brand image dimensions according to Piramita, et al (2018), namely (1). Brand experience, the indicator is (a). good experience, (b) satisfying experience, (2). Brand affect, the indicator is (a). liked logo, (b) attractive logo, (3). Brand Trust, the indicators are (a). good faith, (b) belief in safety.

H3: *Brand image* has a positive and significant effect on financial services purchase decisions.

Service quality

Rosniani, (2017) states that service quality is the capacity of a product or service from a company that is useful for carrying out the intended function, such as dependability, suitability of performance, durability, and other valuable characteristics. In this case, service quality must have its own attention from a company, so that those who want to buy and use products from that company can be interested in buying products whose quality is guaranteed. The better the quality of a product/service, the more consumers can optimize purchasing decisions. The research results of Prianggoro, et al (2019) show that service quality has a positive and significant effect on PT purchasing decisions. Social Security. Research conducted by Handayani, S, et al (2022) also shows that service quality and religiosity have a significant positive influence on customers' decisions in using savings products. Dimensions of service quality according to Piramita, et al (2018), namely (1). Tangible, the indicator is (a). physical appearance, (b). office facilities, (c). personnel, (2). Reliability, the indicator is (a). credibility, (b). on time, (c). accurate, (3). Responsiveness, the indicator is (a). employee ethics, (b). excellent service, (c). willingness to help, (4). Assurance, the indicators are (a). security, (b). trust, (c). confidence, (5). Empathy, the indicators are (a) individual attention, (b). understand debtors.

H4: Service quality has a positive and significant effect on financial services purchase decisions.

Trust

According to Efendy, (2015) in his research he concluded that trust influences brand image positively and. This means that as consumer confidence increases, the brand image of a financial services institution will increase and purchasing decisions for a service will also increase. According to research by Rahayu (2024), brand image has a positive and significant relationship with trust and the trust variable can moderate the brand image variable and also promotion on purchase decisions. According to Ramadhani, (2023), the results of this research show that brand image influences savings decisions which are strengthened by trust. Dimensions of trust compiled from (Tajudin & Mulazid, 2017) and Darmawan, (2018), (1). Trustworthiness, the indicator is (a). ability, (b). kindness, (c). integrity, (2). Intention to Trust, the indicator is (a). willingness to depend, (b). subjective willingness.

H5: Trust moderates the relationship between brand image and financial services purchasing decisions.

Conceptual Framework

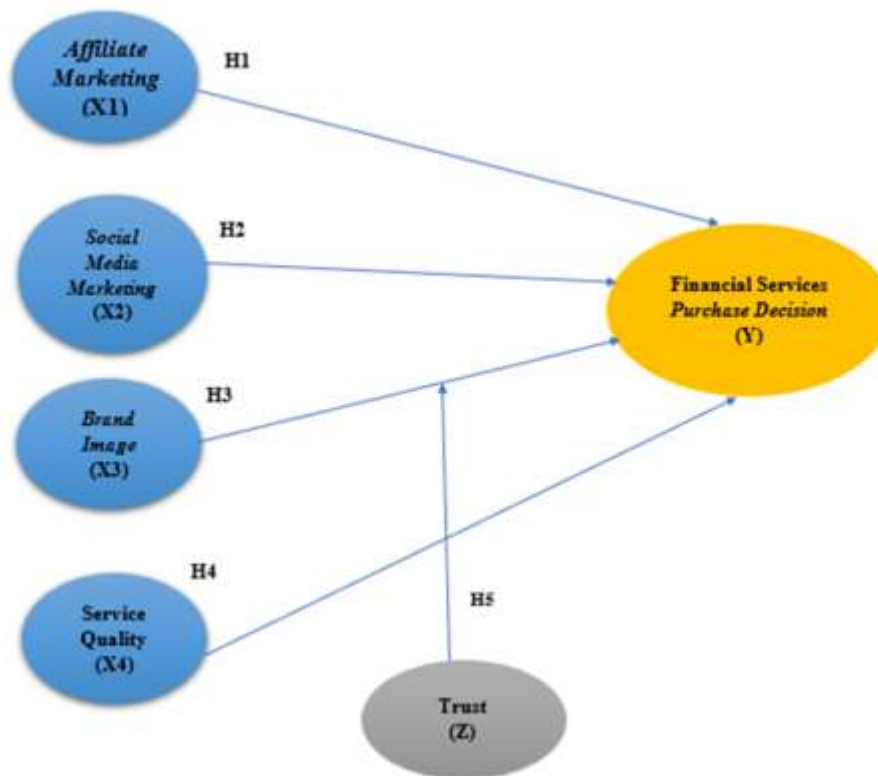


Figure 1. Conceptual Framework

METHODOLOGY

This research method uses quantitative methods. The data collection method uses a questionnaire. The population in this study was 324 respondents who already had an active contract in one of the financial services. The sampling technique used is purposive sampling which is limited to a specific target group, namely in this study where the respondents are debtors who have purchased financing products, have visited branch offices, have social media and e-commerce applications. The data analysis technique uses SEM PLS.

RESEARCH RESULT

Descriptive Statistics

Table 1. Characteristics of Respondents based on Gender

Gender	Number of Respondents	Percentage
Man	197	61%
Woman	127	39%
Total	324	100%

From table 1, it can be seen that the majority of respondents who purchased financing products were men, namely 61%.

Table 2. Characteristics of Respondents Based on Age

Age	Number of Respondents	Percentage
< 20 Years	1	0.3 %
21-30 Years	154	47.5%
31-40 Years	109	33.9%
41-50 Years	49	15%
> 50 Years	11	3.3%
Total	324	100%

From table 2, it can be seen that the majority of respondents who purchased financing products were aged 21-30 years, which means they are in their productive period.

Table 3. Characteristics of Respondents Based on Education

Education	Number of Respondents	Percentage
High school/equivalent	14	4.3%
Diploma (D1 - D4)	107	33%
Bachelor degree)	184	56.8%
Master (S2)	19	5.9%
Total	324	100%

From table 3, it can be seen that in general respondents with a Bachelor's level of education, which means they already have quite broad insight.

Table 4. Characteristics of Respondents Based on Occupation

Work	Number of Respondents	Percentage
Student/Students	26	8%
Government employees	92	28.4%
Private employees	110	34%
Housewife	17	5%
Entrepreneur	70	21.6%
Other	9	3%
Total	324	100%

From table 4, it can be seen that in general the respondents in this study had a background working as private employees.

Measurement Model Test Results (Outer Model)

A) Construct Reliability

Table 5. Reliability Test

Variable	Cronbach's Alpha	Composite Reliability
<i>Affiliate Marketing</i>	0.913	0.935
<i>Social Media</i>	0.943	0.953
<i>Marketing</i>	0.726	0.879
<i>Brand Image</i>	0.907	0.928
Service quality	0.892	0.920
Trust	0.750	0.889
<i>Purchased Decision</i>		

Based on table 5 above, the test results can be seen that the composite reliability or Cronbach's alpha results show satisfactory values where the value of each variable is above the minimum 0.70. It can be concluded that the variables in this study have good reliability.

B) Convergent Validity

Table 6. Convergent Validity Test

Variable	Items	Mark Outer Loading	Outer Loading Value Limitation
<i>Affiliate Marketing (X1)</i>	AM1.1	0.887	0.7
	AM1.2	0.869	0.7
	AM1.6	0.868	0.7
	AM1.8	0.837	0.7
	AM1.10	0.847	0.7
<i>Social Media Marketing</i>	SM2.1	0.883	0.7
	SM 2.2	0.874	0.7

(X2)	SM 2.3	0.855	0.7
	BC 2.5	0.846	0.7
	BC 2.6	0.853	0.7
	BC 2.8	0.854	0.7
	BC 2.9	0.871	0.7
Brand Image (X3)	BI3.3	0.878	0.7
	B3.5	0.893	0.7
Service Quality (X4)	KL4.3	0.844	0.7
	KL4.5	0.835	0.7
	CL 4.6	0.853	0.7
	CL 4.7	0.766	0.7
	CL 4.10	0.832	0.7
	CL 4.14	0.825	0.7
Trust (Z)	KP.3	0.900	0.7
	KP.4	0.888	0.7
Purchased Decision(Y)	PD.5	0.826	0.7
	PD.7	0.818	0.7
	PD.8	0.849	0.7
	PD 9	0.840	0.7
	PD.10	0.844	0.7

From table 6, it can be seen that the outer loading value of all indicators has an outer loading value of > 0.7 . So from the validity of the outer loading it can be concluded that the indicators in this study are valid in terms of item validity.

Table 7. AVE Value Test

Variable	AVE value	AVE Value Limit
<i>Affiliate Marketing</i>	0.743	0.500
<i>Social Media Marketing</i>	0.744	0.500
<i>Brand Image</i>	0.785	0.500
Service quality	0.928	0.500
Trust	0.889	0.500
<i>Purchased Decision</i>	0.752	0.500

From table 7 it can be seen that based on the AVE value to determine whether the convergent validity requirement is >0.500 , it can be concluded that all indicators have met the convergent validity requirement.

C) *Discriminant Validity*

1. **Fornell-Larcker Criterion**

Table 8. Discriminant Validity Test (Fornell Larcker Criterion)

Variable	<i>Affiliates Marketing</i>	<i>Social Media Marketing</i>	<i>Brand Image</i>	Quality Service	<i>Belief yeah</i>	<i>Purchase Decision</i>
<i>Affiliates Marketing</i>	0.869					
<i>Social Media Marketing</i>	0.836	0.862				
<i>Brand Image</i>	0.658	0.643	0.886			
Quality Service	0.685	0.648	0.706	0.826		
<i>Trust</i>	0.762	0.726	0.645	0.649	0.835	
<i>Purchased Decision</i>	0.660	0.607	0.662	0.702	0.713	0.894

Based on Table 8 regarding the results of the Fornell Larcker Criterion discriminant validity test, it can be seen that the root AVE value of each variable is higher than the correlation value between that variable and other variables in the research. Therefore, it can be said that this research has good discriminant validity.

2. **Cross Loading**

Table 9. Discriminant Validity Test (Cross Loading)

Indicator	<i>Affiliates Marketing</i>	<i>Social Media Marketing</i>	<i>Brand Image</i>	<i>Service quality</i>	<i>Purchase Decision</i>	<i>Trust</i>
AM1	0.887	0.787	0.613	0.602	0.721	0.629
AM10	0.847	0.671	0.556	0.592	0.624	0.563
AM2	0.869	0.715	0.539	0.577	0.688	0.538
AM6	0.868	0.71	0.565	0.594	0.633	0.58
AM8	0.837	0.713	0.562	0.59	0.605	0.531
BI3	0.529	0.556	0.878	0.6	0.553	0.578
BI5	0.634	0.584	0.893	0.65	0.589	0.594
KL10	0.543	0.511	0.577	0.832	0.523	0.576
KL14	0.559	0.531	0.584	0.825	0.514	0.583
KL3	0.586	0.571	0.599	0.844	0.556	0.606
KL5	0.601	0.566	0.615	0.835	0.578	0.574
KL6	0.572	0.542	0.601	0.853	0.56	0.600
KL7	0.531	0.488	0.52	0.766	0.478	0.539
KP3	0.646	0.557	0.628	0.661	0.655	0.900
KP4	0.532	0.528	0.554	0.593	0.62	0.888
PD10	0.681	0.636	0.56	0.541	0.844	0.636
PD5	0.654	0.603	0.539	0.569	0.826	0.595
PD7	0.601	0.605	0.573	0.526	0.818	0.582

PD8	0.607	0.566	0.536	0.564	0.849	0.599
PD9	0.635	0.621	0.483	0.51	0.84	0.562
SM1	0.829	0.883	0.601	0.595	0.693	0.583
SM2	0.728	0.874	0.557	0.56	0.674	0.554
SM3	0.696	0.855	0.532	0.532	0.605	0.485
SM5	0.707	0.846	0.542	0.56	0.602	0.526
SM6	0.682	0.853	0.532	0.552	0.624	0.499
SM8	0.673	0.854	0.543	0.532	0.568	0.467
SM9	0.717	0.871	0.573	0.578	0.603	0.537

Based on table 9 regarding the results of the discriminant validity cross loading test, it can be seen that all indicators have a correlation coefficient that is greater than the variable itself compared to the correlation coefficient value of the indicator with other variables, so it can be concluded that each indicator is a construct in the column the.

3. *Heterotrait-Monotriate Ratio Of Correlations*(HTMT)

Table 10. HTMT Test

Variable	<i>Affiliates Marketing</i>	<i>Social Media Marketing</i>	<i>Brand Image</i>	<i>Quality Service</i>	<i>Purchase Decision</i>	<i>Trust-an</i>
<i>Affiliates Marketing</i>						
<i>Social Media Marketing</i>	0.897					
<i>Brand Image</i>	0.806	0.776				
<i>Quality Service</i>	0.753	0.699	0.868			
<i>Trust</i>	0.840	0.789	0.800	0.720		
<i>Purchased Decision</i>	0.794	0.719	0.895	0.850	0.870	

From Table 10 you can see the results of the Heterotrait-Mo test *notriat Ratio Of Correlations*(HTMT) states that all HTMT indicator values are <0.9, so from this it can be concluded that all variables in this study are valid.

Structural Model Test Results (Inner Model)

a. R-Square Coefficient of Determination (R2)

Table 11. R-Square Test

Variable	R-Square
Trust	0.534
<i>Purchased Decision</i>	0.684

From table 11, it can be seen that the R-Square value of the trust variable is 0.534, this means that the trust variable is a moderating variable that has a big influence because it is close to 0.67 (Ghozali, 2015). Meanwhile, the R-Square value of the Purchased decision (Y) variable is 0.684. This means that the variability in purchase decisions that can be explained by affiliate marketing, social media marketing, brand image and service quality is 68.4%, while the remaining 31.6% is explained by other variables.

b. F-Square Determination Coefficient (f2)

Table 12. F-Square Test

Variable	F-Square	Information
<i>Affiliate Marketing > Purchased Decision</i>	0.075	Big
<i>Social Media Marketing > Purchased Decision</i>	0.038	Big
<i>Brand Image > Purchased Decision</i>	0.066	Big
Service Quality > Purchased Decision	0,000	Small
Trust > Brand Image > Purchase Decision	0.077	Big

From table 12, it can be seen that there are 4 relationships that have a large influence because they are close to 0.35 (large) and there is 1 relationship that has a small influence because it is close to 0.02 (small).

c. Test Collinearity Statistics

Table 13. Statistical Collinearity Test

Variable	Affiliates Marketing	Social Media Marketing	Brand Image	Quality Service	Purchased Decision	Trust
<i>Affiliates Marketing</i>					4,004	
<i>Social Media Marketing</i>					3,661	
<i>Brand Image</i>					2,503	
Quality Service					3,618	
<i>Trust</i>					2,660	

**Purchased
Decision**

In table 13 it can be seen that the VIF value in this study for each indicator is <5, so it can be concluded that in this study there was no collinearity problem.

d. Model Fit Test**Qable 14. Model Fit Test**

	Saturated Model
SRMR	0.042
NFI	0.881

From table 14 it can be seen that the SRMR value of 0.042 is smaller than 0.881 so that the model from this research meets the criteria for model fit. Meanwhile, the NFI value is > 0.5, so it can be concluded that the model fit criteria are met.

Hypothesis test**Table 15. Path Coefficients Analysis**

Hypothesis	Original Sample	Standard Deviation	t-Statistics	P values	Information	Results
H1 <i>Affiliate Marketing</i> → <i>Purchase Decision</i>	0.306	0.303	2,917	0.004	Positive Significant	Accepted
H2 <i>Social Media Marketing</i> → <i>Purchase Decision</i>	0.207	0.205	2,388	0.017	Significant Positive	Accepted
H3 <i>Brand Image</i> → <i>Purchase Decision</i>	0.166	0.167	2,167	0.033	Positive Significant	Accepted
H4 <i>Quality Service</i> → <i>Purchased Decision</i>	-0.222	-0.122	0.262	0.794	Not Significant	Rejected
H5 <i>Trust</i> → <i>Brand Image</i> → <i>Purchased Decision</i>	0.145	0.147	1,996	0.011	Positive Significant	Moderate

Based on table 15, the value of the hypothesis test results is illustrated by looking at the path coefficients based on the t-statistic significance value and the P value.

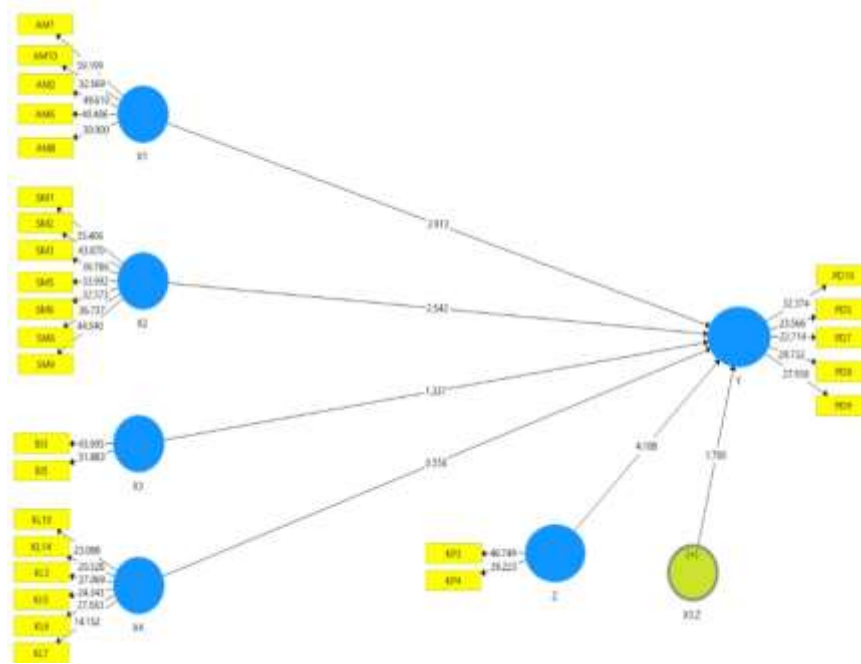


Figure 2. Bootstrapping Test Model

Predictive Relevance Value Test (Q-Square)

Table 16. Cross-validated Redundancy Test

Variable	SSO	SSE	Q2=(1-SSE/SSO)
<i>Purchased Decision</i>	162,000	859,928	0.469

Based on table 16 regarding the results of Cross-validated Redundancy, it can be stated that the Q2 value is 0.469. Because the Q2 value in this research is > 0, it can be concluded that this research has predictive relevance.

DISCUSSION

The Influence of Affiliate Marketing on Financial Services Purchase Decisions

The results of this research show that affiliate marketing has a positive and significant effect on purchasing decisions for financial services because the t-statistics value is $2.917 > 1.96$ and the P value is $0.004 < 0.05$. So the first hypothesis is proven and can be declared accepted. The results of this research are in line with the research conducted previously by Ashari & Indayani (2023), showed that affiliate marketing has a significant positive relationship with debtors' purchase decisions.

The Influence of Social Media Marketing on Financial Services Purchase Decisions

The results of this research show that social media marketing has a positive and significant effect on purchasing decisions for financial services. because the t-statistics value is $2.388 > 1.96$ and the P value is $0.017 < 0.05$. So the second hypothesis is proven and can be declared accepted. This is supported by research by Maharani, B., & Hidayah, N. (2021) which states that for customers the role of social media marketing in process Purchase decisions in the financial sector are mediated by opinions contained in social media. Apart from that, it is also relevant to promotion theory which states that social media marketing is an effective marketing strategy because it reaches many people and influences purchasing behavior..

The Influence of Brand Image on Financial Services Purchase Decisions

Based on the results of this research, it is known that brand image positive and significant effect on purchasing decisions for financial services because the t-statistics value is $2.167 > 1.96$ and the P value is $0.033 < 0.05$. So the third hypothesis is proven and can be declared accepted. This is supported by research by Hanafiah & Kasmu (2016) which states that brand image has a positive effect on purchase decisions. Research by Afriza, (2021) states that financial institutions that are widely known by the public and have exclusive logos will build the branding of these institutions which will increase public interest so they make purchasing decisions. Apart from that, it is also relevant to consumer behavior theory which states that a positive brand image will make the company liked by debtors so that it can retain customers and influence purchasing decisions made by debtors (Schiffmen & Kanuk, 2006).

The Influence of Service Quality on Financial Services Purchase Decisions

Based on the results of this research, it is known that service quality has no positive and insignificant effect on purchasing decisions for financial services because the t-statistics value is $0.262 < 1.96$ and the P value is $0.794 > 0.05$. Thus, the fourth hypothesis which states that service quality has a positive and significant effect on purchasing decisions for financial services is not proven and can be declared rejected. Service quality is a dynamic condition related to financial institutions that can meet debtor expectations. In this research, the role of service quality in relation to financial services purchase decisions cannot be analyzed because debtors are not influenced by the fact that the company provides the best service. This is supported by the theory of reasoned action, that the actions (attitude) of an individual will influence his decisions.

The Influence of Brand Image on Financial Services Purchase Decisions which is moderated by Trust

Based on the research results, it is known that trust can moderate the relationship between brand image and financial services purchase decisions. This is based on the indirect effect test which obtained a P value of $0.011 < 0.05$. Thus, the fifth hypothesis which states that trust moderates the relationship between brand image and financial services purchasing decisions is proven and can be declared accepted. The results of this research are in accordance with research by Kasmu et al (2024) which states that trust influences customer interest because they believe the company can run its business well and can be trusted to provide services as promised. Debtor trust is an important thing for financial services. Debtor trust can create a good brand image perception of the financial institution, and a good image will build a good brand image perception which ultimately encourages debtors to purchase financing products in financial services. Research by Pavlou (2016) states that customer debtors are the basis for debtors to place their hopes when carrying out transactions. Apart from that, it is also in line with consumer behavior theory which states that a positive brand image will make the company much more liked by debtors so that it will influence the purchasing decisions made by debtors (Schiffmen & Kanuk, 2006).

CONCLUSIONS AND RECOMMENDATIONS

Affiliate marketing has a positive and significant influence on purchasing decisions for financial services which is proven and can be declared acceptable. Social media marketing own The positive and significant influence on financial services purchase decisions is proven and can be declared acceptable. Brand image own The positive and significant influence on purchasing decisions for financial services is proven and can be declared acceptable. Service quality own The positive and insignificant influence on purchasing decisions for financial services is not proven and can be declared rejected. Trust has proven to moderate the influence of brand image on purchase decisions and can be declared acceptable.

ADVANCED RESEARCH

Future research interested in researching purchase decisions and trust related to affiliate marketing and social media marketing can retest the variables by adding variables. Future researchers can also expand the research objects and increase the number of research objects or the number of research respondents so that they become more generalized and represent financial services debtors more specifically. For financial services financing companies, that in the future marketing through affiliate marketing can continue to be developed, financial services companies must really utilize the role of their social media accounts to offer various managed financing products. The implementation of programs for debtors regarding financing products through CSR as well as procedures for carrying out online financing transactions must also be increased. Service quality must also be maintained, so that debtors can make the right decisions when purchasing financing products in financial services.

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