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Phone: 021-5460901

Email: imjournal@uph.edu

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THE EFFECTS OF LIVE-STREAMING CHARACTERISTICS ON CUSTOMER LOYALTY AMONG STREET-FOOD VENDORS IN LAGOS, NIGERIA: AN EMPIRICAL ANALYSIS

Ajayi Ezekiel Olalekan

Faculty of Management and Social Sciences, Kwara State University, Nigeria

e-mail: Olalekan.ajayi20@kwasu.edu.ng
(Corresponding Author indicated by an asterisk *)

ABSTRACT

Live streaming has become an important promotional strategy for street food sellers looking to reach out to customers and establish loyalty over the internet. The goal of this study was to evaluate how live streaming features and patronage of street food sellers in Lagos, Nigeria, relate to one another. This study examined in depth how consumer loyalty is impacted by entertainment, engagement, informativeness, and customer trust. It also examined the moderating role of education and the mediating role of customer trust. The survey conducted among 400 participants, the findings reveal that the major population comprised young individuals and females who actively regularly use the live streaming service. Multiple regression analysis revealed that entertainment ($\beta = .182, p = .001$), interactivity ($\beta = .145, p = .007$), customer trust ($\beta = .241, p < .001$), and informativeness ($\beta = .101, p = .044$) significantly predict customer loyalty, with the model explaining 23.2% of the variance. The mediation analysis estimated an indirect relationship between interactivity and customer loyalty through customer trust; however, the statistical significance of the indirect effect requires confirmation using bootstrapped confidence intervals. While the result of the moderation analysis shows that the level of education moderates the process of entertainment and loyalty. The study highlights the need for trust, interaction, and customized content while utilizing the live streaming service to achieve customer loyalty.

Keywords: Customer Loyalty, Entertainment, Interactivity, Informativeness, Live Streaming, Loyalty, Street Vendors, Trust

INTRODUCTION

The fourth industrial revolution has spurred the rise of live commerce, a live e-commerce experience that integrates video communication services, such as live chat and postcast, to deliver interactive product knowledge (Merritt & Zhao, 2020; Xin et al., 2024). Over a decade, live streaming has evolved from a niche phenomenon to a mainstream success, enabling small businesses, including street vendors in informal economies such as the Lagos markets of Nigeria, to transcend geographical boundaries through low-cost smartphones (Tao et al., 2024; Lee & Chen, 2021). Street vending plays a significant role in providing affordable meals, creating employment opportunities, and contributing to urban economic development in many developing countries, including Nigeria. Street Vendors have traditionally relied on word-of-mouth referrals and local customer networks. Empirical evidence suggests that the rapid adoption of live-streaming commerce has transformed how these vendors interact with customers, promote their products, and build long-term customer relationships (Wongkitrungrueng et al., 2020; Luo et al., 2023; Afzal et al., 2024). The COVID-19 outbreak further increased their adoption and helped live streams become life-savers during lockdowns (Liu et al., 2022). Such qualities as endorsement by viewers for their own products, viewing product demos, and viewers interacting with each other promote building a sense of community and creating loyal customers as well as self-branding. Previous studies have shown that they share their stories about the origins of their products, the principles that govern their business, and their uniqueness. Individuals increasingly look for such storytelling connections as they crave deeper connections with brands (Zhou & Baskaran, 2025; Guo et al., 2021; Addo et al., 2021).

Live streaming commerce also creates new relationships between live streaming platforms, influencers, and content creators who have big, active social media followings. Such collaborations create ample brand visibility, given that these online personalities offer credibility and expanded marketing channels for vendors (Rungruangjit, 2022; Chen & Yang, 2023). By utilizing live interaction, story-spinning, and social networks, street vendors will create success for themselves while changing the face of the future of business online. The adoption of Technologies like live streaming, Augmented Reality (AR), virtual trials, and even profits directly integrated into these live streaming services will continue to improve consumer shopping experiences and the associated relationship with a particular brand. Experiential fit, emotional ties, and a consistent approach all play key roles in this relationship. (Dong et al., 2023; Afzal et al., 2024). Although live-streaming commerce has received increasing scholarly attention, most previous studies have focused on established e-commerce platforms and formal retail settings, with limited empirical evidence from informal retail businesses such as street vendors in developing economies. The study is based on Mehrabian and Russell's (1974) Stimulus-Organism-Response (S-O-R) Theory. "According to the theory, external environmental cues influence individuals' internal states through cognitive and emotional processes, which may subsequently be associated with behavioral responses." Within the context of live-streaming commerce, entertainment, interactivity, and informativeness represent environmental cues that are associated with customers' psychological appraisals. Customer trust represents the organism, while customer loyalty represents the behavioral response.

Accordingly, this study examines the associations of entertainment, interactivity, informativeness, and customer trust with customer loyalty among customers of street vendors in Lagos, Nigeria. Specifically, the study investigates the relationships between these live-

streaming characteristics and customer loyalty and examines the mediating role of customer trust in the relationship between interactivity and customer loyalty. Guided by the Stimulus–Organism–Response (S–O–R) theory, the study extends live-streaming commerce research to the informal street food sector in an emerging market context and provides practical insights for strengthening customer loyalty through live-streaming engagement. This study offers several novel contributions to the live-streaming commerce literature. First, it extends existing research by examining the combined effects of entertainment, interactivity, and informativeness on customer loyalty within the informal street food sector, a context that has received limited scholarly attention compared with established e-commerce and retail platforms. Second, the study advances understanding of the psychological mechanism underlying these relationships by investigating the mediating role of customer trust, thereby explaining how live-streaming features are translated into customer loyalty.

LITERATURE REVIEW

Live stream selling is a form of user-generated content where a seller-broadcaster streams real-time video to promote a product sold online by the seller-broadcaster (Mikael et al., 2024). During a live stream sale, the broadcaster can engage with viewers and comment in a shared chat room (Zhang et al., 2024). This study aims to examine live-stream selling and customer loyalty in the context of street vendors. The unique feature of live-stream selling is that it prompts buyers to directly engage with sellers in real time, which enhances the experiential shopping experience and builds interpersonal relations (Jiao et al., 2023). Live-streaming retail is a rapidly growing form of e-commerce in which retailers present merchandise through live video streams to engage with customers in real time and provide instant purchasing options. From its origins in markets like China, where it has grown to an enormous scale, live-streaming retail enables an interactive shopping experience that combines entertainment, education, and instant purchasing options. Sellers or influencers present products in real time, address questions, and offer exclusive deals, so it is an interactive session and not a premeditated online shopping session.

The practice has gained popularity around the world as street vendors make use of social media platforms such as Instagram Live, YouTube Live, Amazon Live, and third-party live commerce apps to market scores of street vendors who had lost hope in their ventures (Pan et al., 2022; Zhang et al., 2023). The streams can include live chat, product tagging, and express checkout capabilities, which allow viewers to shop as they watch the broadcast. Sellers enjoy enhanced interaction, reduced sales cycles, and exposure to a larger audience than physical or virtual stores. Street vendors, who have previously been linked with physical public spaces and informal economies, are now adopting live-stream selling to scale up and mainstream their business culture (Li et al., 2023; Ji et al., 2023). Through live streaming, street vendors break geographical and physical market constraints, interacting with customers outside the immediate area of their stalls or carts. The online transition enables street vendors to better demonstrate product usage and quality, while reaching new customers who purchase online but feel personally connected as they would with an offline purchase. As deduced from the explanation above, a trader in handmade products, foodstuffs, or even clothes can stream live the uses and benefits of merchandise and respond to viewer questions on the spot. This earns him customer loyalty and trust, which is crucial for those who sell their products in competitive or informal markets. Live-stream selling, however, offers the seller customer choice and purchase behavior information in the form of data, enabling them to tailor their product and marketing strategy accurately (Chen et al., 2023; Sawmong, 2022; Zhou & Baskaran, 2025;

Gong et al., 2022). As stated in the discussion above, live-streaming selling brings about an element of fun and storytelling in street vending, making it an experience-oriented purchase rather than a habitual purchase. This enhances customer relations, makes repeat purchases possible, and also generates brand loyalty even with petty dealers. The era of digitalization, live streaming business with street retailing, is the finest illustration of technology democratizing business through the provision of the historically disadvantaged or local retailers with the potential to interact with worldwide digital markets (Bicheng et al., 2025). It helps to enable creativity and the sustainability of street vendors through new revenue streams and marketing channels (Dande, 2025; Xiao, 2024; Ji et al., 2024). With the growing demand for authenticity and personal connection to the product, street vendors, where the required experience is close and trustworthy, live-stream e-commerce is poised to connect perfectly to this needed experience. Live-stream e-commerce is transforming the world of e-commerce through more dynamic, immediate, and engaging forms of online shopping. To street vendors, live-stream e-commerce enables them to experience a new form of growing their businesses from offline market environments to others through more personalized forms of one-to-one marketing or live e-commerce. The features of live e-commerce are entertainment, interactivity, credibility, and informativeness (Tao et al., 2024).

Entertainment

Entertainment has consistently been identified as a key determinant of customer responses in live-streaming commerce because it enhances enjoyment, captures viewers' attention, and encourages prolonged interaction with vendors (Tedjakusuma et al., 2025). Empirical evidence suggests that most existing studies have focused on formal e-commerce platforms in developed or Asian markets, with limited attention given to informal retail settings such as Street Vendors in emerging economies (Devi et al., 2025). It remains unclear whether entertainment exerts a similar influence on customer loyalty in the context of Street Vendors in Lagos, Nigeria.

Empirical evidence has shown that live-streaming features such as entertainment, interactivity, and informativeness positively influence customer responses in online retail settings (Han & Zhao, 2026). However, most evidence is derived from formal e-commerce platforms in developed and Asian markets, leaving informal retail sectors in emerging economies largely unexplored. Hsu and Hu (2024) found that few studies have simultaneously examined customer trust as a mediating mechanism and gender as a moderating factor in explaining customer loyalty among street vendors. Empirical evidence has shown that entertainment, interactivity, informativeness, and customer trust positively influence customer outcomes in live-streaming commerce (Kao & Liu, 2025), and most evidence has been generated from formal e-commerce platforms in developed and Asian markets. Consequently, little is known about whether these relationships hold in informal retail settings such as Street Vendors in emerging economies (Bussolo et al., 2025). Furthermore, limited studies have examined customer trust as a mediating mechanism and gender as a moderating factor in explaining customer loyalty in this context.

H₁: Entertainment is significantly associated with customer loyalty.

Interactivity

Interactivity is one of the primary variables that exist in live streaming and play a vital role in enhancing street vendors' Customer Loyalty. It provides two-way immediate communication between the vendors and customers, whereby customers can ask questions, comment, provide feedback, and receive immediate responses on the same issue. Various

studies have demonstrated this, including (Joo & Yang, 2023; Zheng et al., 2023). Live interaction provides a feeling of social presence, which links the consumers together, making them feel important and thus creating loyalty and trust for the street vendor's brand. Through interactive livestreaming, retailers can elaborately demonstrate products, eliminate consumer doubts, and emphasize the value of their products in a personalized manner. In this way, all kinds of doubts are dispelled, and consumers are able to be more assured of their purchases. Besides, interactivity enables consumer conformity and social interaction because viewers can see the reactions and purchases of other people, which compels them to participate. This is variously (Xin et al., 2024; Wu & Huang, 2023). Interactive experience is both about communication and the creation of an immersive social context to mimic the experience of face-to-face communication. This is what raises the level of consumer satisfaction and emotional engagement, leading to increased shopper engagement and sales (Huang et al., 2022; Addo et al., 2021). For the street vendor, the use of interactivity through live streaming presents the unique benefit of converting the act of selling into an engaging and interactive experience that is well-held by the clients within the market.

H₂: Interactivity is significantly associated with customer trust.

Customer Trust

Customer trust in live street vendor streaming is the faith the customer places in the seller and the products while buying directly. Live streaming enables sellers to reveal identity, display products openly, and provide real-time responses to customer questions, reducing uncertainty and enhancing authenticity (Jiang et al., 2024; Crisafulli et al., 2022). Trust is established when consumers sense the seller is warm and genuine, and sellers present functional representations of items and authentic feedback (Prajapati & Sharma, 2025; Qin et al., 2023). Live streaming also offers a social environment where customers can view the interaction and comments of other consumers, again trusting the company through social proof (Addo et al., 2021). It reduces perceived risk, boosts purchase intention, and encourages long-term buyer loyalty, thus making it a key element of street vendor brand interaction through the use of live streaming as a marketplace, as documented by (Mai et al., 2023; Bawack et al., 2023).

H₃: Customer trust has a direct influence on Customer Loyalty among vendors

Informativeness

Informationness is among the major live streaming factors that directly affect the interaction between street vendors and brands. The word informationness refers to tangible, physical, and complete information related to the products/services being promoted by vendors during live streaming (Busalim et al., 2021; Zhang et al., 2025). Here, vendors can eliminate customers' doubts and curiosity by explaining elaborate information on the usage and benefits, thereby raising awareness among customers. The openness shown by vendors helps gain customer trust and enables them to take informed decisions on what to buy. Educative content related to live streaming can lure as well as retain customers since they receive direct answers related to queries and problems at once (Sun et al., 2024; Li et al., 2020; Mokobombang & Kusumawati, 2023). The major advantage of informativeness is customer engagement as it offers an invaluable and credible purchasing experience.

H₄: Informative is associated with Customer Loyalty among street vendors

Customer Trust as A Mediating Variable

The mediation analysis examined whether customer trust mediates the relationship between interactivity and customer loyalty. The results showed that interactivity significantly

predicted customer trust ($B = 0.128$, $SE = 0.048$, $t = 2.65$, $p = .008$), while customer trust significantly predicted customer loyalty ($B = 0.142$, $SE = 0.056$, $t = 2.54$, $p = .012$). The estimated indirect effect of interactivity on customer loyalty through customer trust was $B = 0.018$ ($SE = 0.009$). However, the available results do not provide a bootstrap confidence interval or a corresponding significance test for the indirect effect. Therefore, the mediation effect cannot be conclusively established from the reported results. The direct effect of interactivity on customer loyalty was also not statistically significant ($B = 0.046$, $SE = 0.055$, $t = 0.83$, $p = .406$). Further analysis using bootstrapping is required to determine whether customer trust significantly mediates the relationship.

Gender as a Moderating Variables

Gender has frequently been identified as an important demographic variable influencing consumer behaviour in digital marketing and live-streaming commerce. Male and female consumers often process marketing information differently because of variations in shopping motivations, emotional responses, risk perceptions, and communication preferences. These differences may influence the extent to which live-streaming characteristics affect customer loyalty. Female consumers generally place greater emphasis on emotional engagement, interpersonal communication, and trust-building interactions during online shopping. Conversely, male consumers tend to focus more on functional information and efficiency. As a result, the effects of entertainment, interactivity, and informativeness on customer loyalty may differ across gender groups. Examining gender as a moderator therefore provides a deeper understanding of whether the effectiveness of live-streaming strategies varies between male and female customers.

Although previous studies have investigated gender differences in online shopping behaviour, limited research has examined gender as a moderator in the relationship between live-streaming characteristics and customer loyalty among customers of street Vendors in emerging markets. Accordingly, this study proposes the following hypotheses: Gender significantly moderates the relationship between live-streaming characteristics (entertainment, interactivity, and informativeness) and customer loyalty among customers of street Street Vendors in Lagos, Nigeria.

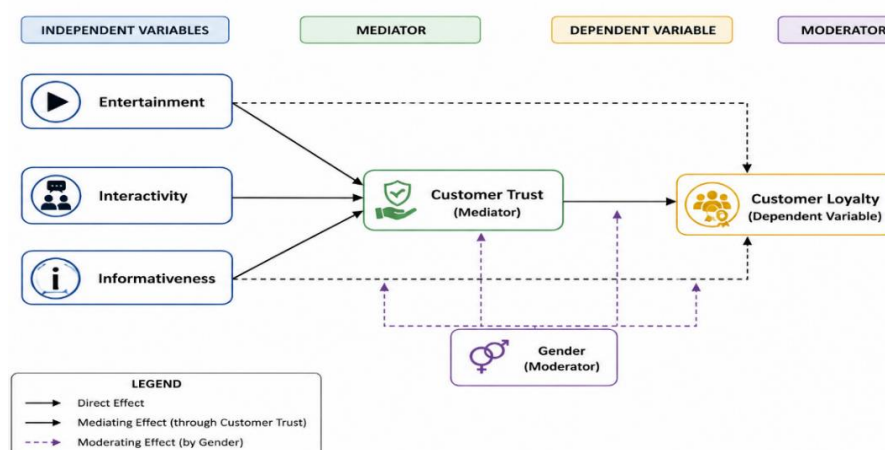


Figure 1. Conceptual Framework of the Study
Source: Author's Conceptual Framework, 2026

The Conceptual Framework illustrates how streaming influences Customer Loyalty among street vendors by offering entertainment, interactivity, customer trust, and useful

content; all of which contribute to building consumer loyalty. This conceptual framework shows that great branding is a matter of establishing long-lasting, rich relationships that sustain loyalty.

RESEARCH METHOD

Research Design

This study used a cross-section survey design that enabled the effective verification of empirical relationships in a point in time, which is ideal in exploratory research characterized by new markets, such as the online platform. The survey aimed at examining the impact of live streaming attributes (entertainment, interactivity, consumer trust, and information) on the consumer loyalty of the target population of street vendors.

Population and Sample

The study population comprised customers in Lagos, Nigeria, who had experience viewing or interacting with street-food vendors through TikTok Live. TikTok was selected because its live-streaming functionality enables street-food vendors to present their products, interact with viewers in real time and promote customer engagement and purchasing activities. Respondents were required to have watched or interacted with at least one street-food vendor through TikTok Live to ensure that they had relevant experience with the phenomenon under investigation. A convenience sampling technique was employed because a comprehensive sampling frame of customers participating in live-streaming activities within the informal street food sector was not available. A total of 400 usable questionnaires were obtained from respondents who met the study's eligibility criteria. Because convenience sampling was employed, a conventional response rate was not calculated. Instead, the analysis was based on the 400 completed and usable responses obtained during the data collection period and eligible participants during the data-collection period rather than a probability-based sampling frame or predetermined population count. The convenience sampling approach facilitated access to this hard-to-reach population within the informal sector, particularly during peak live-streaming periods. However, the non-probability sampling approach may have introduced selection bias because respondents were selected based on accessibility.

Instrumentation

A structured questionnaire was used to measure five constructs: entertainment, interactivity, customer trust, informativeness, and customer loyalty. Each construct was measured using five items adapted from previously validated measurement scales. Items for entertainment and interactivity were adapted from Tao et al. (2024), customer trust from Jiang et al. (2024), informativeness from Busalim et al. (2021), and customer loyalty (Kim et al., 2024). All measurement items were assessed using a five-point Likert scale, ranging from 1 = strongly disagreement to 5 = strongly agree. A pilot test involving 30 respondents was conducted to assess the clarity and reliability of the measurement items before the main survey.

Table 1. Measurement Scale and Sources

Construct	No. of items	Scale	Source
Entertainment	5	5-point Likert	Tao et al. (2024)
Interactivity	5	5-point Likert	Tao et al. (2024)
Customer Trust	5	5-point Likert	Jiang et al. (2024)
Informativeness	5	5-point Likert	Busalim et al. (2021)

Customer Loyalty	5	5-point Likert	Kim et al. (2024)
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Data Collection

Data were collected using a structured questionnaire administered through Google Forms. The survey link was distributed through vendor live-stream chat sessions and WhatsApp groups, while printed questionnaires were also administered at selected markets in Lagos State. Of the 488 questionnaires administered, 400 were fully completed and retained for analysis, representing a completion rate of 82.0%. Participation in the study was voluntary, and respondents were informed about the purpose of the study before completing the questionnaire.

Data Analysis

Data were analyzed using descriptive and inferential statistics. Descriptive statistics summarized respondents' demographic characteristics and the frequency of live streaming usage. Pearson's product-moment correlation was conducted to examine the relationships among the constructs.

The multiple regression model was specified as:

$$CL_i = \beta_0 + \beta_1 ENT_i + \beta_2 INT_i + \beta_3 CT_i + \beta_4 INF_i + \epsilon_i$$

Where CL_i represents customer loyalty, ENT_i entertainment, INT_i interactivity, CT_i customer trust, INF_i informativeness, and ϵ_i the error term. To examine the mediating role of customer trust, the mediation model was specified as:

$$\begin{aligned} CT_i &= \alpha_0 + \alpha_1 INT_i + v_i \\ CL_i &= \beta_0' + \beta_1' INT_i + \beta_2' CT_i + \epsilon_i \end{aligned}$$

Where v_i is the error term for the mediator model? Partial mediation was tested using the indirect effect ($\alpha_1 \times \beta_2'$). For moderation, the level of education was employed as a moderating variable for entertainment and customer loyalty:

$$CL_i = \beta_0 + \beta_1 ENT_i + \beta_2 EDU_i + \beta_3 (ENT_i \times EDU_i) + \epsilon_i$$

The significant interaction effects were analyzed to clarify the effects of education on the influence of entertaining live-streaming content on customer loyalty.

RESULTS AND DISCUSSION

Reliability of the Instrument

To establish the consistency and reliability of these measures, the internal reliability of each of these scales has been tested using Cronbach's Alpha. As provided by recent literature, an Alpha greater than 0.70 shows satisfactory reliability, an Alpha greater than 0.80 shows good reliability, and an Alpha greater than 0.90 shows excellent reliability (Robertson & Evans, 2020).

Table 2. Reliability Statistics for Constructs

Construct	No. of Items	Cronbach's Alpha
Entertainment	5	0.82
Interactivity	5	0.79
Customer Trust	5	0.85
Informativeness	5	0.76
Customer Loyalty	5	0.88

Table 1 shows that all constructs exceeded the suggested level for Cronbach's Alpha (α .70). Entertainment measured .82, while Interactivity measured .79. Customer Trust measured .85 and Customer Loyalty measured .88. The two were considered to have a high level of consistency. Informativeness measured .76. The two constructs exceeded the threshold since the value measured .70. According to Robertson and Evans (2020), this proves that the constructs measured what they were supposed to measure.

Data Analysis

Exploratory Data Analysis

The descriptive statistics in this section aimed to analyze the demographic factors of the respondents, as well as their frequency of using live streaming for street vendor products.

Table 3. Frequency Distribution of Respondents' Characteristics (N = 400)

Variable	Category	Frequency	Percent
Gender	Female	219	54.8
	Male	181	45.3
	Total	400	100.0
Age Group	Below 20 yrs	66	16.5
	21–30 yrs	133	33.3
	31–40 yrs.	97	24.3
	41–50 yrs.	59	14.8
	Above 50 yrs.	45	11.3
	Total	400	100.0
	Total	400	100.0
Education Level	Primary	43	10.8
	Secondary	117	29.3
	Tertiary	198	49.5
	Others	42	10.5
	Total	400	100.0
Frequency of Using Live Streaming for Street Vendor Products	Daily	156	39.0
	Weekly	152	38.0
	Monthly	56	14.0
	Rarely	36	9.0
	Total	400	100.0

From Table 2, the total sample consisted of 400 participants. Breaking down the participants by gender, the majority are female (54.8%), compared to 45.2% who were male. From the age group perspective, the largest portion of the participants belonged to the 21-30 age group (33.3%), followed by the 31-40 (24.3%), and the "less than 20" group (16.5%). The 41-50 and more than 50 age groups consisted of 14.8% and 11.3%, respectively.

In addition, based on Table 2, regarding the educational attainments, almost half of the respondents (49.5%) achieved a tertiary degree, while 29.3% achieved secondary and 10.8% achieved a primary level. Finally, regarding the use of the live streaming service for the vendors' commodities, 39.0% use the service daily, while 38.0% use the service weekly. In addition, another 14.0% use the service monthly, and 9.0% rarely use the service.

In general, the finding reveals that the respondents are mainly composed of young adults with higher educational attainment and frequent viewers of live streaming services in viewing products from street vendors.

After this, the Pearson product-moment correlation analysis was used to determine the associations among entertainment, interactivity, customer trust, and informativeness, as shown in Table 3.

Table 4. Correlations among Study Variables

Variable	Entertainment	Interactivity	Customer Trust	Informativeness
Entertainment	-			
Interactivity	0.28**	-		
Customer Trust	0.24**	0.13**	-	
Informativeness	0.21**	0.27**	0.29**	-

Note. $P < .01^{**}$. Effect sizes can be classified into small ($(r = .10)$), Medium ($(r = .30)$), and large ($(r = .50)$), according to Cohen (1988).

As illustrated in Table 3, a positive correlation existed between entertainment and interactivity, $r(398) = 0.28$, $p < 0.001$, and customer trust, $r(398) = 0.24$, $p < 0.001$. The outcomes indicated that when live streaming was entertaining, customer interactions and the building of customer trust benefited.

The relationship between interactivity and trust had a medium positive correlation with customer trust, $r(398) = 0.13$. This indicates the significance of the role of interactivity as a trust-building factor. In addition, informativeness had a positive relation with customer trust, $r(398) = 0.29$. This indicates that as the information provided through live streams is more useful, customers trust the vendors. All the constructs were significantly related to each other, though their effect sizes were small to medium.

The result shows that all the factors are related to the formation of customer trust, which is a justification for incorporating the factors into the regression analysis and mediation models. The correlation analysis indicated a positive but weak relationship between interactivity and customer trust ($r = .13$). Based on Cohen's guidelines, this represents a small association. Although the relationship is statistically relevant within the correlation matrix, its relatively small magnitude suggests that interactivity alone has limited association with customer trust. This finding indicates that other factors, such as informativeness, entertainment value, and the quality of the customer–vendor interaction, may also contribute to the development of trust in live-streaming environments.

The Importance of Live Streaming in Customer Loyalty Among Street Vendors

The role of live streaming with respect to customer loyalty has been analyzed using multiple regression analysis. The independent variables have been introduced simultaneously. The results of the multiple regression analysis have been presented in Table 4.

Table 5. Multiple Regression Predicting Customer Loyalty from Live Streaming Attributes
Multiple Regression Results

Variables	Beta (β)	P-value	Decision
Entertainment	.182	.001	Supported
Interactivity	.145	.007	Supported
Customer Trust	.241	< .001	Supported
Informativeness	.101	.044	Supported

Source: Author's Computation, 2026.

Note. β = standardized regression coefficient. Statistical significance was assessed at $p < .05$.

The multiple regression analysis revealed that entertainment ($\beta = .182$, $p = .001$), interactivity ($\beta = .145$, $p = .007$), customer trust ($\beta = .241$, $p < .001$), and informativeness ($\beta = .101$, $p = .044$) significantly predicted customer loyalty. Therefore, H1, H2, H3, and H4 were supported

Table 6. Mediation Test on the Effect of Interactivity on Customer Loyalty through Trust

Path / Effect	B	SE	t	p
Path a: Interactivity $\rightarrow$ Trust	0.128	0.048	2.65	.008
Path b: Trust $\rightarrow$ Loyalty	0.142	0.056	2.54	.012
Path c: Interactivity $\rightarrow$ Loyalty	0.046	0.055	0.83	.406
Indirect effect ($a \times b$)	0.018	0.009	-	-

Table 5 shows that interactivity significantly predicted customer trust (path a: $B = 0.128$, $SE = 0.048$, $t = 2.65$, $p = .008$), while customer trust significantly predicted customer loyalty (path b: $B = 0.142$, $SE = 0.056$, $t = 2.54$, $p = .012$). The indirect effect of interactivity on customer loyalty through customer trust was $B = 0.018$ ($SE = 0.009$), which is consistent with the product of the two constituent paths ($0.128 \times 0.142 \approx 0.018$). However, the direct effect of interactivity on customer loyalty reported in Table 5 was not statistically significant ($B = 0.046$, $SE = 0.055$, $t = 0.83$, $p = .406$). Therefore, the current results do not provide sufficient evidence to classify the relationship as either partial or full mediation without confirming the statistical significance of the indirect effect. The indirect effect should be evaluated using its bootstrap confidence interval or corresponding significance test before concluding the mediation effect. The mediation hypothesis is subject to confirmation of the statistical significance of the indirect effect. Although the indirect effect was estimated at $B = 0.018$, the available results do not report its bootstrap confidence interval or corresponding significance test. Therefore, a definitive conclusion regarding the presence and type of mediation cannot be drawn until the indirect effect is verified using the original mediation output.

The mediation analysis estimated an indirect relationship between interactivity and customer loyalty through customer trust ($B = 0.018$, $SE = 0.009$). However, the statistical significance of the indirect effect requires confirmation using bootstrapped confidence intervals. Therefore, based on the available results, the mediation effect cannot be conclusively established.

Table 7. Regression Model Summary

Model	R ²	F	df	p
Regression model	.281	≈ 51.70	3, 396	< .001

Note: $R^2 = .281$, $F(3, 396)$ $p < .001$

The regression model explained 28.1% of the variance in customer loyalty ($R^2 = .281$). The overall regression model was statistically significant, $F(3, 396) \approx 51.70$, $p < .001$, indicating that the predictors collectively accounted for a significant proportion of the variance in customer loyalty

CONCLUSION

This study examined the relationships between live-streaming characteristics and customer loyalty among customers of street-food vendors in Lagos, Nigeria. The findings indicate that Entertainment is significantly associated with customer loyalty. The results further suggest that customer trust may serve as a mechanism linking interactivity with customer loyalty, although the indirect effect requires further verification using bootstrapped confidence intervals. In addition, education level was found to moderate the relationship between entertainment and customer loyalty. These findings suggest that street-food vendors may benefit from developing live-streaming content that is entertaining, interactive, informative and capable of fostering customer trust. However, the findings should be interpreted as associations rather than causal effects because the study employed a cross-sectional research design. The study therefore provides empirical evidence on the relationships among live-streaming characteristics, customer trust and customer loyalty within the Lagos street-food context, while recognizing the need for further research using stronger research designs and more representative samples.

LIMITATION AND FUTURE RESEARCH

This study has several limitations that should be considered when interpreting its findings. First, convenience sampling was used to recruit respondents. Although this approach enabled the researchers to access participants with relevant experience of live-streaming activities, it limits the representativeness of the sample and consequently the generalizability of the findings. Future studies should consider probability-based sampling techniques where feasible.

Second, the study was conducted in Lagos, Nigeria, and focused on customers of street-food vendors. The findings may therefore not be generalizable to other cities, countries or types of vendors because differences in cultural, economic, and technological environments may shape customers' responses to live-streaming activities. Comparative studies across different locations and contexts are recommended.

Third, the cross-sectional design provides information about the relationships among the variables at a particular point in time but does not permit definitive conclusions about causality. Future research could employ longitudinal or experimental designs to examine how changes in live-streaming characteristics are associated with changes in customer loyalty over time.

Fourth, the study relied on self-reported questionnaire data, which may be subject to common method bias, recall bias and social desirability bias. Future studies could combine survey responses with behavioral indicators, such as viewing frequency, purchase records, engagement metrics or repeat-purchase behavior, to provide a more comprehensive assessment of customer loyalty.

Finally, the mediation finding should be interpreted cautiously because the reported indirect effect was not accompanied by bootstrapped confidence intervals. Future research should employ bootstrapping procedures to establish the statistical significance and confidence interval of the indirect effect of interactivity on customer loyalty through customer trust.

RECOMMENDATION

From the findings of this research, it can be proposed that the following recommendations should be considered to enhance engagement with the brand through live streaming among street vendors:

As entertainment and interactivity were strong predictors of customer loyalty, vendors must develop live streaming sessions that incorporate activities such as entertainment, product demonstrations, and other forms of engaging activities that attract customers' attention to improve their level of interactivity.

Since the finding that customer trust has the greatest association with loyalty, vendors must be truthful in their product information and their dealings to build a good, lasting impression among their clients. The results of the moderation analysis show that education level positively offsets the impact of entertainment on loyalty. Suppliers should thus use both entertaining and informative messages targeted at different groups of customers.

Informational content was positively linked to trust and loyalty constructs. Vendors ought to consider offering customers information pertaining to products and usage information in order to enhance trust levels and loyalty. Through the combined emphasis on entertainment, interactivity, informativeness, and trust, street vendors can reap the benefits of live streaming for building lasting loyalty and engagement with customers

THEORETICAL IMPLICATION

The current study expands the Stimulus-Organism-Response (S-O-R) model to the informal street vendor retail business environment of an emerging economy. It reveals that entertainment, interactivity, and informativeness act as the stimuli of live-streaming influencing the psychological responses of consumers whereas consumer trust emerges as one of the key mechanisms related to customer loyalty. Thus, the research work expands the use of the S-O-R model from the formal electronic commerce environment to the informal retail environment of the street food vendors of Lagos, Nigeria.

MANAGERIAL IMPLICATION

Based on the results above, it is clear that it is important for street vendors to utilize live streaming as a way of fostering loyalty among their customers. This will be achieved by creating engaging and interactive sessions through product demonstrations, customer interactions, and quick responses to customers' questions and suggestions. It is also important for them to give the right and useful information about their products to avoid any form of customer uncertainty or confusion. Because of the strong correlation between trust and loyalty, they should always be honest and consistent in their live-streaming sessions.

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OMNICHANNEL STRATEGY ON THE 'MY SUZUKI' APPLICATION FOR SPARE PARTS SALES IN SAMARINDA WITH SWOT AND VPC ANALYSIS

Bambang Sunaryadie^{1)*}, Amanda Putri Salsabila Ridwan²⁾, Luvina Ayu Lestari³⁾, Dolores Elena Pablea⁴⁾,
Sugeng Hariyadi⁵⁾

^{1,2,3,4,5)} Faculty of Business Administration, Politeknik Negeri Samarinda, Indonesia

e-mail: bambangsunaryadie@gmail.com
(Corresponding Author indicated by an asterisk *)

ABSTRACT

The rapid growth of online purchasing behavior and the increasing integration of digital and physical sales channels have pushed automotive aftersales businesses to adopt omnichannel strategies that connect customers seamlessly across touchpoints. This study analyzes the My Suzuki application as an omnichannel strategy for automotive spare parts sales in Samarinda using SWOT (Strengths, Weaknesses, Opportunities, Threats) and Value Proposition Canvas (VPC) analysis. This study uses a mixed-method descriptive combining qualitative and quantitative through the distribution of questionnaires to 30 internal and 30 external respondents. The analysis was conducted using the Internal Factor Evaluation (IFE) and External Factor Evaluation (EFE) matrices to determine the strategic position of the application. The results indicate that the My Suzuki application is positioned in Quadrant 1 (growth-oriented strategy), with an internal coordinate value of 0.50 and an external coordinate value of 0.74, reflecting strong internal capabilities and significant external opportunities. Key strengths include comprehensive product information, stock availability, standardized pricing, and product authenticity. Meanwhile, the VPC analysis indicates a strong alignment between customer needs and the value proposition offered. However, this study also identified the need for further development of the digital payment system and service-time transparency. These findings suggest that the 'My Suzuki' application has a strategically favorable position as an omnichannel channel for automotive spare parts, and this study contributes an integrated SWOT–VPC analytical framework for evaluating omnichannel readiness in the automotive aftersales sector. Practically, the findings offer managerial direction for strengthening digital payment options and service-time communication to improve customer experience.

Keywords: Omnichannel; SWOT; IFE, EFE; Value Proposition Canvas; Automotive; My Suzuki; Aftersales

INTRODUCTION

In a highly competitive business environment, companies increasingly rely on distribution channels to deliver customer service before, during, and after a purchase, since this service is an important component of any business that affects customer satisfaction, loyalty, and retention (Surahman et al., 2023). In addition, the development of new trends and technologies is changing the development of modern distribution channels. Samarinda City Communication and Informatics Office (Hayati et al., 2023), shows data on users of information and communication technology devices, namely 97.23% of Samarinda people make online purchases and 100% use smartphones.



Figure 1. Data Samarinda City who is shopping online (Hayati et al., 2023)

As businesses grow, an omnichannel distribution model that integrates online and offline sales channels becomes necessary, giving customers the option to purchase either through a mobile device or in a physical store. Suriانشa (2021)—demonstrated that omnichannel implementation successfully integrates online and offline sales channels through technology to create an optimal customer experience. Similarly, Firdausy and Ahmadi (2025) examined omnichannel marketing as a trend and innovation shaping consumer experience in the digital era, showing that combining online and offline channels supported by technologies for personalization and operational efficiency increases customer satisfaction, loyalty, and engagement. The development of digital technology has driven a significant transformation in distribution and marketing strategies, particularly through an omnichannel approach that integrates various customer interaction channels simultaneously (Verhoef et al., 2022). This approach not only improves operational efficiency but also plays a role in creating a more holistic and integrated customer experience.

According to data from Badan Pusat Statistik Provinsi Kalimantan Timur (2025)—the number of registered motorcycle users in East Kalimantan reached 3,834,286 units in 2025, of which 1,062,755 units were registered in Samarinda city. The scale of this local and national motorized-vehicle market is one of the factors driving Suzuki to develop the 'My Suzuki' application as an omnichannel channel for spare parts sales. Prior omnichannel research has largely concentrated on general retail settings, leaving the automotive aftersales sector, where product authenticity, service scheduling, and spare-parts logistics create distinct customer-experience challenges, comparatively under-examined, and recent evidence confirms that consumer responses to omnichannel operations in the automotive aftermarket differ from

general retail, depending on how deeply rather than how broadly channels are integrated (Li et al., 2024). This study addresses that gap by offering novelty through the integration of two complementary analytical approaches, SWOT and Value Proposition Canvas, to evaluate omnichannel strategy in this under-researched sector, in contrast to previous studies that have generally focused on general retail. This raises the research question of how the 'My Suzuki' application's omnichannel strategy is positioned from the company's internal and external strategic perspective, and how well its value proposition aligns with customer needs. Accordingly, this study aims to (1) evaluate the internal and external strategic position of the 'My Suzuki' application using SWOT analysis, and (2) assess the alignment between the value offered and customer needs using the Value Proposition Canvas.

LITERATURE REVIEW

Omnichannel distribution involves offering products through multiple channels such as physical stores, e-commerce, social media, and mobile apps with the aim of creating a seamless shopping experience for customers regardless of which channel they choose with a modern distribution channel strategy approach that integrates customers both online and offline (Surahman et al., 2023).

In conducting data analysis, researchers used SWOT, a method introduced by Albert Humphrey, a consultant management at the Stanford Research Institute in the 1960s which was carried out for evaluate companies big in the United States (Oktavera, 2023). SWOT analysis is a strategic planning approach for examining internal strengths and weaknesses together with external opportunities and threats. A recent integrative literature review confirms that SWOT remains a widely used and valid strategic planning tool across marketing, management, and other applied fields (Benzaghta et al., 2021).

Then researchers complete the analysis using VPC as a visual tool developed by Alex Osterwalder, Yves Pigneur, and Alan Smith to help teams and organizations in design, test, and build proposition mark in a way more effective (Asiva et al., 2025). VPC allows more matching systematic between need users (customer profile) and solutions offered (value map).

Taking together, these three streams of literature explain why the two analytical tools are used jointly in this study rather than separately. Omnichannel integration is theorized to improve customer experience mainly by removing friction across touchpoints (Verhoef et al., 2022), but this improvement only materializes when a firm's internal capabilities and external market conditions actually support it, which is precisely what SWOT is designed to diagnose. SWOT, in turn, identifies strategic position but does not by itself indicate whether what a company offers matches what customers value, a gap that the Value Proposition Canvas is designed to close by mapping customer jobs, pains, and gains against a firm's products, pain relievers, and gain creators. Applying SWOT and VPC together therefore allows this study to assess both the strategic feasibility and the customer-experience relevance of the 'My Suzuki' omnichannel initiative, a combination that has been more common in general retail and small-enterprise contexts than in automotive aftersales.

Thus, this research not only provides empirical contributions, but also offers a more comprehensive strategic analysis model in the development of customer experience-based omnichannel systems.

RESEARCH METHOD

In this process, the researchers uses a mixed-method design combining a naturalistic qualitative approach and with a quantitative approach to strengthen the analysis (Harrison et al., 2020). The data obtained were then analyzed and described to facilitate reader understanding through SWOT analysis combined with the Value Proposition Canvas approach (Clara & Abdilla, 2025) on the 'My Suzuki' application in Samarinda.

A purposive sampling technique was used to select both respondent groups, a non-probability method chosen to ensure that participants possessed the specific expertise, operational involvement, or direct user experience needed to provide relevant input for the SWOT and VPC matrices. The 30 internal respondents were active employees or management personnel at authorized Suzuki dealerships in Samarinda (e.g., PT Samekarindo Indah) positioned in departments directly managing the digital ecosystem, spare parts logistics, or customer touchpoints (Part Counters, Digital Marketing Admins, Service Advisors, and Branch Managers), with a minimum employment tenure of six months to ensure familiarity with Suzuki's operational and digital transformation processes. The 30 external respondents were residents of Samarinda who had downloaded and actively used the 'My Suzuki' application and had completed at least one omnichannel transaction within the preceding 12 months, defined as checking part availability or ordering through the application followed by fulfillment or installation at an authorized Suzuki dealer. Data from internal respondents were used to construct the SWOT matrix, while data from external respondents were used to map the Customer Profile (Jobs, Pains, and Gains) in the VPC. The questionnaire instrument was tested for validity and reliability prior to use, with an average Likert-scale (1–5) validity score of 4, indicating an acceptable level of item validity.

SWOT

By conducting a SWOT analysis, you can identify internal and external strengths and weaknesses and get the right strategy to utilize the strengths you have through the results of research that has been carried out (Surahman et al., 2024). SWOT analysis according to Hapsari and Setiawan (2021) is carried out through data collection comprising interviews, observations, and questionnaires, using the Internal Factor Evaluation (IFE) and External Factor Evaluation (EFE) matrices, with each sample consisting of 30 respondents (Amalia et al., 2022).

Internal Factor Evaluation (IFE)

Group internal factors on Strengths and Weaknesses object based on interviews, observations and questionnaires through 30 internal respondents resulting in 7 identifications Strengths factors and 3 identifications Weaknesses factors as approach qualitative in table 1.

Table 1. Identification of Internal Factors in the 'My Suzuki' Application

Internal Factors	
Strengths (S)	Weaknesses (W)
1. Information spare parts complete.	1. There is a delivery fee to your home.
2. Availability spare parts national.	2. Payment system only uses bank transfer (no QRIS yet).
3. Easy smartphone app.	3. Service during working hours.
4. National spare part prices are the same.	
5. Spare parts original.	
6. Experience shopping spare parts online.	
7. Available option service between to home & take it to the nearest dealer.	

Then results questionnaire as approach quantitative processed with weighting order every factor and then rate each factor use scale 1 to 4 with evaluation from very weak to very strong. Multiply weight with ratings and calculate the total for each Strengths group and Weaknesses group. Point values horizontal coordinates with Strength's value minus Weaknesses in table 2 are 0.50 for get quadrants in the SWOT diagram process. Following Hapsari and Setiawan (2021) IFE procedure, the weights of all internal factors (Strengths and Weaknesses combined) sum to 1.0, each factor is then rated on a 1–4 scale, and the weight–rating products are summed separately for the Strengths and Weaknesses groups; the horizontal coordinate (Strengths total minus Weaknesses total) is 0.50.

Table 2. Matrix Internal Factor Evaluation For 'My Suzuki' application

IFE					N = 30
No.	Strengths	Weight	Rating	WxR	
1	Information spare parts complete	0.23	3.80	0.86	
2	Availability spare parts national	0.19	3.17	0.60	
3	Easy smartphone app	0.13	3.10	0.39	
4	National spare part prices are the same	0.14	3.90	0.54	
5	Spare parts original	0.07	3.13	0.22	
6	Experience shopping spare parts on line	0.09	3.13	0.27	
7	Available option service between to home & take it to the nearest dealer	0.17	3.80	0.63	
Total S		1		3.50	
No.	Weaknesses	Weight	Rating	WxR	
1	There is a delivery fee to your home	0.22	3.00	0.65	
2	Payment system only uses bank transfer (no QRIS yet)	0.32	3.00	0.97	
3	Service during working hours	0.46	3.00	1.38	
Total W		1		3.00	
S-W					0.50

External Factor Evaluation (EFE)

Continue group factor external to the Opportunities and Threats objects based on interviews, observations and questionnaires through 30 external respondents produce 3 identifications Opportunities factors and 3 identifications Threats factor as approach qualitative in table 3.

Table 3. Identification of External Factors in the 'My Suzuki' Application

External Factors	
Opportunities (O)	Threats (T)
1. Need feature other aftersales services.	1. There is a risk in shipping.
2. Range consumer expanding.	2. Competition with the general Marketplace.
3. Potential special promotion program request.	3. Service online using internet quota.

And then results questionnaire as approach quantitative processed with weighting order every factor and then rate each factor use scale 1 to 4 with evaluation from very weak to very strong. Multiply weight with rating and total count for each group Opportunities and Threats groups. Get mark point coordinates vertical with mark Opportunities minus Threats in table 4, which is 0.74 for get quadrants in the SWOT diagram process. Using the same convention, the weights of all external factors (Opportunities and Threats combined) sum to 1.0, each factor is

rated on the same 1–4 scale, and the weight–rating products are summed separately for the Opportunities and Threats groups; the vertical coordinate (Opportunities total minus Threats total) is 0.74.

Table 4. Matrix External Factor Evaluation For 'My Suzuki' application

EFE				N = 30
No.	Opportunities	Weight	Rating	WxR
1	Need feature other aftersales services	0.33	3.97	1.32
2	Range consumer expanding	0.21	3.10	0.65
3	Potential special promotion program request	0.46	3.90	1.78
Total O		1.00		3.75
No.	Threats	Weight	Rating	WxR
1	There is a risk in shipping	0.47	3.03	1.42
2	Competition with the general Marketplace	0.19	3.00	0.57
3	Service on line using internet quota	0.34	3.00	1.03
Total T		1.00		3.02
O-T				0.74

SWOT Diagram

SWOT diagram is available quadrant 1 as, supports aggressive strategy own opportunities and strengths, quadrant 2 as support diversification strategy use strength for utilize opportunities, quadrant 3 as support process improvement turn-around strategies minimize internal problems, quadrant 4 as support defensive strategies show a very unfavorable situation profitable, because face various internal threats and weaknesses. And researchers enter IFE and EFE from horizontal value 0.50 and value vertical 0.74 processed with a SWOT diagram, namely get point coordinate (Fitriyani et al., 2021), quadrant 1 in figure 2, which shows very favorable situation own opportunities and strengths, so implementation of strategy is support policy aggressive (Growth-oriented strategy).

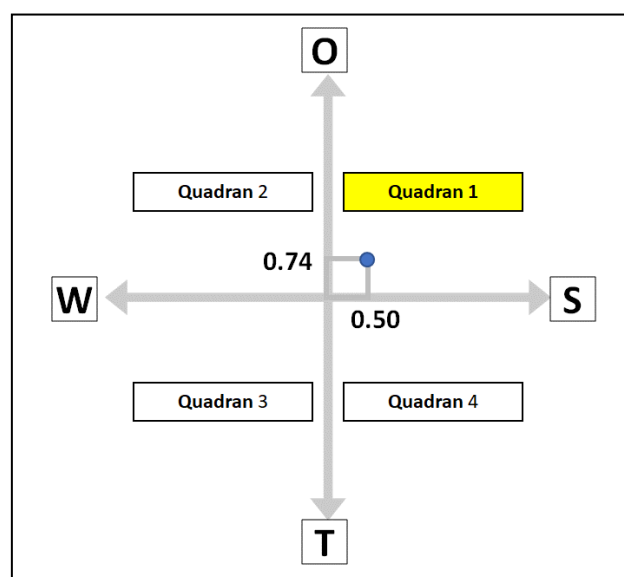


Figure 2. SWOT diagram on the 'My Suzuki' application

VPC

The next stage in this research is to implement the Value Proposition Canvas into the analysis diagram in figure 3. Find information from customer (interview) for fill in part Customer Profile. Observation and evaluation What only what is offered Dealer For fill in Value Map. Match between Customer Job with Products & Services, Customer Pains with Pain Relievers, and Customer Gains with Gain Creators (Zahran et al., 2024).

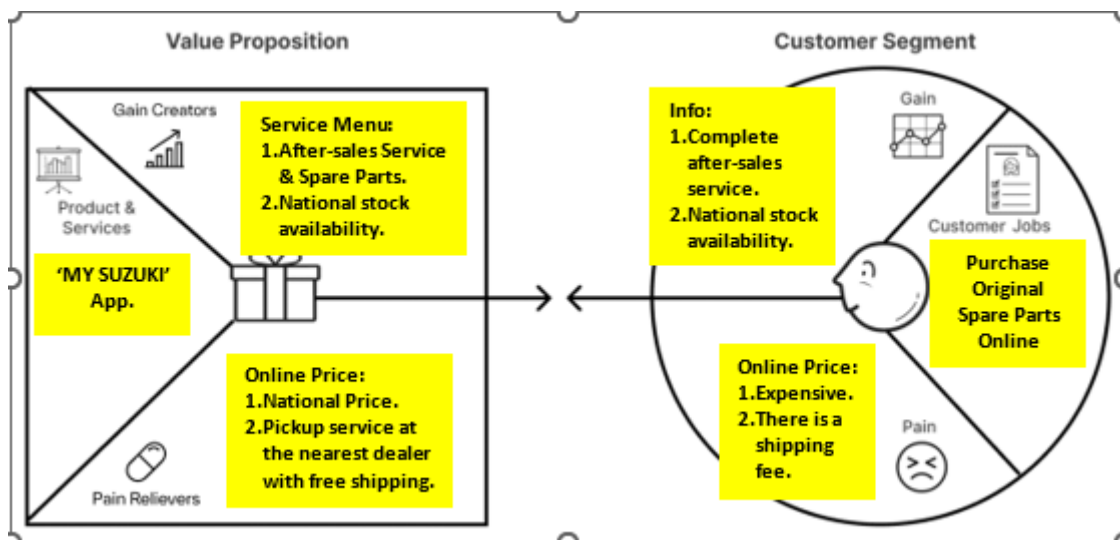


Figure 3. VPC Diagram in the 'My Suzuki' Application.

RESULTS AND DISCUSSION

After analyzing the SWOT and VPC methods, researchers obtained the results of SO strategies that utilize strengths to overcome opportunities, WO strategies that utilize opportunities to overcome weaknesses, ST strategies that utilize strengths to overcome threats, WT strategies that overcome weaknesses to avoid threats (Sunarsi, 2024) in table 5.

Table 5. SWOT Matrix on the 'My Suzuki ' Application

Internal	Strengths: 1. Information spare parts complete. 2. Availability spare parts national. 3. Easy smartphone app. 4. National spare part prices are the same. 5. Spare parts original. 6. Experience shopping spare parts online. 7. Available option service between to home & take it to the nearest dealer.	Weaknesses: 1. There is a delivery fee to your home. 2. Payment system only uses bank transfer (no QRIS yet). 3. Service during working hours.
External	Opportunities 1. Need feature other aftersales services. 2. Range consumer expanding. 3. Potential promotional program request special.	WO Strategy 1. Choose service between to House For comfort, and choose the pickup service to your nearest dealer for free shipping. 2. Expand QRIS payment system services for expand range consumers. 3. Give information service time on the system.
	SO Strategy 1. Information, stock, price spare parts original complete service for need full sell. 2. Applications on smartphones with option service between to House or at the dealer closest can expand range consumers. 3. Service digital applications include special promo program information which has great potential add mark sale spare parts.	

Threats 1. There is a risk in shipping. 2. Competition with the general Marketplace. 3. Service online using internet quota.	ST Strategy 1. Inform stock national, national price, and spare parts original as superiority compared to general marketplaces. 2. Shopping online through digital applications follow the era majority use smartphone. 3. Use the pickup service to your nearest dealer for free shipping.	WT Strategy 1. Choice service take to Dealer For avoid risk from service shipping. 2. Inform customers to use the services at the nearest dealer if they do not have an internet quota. 3. Service time information is clearly visible on the system.
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And after VPC results in figure 3 are obtained bullet points the to be continued with make table suitability or fitting with evaluate How connection every point on the value map with points on customer profile (Pramudya & Ghina, 2023). If you find a gap between customer needs and what is being offered, and it doesn't fit, this indicates an opportunity for improvement or innovation. Design more targeted strategies, based on real customer needs as a result of research. And in the research regarding the suitability of VPC on 'My Suzuki' application, the result is 'Fit' as in table 6. The 'Fit' determination for each element (Jobs, Pains, and Gains) was made by directly comparing customer statements obtained through interviews with the corresponding features documented in the application's value map, rather than by researcher inference alone.

Table 6. VPC Matrix in the 'My Suzuki' Application.

Element	Customer Findings (Customer Profile)	Solutions offered by the Company (Value Map)	Suitability
Jobs	Purchase Spare Parts Original Online	'My Suzuki' application	Fit: The offered channel directly supports the documented purchase job.
Pains	Online Price: 1. Expensive. 2. There is a shipping fee.	Online Price: 1. National Price. 2. Pickup service at the nearest dealer with free shipping.	Fit: 1. The value map directly addresses price/delivery concerns, subject to actual customer acceptance. 2. The alternative channel reduces one documented pain point.
Gains	Info: 1. Complete after-sales service. 2. National stock availability.	Service Menu: 1. After sales service & spare parts. 2. National stock availability.	Fit: 1. The information offer corresponds to the desired gain. 2. The information corresponds to the desired availability gain.

The SWOT results position the 'My Suzuki' application in Quadrant 1, indicating that the company's internal and external conditions strongly support an aggressive, growth-oriented strategy, while the VPC results indicate suitability between customer needs and the value offered. This positioning suggests that the application combines internal competitive advantages with the ability to respond to external opportunities, consistent (Puyt et al., 2023).

However, a closer reading of the weaknesses identified in Table 1 shows that despite this strong strategic position, several important issues remain, namely limited payment methods, dependence on fixed operating hours, and the flexibility offered by general marketplace competitors. From an omnichannel-theory perspective, these limitations can reduce the quality of the customer experience, which should otherwise be the application's main competitive advantage (Shi et al., 2020).

This study has several limitations. The IFE and EFE weighting and rating procedures, and the VPC 'Fit' determination, rely on the research team's interpretation of interview, observation, and questionnaire data from a relatively small, single-city sample, so the findings should be read as an in-depth strategic assessment rather than a generalizable measurement of application performance. Future research could validate the VPC fit assessment against actual

usage or transaction data and extend the SWOT–VPC framework to other regions or aftersales applications to test its broader applicability.

CONCLUSION

In line with the first research objective, the SWOT analysis places the 'My Suzuki' application in Quadrant 1, showing that its internal strengths, comprehensive product information, national stock and pricing, and original spare parts, align well with external opportunities for expanding the omnichannel aftersales strategy. In line with the second objective, the VPC analysis shows that the value offered by the application is generally aligned with customer needs, particularly for the home-delivery and dealer-pickup service options. Managerially, the home-delivery and nearest-dealer pickup options, together with promotional-information features, represent practical strengths that the company can continue to leverage, while the offline dealer channel remains a useful alternative for customers without reliable internet access. At the same time, the weaknesses identified in this study, namely the absence of QRIS payment, unclear service-time information, and limited flexibility relative to general marketplaces, indicate priority areas for improvement. Addressing these gaps would help the 'My Suzuki' application move toward a more integrative and adaptive omnichannel strategy that better matches evolving digital consumer behavior, subject to the limitations noted above.

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SUSTAINABLE PACKAGING INNOVATION AND CUSTOMER EXPECTATIONS IN FAST MOVING CONSUMER PRODUCTS MANUFACTURING FIRMS

Adeyemi Abdulwasiu Adebayo

Department of Business & Entrepreneurship (Marketing Unit), Kwara State University, Nigeria

e-mail: adeyemi.adebayo@kwasu.edu.ng
(Corresponding Author indicated by an asterisk *)

ABSTRACT

The research sought to investigate the influence of sustainable packaging innovation and customer expectations of fast-moving consumer goods by Unilever Nigerian Group of companies in selected retailers in Lagos state. In the current investigation, survey method was adopted as questionnaires were distributed among three eighty-four respondents (384) while two hundred and seventy-two (272) were finally retrieved for analysis. Regression analysis was utilized to analyze the data gathered in the study. As such, the results of the study indicate that there is a positive yet statistically insignificant regression coefficient between sustainable packaging innovation and customer expectation. It implies that even though customer expectation increases slightly with improvements in sustainable packaging innovation, this relationship is insignificant. The constant reveals that without any sustainable packaging innovation, consumers have high expectations anyway. This research shows that the existence of the gap between the attitude and the behaviour, high consumer expectations irrespective of sustainable packaging innovation, the absence of clear communication about sustainability, and the importance of functional features of packaging instead of symbolic ones are the possible explanations of the phenomena. It is suggested that Unilever needs to move from the approach where only innovation of packaging is carried out to more general communication strategies of sustainability implementation. As sustainable innovations do not lead to increased consumer expectations, these must be made evident to the customer.

Keywords: Customer Expectations; Environmental Consciousness; Green Packaging; Sensory Stimuli; Sustainable Packaging Innovation

INTRODUCTION

The Fast-Moving Consumer Goods (FMCG) sector is experiencing a major shift related to resource circularity and increasing concerns for the environment. Traditionally, FMCG focused almost entirely on packaging models based on linear economies. Priorities included product protection, minimizing costs, and maximizing visibility on store shelves (De Canio et al., 2024). This rapid style of consumption has created imprints that include massive ecological disruptions and unprecedented plastic pollution, overstuffed urban landfills, and widespread microplastic pollution in the oceans. Discerning these vulnerabilities requires manufacturers to adapt from fossil fuel linear materials to more advanced sustainable packaging. Innovations in sustainable packaging readily encompass multi-dimensional progress such as circularity of materials by the use of biodegradable bio-based polymers (e.g., polylactic acid), upcycling of food and agricultural wastes, lightweight packaging constructions, and simplification of structural recycling layers (Shi et al., 2025; Perera et al., 2023).

Global environmental degradation has intensified into a multidimensional planetary crisis, characterized by biodiversity loss, ecosystem disruption, escalating waste generation and persistent plastic pollution. Recent scholarship describes the interaction among climate change, biodiversity loss and other environmental pressures as an unprecedented planetary crisis, with human activities increasingly altering ecological systems and weakening ecosystem resilience (Pfenning-Butterworth et al., 2024). Plastic pollution has become particularly pervasive because of the rapid growth in plastic production and inadequate waste management. The global waste burden is also increasing rapidly: municipal solid waste generation was approximately 2.1 billion tonnes in 2023 and is projected to reach 3.8 billion tonnes by 2050, creating substantial pressure on urban collection, treatment and disposal systems (United Nations Environment Programme, 2024).

Marine ecosystems are particularly vulnerable to this pollution. Recent reviews demonstrate that microplastics are now widely distributed throughout marine environments, originating from both land- and ocean-based activities and entering marine food webs through trophic transfer (Kushwaha et al., 2024; Marcharla et al., 2024). Microplastics can also adsorb pollutants and heavy metals and release chemical additives, thereby creating additional ecological and potential human-health concerns (Kushwaha et al., 2024). Similarly, Anthony et al. (2024) identifies inadequate waste management, urban runoff and other anthropogenic activities as important pathways through which microplastics enter marine environments. Collectively, these trends demonstrate the urgency of moving beyond conventional linear production and disposal systems toward circular economy approaches emphasizing waste prevention, reuse, recycling, resource recovery and sustainable consumption.

Modern customer expectations are reshaping how companies engage with consumers. Retail customers now expect companies to use the product's exterior to embed a company's morals and values rather than just using the product's exterior to protect and display the product. Customers also expect companies to create product transport containers that are spill proof and easy to use, and also fully dispose of the product container, environmentally degrade, and appropriately express the container's recycling status. There is a serious imbalance and conflict of the expectations customers have and what companies are able to deliver. This has led to an investigative competition between companies to meet customer's expectation using the best idea available.

The impact of a company's sustainable packaging innovation on customer expectations cannot be generalized among demographics. The relationship is strong yet limited to the consumer's internal psychological needs. This exemplifies the importance of environmental

consciousness as a psychological variable. Environmental consciousness is a psychological and moral framework that governs a consumer's interpretation of eco-labels or natural sensory stimuli (Kim & Lee, 2023; Carrión-Bósquez et al., 2024). For highly environmentally conscious consumers, sustainable packaging innovations resonate on moral grounds, create positive brand related affect, and increase the consumer's willingness to tolerate a higher price or minor trade-offs in product function (Seref & Çufaoğlu, 2025). For environmentally indifferent consumers, the function of the product, the convenience of the product, and the economic value of the product are the primary determinants of the consumer's level of satisfaction. These consumers hold sustainable innovations in packaging in a negative light or are indifferent to the innovations (Selvaggi et al., 2026). It is, therefore, necessary to understand the interaction between this internal psychological variable and external sustainable packaging innovations for FMCG firms to effectively integrate the company's engagement in sustainable business practices with successful marketing in the new retail business.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) is a powerful socio-psychological framework that explains how consumers convert external stimuli, such as sustainable packaging innovations, into internal cognitive standards, such as customer expectations (Rozenkowska, 2023). Three pathways are used to explain the interaction between objective changes in packaging and human psychology, that is, attitude, subjective norms and perceived behavioral control within a modern fast-moving consumer goods context as core constructs of TPB (Sukri et al., 2026).

When an FMCG brand launches an SPI, such as advanced bio-based polymers, or dematerialized minimalist materials, it serves as a visual and tactile cue that directly improves the consumer's cognitive attitude (Bravo & Vieira, 2024), changing their baseline product desires from simple functional performance to relational, ethical expectations. This expectation is intensified further by subjective norms, which are increasingly making social and regulatory pressure against single-use plastics. As a result, consumers increasingly require sustainable packaging choices from brands to remain in line with their social reference groups (Kozik-Kołodziej, 2026). Moreover, if an SPI has smart packaging features like clear disposal labels or visible QR codes, it makes the way forward after consumption more straightforward and easier to recycle, which enhances the consumer's PBC and creates the anticipation of a hassle-free, functional ease of disposal to support the product's ecological claims, it diminishes the post-consumption recycling pathway, thus improving the consumer's perceived behavioral control and creating the expectation of easy and functional disposal in line with the product's ecological claims (Lee, 2025).

Sustainable Packaging Innovation

Green packaging, an innovative concept, has emerged recently. Packaging impacts multiple Sustainable Development Goals (Fonseca et al., 2020). Packaging safeguards food and conveys its nutrition. It provides value to the consumer through a methodical approach for preparing products for safe, fast, and efficient handling, transport, storage, retail, consumption, recovery, and disposal (Bócoli et al., 2025). "Green packages" (or ecological or environmentally friendly packages) are made entirely from plants, and are recyclable or reusable, biodegradable, and slow to break down (Adebayo, 2026). It supports sustainable development and does not pose a risk to the health of people or animals or to the environment

through its life cycle. To summarize, green packaging does not pollute the environment or people throughout its use and is functional, recyclable, reusable, and degradable (Khandeparkar et al., 2024).

Customer Expectations

Customers estimate the potential benefits and consequences of using products bought. Customer expectations are personal reference points and calculated benchmarks that consumers expect while shopping. Traditionally limited to functional utility (such as how easy a product is to open, its ability to be resealed or reused, how well it protects its contents), consumer metrics have significantly broadened to include the effectiveness of environmental protection after use (Operato et al., 2025). Many consumers now evaluate products at the Point of Sale (POS) for their disposal and end-of-life use, and for brand trust, the presence of “ease of recycling” is now the baseline for a positive evaluation (Turan et al., 2024). Recently published studies have shown that most consumers expect the brands they support to have a policy of sustainability and use sustainable packaging (Duarte et al., 2024).

Customer expectations can no longer be ignored and deeply affect the quality of the relationship that a brand can build with its customers. Studies show that not meeting such expectations leads to a huge gap of trust, and the brand switching behavior, especially in people from the younger generations who are known to switch from the brands that they trust to alternative brands that support sustainability and use sustainable packaging, is quite evident (Theocharis & Tsekouropoulos, 2025). On the other hand, by meeting customers’ expectations and satisfying the requirements for eco-packaging, a company can gain long-term sustainable brand equity and trust in the product, and customers are more likely to leave positive reviews and use a product advocacy behavior by supporting the product on social media platforms and other online channels (Yonalia & Bahri, 2025).

Environmental Consciousness

Environmental Consciousness (EC) is a socio-psychological and cognitive model that expresses an individual's awareness of environmental deterioration and stops one from taking further steps to destroy the environment. Understanding the environment includes many of the elements that influence one’s attitude, behavior, and goals, and these are closely tied to the psychological aspects of pro-environmental thinking and behavior (Zhang & Cao, 2025). Pro-environmental behavior is demonstrated by ecologically conscious individuals (Bellotti et al., 2025). The rising environmental consciousness fosters sustainable behavior and practices and serves to recognize the need for environmental conservation (Khan & Thomas, 2023). To promote green activism and consumer environmental friendliness to restore a better lifestyle, organizations work to enhance their knowledge of environmental issues (Khan & Thomas, 2023). Environmental consciousness is a determinant of consumer's willingness to pay and behavior modeling (Liga, 2024). The more informed customers are about social and environmental issues, the greater prosocial and pro-environmental behaviors they are likely to display (Nassani et al., 2023).

H₁: Sustainable Packaging Innovation has significant effect on Customer Expectations in selected retail outlets.

Conceptual Framework

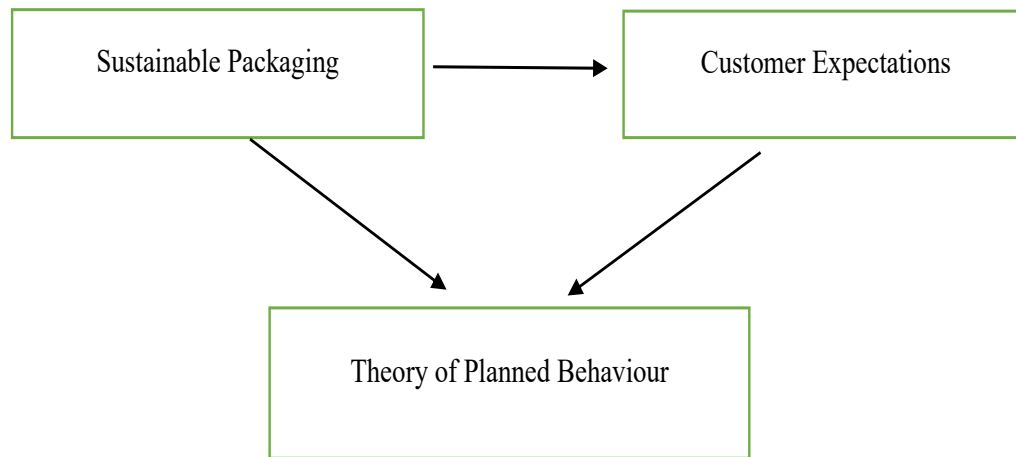


Figure 1. Conceptual Framework
Sources: Researcher's Conceptualization, 2026

RESEARCH METHOD

Research Design

In carrying out this study, the researcher made use of cross-sectional survey research design to find the influence of sustainable packaging innovation on customer expectations of FMC products of Unilever Nigerian Group of Companies' products. The study was carried out in three different Spar retail outlets in Victoria Island, Surulere and Ikeja area of Lagos metropolis. The rationale behind the selection of these stores is due to the customer base they have and the good locations they enjoy which is one of the vital aspects that makes customers choose such stores. The research was based mainly on primary data collected by using a structured questionnaire as the five-point Likert scale was used to measure the responses, for which 1 = Strongly Disagree and 5 = Strongly Agree. In view of the fact that the population is known but cannot be ascertained owing to its infinite nature, sampling model which is 384 was used while 286 questionnaires were received. From the 286 copies of questionnaires that was received, 272 copies of the questionnaire were finally inputted for data analysis while the remaining 112 copies of the questionnaire were rejected as a result of the improper filling of the copies of questionnaires. The sample-size approach is applicable in the study because the study population is very large and unknown, making a finite population estimate impractical. In lieu of this, the infinite sample determination model provides a statistically adequate sample size for achieving reliable and generalizable results under such conditions.

Sampling

A multi-stage sampling technique was utilized in this study. In the first stage, purposive sampling was employed to select the three retail sites based on their relevance to structured retail and product display arrangement. Secondly, stratified sampling was utilized where each mall served as strata and samples were proportionally allocated among the three sites, depending on their traffic. Finally, convenient sampling technique was employed at the third stage where the adult customers who were available were selected and invited to participate in the survey. Structured questionnaires included data on demographic characteristics and

respondents' perceptions regarding customer expectations, environment awareness, green packaging, sensory stimuli, and packaging innovation.

Measurement

Data measurement was carried out using a five-point Likert scale of 1 = Strongly Disagree to 5 = Strongly Agree. For the purpose of analyzing the collected data, Statistical Package for the Social Sciences (SPSS) Version 27 was used with the help of descriptive analysis and multiple linear regression to examine the influence of sustainable packaging innovation on customers' expectation. The validity of the research instrument was ensured using expert review for content and face validity; reliability was established with the use of Cronbach's alpha test with a minimum of 0.70; and finally, ethical considerations were taken into account.

Data Collection

The data were collected through the use of a structured questionnaire that was applied to the 286 respondents. The structured questionnaire includes demographic data, customer expectations, environmental consciousness, green packaging, sensory stimuli, and sustainable packaging innovation.

Response Rate

Table 1. Summary of Response Rate

Number of distributed questionnaires	Number of completed questionnaires	Number of incomplete questionnaires	Response rate
384	272	112	70.8%

Table 2. Descriptive Analysis of the Socio-Demographic Characteristics of the Respondents

Variables	Frequency (n = 272)	Percentage (%)
Age Group		
20 - 29 years	60	22.05
30 - 39 years	105	38.60
40 - 49 years	89	32.72
50 years and above	18	6.63
Gender		
Male	231	84.92
Female	41	15.08
Educational Level		
SSCE/ND	28	10.29
NCE/HND	77	28.30
Bachelor's Degree	112	41.17
Masters' Degree or higher	55	20.22

Table 3. Validity Statistics

	Validity Test	KMO	Barlett's Test	Sig.
i.	Sustainable Packaging Innovation	.636	59.565	.000
ii.	Customer Expectations	.684	61.342	.000

Table 4. Cronbach's Alpha Coefficients Table

	Variables	Cronbach Alpha Coefficients
i.	Sustainable Packaging Innovation	.743

ii. Customer Expectations .751

RESULTS AND DISCUSSION

The data obtained was processed and statistically analyzed using inferential (Multiple regression) statistical data analysis method to validate the hypotheses.

Test of Hypothesis

Ho₁: Sustainable Packaging Innovation has no significant effect on Customer Expectations in selected retail outlets.

H₁: Sustainable Packaging Innovation has significant effect on Customer Expectations in selected retail outlets.

Table 5. Model Summary

Model	R	Adjusted R Square	R Std. Error of the Estimate	Change Statistics				Sig. Change
				Square Change	F Change	df1	df2	
1	.079 ^a	.006	.41399	.006	1.728	1	272	.190

a. Predictors: (Constant), SPI

The model summary shows that the correlation between sustainable packaging innovation and customer expectation is $R = 0.079$, while the R^2 value is 0.006. This indicates that sustainable packaging innovation explains only 0.6% of the variance in customer expectation. The Adjusted $R^2 = 0.003$ further confirms that the predictive ability of the model is very weak. Thus, sustainable packaging innovation does not meaningfully predict customer expectation among respondents.

Table 6. ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.296	1	.296	1.728	.190 ^b
	Residual	46.617	271	.171		
	Total	46.913	272			

a. Dependent Variable: Customer Expectation

b. Predictors: (Constant), SPI

The ANOVA table reports an F-value of 1.728 with a p-value of 0.190. Since $p > 0.05$, the model is not statistically significant. This means that the regression model does not significantly improve the prediction of customer expectation beyond random chance. Therefore, there is no evidence of a statistically significant relationship between sustainable packaging innovation and customer expectation.

Table 7. Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1	(Constant)	4.091			19.970	.000
	SPI	.085	.064	.079	1.314	.190

a. Dependent Variable: Customer Expectation

The coefficients table shows that sustainable packaging innovation has a positive but non-significant regression coefficient ($B = 0.085$, $t = 1.314$, $p = 0.190$). This means that although customer expectation tends to increase slightly as sustainable packaging innovation improves, this increase is not statistically significant. The constant term ($B = 4.091$, $p < 0.001$) indicates that, even without sustainable packaging innovation, customers already report high levels of expectation.

Decision: Since the p-value associated with sustainable packaging innovation is greater than 0.05 ($p = 0.190$), the null hypothesis is accepted. Therefore, it is concluded that: sustainable packaging innovation has no statistically significant effect on customer expectation in the selected retail outlets.

Discussion

Sustainable Packaging Innovation and Customer Expectations

The insignificant relationship between sustainable packaging innovation and customer expectation ($B = 0.085$, $t = 1.314$, $p = 0.190$) suggests that although there is a slight positive trend, the improvement of sustainable packaging practices in the selected retail outlets does not reliably predict changes in customer expectation levels. This is in line with the broader empirical literature (Espineda et al., 2026) that provides a nuanced picture of the impact of sustainable packaging on consumer perceptions and behavior.

Theoretical and Empirical Context

Many studies have reported that consumers are generally positive toward sustainable packaging. For instance, Rehal et al. (2023) discovered that 86% of consumers favor products with eco-friendly packaging, primarily driven by environmental protection and recycling concerns. Likewise, Turan et al. (2024) found that packaging material (e.g., fiber-based vs. plastic) strongly influences consumers' perception of environmental friendliness and brand social responsibility. Yet translating these positive attitudes into measurable expectations or behavioral outcomes is not always statistically robust, especially when analyzed through regression frameworks in specific retail contexts.

The lack of significance you found may be a manifestation of what's called (in sustainability circles) the attitude-behavior gap. David (2025) discusses how consumer consciousness about sustainable packaging is increasing, but there are still serious knowledge

gaps amongst consumers and labeling, trusted eco-certifications, and clear messaging are important intervening factors that affect purchase decisions. In the absence of those levers, innovation in sustainable packaging may not be enough to move the needle on customer expectations. Khandeparkar et al. (2024) found that material type and environmental claims on packaging significantly affected perception, reinforcing the idea that packaging innovation needs to be communicated to consumers if it's going to affect expectations.

Contextual Factors: Retail Environment and Consumer Segmentation

The retail environment is expected to moderate packaging- expectation relationships. For example, researchers found little to no support in their recent experimental investigation of sustainable packaging in the retail sector of the Philippines for statistically significant effects for individual-level demographic variables (age, sex) on perceptions of sustainable packaging, and model fit was negligible across the board ($R^2 < 0.03$). Authors suggest the choice to implement sustainable packaging is determined more by functionality and material perceptions rather than targeting specific demographic groups, lending credence to interpreting packaging through design/methodology-oriented (systems), versus individual-level (behavior prediction), retail expectations. We can infer from this that certain retailer may not influence customer expectation with sustainable packaging if the packaging is not perceived to be functionally or economically better than conventional options.

Secondly, customers may have been primed to already expect highly of products on some level, shown by the large effect of the constant ($B = 4.091$, $p < 0.001$). This leaves less room for the predictor to explain, as customers note having higher than expected expectations for green packaging even without it. Chirilli et al. (2022) who noted consumers' knowledge about and expectations of sustainable packaging are impacted by socio-demographic factors. However, they also found some consumer groups (fewer green consumers) to be less affected by sustainable packaging.

The Role of Communication and Labeling

The literature emphasizes that communication of sustainable packaging innovation is key to affecting consumers' expectations. Chirilli et al. (2022) discovered consumers expected greater Environmental-sustainability- related packaging information based on their gender and age. Specifically, females and older-aged consumers expect clearer symbols, recycling instructions, as well as narrative components that tell a story about the type of packaging. If the retailers surveyed in your study did not properly educate consumers about their sustainable packaging, this may have contributed to your findings of no significance. Further, interviewing industry professionals, discovered half of the professionals believe consumers do not care about sustainability when it comes to packaging.

CONCLUSION

In conclusion, the study concludes that sustainable packaging innovation has a positive but statistically insignificant effect on customer expectations ($B = 0.085$, $p = 0.190$). Therefore, the null hypothesis is retained, indicating that sustainable packaging innovation does not significantly influence customer expectations in the selected retail outlets. The lack of a significant impact from sustainable packaging innovation on expectation seems reasonable from an empirical point of view as well, as several literatures discussed earlier can help explain this phenomenon. From the attitude-behavior inconsistency to customers' already high expectations, insufficiently overt communication about sustainable packaging innovations to

customers, and even packaging attributes that are symbolically functional yet consumers who pay more attention to tangible functionality in certain retail environments. Research into this concept may apply variables that mediate these literatures in the future, such as perceived environmental knowledge, trust in environmental labels, and observability of sustainable packaging innovations. Additionally, research may look into how variables such as retail format moderate the relationship between sustainable packaging innovations and customer expectations. Variables such as consumers' involvement with environmental concerns may also serve as a moderating factor.

RECOMMENDATIONS

The retail outlets need to change their approach from sustainable packaging innovation in isolation to that of sustainable communication. This is because sustainable packaging innovation by itself cannot really increase consumer expectations as consumers expect excellent service in any case. In lieu of this, the study recommended that the company should specifically:

1. Strengthen communication on packaging. Eco-labeling, recycling instructions, and narrative information regarding the origin of materials must be incorporated for innovation to be realized, noticed, and expectations to be formed.
2. Fill the gap between attitude and behavior. Simply because consumers are aware of something does not mean their expectations will necessarily increase or that they will act on that knowledge.
3. Focus on functional benefits, not purely symbolic ones. Studies reveal that consumers react more positively towards packages which offer functional/economic benefits in addition to making environmental claims.
4. Don't make assumptions about consumer interests. People working within an industry tend to assume less about customer preferences than reality. Consumer research needs to be done prior to package investment.
5. Future researchers should measure Environmental Consciousness (EC) using Likert-scale items covering environmental awareness, concern, knowledge, and responsibility. The TPB should be operationalized through attitude, subjective norms, and perceived behavioral control (PBC) using validated multi-item scales. Reliability and construct validity should be established before testing the constructs through regression or SEM. EC may also be tested as a mediator/moderator, while TPB can explain the psychological mechanisms linking sustainable packaging innovation to customer expectations.

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PENGARUH *DESIGN AESTHETICS*, *SEAMLESS EXPERIENCE*, DAN KOMUNITAS DIGITAL IN-APP TERHADAP *POSITIVE WORD-OF-MOUTH* *MOBILE BANKING* PADA GENERASI Z

Ikmal Muhammad Ridho^{1)*}, Ananda Nurul Solihah²⁾, Depy Muhamad Pauzy³⁾, Hana Rosidah⁴⁾, Allya Mustika Sari⁵⁾

^{1,2,3,4,5)} Faculty of Economics and Business, Universitas Perjuangan, Indonesia

e-mail: ikmalmuhammadridho593@gmail.com
(Corresponding Author indicated by an asterisk *)

ABSTRACT

Amid the increasingly intense competition in the digital banking industry, gaining the loyalty and advocacy of Generation Z has become a major challenge. This generation not only perceives mobile banking as a transactional tool but also as an integral part of their digital ecosystem. This study aims to empirically examine and analyze the influence of Design Aesthetics (representing visual branding), Seamless Experience (measured through ease of use and integration with other platforms such as e-wallets and e-commerce), and In-App Digital Community (social and gamification features) on positive Word-of-Mouth (WOM) among Generation Z mobile banking users in Indonesia. The research employed a quantitative approach by distributing online questionnaires to respondents who met the specified criteria. Data were analyzed using the Structural Equation Modeling (SEM) approach. The findings indicate that Design Aesthetics and Seamless Experience have a positive and significant partial effect on positive WOM. Furthermore, the In-App Digital Community variable was also found to have a positive and significant effect, suggesting that social interaction elements within the application provide substantial added value. Simultaneously, these three variables collectively contribute significantly to the enhancement of positive WOM. The practical implications of this study suggest that mobile banking providers should go beyond functional excellence by investing in user interface and user experience (UI/UX) design, ecosystem interoperability, and the development of community-based features in order to create loyal brand advocates among the younger generation.

Keywords: *Design Aesthetics; Seamless Experience; In-App Digital Community; Positive Word-Of-Mouth*

ABSTRAK

Di tengah persaingan industri perbankan digital yang semakin ketat, memenangkan loyalitas dan advokasi dari Generasi Z menjadi tantangan utama. Generasi ini tidak hanya melihat mobile banking sebagai alat transaksional, tetapi juga sebagai bagian dari ekosistem digital mereka. Penelitian ini bertujuan untuk menguji dan menganalisis secara empiris pengaruh variabel Estetika Desain (yang mencerminkan *visual branding*), *Seamless Experience* (yang diukur melalui kemudahan penggunaan dan integrasi ke platform lain seperti e-wallet dan e-commerce), dan Komunitas Digital In-App (fitur sosial dan gamifikasi) terhadap *Word-of-Mouth* (WOM) positif pada pengguna mobile banking dari kalangan Gen Z di Indonesia. Metode penelitian yang digunakan adalah pendekatan kuantitatif dengan penyebaran kuesioner secara daring kepada sampel responden yang memenuhi kriteria. Teknik analisis data menggunakan model Structural Equation Modeling. Hasil studi menunjukkan bahwa variabel Estetika Desain dan *Seamless Experience* memiliki pengaruh positif dan signifikan secara parsial terhadap WOM positif. Selain itu, variabel Komunitas Digital In-App juga terbukti memiliki pengaruh positif yang signifikan, menandakan bahwa elemen interaksi sosial di dalam aplikasi menjadi nilai tambah yang kuat. Secara simultan, ketiga variabel tersebut secara bersama-sama memberikan kontribusi signifikan dalam mendorong WOM positif. Implikasi praktis dari temuan ini adalah bahwa penyedia layanan mobile banking harus melampaui keunggulan fungsional dan mulai berinvestasi pada desain antarmuka (UI/UX), interoperabilitas ekosistem, dan pembangunan fitur komunitas untuk menciptakan promotor merek yang loyal di kalangan generasi muda.

Kata Kunci: Estetika Desain; Pengalaman Tanpa Hambatan; Komunitas Digital Dalam Aplikasi; Word-of-Mouth Positif

PENDAHULUAN

Persaingan dalam industri perbankan digital semakin ketat, menjadikan upaya untuk meraih loyalitas dan advokasi dari Generasi Z (Gen Z) sebagai tantangan utama bagi penyedia layanan. Gen Z, sebagai segmen pengguna yang melek digital, tidak hanya memandang layanan mobile banking sebagai alat untuk transaksi fungsional, tetapi juga sebagai bagian integral dari ekosistem digital mereka secara keseluruhan. Untuk memenangkan pasar ini, layanan mobile banking harus melampaui keunggulan fungsional semata dan mulai berinvestasi pada aspek desain, interoperabilitas, dan fitur komunitas. Penelitian ini berangkat dari kebutuhan untuk memahami faktor-faktor spesifik yang mendorong *Word-of-Mouth* (WOM) positif di kalangan pengguna mobile banking Gen Z di Indonesia. Secara empiris, studi ini bertujuan menguji dan menganalisis pengaruh dari tiga variabel utama: Estetika Desain (yang merefleksikan visual branding), *Seamless Experience* (yang diukur melalui kemudahan penggunaan dan integrasi dengan platform lain seperti *e-wallet* dan *e-commerce*), dan Komunitas Digital In-App (melalui fitur sosial dan gamifikasi) terhadap WOM positif. Melalui pendekatan kuantitatif dengan menggunakan kuesioner daring, penelitian ini menganalisis data menggunakan model Structural Equation Modeling. Hasil studi menunjukkan bahwa variabel Estetika Desain dan *Seamless Experience* memiliki pengaruh positif dan signifikan secara parsial terhadap WOM positif. Lebih lanjut, variabel Komunitas Digital In-App juga terbukti memberikan pengaruh positif dan signifikan, yang mengindikasikan bahwa elemen interaksi sosial dalam aplikasi adalah nilai tambah yang kuat. Secara simultan, ketiga variabel tersebut secara bersama-sama memberikan kontribusi yang signifikan dalam mendorong WOM positif di kalangan Gen Z. Implikasi praktis dari temuan ini menekankan pentingnya bagi penyedia layanan mobile banking untuk berinvestasi pada desain antarmuka (UI/UX), interoperabilitas ekosistem, dan pengembangan fitur komunitas, sebagai strategi kunci untuk menciptakan promotor merek yang loyal di kalangan generasi muda. Industri perbankan digital di Indonesia mengalami pertumbuhan signifikan seiring meningkatnya penetrasi internet dan adopsi layanan keuangan digital di kalangan Generasi Z. Namun, sebagian besar penelitian sebelumnya masih berfokus pada faktor utilitarian seperti kemudahan penggunaan, keamanan, dan persepsi manfaat, sementara faktor pengalaman digital seperti estetika desain, integrasi ekosistem digital, dan komunitas digital masih relative terbatas dibahas secara simultan. Selain itu, penelitian yang secara spesifik menguji faktor-faktor pembentuk *positive word-of-mouth mobile banking* pada Generasi Z Indonesia juga masih terbatas. Oleh karena itu, penelitian ini berupaya mengisi kesenjangan tersebut. Ketiga variabel dalam penelitian ini tidak berdiri sendiri. Desain visual yang menarik dapat memperkuat persepsi kemudahan penggunaan dan meningkatkan pengalaman seamless pengguna. Di sisi lain, fitur komunitas digital dapat meningkatkan nilai dari integrasi platform karena pengguna tidak hanya memperoleh manfaat fungsional tetapi juga manfaat sosial.

Rumusan Masalah

1. Apakah *Design Aesthetics* berpengaruh terhadap *positive WOM*?
2. Apakah *Seamless Experience* berpengaruh terhadap *positive WOM*?
3. Apakah Komunitas *Digital In-App* berpengaruh pada *WOM*?
4. Apakah ketiga variabel tersebut secara simultan memengaruhi *positive WOM*?

TINJAUAN PUSTAKA

Bagian tinjauan pustaka ini bertujuan untuk membangun kerangka konseptual dan hipotesis penelitian dengan mengulas landasan teoretis dari variabel-variabel kunci yang diteliti: Estetika Desain, *Seamless Experience*, dan Komunitas *Digital In-App* sebagai anteseden terhadap *Positive Word-of-Mouth* (WOM) di kalangan Generasi Z.

1. Generasi Z dan Pergeseran Paradigma Perbankan Digital

Generasi Z (Gen Z), yang dicirikan sebagai digital native sejati, telah menjadi segmen pasar yang paling signifikan dalam industri layanan finansial digital. Dengan tingkat literasi teknologi yang tinggi, Gen Z menuntut lebih dari sekadar fungsi dasar transaksi dari aplikasi mobile banking. Dalam konteks persaingan industri perbankan digital yang semakin intens, keberhasilan suatu layanan tidak hanya diukur dari keamanan dan kecepatan, tetapi dari kemampuannya untuk berintegrasi secara mulus ke dalam gaya hidup digital Gen Z secara keseluruhan. Penelitian sebelumnya menunjukkan bahwa Gen Z melihat *mobile banking* sebagai bagian integral dari ekosistem digital mereka, yang mencakup media sosial, *e-commerce*, dan *e-wallet*. Oleh karena itu, layanan yang mampu menyediakan pengalaman yang lebih personal, visual yang menarik, dan terintegrasi akan lebih unggul dalam meraih loyalitas. Kebutuhan Gen Z untuk mengekspresikan diri dan terhubung secara sosial bahkan mulai menembus ranah finansial, mendorong pentingnya fitur non-utilitarian yang akan dibahas lebih lanjut.

2. *Design Aesthetics* (Estetika Desain) dan Visual Branding

Estetika Desain mengacu pada kualitas visual, daya tarik, dan penampilan antarmuka pengguna (*User Interface/UI*) dari aplikasi mobile banking. Dalam lingkungan digital, Estetika Desain memiliki peran krusial yang melampaui sekadar penampilan. Secara teoretis, Estetika Desain dapat memengaruhi persepsi pengguna melalui dua jalur:

- a. Apresiasi Hedonis: Desain yang menarik dan clean dapat membangkitkan emosi positif, meningkatkan rasa senang saat menggunakan aplikasi, dan secara tidak langsung menciptakan persepsi bahwa aplikasi tersebut lebih mudah digunakan ("*aesthetic-usability effect*").
- b. Kepercayaan dan Kredibilitas: Dalam konteks perbankan digital, desain yang profesional dan konsisten (mencerminkan visual branding) dapat meningkatkan kepercayaan pengguna terhadap keamanan dan kredibilitas lembaga. Hipotesis 1 (H1): *Design Aesthetics* (Estetika Desain) berpengaruh positif dan signifikan terhadap *Word-of-Mouth* (WOM) positif di kalangan pengguna *mobile banking* Gen Z.
- c. *Seamless Experience* (Pengalaman Mulus) dan Interoperabilitas Ekosistem *Seamless Experience* didefinisikan sebagai pengalaman pengguna yang efisien, tanpa hambatan, dan berkelanjutan saat berpindah antara fitur atau platform yang berbeda. Variabel ini diukur melalui dua dimensi utama: kemudahan penggunaan (*ease of use*) dan interoperabilitas.

Kemudahan penggunaan adalah faktor dasar dalam adopsi teknologi. Namun, bagi Gen Z, *Seamless Experience* menuntut lebih:

- a. Interoperabilitas Platform: Kemampuan aplikasi *mobile banking* untuk berintegrasi secara langsung dan mulus dengan platform digital pihak ketiga (misalnya, pembayaran langsung ke *e-commerce*, *top-up* otomatis ke *e-wallet*). Integrasi ini menghilangkan friksi (gesekan) dan tahapan yang tidak perlu, sehingga meningkatkan efisiensi waktu dan energi.
- b. Aliran Penggunaan (Flow): Pengalaman yang mulus menciptakan *flow* yang positif, yang secara langsung berkorelasi dengan kepuasan pengguna. Pengalaman yang efisien dan minim kesalahan (misalnya, proses *onboarding* yang cepat atau transaksi yang tereksekusi

tanpa lag) adalah pendorong kuat bagi advokasi merek.

Hipotesis 2 (H2): *Seamless Experience* (Interoperabilitas dan Kemudahan Penggunaan) berpengaruh positif dan signifikan terhadap *Word-of-Mouth* (WOM) positif di kalangan pengguna mobile banking Gen Z.

3. Komunitas Digital In-App dan *Strong Added Value*

Komunitas Digital In-App merujuk pada fitur-fitur yang memungkinkan interaksi sosial, kompetisi, dan kolaborasi di dalam aplikasi mobile banking, sering kali diwujudkan melalui fitur sosial dan gamifikasi (misalnya, *rewards*, *leaderboards*, atau fitur berbagi).

Pengenalan elemen komunitas mengubah aplikasi yang semula bersifat personal dan utilitarian menjadi platform yang menawarkan nilai tambah yang kuat (*strong added value*). Bagi Gen Z, yang sangat aktif di media sosial, fitur komunitas ini memberikan:

- Keterlibatan Emosional: Meningkatkan waktu yang dihabiskan pengguna di aplikasi dan memperdalam ikatan mereka dengan merek.
- Pengakuan Sosial: Fitur gamification memberikan pengakuan atas pencapaian finansial atau penggunaan fitur, yang mendorong pengguna untuk berbagi keberhasilan tersebut (WOM).
- Pembentukan Kebiasaan: Elemen sosial dan gamification membantu membentuk kebiasaan menggunakan aplikasi secara reguler, yang merupakan dasar dari loyalitas jangka panjang.

Hipotesis 3 (H3): Komunitas *Digital In-App* (Fitur Sosial dan Gamifikasi) berpengaruh positif dan signifikan terhadap *Word-of-Mouth* (WOM) positif di kalangan pengguna mobile banking Gen Z.

4. *Positive Word-of-Mouth* (WOM) sebagai Advokasi Merek

Positive Word-of-Mouth (WOM) adalah variabel dependen dalam penelitian ini, didefinisikan sebagai komunikasi informal antar-individu mengenai evaluasi positif suatu merek atau layanan. Dalam industri perbankan, WOM positif sangat penting karena:

- Dampak Kredibilitas: Rekomendasi dari teman atau kerabat dianggap jauh lebih kredibel daripada iklan tradisional.
- Indikator Loyalitas: WOM positif adalah indikator utama dari advokasi merek, yang melampaui loyalitas transaksional (hanya menggunakan) menuju loyalitas perilaku (merekomendasikan). Dengan demikian, kepuasan pengguna yang didorong oleh *Design Aesthetics*, *Seamless Experience*, dan In-App Digital Community secara kolektif dihipotesiskan akan menghasilkan WOM positif yang tinggi.

Hipotesis 4 (H4): *Design Aesthetics*, *Seamless Experience*, dan Komunitas *Digital In-App* secara simultan (bersama-sama) memiliki pengaruh positif dan signifikan terhadap *Word-of-Mouth* (WOM) positif di kalangan pengguna mobile banking Gen Z.

METODE PENELITIAN

Penelitian ini menggunakan pendekatan kuantitatif dengan teknik purposive sampling. Sampel terdiri dari 209 responden Generasi Z (lahir 1997-2012) yang aktif menggunakan *mobile banking* minimal satu kali dalam satu bulan terakhir. Data dikumpulkan secara online melalui Google Form yang disebarluaskan melalui media sosial.

Variabel Independen (X):

- Design Aesthetics* (*Visual Branding*)
 - Seamless Experience* (*Ease of use and platform integration with e-wallet/e-commerce*)
 - In-App Digital Community (*Social and gamification features*).
- Variabel Dependen (Y):
Positive Word-of-Mouth (WOM)

Teknik Analisis Data: Menggunakan structural Equation Modeling *berbasis Partial Lesr Square* (SEM-PLS).

HASIL DAN PEMBAHASAN

Hasil Parsial (Uji T)

Variabel Design Aesthetics memiliki pengaruh positif dan signifikan secara parsial terhadap WOM positif. Diskusi: Hasil ini menegaskan bahwa investasi pada desain antarmuka (UI/UX) dan visual branding (Estetika Desain) adalah penting untuk memenangkan hati Gen Z, yang sangat menghargai estetika dalam pengalaman digital. Variabel *Seamless Experience* memiliki pengaruh positif dan signifikan secara parsial terhadap WOM positif. Diskusi: Hal ini menunjukkan bahwa kemudahan penggunaan dan kemampuan integrasi yang mulus dengan platform digital lain (*e-wallets*, *e-commerce*) sangat krusial bagi Gen Z, karena mobile banking dianggap sebagai bagian dari ekosistem digital mereka. Variabel *Digital In-App Community* memiliki pengaruh positif yang signifikan terhadap WOM positif. Diskusi: Temuan ini menyoroti bahwa elemen interaksi sosial dan fitur komunitas di dalam aplikasi merupakan nilai tambah yang kuat dalam mendorong advokasi merek, karena Gen Z mencari pengalaman yang lebih dari sekadar fungsional.

Hasil Simultan (Uji F)

Ketiga variabel (*Design Aesthetics*, *Seamless Experience*, dan *In-App Digital Community*) secara simultan (bersama-sama) memberikan kontribusi yang signifikan dalam mendorong WOM positif. Diskusi: Kualitas pengalaman digital harus diukur secara holistik, melibatkan desain, integrasi, dan komunitas, untuk menciptakan promotor merek yang loyal di kalangan generasi muda.

Tabel 1. Karakteristik Responden

Karakteristik Responden	Kategori	Frekuensi	Persentase (%)
Jenis Kelamin	Wanita	115	55
	Pria	94	45
	Total	209	100
Status	Belum Menikah/Single	182	87.1
	Menikah	27	12.9
	Total	209	100
Lulusan Pendidikan	Lulusan SMA/SMU/SMK	131	62.7
	Lulusan D3	4	1.9
	Lulusan S1	64	30.6
	Lulusan S2	7	3.3
	Lainnya	3	1.4
	Total	209	100
Pekerjaan	Pelajar/Siswa/Mahasiswa	148	70.8
	Pegawai Negeri (PNS)	6	2.9
	Pegawai Perusahaan Swasta	29	13.9
	Pegawai BUMN	19	9.1
	Wiraswasta	4	1.9
	dll	3	1.4
	Total	209	100
Pemasukan dalam Sebulan	Kurang 1 Juta	93	44.5
	1 juta s.d 5 juta	59	28.2
	5 Juta s.d 10 juta	33	15.8
	diatas 10 juta	24	11.5
	Total	209	100
Frekuensi Penggunaan <i>Mobile</i>			

Banking dalam Seminggu			
	setiap hari	101	48.3
	3 kali seminggu	48	23
	2 kali seminggu	27	12.9
	1 kali seminggu	31	14.8
	tdk pernah	2	1
	Total	209	100
Berapa Lama Penggunaan <i>Mobile Banking</i>			14.4
	Kurang dari 1 tahun	30	
	1 s.d 3 tahun	86	41.1
	lebih dari 3 tahun	93	44.5
	Total	209	100
Nama <i>Bank Mobile Banking</i>			35.48
	BCA	121	
	BNI	118	34.6
	MANDIRI	49	14.37
	BRI	39	11.44
	dll	14	4.11
	Total	341	100
Penggunaan <i>Mobile Banking</i>			17.24
	pembayaran transaksi belanja <i>offline</i>	145	
	pembayaran transaksi belanja online	192	22.83
	pembayaran transaksi top up/pulsa & <i>e-money</i>		20.1
		169	
	transfer uang	191	22.71
	pembayaran urusan rumah tangga (PLN, PDAM, Telpn, tv berbayar, internet, dll)	87	10.34
	pembayaran tiket Online (kereta, mobil, pesawat, hotel)		4.88
		41	
	dll	16	1.9
	Total	841	100

Hasil Analisis Model Pengukuran (Outer Model)

Berdasarkan hasil nilai *outer loading*, *word-of-mouth* memiliki nilai skor yang rendah dari 0,7. Maka ketiga parameter tersebut dikeluarkan dari pengujian sehingga diperoleh nilai *outer loading* untuk masing-masing variabel *risdesign aesthetics*, *seamless experience*, *in-app digital community*, *positive WOM*, lebih besar sama dengan 0,7 (sudah memenuhi validitas konvergen dengan baik).

Tabel 2. Hasil Nilai *Convergent Validity*

Variabel	Indikator	Nilai <i>Outer Loadings</i> Sebelum	Keterangan	Nilai <i>Outer Loadings</i> Sesudah Indikator dikeluarkan	Keterangan
Estetika Desain (Visual Branding) (X1)	ed1	0,708	valid	0,743	valid
	ed2	0,747	valid	0,799	valid
	ed3	0,714	valid	0,705	valid
	ed4	0,596	tdk valid		
	ed5	0,6	tdk valid		
	ed6	0,69	tdk valid	0,733	valid
	ed7	0,649	tdk valid		
Seamless Experience (Integrasi ke Platform Lain) (X2)					

	se1	0,865	valid	0,865	valid
	se2	0,913	valid	0,913	valid
	se3	0,896	valid	0,896	valid
	se4	0,837	valid	0,837	valid

Komunitas Digital In-App (X3)	kd1	0,813	valid	0,813	valid
	kd2	0,75	valid	0,750	valid
	kd3	0,844	valid	0,844	valid
	kd4	0,804	valid	0,804	valid
Word-of Mouth Positif (Y1)	wom1	0,818	valid	0,818	valid
	wom2	0,85	valid	0,85	valid
	wom3	0,881	valid	0,881	valid
	wom4	0,794	valid	0,794	valid
	wom5	0,899	valid	0,899	valid
	wom6	0,891	valid	0,891	valid
	wom7	0,86	valid	0,86	valid
	wom8	0,819	valid	0,819	valid
	wom9	0,901	valid	0,901	valid

Selanjutnya penentuan nilai AVE, dimana variabel *design aesthetics*, *seamless experience*, *in-app digital community*, *positive WOM*, memiliki nilai AVE di atas 0,5 sehingga persyaratan validitas diskriminan pada penelitian ini sudah terpenuhi.

Tabel 3. Nilai *Composite Reliability* dan Nilai AVE

Variabel	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)	akar AVE
Estetika Desain (Visual Branding) (X1)	0,817	0,828	0,879	0,645	0,8033
Seamless Experience (Integrasi ke Platform Lain) (X2)	0,735	0,746	0,834	0,556	0,7460
Komunitas Digital In-App (X3)	0,901	0,905	0,931	0,771	0,8782
Word-of-Mouth Positif (Y1)	0,856	0,857	0,903	0,700	0,8364

Berdasarkan hasil perhitungan Fornell-Larcker dan perhitungan nilai *cross loading* bahwa variabel *design aesthetics*, *seamless experience*, *in-app digital community*, *positive WOM*, memiliki nilai korelasi yang tinggi dengan dirinya sendiri dibandingkan dengan korelasi pada variabel lain. Sehingga memenuhi persyaratan validitas diskriminan.

Tabel 4. Hasil Uji Diskriminan *Validity* (Fornell Dan Larcker)

	Estetika Desain (Visual Branding)	Seamless Experience (Integrasi ke Platform Lain)	Komunitas Digital In-App	Word-of-Mouth Positif
Estetika Desain (Visual Branding)	0,803			
	-0,168	0,746		

<i>Seamless Experience (Integrasi ke Platform Lain)</i>				
<i>Komunitas Digital In-App</i>	0,641	-0,264	0,878	
<i>Word-of-Mouth Positif</i>	0,676	-0,267	0,790	0,836

Berdasarkan hasil Cronbach Alpha dan nilai Composite Reliability dari masing-masing variabel *design aesthetics*, *seamless experience*, *in-app digital community*, *positive WOM*, memiliki nilai diatas 0,6. Sehingga memenuhi persyaratan reliabilitas.

Tabel 5. Nilai *Cross Loading*

Indikator	Estetika Desain (X1)	<i>Seamless Experience</i> (X2)	Komunitas Digital In-App (X3)	<i>Word-of-Mouth Positif</i> (Y1)
ed1	0,878	0,243	-0,149	-0,277
ed2	0,865	0,299	-0,251	-0,181
ed3	0,847	0,305	-0,200	-0,123
se1	0,514	0,766	0,445	0,728
se2	0,574	0,852	0,313	0,708
se3	0,639	0,841	0,406	0,715
kd1	0,473	0,217	0,827	0,607
kd2	0,512	0,372	0,855	0,660
kd3	0,544	0,252	0,829	0,649
wom1	0,594	0,595	0,547	0,865
wom2	0,608	0,650	0,670	0,837
wom3	0,545	0,523	0,608	0,819

Tabel 6. Nilai *Goodness of Fit Model*

	<i>Saturated Model</i>	<i>Estimated Model</i>
<i>SRMR</i>	0,065	0,065
<i>d_ ULS</i>	0,963	0,963
<i>d_ G</i>	0,526	0,526
<i>Chi-Square</i>	607,507	607,507
<i>NFI</i>	0,812	0,812

Selanjutnya, hasil nilai R^2 Square untuk masing-masing variabel *Word-of-Mouth* dan Komunitas Digital In-App memiliki nilai R^2 Square di atas 0,5 (50 persen). Sehingga dapat disimpulkan bahwa kemampuan variabel penentu (independen) dalam menjelaskan variabel akibat (dependen) sudah baik. Untuk itu, model ini layak diuji kembali pada objek dan wilayah penelitian yang berbeda.

Tabel 7. Hasil Nil R^2 Square

Variabel Dependen	<i>R Square</i>	<i>R Square Adjusted</i>
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<i>Word-of-Mouth</i> Positif (Y)	0,775	0,771
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Selanjutnya perhitungan nilai f^2 Square dari masing-masing hipotesis. Dimana variabel *Word-of-Mouth* dipengaruhi paling tinggi oleh variabel kualitas layanan. Sedangkan variabel kepuasan dipengaruhi paling rendah oleh variabel *Word-of-Mouth*.

Tabel 8. Nilai f^2 Square

Path	F-Square	Besar Efek
Estetika Desain → <i>Word-of-Mouth</i> Positif	0,007	rendah
Seamless → <i>Experience Word-of-Mouth</i> Positif	0,084	moderat
Komunitas <i>Digital In-App</i> → <i>Word-of-Mouth</i> Positif	0,564	tinggi

Berdasarkan hasil pengujian hipotesis, ada dua hipotesis yang direjek yaitu:

1. Hipotesis keempat, variabel *Design Aesthetics* berpengaruh dan signifikan terhadap variabel *Positive WOM*.
2. Hipotesis kelima variabel Seamless *Experience* dan Komunitas *Digital In-App* tidak berpengaruh secara signifikan terhadap variabel *Positive WOM*.

Hal ini didasarkan pada besar nilai kedua hipotesis tersebut diatas 0,05. Sedangkan lima hipotesis lainnya diterima.

Tabel 9. Hasil Uji Hipotesis

Besar Pengaruh	Original Sample (O)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Langsung Estetika Desain → <i>Word-of-Mouth</i> Positif	0.256	0.073	2.874	0.004
Seamless <i>Experience</i> → <i>Word-of-Mouth</i> Positif	0.221	0.082	2.694	0.007
Komunitas <i>Digital In-App</i> → <i>Word-of-Mouth</i> Positif	0.632	0.093	6.803	0

Pembahasan

Pengaruh Estetika Desain (Visual Branding) terhadap *Word-of-Mouth* Positif

Variabel Estetika Desain (Visual Branding) memiliki pengaruh positif dan signifikan terhadap variabel *Word-of-Mouth* Positif pengguna *Mobile Banking*. Semakin baik dan menarik desain visual (termasuk antarmuka, ikonografi, dan konsistensi *visual branding*) yang ditampilkan oleh aplikasi *Mobile Banking*, semakin tinggi kemungkinan pengguna Gen Z merasakan kepuasan dan kebanggaan dalam menggunakan layanan tersebut. Hal ini pada gilirannya akan mendorong mereka untuk merekomendasikan layanan tersebut kepada teman atau *peer group*-nya, sehingga menghasilkan *Word-of-Mouth Positif* yang kuat.

Hal ini sejalan dengan teori *Technology Acceptance Model* (TAM) yang diperluas, di mana faktor estetika dan persepsi keindahan (yang merupakan bagian dari *Perceived Usefulness* atau *Perceived Ease of Use* secara tidak langsung) dapat memengaruhi sikap pengguna. Penelitian sejenis oleh Lim et al. (2023) menyatakan bahwa daya tarik visual suatu aplikasi finansial digital berperan penting dalam membentuk persepsi kualitas dan menciptakan *emotional connection* yang menjadi pemicu utama *brand advocacy*. Hasil penelitian ini didukung oleh temuan Chen et al. (2024) yang mengindikasikan bahwa Gen Z cenderung menjadikan faktor visual dan estetika sebagai pertimbangan utama dalam merekomendasikan

aplikasi, melebihi generasi sebelumnya. Namun, hasil penelitian ini tidak sejalan dengan hasil penelitian [Loe et al. \(2022\)](#) yang menyatakan bahwa estetika desain hanya memiliki pengaruh kecil terhadap *Word-of-Mouth* karena prioritas pengguna adalah pada fungsionalitas dan keamanan.

Pengaruh *Seamless Experience* (Integrasi ke Platform Lain) terhadap *Word-of-Mouth* Positif Variabel *Seamless Experience* (Integrasi ke Platform Lain) menunjukkan pengaruh positif dan signifikan terhadap *Word-of-Mouth* Positif pada pengguna *Mobile Banking*. Semakin mulus dan terintegrasi pengalaman pengguna *Mobile Banking* dengan platform atau layanan digital lain yang sering digunakan Gen Z (misalnya, pembayaran *e-commerce*, dompet digital, atau media sosial), semakin tinggi tingkat kemudahan dan efisiensi yang dirasakan. Integrasi yang baik menghilangkan friksi dan langkah-langkah tambahan, menciptakan pengalaman yang benar-benar *seamless* atau tanpa batas.

Untuk manajemen, peningkatan *Seamless Experience* dapat dilakukan dengan: (1) memastikan ketersediaan API (Antarmuka Pemrograman Aplikasi) yang *secure* dan *reliable* untuk mitra *e-commerce* dan *fintech*; (2) menyediakan fitur *deep linking* atau *single sign-on* yang memudahkan pengguna berpindah dari satu aplikasi ke *Mobile Banking* tanpa *login* berulang; serta (3) menjamin bahwa setiap transaksi lintas platform tercatat secara transparan dan aman. Adapun besar pengaruh variabel *Seamless Experience* terhadap *Word-of-Mouth Positif Mobile Banking* sebesar 30.5 dari total variasi yang dapat dijelaskan. Hal ini dapat diartikan sebagai peningkatan kualitas integrasi sebesar 1 poin, maka terjadi peningkatan *Word-of-Mouth Positif* pengguna sebesar 30.5 poin.

Penelitian ini sejalan dengan penelitian [Li et al. \(2023\)](#) yang menemukan bahwa kemudahan bertransaksi dan integrasi dengan ekosistem digital sehari-hari menjadi prediktor kuat bagi kepuasan pengguna dan keinginan untuk berbagi pengalaman positif (*Word-of-Mouth*). Begitu pula dengan hasil penelitian [Tran dan Nguyen \(2024\)](#) yang menyatakan bahwa persepsi efisiensi dan kemudahan akses melalui integrasi platform memicu dorongan sosial untuk merekomendasikan layanan tersebut, khususnya di kalangan Gen Z yang sangat menghargai efisiensi waktu.

Pengaruh Komunitas Digital In-App terhadap *Word-of-Mouth* Positif

Variabel Komunitas Digital In-App pada *Mobile Banking* memberikan pengaruh positif dan signifikan terhadap *Word-of-Mouth* Positif. *Mobile Banking* yang menyediakan fitur komunitas di dalam aplikasi (misalnya, forum diskusi, *group saving*, *in-app polling* fitur, atau *reward* berbasis komunitas) menciptakan rasa kepemilikan dan interaksi sosial yang berharga bagi Gen Z.

Hasil penelitian [Abdennebi \(2023\)](#) menemukan bahwa persepsi kehadiran komunitas sosial di dalam aplikasi secara signifikan memengaruhi *Word-of-Mouth Positif*. Hasil penelitian [Arcand et al. \(2017\)](#) bahwa adanya hubungan signifikan antara persepsi kehadiran fitur sosial dengan peningkatan loyalitas. Namun, ada penelitian lain yang menyatakan bahwa persepsi fitur komunitas tidak memiliki pengaruh secara signifikan terhadap *Word-of-Mouth Mobile Banking*, sedangkan persepsi *Word-of-Mouth Positif* memiliki pengaruh signifikan terhadap Komunitas Digital In-App. Hal ini menunjukkan bahwa peran fitur sosial/komunitas masih menjadi perdebatan dan perlu dipertimbangkan bersama dengan faktor-faktor fungsional lainnya.

KESIMPULAN DAN SARAN

Berdasarkan hasil analisis dan pembahasan temuan penelitian, ditarik kesimpulan utama sebagai berikut mengenai faktor-faktor yang memengaruhi *Word-of-Mouth* Positif (WoM Positif) *Mobile Banking* di kalangan Generasi Z:

1. *Design Aesthetics* (Estetika Desain) berpengaruh positif dan signifikan terhadap *Positive Word-of-Mouth* (WOM). Hal ini menunjukkan bahwa tampilan visual yang menarik, modern, dan konsisten mampu menciptakan pengalaman positif bagi pengguna sehingga meningkatkan kecenderungan mereka untuk merekomendasikan layanan *mobile banking* kepada orang lain.
2. *Seamless Experience* berpengaruh positif dan signifikan terhadap *Positive Word-of-Mouth* (WOM). Kemudahan penggunaan serta integrasi yang baik dengan berbagai platform digital seperti *e-wallet* dan *e-commerce* mampu meningkatkan kenyamanan dan efisiensi pengguna dalam bertransaksi sehingga mendorong terbentuknya rekomendasi positif.
3. Komunitas Digital In-App berpengaruh positif dan signifikan terhadap *Positive Word-of-Mouth* (WOM). Kehadiran fitur sosial dan gamifikasi dalam aplikasi mampu meningkatkan keterlibatan pengguna, menciptakan rasa memiliki, dan mendorong pengguna untuk membagikan pengalaman positif mereka kepada orang lain.
4. *Design Aesthetics*, *Seamless Experience*, dan Komunitas Digital In-App secara simultan berpengaruh signifikan terhadap *Positive Word-of-Mouth* (WOM). Hal ini menunjukkan bahwa kombinasi antara desain yang menarik, pengalaman penggunaan yang mulus, dan fitur komunitas yang interaktif mampu meningkatkan kecenderungan pengguna Generasi Z untuk memberikan rekomendasi positif terhadap layanan *mobile banking*.

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COMMUNITY SERVICE PROGRAM (*PENGABDIAN KEPADA MASYARAKAT*) CHANGES IN GEN Z BEHAVIOR IN CHOOSING A LEADING UNIVERSITY: A CASE STUDY AT SMU KUMNAMU SCHOOL, JUNE 15, 2026

Hadi Aldo^{1)*}, Lady Yohana²⁾, Hermawan o³⁾, Andry Rezeky⁴⁾

^{1,2,,3,4)} *Faculty of Economics, Business and Social Sciences, Manata University, Indonesia*

e-mail: andry.rezeky@student.matanauniversity.ac.id
(Corresponding Author indicated by an asterisk *)

ABSTRACT

On June 15, 2026, a Community Service (PKM) activity was conducted at SMU Kumnamu School, involving 1 (one) lecturer and 3 (three) students from the Master of Management Study Program at Matana University. The event was attended by 25 students, 1 school principal, and 4 high school teachers. The main objective of this activity was to educate and analyze behavioral changes among Generation Z (Gen Z) in the decision-making process of selecting a leading university. The methods used included interactive counseling sessions and field observation. The results showed that Gen Z has distinctive characteristics in choosing a university, being strongly influenced by social media content, an institution's digital reputation, peer recommendations, and the relevance of study programs to future industry developments. Cost factors and access to online information have become primary considerations, displacing conventional methods such as printed brochures and physical campus visits. This activity made a significant contribution to improving higher education literacy among high school students and is expected to serve as a reference for universities in developing new-student recruitment strategies that are adaptive to Gen Z characteristics. It is recommended that similar programs be conducted periodically with broader participation and more collaborating institutions to continuously monitor Gen Z's evolving preferences and enhance the relevance of higher education outreach efforts.

Keywords: Gen Z; University Selection; Educational Consumer Behavior; Social Media; Community Service

INTRODUCTION

Generation Z (Gen Z), defined as individuals born between 1997 and 2012, is now entering the transition phase from secondary education to higher education. This generation has grown up in a fully connected digital ecosystem, making them fundamentally different from previous generations in terms of information-consumption behavior, decision-making, and social interaction. These differences also influence how they determine their choice of higher education.

Choosing a university is one of the most important decisions in an individual's life, particularly at the final stage of secondary education. This decision not only affects future career trajectories but also shapes one's social network, professional identity, and worldview. In previous decades, the university-selection process was typically influenced by parental recommendations, school guidance counselors, printed brochures, and education fairs. However, as the digital era becomes increasingly pervasive, this behavioral pattern has undergone a significant transformation.

Recent research shows that Gen Z spends an average of 7 to 9 hours per day interacting with various digital platforms, including Instagram, TikTok, YouTube, and Twitter/X. These platforms no longer function merely as entertainment media; they have evolved into primary information sources that Gen Z uses to seek references about higher-education institutions. Reviews from active students, campus content, alumni testimonials, and online campus organization activities directly influence the perceptions of prospective students.

This phenomenon creates a distinct challenge for higher-education institutions seeking to increase new-student enrollment from the Gen Z segment. Conventional marketing strategies that have long been used—such as open houses, school roadshows, and print advertisements—are now considered less effective unless supported by a strong digital-presence strategy. On the other hand, high school students also need adequate literacy to make rational university-selection decisions rather than merely following social media trends.

Based on this context, the Master of Management Study Program at Matana University recognized the importance of conducting a Community Service (PKM) activity specifically targeting high school students to improve higher-education literacy and help them understand a more structured and rational decision-making process when choosing a leading university. This activity also served as a platform for Master of Management students to apply their academic knowledge to real social issues.

Problem Formulation

Based on the background described above, the problem formulation for this PKM activity is as follows:

1. How do Gen Z's behavioral characteristics manifest in accessing and processing information about leading universities?
2. Which factors most dominantly influence Gen Z's decisions in choosing a university?
3. How has the role of digital media shifted compared to conventional media in Gen Z's university-selection process?
4. What can universities and high school students do to respond constructively to these behavioral changes?

Objectives

The objectives of this PKM activity include:

1. Providing education to students of SMU Kumnamu School on changes in Gen Z behavior in the university-selection process.
2. Identifying the dominant factors influencing Gen Z's decisions in choosing a leading university.
3. Improving higher-education literacy capacity among high school students and teachers.
4. Producing practical recommendations for higher-education institutions in designing new-student recruitment strategies responsive to Gen Z characteristics.

Benefits

This PKM activity is expected to provide benefits to various parties, namely: (1) for high school students, this activity improves their understanding in making more rational and well-planned university-selection decisions; (2) for teachers, this activity broadens their insight into Gen Z behavioral dynamics relevant to career guidance processes; (3) for Matana University, this activity contributes to increased brand awareness and institutional reputation within the education community; and (4) for Master of Management students, this activity is an opportunity to develop applied competencies in the field of education marketing management.

LITERATURE REVIEW

Characteristics of Generation Z

Generation Z is a demographic group born in an era when the internet and information technology had already matured. Unlike Millennials, who experienced the transition from the analog to the digital era, Gen Z grew up in a fully digital environment from an early age. Chang and Chang (2023), published in SAGE Open, found that continuous exposure to digital media and social networks is a key driver of attitude formation among digital natives. Their study confirms that Gen Z's distinctiveness stems from the disruptive effect of ongoing digital exposure itself, a perspective that continues to be reinforced by more recent research on Gen Z.

Several key characteristics of Gen Z relevant to university-selection behavior include: (1) deep digital nativeness, in which technology is not merely a tool but a way of life; (2) high skepticism toward paid content and traditional advertising, leading them to trust organic content and peer reviews more; (3) an orientation toward institutional authenticity and transparency; (4) multitasking ability and a preference for concise visual content; and (5) a tendency to consider the sustainability and social values of the institution they choose.

A systematic literature review by Ridwan et al. (2025) identifies Gen Z as value-driven and pragmatic consumers who prioritize authenticity, transparency, and tangible outcomes over brand prestige alone. Unlike the idealistic Millennials, Gen Z tends to be realistic and results-oriented. In the context of university selection, this means they place greater weight on post-graduation job prospects, scholarship availability, and study-program reputation than on the prestige of the university name alone.

Consumer Behavior in the Context of Higher Education

Recent research on higher-education decision-making by Poole et al. (2026), published in the *Journal of Marketing for Higher Education*, found that prospective students draw on multiple information sources and interact with multiple touch points when making decisions about university study. Their findings indicate that the decision-making process is iterative and individualised rather than following a uniform sequence. In the context of university selection, the concept of “purchase” can be understood as a long-term educational investment. This

perspective extends traditional consumer decision-making frameworks, such as the EKB model, which conceptualises decision-making through stages including need recognition, information search, evaluation of alternatives, choice, and post-choice evaluation. In contrast, Poole et al. (2026) highlights that prospective students engage with multiple information sources and touch points throughout the decision-making process, suggesting that university choice is better understood as an iterative and individualised process rather than a strictly linear sequence.

In studies concerning college choice, Cain (2021), published in the *New York Journal of Student Affairs*, applied Hossler and Gallagher (1987) three-stage model of college choice — predisposition (formation of initial aspirations), search (active information-seeking), and choice (final decision-making) — to examine how contemporary students navigate the college-choice process. This model remains relevant today, although Cain's findings show that the media and information sources used at each stage, including dual-enrollment programs and digital resources, have changed drastically alongside developments in digital technology.

A study by Šola and Zia (2021), published in the *European Journal of Management and Marketing Studies*, found that social media has become one of the most influential information sources in the university-selection process, alongside campus visits and family recommendations. This finding reflects a significant and continuing shift from earlier studies, in which social media had rarely emerged as a dominant factor.

The Influence of Digital Media on University Selection

Digital media, particularly social media platforms, have revolutionized the way prospective students consume information. Instagram allows universities to showcase campus visuals, student life, and academic achievements in an appealing format. TikTok, with its viral short-video format, has become a new medium used by active students to share authentic campus experiences—content that Gen Z trusts more than official university promotional materials.

YouTube enables prospective students to access virtual campus tours, Q&A sessions with lecturers, and in-depth documentation of campus life. Meanwhile, forum platforms such as Reddit and Quora have become spaces for discussion among prospective students seeking information about study programs, campus culture, and the career prospects of a particular university's graduates.

Research by Ruangkanjanes et al. (2022), published in *Frontiers in Psychology*, reveals that the engagement level of a university's social media marketing activities correlates positively with the behavioral engagement of prospective students, with brand equity acting as a mediating factor. Universities that are active and consistent in producing high-quality content across various digital platforms tend to have higher conversion rates in the new-student admission process.

Theoretical Framework

This PKM activity adopts a theoretical framework integrating three main perspectives: (1) the Theory of Planned Behavior (Ajzen, 1991), which explains how attitudes, subjective norms, and perceived behavioral control shape behavioral intention—in this case, the intention to choose a particular university; (2) the Technology Acceptance Model, synthesized together with the Theory of Planned Behavior in Xue et al. (2024) systematic review in *SAGE Open*, which explains how perceived ease of use and perceived usefulness influence the adoption of technology in searching for university information; and (3) the digital marketing decision journey, described by Labausa et al. (2023) as the nonlinear journey digital consumers take in

making enrollment decisions, in which initial considerations can be shaped by exposure to digital content such as social media presence and university webinars at any time and place.

RESEARCH METHOD

Activity Design

This PKM activity was designed using a participatory action research (PAR) approach that emphasizes the active involvement of participants in the learning process. The activity design was divided into three main phases: the preparation phase, the implementation phase, and the evaluation phase. This approach was chosen because it aligns with Gen Z's characteristic responsiveness to interactive learning, as opposed to one-way lecture methods.

Time and Place of Implementation

The activity was carried out as follows:

- Day/Date: Monday, June 15, 2026
- Location: Hall of SMU Kurnamu School
- Time: 08.00 – 11.00 WIB
- Participants: 25 high school students, 1 school principal, and 4 high school teachers

Implementation Team

Table 1. The PKM Team Consisted of the Following Members

No.	Name	Status	Role in the Program
1	Dr. Hadi Aldo, M.Ak.	Lecturer, Master of Management	Team Leader, Main Speaker
2	Lady Yohana, S.Kom.	Master of Management Student	Speaker
3	Hermawan, S.T.	Master of Management Student	Speaker
4	Andry Rezeky, S.E.	Master of Management Student	Speaker

Implementation Methods and Techniques

The activity was carried out using a combination of several active learning methods, namely:

1. Interactive Lecture: Material delivery by the lecturer/speaker on Gen Z trends, changes in university-selection behavior, and factors that need to be considered. This session was supported by statistical data, visual charts, and real case studies from various universities.
2. Open Q&A Session: A free-flowing discussion between participants and the PKM team on practical questions regarding the university admissions process, scholarships, campus life, and career prospects across various study programs.

Data Collection and Analysis

All qualitative data were then analyzed using thematic analysis, in which observation notes and discussion results were categorized based on recurring themes that emerged. Photo and video documentation was also conducted as supporting secondary data to reinforce the qualitative narrative of the activity.



Figure 1. Documentation of the PKM Activity at SMU Kumnamu School

Evaluation of Activity Outcomes

The evaluation phase was conducted to assess the participants' perceived learning outcomes and their overall response to the educational activity. Immediately after the workshop, participants completed an online questionnaire through Google Forms using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). A total of 24 students participated in the evaluation. The questionnaire included statements related to the participants' understanding of the material, relevance of the information, clarity of the speakers, opportunities for discussion, and overall satisfaction with the workshop. In particular, the statement regarding whether the workshop helped participants understand important factors in selecting a university obtained a mean score of 4.67, while the statement concerning the ease of understanding the material obtained a mean score of 4.71. These results indicate a very positive perceived learning response following the educational intervention.

The quantitative responses were analyzed using descriptive statistics by calculating the mean score for each questionnaire item and the overall mean. The overall mean score was 4.63 out of 5.00, which falls within the "Very Good" category based on the predetermined interpretation scale. The highest score was obtained for the statement that similar activities should be conducted regularly at the school (4.79), while the lowest score concerned the adequacy of the activity duration (4.42). The findings suggest that the workshop was well received and was perceived by participants as relevant to their needs as prospective university students. However, because the evaluation used a post-activity satisfaction questionnaire rather than a pre-test and post-test design, the results are interpreted as evidence of perceived understanding and participant response, rather than as a direct measurement of learning gain.

RESULTS AND DISCUSSION

Participant Profile

The PKM activity was attended by a total of 30 participants, consisting of 25 students, 1 school principal, and 4 teachers from SMU Kumnamu School. Of the 25 student participants, 13 students (52%) were from grade XI Science, while the remaining 12 students (48%) were

from grade XI Social Studies. The gender distribution of student participants was 15 females (60%) and 10 males (40%).

All 25 student participants reported owning and actively using a smartphone. Social media usage was dominated by Instagram, which was used by all participants (25 students, 100%), followed by TikTok with 23 users (92%), YouTube with 21 users (84%), and Facebook with 19 users (76%). Meanwhile, Twitter/X was used by 8 participants (32%). These findings indicate that Instagram, TikTok, YouTube, and Facebook were the most widely used social media platforms among the participating students, while Twitter/X had substantially lower usage. The average daily social media usage was reported at 6.8 hours, with peak usage occurring between 19.00 and 22.00 WIB.

Table 2. Distribution of Participants' Social Media Platform Usage

Social Media Platform	Users (n = 25)	Percentage (%)
Instagram	25	100.0%
TikTok	23	92.0%
YouTube	21	84.0%
Facebook	19	76.0%
Twitter/X	8	32.0%

Dominant Factors in University Selection

Table 3. Dominant Factors Influencing University Selection

Selection Factor	Priority Level	Frequency Mentioned
Tuition cost & scholarship availability	Very High	25 of 25
Graduate career prospects	Very High	24 of 25
Reviews/testimonials from active students	High	23 of 25
National university ranking	High	22 of 25
Campus social media content	High	21 of 25
University's digital reputation	Medium–High	19 of 25
Geographic location	Medium	17 of 25
Recommendations from parents/teachers	Medium	16 of 25
Physical campus visits	Low–Medium	12 of 25
Printed brochures/leaflets	Very Low	3 of 25

These findings are consistent with McKinsey's Consumer Decision Journey theory, which states that modern consumers—particularly digital natives—trust user-generated content (UGC) more than officially produced promotional content. Reviews from active students on social media, online discussion forums, and video-sharing platforms are highly credible information sources in the eyes of Gen Z, as they are considered more authentic and unbiased.

Changes in Information-Seeking Behavior

The typical information-seeking journey among Gen Z participants can be described as follows: (1) being organically exposed to campus content on TikTok's For You Page (FYP) or the Instagram feed; (2) visiting the university's official social media profile to gain an initial impression; (3) searching for hashtags related to the university to find content created by active students; (4) visiting the university's official website for technical information such as admissions, tuition fees, and study programs; (5) joining discussion groups or online communities of prospective students; and (6) asking for the opinions of peers who have already conducted their own research.

This pattern reflects a characteristic feature of Gen Z, who conduct parallel research across multiple channels simultaneously rather than in a linear fashion. They also tend to cross-verify information between platforms before reaching a conclusion. This phenomenon is known in the marketing literature as the zero-moment of truth (ZMOT)—a concept introduced by Google (2011)—in which consumers conduct extensive digital research before making a decision.

Theme 1 – Authenticity as a Determinant of Trust: Participants consistently stated that they trust content spontaneously created by active students more than polished official promotional materials. One participant from grade XII noted that authentic student vlogs are far more informative because they show the reality of campus life without staging, making them easier to trust and use as a reference in decision-making.

Theme 2 – Economic Pragmatism: Despite the strong digital influence, participants demonstrated a strong sense of economic awareness. Education costs, scholarship availability, and the estimated return on investment (ROI) of a chosen study program were treated as serious considerations. Several participants explicitly mentioned their habit of systematically comparing total tuition costs across multiple universities before deciding.

Theme 3 – Curriculum Relevance to Industry Trends: Gen Z is highly attuned to changes in industry and the future job market. They actively seek information about study programs relevant to trends in artificial intelligence, environmental sustainability, the creative economy, and health technology. A prestigious university name is not always a guarantee of choice; the relevance of the curriculum to future industry needs is an increasingly dominant consideration in the selection process.

Implications for University Recruitment Strategy

The findings of this PKM activity carry several important implications for universities seeking to improve the effectiveness of new-student recruitment from the Gen Z segment. First, universities need to transform their communication strategy from a broadcast (one-way) model toward an engagement (two-way) model that leverages user-generated content and student-ambassador programs.

Second, marketing budget allocation needs to shift significantly from conventional media to digital media, particularly platforms with high penetration among Gen Z such as TikTok, Instagram Reels, and YouTube Shorts. The content produced must be authentic, informative, and aligned with the values that Gen Z holds in high regard, including inclusion, sustainability, and transparency.

Third, information regarding career prospects, alumni testimonials, and curriculum relevance to industry needs to be published more proactively and made easily accessible. Graduate outcome data—such as employment rates, average starting salaries, and industry partnership networks—is highly sought after by Gen Z but is often not made transparently available on university digital platforms

CONCLUSION

Based on the entire series of PKM activities carried out at SMU Kumnamu School on June 15, 2026, the following conclusions can be drawn:

1. Gen Z exhibits a unique and distinctive behavioral pattern in choosing a university, dominated by the use of social media platforms as the primary source of information, replacing conventional methods such as printed brochures, education fairs, and physical campus visits.
2. The dominant factors influencing Gen Z's decisions in choosing a university are: tuition costs and scholarship availability, graduate career prospects, reviews/testimonials from active students, and national university rankings—all of which are factors that can be digitally accessed and verified.
3. Gen Z's trust in authentic content produced by active students (user-generated content) far exceeds their trust in official university promotional materials, reflecting the values of authenticity and transparency that characterize this generation.
4. Peer influence within the digital ecosystem plays a very significant role, in some cases even surpassing the influence of parents and teachers, making digital word-of-mouth the most effective education-marketing instrument for the Gen Z segment.
5. Economic pragmatism and curriculum relevance to future industry trends are two substantive factors that distinguish Gen Z's decision-making profile from that of previous generations.

RECOMMENDATIONS

Based on the findings and conclusions above, several recommendations are formulated for various stakeholders:

For Universities and Higher Education Institutions:

1. Develop a digital communication strategy focused on authentic content, including building a structured student-ambassador program to consistently generate high-quality user-generated content.
2. Improve the transparency of graduate outcome data (employment rates, industry networks, alumni achievements) through digital platforms that are easily accessible to prospective students and their families.
3. Allocate a proportional marketing budget to short-video-based social media platforms (TikTok, Instagram Reels) as the primary communication medium for the Gen Z segment.

For High Schools:

1. Integrate higher-education literacy programs more systematically into guidance-counseling programs, particularly regarding navigation of credible digital information sources and critical evaluation of university promotional content.
2. Organize similar activities periodically, involving collaboration with various universities, to provide students with diverse and balanced exposure in the university-selection process.

For Future Research:

1. Conduct longitudinal research to monitor whether the changes in knowledge and attitude achieved through this PKM activity persist and have a real impact on participants' university-selection decisions.
2. Expand the scope of research to various geographic regions to obtain a more comprehensive picture of variations in Gen Z behavior in choosing a university within the Indonesian context.

LIMITATIONS OF THE ACTIVITY

This PKM activity has several limitations that should be considered when interpreting its findings. First, the evaluation involved only 24 student respondents, although the activity was attended by 25 students. The evaluation instrument was administered immediately after the workshop using a five-point Likert-scale questionnaire. Therefore, the results primarily reflect participants' perceived understanding, relevance of the material, and satisfaction with the activity rather than objectively measured changes in knowledge. The questionnaire included an item assessing whether the workshop helped participants understand important factors in university selection, which obtained a high mean score of 4.67, while the overall questionnaire means reached 4.63, categorized as "Very Good."

Second, the activity did not employ a pre-test and post-test design, so the PKM team could not quantitatively determine the extent of participants' knowledge improvement before and after the intervention. The evaluation also did not include a longitudinal follow-up to determine whether the knowledge and considerations discussed during the workshop influenced participants' actual university-selection decisions. In addition, the activity involved students from only one school, which limits the generalizability of the findings to other high school students with different educational, socioeconomic, and geographic backgrounds. Future PKM activities should therefore consider using pre-test and post-test instruments, larger and more diverse participant groups, and follow-up evaluations to obtain stronger evidence of educational impact. The individual response data available in the evaluation provide useful descriptive evidence of participant responses, but they do not provide a direct measure of learning gain.

ACTIVITY DOCUMENTATION

Event Schedule

Table 4. PKM Activity Schedule, June 15, 2026

Time	Activity	Facilitator
08.00 – 08.15	Registration and opening	Committee & Program Team
08.15 – 08.20	Opening prayer	Lady Yohana, S.Kom.
08.20 – 08.30	Speaker introduction	Andry Rezeki, S.E.
08.30 – 08.45	Presentation: Changes in Gen Z Behavior	Lady Yohana, S.Kom.
08.45 – 09.00	Presentation: Gen Z and the Future	Andry Rezeki, S.E.
09.00 – 09.15	Presentation: How to Choose the Right University and Major	Hermawan, S.T.
09.15 – 09.30	Open Q&A session	Entire program team
09.30 – 09.45	Closing remarks	Dr. Hadi Aldo, M.Ak.
09.45 – 10.30	Closing reflection and discussion	Dr. Hadi Aldo, M.Ak.
10.30 – 11.00	Closing and group photo documentation	Entire program team

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Mailing Address
Fakultas Ekonomi dan Bisnis, Universitas Pelita Harapan,
Kampus Universitas Pelita Harapan Gedung F Lt. 12
Lippo Karawaci, Tangerang 15811

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