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Original Article

Digital Marketing, Brand Trust, and Generation Z Consumers' Decision to Use LinkAja E-Wallet in Mataram, Indonesia

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This article contributes to:

Abstract. This study investigates the extent to which digital marketing and brand trust shape Generation Z consumers' decisions to use the LinkAja e-wallet in Mataram, Indonesia. Although digital wallets have become increasingly embedded in youth payment practices, platform-specific adoption remains uneven, indicating the need to examine how promotional communication and trust-based perceptions operate in a local urban context. A causal-associative quantitative design was employed using survey data from 100 purposively selected Generation Z respondents who were 18–29 years old, lived or conducted activities in Mataram, and had used LinkAja within the previous six months. Data were collected using a structured Likert-scale questionnaire and analyzed through descriptive statistics and multiple linear regression. The results show that digital marketing has a positive and significant effect on the decision to use LinkAja (B = 0.545; beta = 0.533; p = 0.006), whereas brand trust has a positive but statistically non-significant effect (B = 0.319; beta = 0.302; p = 0.114). Simultaneously, digital marketing and brand trust significantly explain consumers' usage decisions, F(2,97) = 103.797, p < 0.001, with an adjusted R2 of 0.675. The study contributes to digital consumer behavior literature by showing that, for Generation Z users in Mataram, informative and accessible digital marketing is more decisive than brand trust in explaining LinkAja usage. However, the high variance inflation factor indicates that partial effects should be interpreted cautiously. The findings suggest that e-wallet providers should integrate promotional attractiveness with credible security communication, transparent service information, and user-oriented digital engagement.

Keywords: Digital Marketing, Brand Trust, Consumer Decision, e-wallet, LinkAja, Generation Z.

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1. Introduction

Digital transformation has reshaped the ways firms communicate with consumers, build relationships, and influence purchase or usage decisions. In the contemporary marketing environment, firms no longer depend solely on one-way promotional channels; instead, consumers actively interact with brands through social media, mobile applications, search engines, and other digital touchpoints. Digital marketing enables firms to deliver timely, personalized, and interactive messages, while consumers can evaluate information, compare alternatives, and share experiences in real time [1]–[5]. This transformation is particularly important in financial technology services, where users' decisions are shaped not only by promotional exposure but also by perceived usefulness, convenience, security, and trust.

Electronic wallets have become one of the most visible manifestations of financial technology adoption in everyday consumer life. E-wallets allow users to store monetary value, conduct cashless transactions, pay bills, purchase products, and access promotional benefits through mobile devices. Previous studies have shown that mobile payment and digital wallet adoption is influenced by technology-related factors such as perceived usefulness, perceived ease of use, compatibility, performance expectations, perceived risk, trust, service quality, and social influence [6]–[12]. Because e-wallet services handle personal and financial data, the decision to use a particular provider is closely related to users' perceptions of safety, reliability, and institutional credibility [10], [13].

Generation Z represents a highly relevant consumer segment for e-wallet research because this cohort grew up with internet-based communication, social media, and mobile applications. In Indonesia, Generation Z is defined by Statistics Indonesia as the population born between 1997 and 2012 [25]. In West Nusa Tenggara, this cohort represents a substantial proportion of the population, creating a large potential market for digital financial services [26]. Survey-based evidence also indicates that young consumers in Indonesia tend to prefer e-wallets over conventional banking instruments for everyday payments because of convenience, speed, accessibility, and promotional incentives [27]. These characteristics make Generation Z more responsive to digital promotional messages but also potentially more selective in choosing platforms that fit their lifestyle and social environment.

LinkAja is an Indonesian e-wallet service operated by PT Fintek Karya Nusantara and supported by several state-owned enterprises. Although LinkAja is institutionally backed and widely promoted as a national digital payment platform, its use among young consumers competes with other e-wallet brands such as GoPay, OVO, DANA, and ShopeePay. The existence of multiple competing platforms means that consumer decisions cannot be explained merely by the availability of the service. Instead, platform-specific factors, including digital marketing quality and brand trust, may determine whether consumers decide to use LinkAja regularly or only occasionally.

Digital marketing is relevant because e-wallet users often receive information about features, promotions, cashback, service updates, and transaction benefits through digital channels such as Instagram, TikTok, YouTube, websites, and in-app notifications. In this study, digital marketing refers to consumers' perceptions of the accessibility, informativeness, and entertainment value of LinkAja's digital communication. Effective digital marketing can reduce information asymmetry, increase perceived relevance, and encourage trial or continued use by making the benefits of the service more visible to users [1], [2], [4]. For Generation Z consumers, digital marketing is not merely a promotional tool; it is also a source of product learning, peer comparison, and social validation.

Brand trust is also theoretically important because e-wallet use involves financial transactions and personal data. Trust reduces perceived uncertainty and helps consumers feel confident that a provider is competent, reliable, and able to protect users' interests [13], [17]. In brand-related research, trust has been associated with stronger brand loyalty, advocacy, and purchase intention because consumers are more willing to choose brands they perceive as credible and dependable [14]–[18]. However, the relative influence of brand trust may differ across consumer groups and stages of adoption. For younger consumers, promotional incentives and digital convenience may be more immediately salient than trust, especially when the service is used for low-value daily transactions.

Based on this background, this study examines the effect of digital marketing and brand trust on Generation Z consumers' decision to use LinkAja e-wallet in Mataram, Indonesia. Specifically, the study tests whether digital marketing has a significant partial effect on the decision to use LinkAja, whether brand trust has a significant partial effect, and whether both variables jointly explain usage decisions. By focusing on Generation Z users in Mataram, this research contributes to a more contextual understanding of e-wallet adoption in a second-tier Indonesian city and provides practical implications for platform managers seeking to strengthen user engagement.

2. Method

This study employed a quantitative approach with a causal-associative design to examine the effect of digital marketing and brand trust on Generation Z consumers' decision to use the LinkAja e-wallet. The research was conducted in Mataram City, West Nusa Tenggara Province, Indonesia. Mataram was selected because it is the administrative and economic center of West Nusa Tenggara and has a diverse urban population with relatively high exposure to digital services. The population consisted of Generation Z consumers in Mataram who had used LinkAja. The sample was determined using purposive sampling because the exact number of LinkAja users who met the research criteria was unknown. The inclusion criteria were: respondents were 18–29 years old, lived or conducted regular activities in Mataram, and had used LinkAja at least once within the previous six months. The minimum sample size was calculated using the Lemeshow formula for an unknown population, with a 95% confidence level, a population proportion of 0.5, and a 10% margin of error. The calculation produced a minimum sample size of 96.04, which was rounded up to 100 respondents.

The study used primary and secondary data. Primary data were collected through a structured questionnaire distributed to respondents who met the sampling criteria. Secondary data were obtained from books, scientific journal articles, institutional reports, and relevant statistical sources. The questionnaire used a five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree. The average score of each item and variable was interpreted using a class interval of 0.80, ranging from very low/very poor to very high/very good. The study consisted of three variables. Digital marketing (X1) was defined as consumers' perception of LinkAja's digital communication and promotion, measured through accessibility, informativeness, and entertainment. Brand trust (X2) was defined as consumers' confidence in LinkAja as a reliable and competent e-wallet brand, measured through brand reputation, brand competence, and self-brand congruity. The decision to use LinkAja (Y) was defined as consumers' determination to choose and use LinkAja after receiving information, liking the brand, and considering recommendations from others.

Before the main survey, the questionnaire was tested on 30 respondents outside the main sample. Item validity was examined by comparing the corrected item-total correlation with the r-table value at the 5% significance level. With 30 pilot respondents, the r-table value was 0.361. All indicators of digital marketing, brand trust, and usage decision had correlation values greater than 0.361; therefore, all items were valid. Reliability was assessed using Cronbach's alpha, with a minimum acceptable threshold of 0.60. The alpha coefficients were 0.921 for digital marketing, 0.941 for brand trust, and 0.872 for usage decision, indicating that all constructs were reliable.

Data were analyzed using descriptive statistics and multiple linear regression. Descriptive statistics were used to summarize respondent perceptions of each variable. Multiple linear regression was used to examine the partial and simultaneous effects of

digital marketing and brand trust on the decision to use LinkAja. The regression model was specified as Y = alpha + beta1X1 + beta2X2 + epsilon, where Y is the decision to use LinkAja, X1 is digital marketing, X2 is brand trust, alpha is the constant, beta1 and beta2 are regression coefficients, and epsilon is the error term. Prior to hypothesis testing, the model was evaluated through normality, multicollinearity, and heteroskedasticity diagnostics. Hypotheses were tested using the t-test, F-test, and adjusted coefficient of determination at a significance level of 0.05. Because the study used non-probability sampling and cross-sectional survey data, the results are interpreted as statistical associations rather than causal effects in the experimental sense [21]–[23]..

3. Results and Discussion

3.1 Classical Assumption Test Results

The classical assumption tests were conducted to evaluate whether the regression model met the basic requirements for ordinary least squares estimation. The normality test using Kolmogorov-Smirnov produced a significance value of 0.018, which is below 0.05. This indicates that the residuals were not perfectly normally distributed based on the formal test. However, the histogram and Normal P-P Plot indicated that the residual pattern remained close to normal distribution.

Table 1. Assumed Classic Results

Test	Indicator	Result	Interpretation
Normality	Kolmogorov-Smirnov Sig.	0.018	Residuals were not perfectly normal based on the formal test
Multicollinearity X1	Tolerance / VIF	0.091 / 10.929	High collinearity indicated
Multicollinearity X2	Tolerance / VIF	0.091 / 10.929	High collinearity indicated
Heteroskedasticity	Scatterplot pattern	Random spread	No clear heteroskedasticity pattern observed

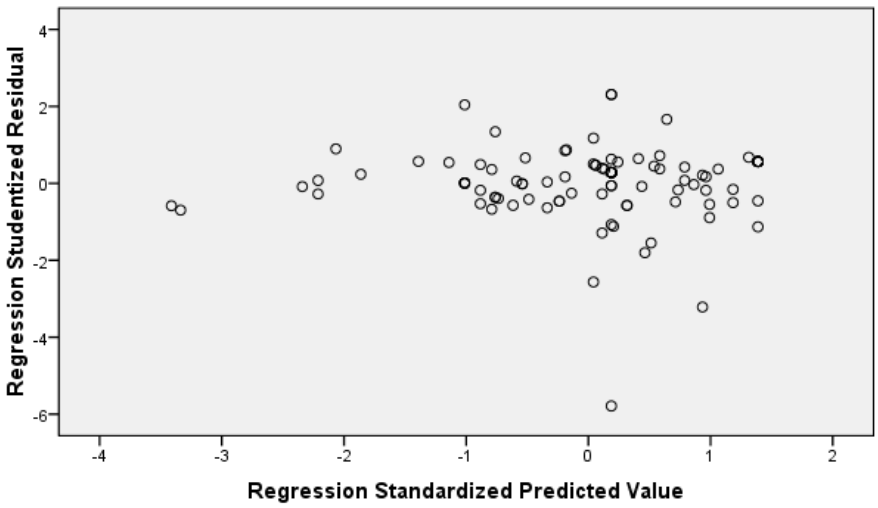

Figure 1. Scatterplot of standardized predicted values and studentized residuals

Given the sample size of 100 respondents, the regression model was retained for further analysis, but the inference is interpreted cautiously. The multicollinearity test showed that both digital marketing and brand trust had a tolerance value of 0.091 and a variance inflation factor (VIF) of 10.929. These values indicate a high degree of collinearity because tolerance was lower than 0.10 and VIF was higher than 10. Multicollinearity does not necessarily invalidate the overall model, but it can inflate standard errors and make the partial effect of each predictor less stable [20], [21]. Therefore, the partial coefficients in this study should be interpreted with caution, especially for brand trust. The heteroskedasticity test was assessed using a scatterplot of standardized predicted values

and studentized residuals. As shown in Figure 1, the residual points are distributed randomly above and below zero and do not form a systematic pattern. This suggests that the model did not show a clear heteroskedasticity problem based on graphical inspection.

3.2 Multiple Linear Regression Results

The results of the multiple linear regression analysis are presented in Table 2. The constant value of 0.407 indicates the estimated value of the decision to use LinkAja when digital marketing and brand trust are held constant. The regression coefficient for digital marketing is 0.545, indicating that higher perceived digital marketing quality is associated with a higher decision score for using LinkAja. The regression coefficient for brand trust is 0.319, indicating a positive direction, although this effect was not statistically significant in the partial test.

Table 2. Multiple linear regression results

Model	B	Std. Error	Beta	t	Sig.
Constant	0.407	0.239	-	1.704	0.092
Digital marketing (X1)	0.545	0.194	0.533	2.812	0.006
Brand trust (X2)	0.319	0.200	0.302	1.594	0.114

3.3 Hypothesis Testing

The partial test shows that digital marketing has a positive and significant effect on the decision to use LinkAja. The t-value of 2.812 is greater than the critical t-value of 1.984, and the significance value of 0.006 is lower than 0.05. Therefore, the first hypothesis, which states that digital marketing has a positive effect on Generation Z consumers' decision to use LinkAja, is supported. This result indicates that accessible, informative, and engaging digital promotion is an important determinant of LinkAja usage among Generation Z consumers in Mataram. The partial test for brand trust shows a positive coefficient but a non-significant effect. The t-value of 1.594 is lower than the critical t-value of 1.984, and the significance value of 0.114 is higher than 0.05. Therefore, the second hypothesis, which states that brand trust has a positive effect on the decision to use LinkAja, is not supported. This result does not imply that trust is irrelevant; rather, it suggests that brand trust does not provide a statistically strong unique contribution after digital marketing is included in the same model.

The coefficient of determination shows that the adjusted R2 value is 0.675. This means that digital marketing and brand trust jointly explain 67.5% of the variation in Generation Z consumers' decision to use LinkAja, while the remaining 32.5% is explained by other factors not included in the model, such as perceived ease of use, perceived usefulness, perceived security, social influence, price promotion, transaction habit, peer recommendation, and user experience.

Table 3. ANOVA results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	51.239	2	25.619	103.797	0.000
Residual	23.942	97	0.247	-	-
Total	75.180	99	-	-	-

The F-test result shows that digital marketing and brand trust simultaneously have a significant effect on the decision to use LinkAja. The F-value of 103.797 with a significance value of 0.000 indicates that the regression model significantly improves the explanation of usage decisions compared with a model without predictors.

3.4 Discussion

3.4.1 The Effect of Digital Marketing on the Decision to Use LinkAja

The results show that digital marketing has a positive and significant effect on Generation Z consumers' decision to use LinkAja. The standardized beta value of 0.533

indicates that digital marketing is the strongest partial predictor in the model. This finding is consistent with the argument that digital and social media marketing can influence consumer behavior by providing information, generating engagement, increasing brand visibility, and facilitating interaction between firms and users [1], [2]. For digital financial services, marketing messages can also reduce uncertainty by explaining transaction benefits, application features, cashback programs, merchant partnerships, and security mechanisms.

This result is particularly relevant for Generation Z consumers because their information-search behavior is strongly embedded in digital environments. Digital marketing messages distributed through social media, mobile applications, and online content can shape perceptions before a consumer decides to use an e-wallet. In the case of LinkAja, the significant effect of digital marketing suggests that Generation Z consumers in Mataram respond to promotional visibility, accessibility of information, and the attractiveness of digital communication. Therefore, LinkAja's marketing strategy should not rely only on promotional intensity; it should also emphasize message clarity, relevant use cases, user education, and interactive communication that fits the everyday payment behavior of young consumers.

The finding is also consistent with technology adoption literature, which argues that digital service adoption is influenced by perceived usefulness, perceived ease of use, compatibility, performance expectancy, and social influence [9], [11], [12]. Digital marketing can strengthen these perceptions when it communicates concrete benefits, such as faster payments, merchant availability, secure transactions, and practical integration with daily activities. Therefore, digital marketing should be viewed as a mechanism that connects platform features with consumer decision processes rather than merely as a promotional tool.

3.4.2 The Effect of Brand Trust on the Decision to Use LinkAja

Brand trust has a positive but non-significant effect on the decision to use LinkAja. This means that respondents who trust LinkAja tend to show higher usage decisions, but the statistical evidence is not strong enough to confirm brand trust as an independent predictor in the model. From a theoretical standpoint, this result differs from many studies showing that trust is important in electronic commerce and digital payment contexts [10], [13]. Trust is usually expected to reduce perceived risk, increase confidence, and support the decision to adopt financial technology services.

Several explanations may account for the non-significant effect. First, the respondents were Generation Z users, whose immediate usage decisions may be more strongly driven by promotions, convenience, peer influence, and digital exposure than by abstract brand-level trust. Second, the decision to use an e-wallet for routine low-value transactions may depend more on habit, merchant acceptance, and promotional benefits than on brand reputation alone. Third, the high VIF value indicates strong overlap between digital marketing and brand trust. When two predictors are highly correlated, the unique contribution of each variable may become difficult to estimate precisely [20], [21]. Thus, the non-significance of brand trust should be interpreted as a limitation of its independent explanatory power in this model, not as evidence that trust is unimportant in e-wallet usage.

The result has practical implications. LinkAja should continue strengthening trust, but trust-building should be integrated into digital marketing content. Instead of treating promotion and trust as separate strategies, the platform can combine promotional messages with clear communication about data protection, transaction security, official partnerships, customer support, and dispute resolution. Such an integrated strategy may

be more effective because Generation Z consumers encounter trust cues primarily through the same digital channels that deliver promotional content.

3.4.3 The Simultaneous Effect of Digital Marketing and Brand Trust

The simultaneous test indicates that digital marketing and brand trust jointly have a significant effect on Generation Z consumers' decision to use LinkAja. The adjusted R2 value of 0.675 indicates that the model has strong explanatory power. This finding suggests that promotional communication and trust-related perceptions are jointly relevant in explaining e-wallet usage decisions. However, the high correlation between the two independent variables implies that much of the explanatory power may be shared between digital marketing and brand trust. In practice, users may not sharply separate their perception of digital marketing from their perception of brand credibility. Informative and professional digital communication can itself become a source of trust, while trust in the brand can make digital marketing messages more persuasive.

From a methodological perspective, the presence of multicollinearity indicates the need for further construct validation in future studies. Future research should test discriminant validity using methods such as the heterotrait-monotrait ratio before interpreting the structural relationship among latent variables [19]. Future studies could also include additional predictors such as perceived security, perceived usefulness, perceived ease of use, habit, social influence, and perceived promotional value. Including these variables would make the model more consistent with established technology acceptance frameworks and allow a more comprehensive explanation of e-wallet adoption among Generation Z consumers [11], [12].

4. Conclusion

This study concludes that digital marketing has a positive and significant effect on Generation Z consumers' decision to use the LinkAja e-wallet in Mataram, Indonesia. The more accessible, informative, and engaging LinkAja's digital marketing is perceived to be, the more likely Generation Z consumers are to decide to use the service. Digital marketing is therefore a dominant factor in the model, reflecting the importance of social media exposure, online information, promotional attractiveness, and platform communication in shaping young consumers' e-wallet decisions. Brand trust has a positive but non-significant effect on the decision to use LinkAja. Although trust remains conceptually important for digital financial services, the results suggest that, in this sample, brand trust does not provide a strong independent contribution after digital marketing is considered. This may be due to the strong overlap between digital marketing and brand trust, as indicated by the high VIF value. Therefore, the finding should not be interpreted as meaning that trust is irrelevant, but rather that trust may operate together with digital communication rather than as a separate determinant.

Digital marketing and brand trust simultaneously have a significant effect on the decision to use LinkAja, with an adjusted R2 of 0.675. This indicates that the two variables jointly explain a substantial proportion of usage decisions. For managerial practice, LinkAja should strengthen digital marketing strategies that are not only promotional but also educational and trust-enhancing. Messages should emphasize practical benefits, ease of use, merchant accessibility, transaction security, customer protection, and transparent service information. For future research, larger samples, probability-based sampling, additional variables, and stronger construct validation are recommended to improve the robustness and generalizability of the findings.

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6. Declaration

Author contributions and responsibilities - The authors made major contributions to the conception and design of the study. The authors took responsibility for data analysis, interpretation and discussion of results. The authors read and approved the final manuscript.

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