

The Impact of Trust And Promotion on The Increase in Consumer Usage of The Linkaja Application at Margomulyo Surabaya Fuel Station

□ Taufik Kurniawan¹, Dhiyan Septa Wihara², Nindya Kartika Kusmayati³, Yuli Kurniawati⁴, Bayu Permadi⁵,

^{1,4} Economics Study Program, Faculty of Accounting, STIE Mahardhika Surabaya

² Economics Study Program, Faculty of Economics and Business, State University of Surabaya

^{3,5} Economics Study Program, Faculty of Management, STIE Mahardhika Surabaya

✉ taufik.kurniawan@stiemahardhika.ac.id

ARTICLE INFORMATION	ABSTRACT
<p>Received: Feb 2025 Revised: Feb 2025 Accepted: April 2025</p> <p>Keywords: Trust, Promotion, Consumer Enhancement</p>	<p><i>The purpose of this study is to ascertain how consumer trust and promotions affect the growth in LinkAja application usage at the Margomulyo petrol station in Surabaya City. Customers who used the LinkAja app to make purchases at the Margomulyo petrol station in Surabaya City made up the study's population. The data source used is primary data using random sampling procedures employing a sample size of 100 respondents. SPSS (Statistical Product And Service Solution) version 2.10 for Windows is used as the analytical tool for this study. The multiple linear regression results are $Y = 5.968 + 0.209X1 + 0.2073X2 + e$. In addition to having a normative distribution and being free of heteroscedasticity, multicollinearity, and autocollinearity, the evaluation results are valid and dependable. Several linear models were produced. The amount of the influence of the trust impact variable on increasing the use of the LinkAja application is 0.03 according to the results of the T Test analysis using the given formula. promoting a 0.01 increase in interest through the LinkAja application. It is evident from the aforementioned data that the trust variable has a stronger influence of 0.03 on the growth of LinkAja application usage. Because trust has a significant chance of attracting clients, it will also result in misleading marketing.</i></p>

INTRODUCTION

The increase in trust and electronic transactions is in line with the increase in the total money in circulation in Indonesia. In this day and age, the use of fuel is certainly a support for people's daily needs as fuel for their means of transportation. PT Pertamina has advanced the latest innovations in terms of finance, especially payment methods to ensure that consumers get convenience in transacting in purchasing each Pertamina product. In order to run the non-cash or cashless transaction program that is currently being run by the government, Pertamina invites the public to use the LinkAja application. LinkAja offers

convenience in making online payment transactions. The advantage of using the LinkAja application for customers is that we can make product purchase transactions at petrol stations without bothering to use cash and can also reduce the crime rate. The application of promotions is often associated with the element of giving cashback or services that can meet satisfaction and increase the use of applications. Customer trust can also be obtained because it does something best so that it can make the other party feel trusted and safe. Against this background, does trust and promotion have an effect on boosting the usage of the LinkAja application at Margomulyo Surabaya petrol stations. Common examples of digital finance forms that are popular today include e-currency, mobile banking, digital wallets, cashless banking, and online access to loan and savings accounts (Risang, 2017: 6). Financial services that are easier to use, more convenient, and more attractive because they seem new are the result of technological developments (Hackos & services, 2003:18) This makes the author's goal to make an article on the impact of consumer trust and promotion on the increase in the use of the LinkAja application at Margomulyo petrol stations.

LITERATURE REVIEW

Trust

Customer trust can develop after a very long effort, claims Kartajaya (2011: 127). Efforts to establish collaboration will feel easier if there is trust between the client and the business. Trusting another person or organization means expecting them to keep their promises and commitments. Because they have that knowledge necessary to complete a task, the other party has credibility, which in turn generates customer trust.

Promotion

Sales promotions are temporary inducements to arouse interest in, try, or buy products or services Kotler & Armstrong (2014:501).

According to Kotler & Armstrong (2014:662), promotional items include:

- a. Sample applications and goods (samples), namely offers of certain applications or products for testing.
- b. Cashback, namely product purchases made using an application that can be used one more time.
- c. Packages (Premium) are products that are provided free of charge or at a reduced price to entice customers to make purchases through certain applications.
- d. Discounts are direct price reductions for purchases made through certain applications within a certain time period.

Interest

Once interested in a product, consumers want to try it, and then they want to buy it so they can own it, according to Kotler & Keller (2012). When we are interested in something, we pay more attention to it and are more likely to remember it later. Then comes satisfaction, which increases enthusiasm for using the gadget. Meanwhile, Ajzen (2011) claims that interest is a subjective potential condition that involves the relationship between a person and various activities.

Service

Services are a form of outsourced labor that contributes to an organization's profits. Object users can get the results they want from an activity if they complete it within a certain time frame. Because services are economic activities that produce tangible objects or buildings, services are usually obtained and consumed simultaneously and as a result can add value (Lupiyoadi, 2016: 16).

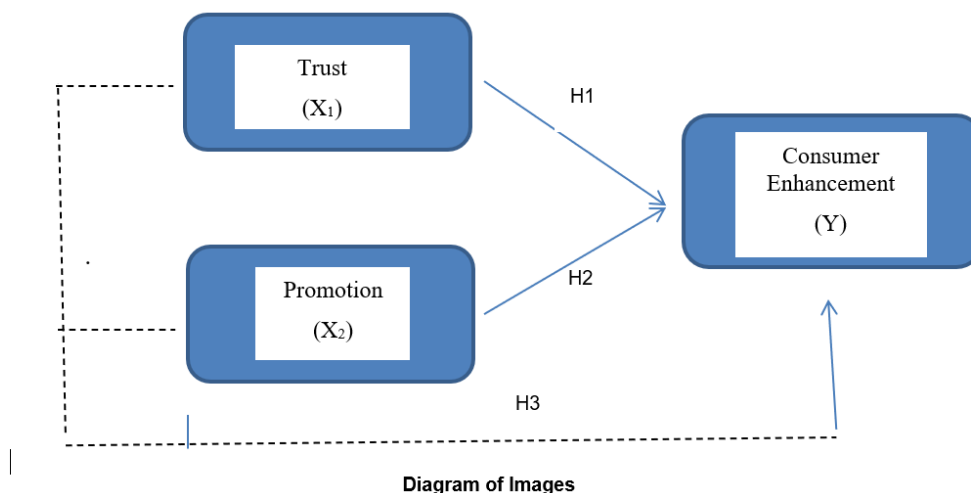
RESEARCH METHODS

The location of this study is at the Surabaya gas station. In this study, the author uses a quantitative research method. The population that will be the subject of this research is the users of the LinkAja application at gas stations in Surabaya. The method used is probability sampling, where the sample selection involves several random selections. Since the population size is unknown, the representative sample size is determined using the criteria established by the Lemeshow formula (1997). Thus, For this study, a minimum sample size

of 96 respondents is needed, rounded up to 100 respondents. The reason for using Lemeshow's formula (1997) is because the target population is too large and variable. With the variable of increased usage as the independent variable (Y), while trust (X1) and promotion (X2) are the dependent variables. The technique used to collect data from the information conducted by the author in this study through questionnaires and literature review. In this study, the validity test will be conducted with the help of the SPSS program (Statistical Package for Social Science). There are open-ended and quick response forms in the survey used for the research. The following assessment method is used when measuring variables on a Likert scale: Respondents strongly disagree with the statements made in the questionnaire, as indicated by the number 1 (SD), while choosing option 5 (SS) indicates that survey participants overwhelmingly concur with the question.

Customer trust can develop after a very long effort, claims Kartajaya (2011: 127). Indicators of trust according to Peppers and Rogers (2007:42) in Saraswati (2019:30) claim that trust consists of the following elements: Credibility, Reliability, and Intimacy Promotion is the process of sharing information with others, whether potential customers or other individuals, to change their attitudes and behaviors (Cannon et al., 2008:69). Oky's research (2019: 31) cites Tjiptono (2008: 52) as the source of the following promotion indicators: Advertising, Personal Selling, and Public Relations According to Adi, S (2003:67), "peningkatan" comes from the word "tingkat." Which means layer or layers of something, then forming an arrangement. Improvement also means progress or quality as well as quantity Next, classical hypothesis testing is conducted, which includes normality tests, multicollinearity, heteroscedasticity, and autocorrelation tests to make sure the logistic regression equation that is produced is normal. The final stage of the analysis involves two key statistical tests. Firstly, the F-test is conducted to examine the collective influence of the three independent stimulus variables on the dependent variable. Secondly, the t-test is applied to evaluate the individual (partial) effect of each independent variable on the outcome variable in isolation.

From the explanation above, a conceptual framework and hypothesis can be derived as follows:



This is the hypothesis that has been put out.

H₁ : Trust

- Trust (X₁) in the increase of consumers using the linkaja application (Y)

H₂ : Promotion

- Promotion (X₂) towards the increase in consumers using the linkaja application (Y)

H₃ : Increase in consumers

- Trust (X₁) and Promotion (X₂) towards the increase in consumers using the linkaja application (Y).

RESULT AND DISCUSSION

The Instrument Testing

Validation Test

Sugiyono (2018:267) explains that this research is applied to determine whether the survey data used is correct or not. The step taken before demonstrating that all statement indicators are suitable as research instruments is conducting a large sample test with 100 respondents. The significance level is 5%; if the calculated $r >$ table r , then the statement is valid. Conversely, if the calculated $r <$ table r , then the statement is invalid. Based on the validity test results, it can be concluded that all variable statements presented to the respondents are valid because the calculated $r >$ table r (0.194). All of the statements in the questionnaire are thought to be appropriate tools for measuring research data, it may be inferred.

Reliability Test

reliability test by figuring out the indicator variables, or the study questionnaire's consistency. A claim is considered trustworthy if Cronbach's alpha is greater than 0.60 (Ghozali, 2016).

Tabla Determinada

Variety	Cronbach Alpha	Declaración
Trust	0.896	Determined
Promotion	0.841	Determined
Consumer Enhancement	0.853	Determined

The table above states that the Cronbach alpha value is > 0.60 , so the data is considered reliable.

Classical Assumption Test

According to Sugiyono (2017), the normality test is used to determine whether the residuals from the regression model are normally distributed. In this study, the Kolmogorov–Smirnov (K–S) test was applied to assess the distribution of residuals. A significance value (p) greater than 0.05 indicates that the residuals follow a normal distribution. Conversely, a significance value below 0.05 suggests a deviation from normality.

In the present analysis, the Kolmogorov–Smirnov test returned a significance value of 0.292 ($p > 0.05$), indicating that the residuals are normally distributed, and thus, the assumption of normality is met.

Statistik	Nilai
N (Sample Size)	100
Mean of Unstandardised Residuals	0.000
Standard Deviation	1.663
Absolute Extreme Differences	0.098
- Positive	0.064
- Negative	-0.098
Kolmogorov–Smirnov Z Value	0.980
Asymp. Sig. (2-tailed)	0.292
Interpretation	Data normal ($p > 0.05$)

Table Normalcy Test

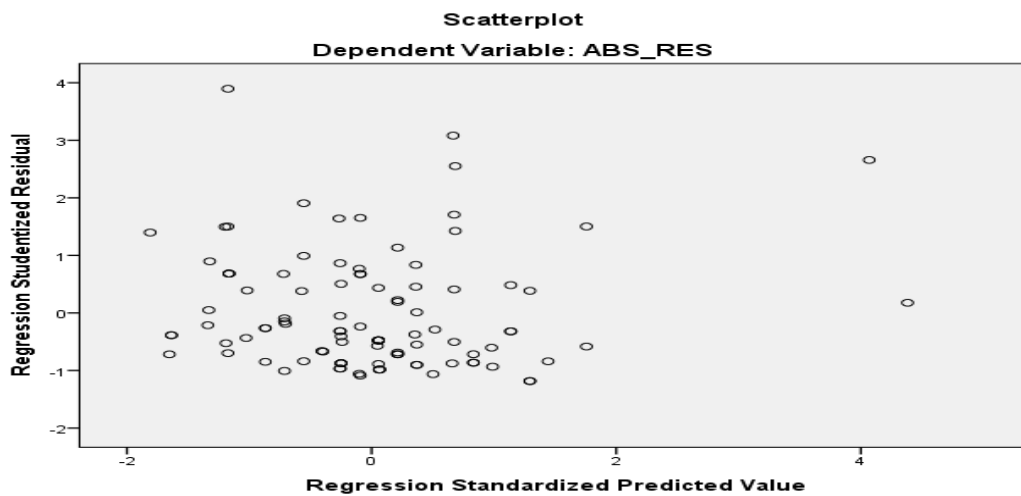
This test aims to assess whether the data observations are normally distributed, employing the Kolmogorov–Smirnov method. The results of the normality test are presented in the table below.

Variable	Sig	Limit	Explanation
Unstandar Residual	0.147	> 0,05	Normal

Referring to the results presented in the table, the Asymptotic Significance (Asymp. Sig.) value is 0.147, which exceeds the conventional threshold of 0.05. This indicates that the residuals follow a normal distribution, and thus the assumption of normality is met.

Heteroscedasticity Test

The heteroscedasticity test is helpful in identifying whether or not there is a definite unequal variance in a regression model, according to Ghozali (2017:47). If a study appears in a scatterplot diagram, it is deemed to be heteroscedastic.



The findings suggest that higher levels of variable X contribute to elevated levels of variable Y, according to the classical assumption test, since the points in the above image show an upward movement pattern that follows the direction of the variables. This indicates that variables X1 and X2 have a positive effect on variable Y.

Multi-linearity test

The multicollinearity test is useful for examining whether a regression model has identified correlations among independent variables (Ghozali, 2018: 71).

Variable	Unstandardised Coefficients (B)	Std. Error	Standardised Coefficients (Beta)	t Value	p-value	Tolerance	VIF
(Constant)	5.968	1.139	—	5.239	0.000	—	—
Trust	0.209	0.069	0.277	3.021	0.003	0.983	1.017
Promotion	0.273	0.081	0.310	3.378	0.001	0.983	1.017

Table Multi-linearity Test

Based on the above values, the tolerance value > 0.1 with a VIF value < 10, it can be concluded that there are no signs of multicollinearity in this variety. Uji Autokorelasi

The autocorrelation test is necessary to see whether the linear regression model has a relationship between the t-test confounder and the previous t-test confounder error. (Ghozali 2018: 111)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,442 ^a	,196	,179	1,681

a. Predictors: (Constant), Promotion, Trust

b. Dependent Variable : Consumer Enhancement

Table Auto Correlation Test

The Durbin-Watson test produced a statistic of approximately 1.681, with a lower bound (dL) of 1.634 and an upper bound (dU) of 1.715. As the obtained d value falls between dL and dU (i.e., $dL < d < dU$), it can be inferred that there is no evidence of positive autocorrelation. Therefore, the multiple regression model used in this study can be considered free from autocorrelation

Hypotheses Test

The Simultaneous F Test

According to Ghozali (2018), the F test concurrently looks at whether the independent factors have an impact on the dependent variable at the same time.

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	66,691	2	33,346	11,807	,000 ^b
	Residual	273,949	97	2,824		
	Total	340,640	99			

a. Dependent Variable : Consumer Enhancement

b. Predictors: (Constant), Promotion, Trust

Table F test

A calculated f-value (11.807) > table f-value (3.30) and a sig value of 0.000 < 0.05 are obtained from the above table. This indicates that the independent variables, promotion (X2) and trust (X1), have a significant impact on each other at the same time. having a favourable and noteworthy effect on the rise in the Margomulyo petrol station in Surabaya's usage of the LinkAja application.

Partial T Test

This test is employed to examine the effect of each independent variable (X) on the dependent variable (Y) individually or in isolation (Ghozali, 2018, p. 57).

Predictor Variable	Unstandardised Coefficients (B)	Standard Error	Standardised Coefficients (Beta)	t-value
(Constant)	5.968	1.139	-	5.239
Trust	0.209	0.069	0.277	3.021
Promotion	0.273	0.081	0.310	3.378

Table T Test

As can be seen from the preceding table, the communication skills variable (X1) has a considerable impact on the manipulative skills because its t-value (3.021) > t-table (2.042). trust technique (Y) at the Margomulyo gas station in Surabaya City. For the Promotion variable (X2) Given that the t-statistic (3.378) exceeds the critical t-value (2.042), it can be concluded that Appearance (X2) exerts a statistically significant influence on the dependent variable on the increased use of the LinkAja application (Y) at the Margomulyo gas station in Surabaya City.

Linear Regression Testing

The multiple linear regression equation derived from the analysis is as follows:

$$Y = a + B_1 X_1 + B_2 X_2 + e$$

$$Y = 5.968 + 0.209X_1 + 0.273X_2 + e$$

Interpretation

1. The constant value (5.968) suggests that when both Trust and Promotion variables are at zero, the predicted level of LinkAja usage remains at 5.968. This indicates a baseline level of adoption even in the absence of the influence from the two predictors.
2. The Trust coefficient (0.209) indicates that for every 1-unit increase in the trust variable—assuming the promotion variable remains constant—there is a predicted increase of 0.209 units in the usage of the LinkAja application.
3. Similarly, the Promotion coefficient (0.273) implies that a 1-unit increase in promotional efforts, while holding trust constant, is expected to enhance LinkAja application usage by 0.273 units.

This result shows that both trust and promotion have a positive and significant influence on the decision to use the LinkAja application, with promotion having a slightly stronger effect.

Determination Test

Ghozal (2018) states that the determination test is used to ascertain whether this kind of regression model is capable of providing a more thorough explanation for the dependent variable's fluctuation..

Model	Correlation Coefficient (R)	Coefficient of Determination (R ²)	Adjusted R ²	Standard Error
1	0.442	0.196	0.179	1.681

Determinacy Test

Based on the regression summary table, the adjusted coefficient of determination (Adjusted R²) is reported at 0.179. This indicates that approximately 17.9% of the variance in the dependent variable, consumer enhancement, can be statistically explained by the two independent variables: trust and promotion.

In other words, the model demonstrates a modest explanatory power, suggesting that the combination of trust and promotional efforts accounts for a small yet meaningful portion of the improvement observed. However, the remaining 82.1% of the variability in consumer enhancement is likely attributed to other influencing factors that were not captured or included in this particular model.

This finding implies that while trust and promotion are relevant predictors, future research should consider incorporating additional variables to improve the model's explanatory capacity and provide a more comprehensive understanding of consumer behaviour dynamics.

CONCLUSIONS

This study examined the influence of trust (X1) and promotion (X2) on the increased use of the LinkAja application (Y) at the Margomulyo gas station in Surabaya. The findings offer empirical evidence of both variables having a statistically significant impact on consumer behaviour, with the following insights:

Impact of Trust on Usage and Manipulative Marketing

The regression analysis shows that trust ($t = 3.021 > t\text{-table} = 2.042$) significantly affects the increase in application usage, supporting the acceptance of hypothesis H1 and rejecting H0. Trust emerged as the most influential factor, indicating that when consumers perceive the application as reliable, supportive, and responsive, they are more likely to engage with and continue using the service.

Moreover, trust extends beyond functionality it fosters positive social impressions and emotional security during service interactions. This psychological leverage can contribute to manipulative marketing strategies, whereby trust is intentionally cultivated to subtly influence consumer choices and encourage deeper engagement, sometimes beyond rational assessment.

The Effect of Appearance On Manipulative Marketing

Similarly, promotion ($t = 3.378 > t\text{-table} = 2.042$) was found to significantly influence application usage, confirming the second hypothesis. Promotional strategies serve as a critical first point of contact between the application and potential users, shaping early perceptions and triggering interest. The attractiveness, variety, and relevance of promotional content play a decisive role in consumer decisions.

Despite functional similarities with other e-money platforms, LinkAja must strategically differentiate itself through engaging promotions. This reinforces the notion that promotional appeal can serve as a manipulative

marketing mechanism, shaping user preferences and driving adoption through emotional and psychological stimuli.

Empirical Basis and Research Contribution

This study is grounded in primary data obtained through direct observation and user experience, adding practical relevance to the theoretical model. The research contributes to the growing body of literature on digital payment adoption by providing empirical evidence of how trust and promotional strategies influence consumer behaviour, particularly in the context of LinkAja usage at petrol stations in urban Indonesia. The study offers digital consumer behaviour and offers actionable insights into how trust-building and promotional strategies can be tactically utilised—not only to enhance adoption, but also to shape perceptions in ways that may border on manipulative marketing practices.

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