

The Influence of Influencer Marketing, Brand Awareness and Brand Trust On Interest In Using Gopay Services As A Digital Wallet

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ABSTRACT

The intense competition in Indonesia's digital wallet market requires a profound understanding of the factors driving consumer adoption. This study investigates the influence of Influencer Marketing, Brand Awareness, and Brand Trust on the interest in using GoPay. A quantitative approach was employed, utilizing an online survey of 140 active GoPay users in urban Indonesia. Data were analyzed using Structural Equation Modeling Partial Least Squares (SEM-PLS). The results demonstrate that both Influencer Marketing and Brand Awareness significantly positively affect Interest in Use. Furthermore, Brand Trust functions as a significant mediator, indicating that the positive effects of Influencer Marketing and Brand Awareness are also channeled indirectly by first building consumer trust. The study concludes that for fintech companies, a marketing strategy that synergistically leverages credible influencers to enhance brand awareness and trust is paramount for stimulating user interest and adopting digital wallet services.

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1. INTRODUCTION

The development of digital technology has significantly impacted various aspects of life, including the financial sector. Society is increasingly shifting towards digital or electronic money as a payment method, replacing cash-based systems. Electronic wallets (e-wallets), often in the form of smartphone applications, allow users to store funds and conduct transactions with unparalleled practicality. This integration of technology and financial services has accelerated the digital transformation of the entire financial industry.

East Ventures (2023) confirms that digital wallets are Indonesia's most widely used payment method, accounting for 81% of internet users. A unique phenomenon is observed with GoPay, which initially functioned as a payment feature within the Gojek application but has since evolved into a standalone platform, now recognized as the leading digital wallet in Indonesia, outperforming competitors like OVO and Dana. Recent research from PT Insight Asia Research Group Indonesia (2023) cited by Databoks shows that GoPay and OVO are the two most dominant e-wallets, with tightly contested usage rates of 71% and 70%, respectively. This growth

is further supported by the steady increase in Indonesia's digital literacy index, which rose from 3.47 to 3.54 points over three years (Kemenkominfo, 2022), facilitating greater adoption of financial technology.

One of the prominent digital marketing strategies employed by GoPay is influencer marketing. This strategy involves collaborating with individuals with a large social media follower base and can influence their audience. Content created by influencers is often perceived as more natural, authentic, and capable of reaching potential consumers directly. Performance analysis of GoPay's social media accounts reveals a highly effective influencer strategy, with content reach estimates categorized as "Very Good."

Beyond influencer marketing, brand awareness and trust are critical factors influencing the intention to use a service. Brand awareness increases the likelihood of a brand being considered during a consumer's decision-making process. In contrast, brand trust is built through positive experiences, brand reputation, and consistent delivery of value to consumers.

Within the context of intense competition in the digital wallet market, the specific influence of influencer marketing, brand awareness, and brand trust on the intention to use GoPay as an independent platform requires further investigation. Therefore, this study aims to analyze the impact of these three factors on the intention to use GoPay services. By understanding these dynamics, companies can develop more effective marketing strategies, and this research is expected to contribute to the body of marketing knowledge, particularly in the fintech industry.

2. LITERATURE REVIEW

Influencer Marketing represents a marketing strategy where brands collaborate with individuals who possess substantial follower bases on social media platforms such as YouTube, Instagram, Snapchat, or personal blogs, and have the ability to influence their audiences (Lou & Yuan, 2019). According to Vrontis et al. (2021), the internet's capacity to reach broad audiences enables content creators to attract significant public attention and become reliable recommendation sources for their followers. Content generated by influencers is generally perceived as more natural and authentic compared to advertisements created directly by brands (Lou & Yuan, 2019). The effectiveness of influencer marketing can be measured through three key indicators: the influencer's trustworthiness, expertise, and attractiveness.

Brand Awareness plays a crucial role in increasing the likelihood of a brand being considered by consumers during purchasing decisions, as consumers are already familiar and acquainted with the brand (Alhabash et al., 2015; Lou & Yuan, 2019; Moisescu, 2009). In influencer-based marketing strategies, enhancing brand awareness serves as a primary objective, as it is considered vital in influencing consumer

decisions and purchasing behavior (Barreda et al., 2015; Lou & Yuan, 2019). According to Kilei et al. (2016), brand awareness indicators encompass brand recall (consumers' ability to remember the brand) and brand recognition (consumers' ability to identify the brand).

Brand Trust constitutes the level of confidence consumers place in a brand, developed through positive experiences, brand reputation, and consistent delivery of value to consumers (Chaudhuri & Holbrook, 2001). Delgado-Ballester et al. (2001) identify two key indicators of brand trust: brand reliability (the dependability of the brand) and brand intention (the brand's commitment to protecting consumer interests). Within the context of digital wallet services like GoPay, brand trust emerges as a critical factor due to its implications for transaction security and user data protection.

Intention to Use refers to an individual's propensity to try or utilize a product or service, influenced by factors such as perceived benefits, ease of use, and trust in the service (Davis, 1989). Venkatesh et al. (2012) further emphasize that in the context of GoPay as a digital wallet, usage intention is affected by transaction convenience, attractive promotions, and platform trustworthiness, while being supported by influencer marketing, brand awareness, and brand trust.

The interrelationships among these four constructs form an integrated framework wherein influencer marketing contributes to building brand awareness, which subsequently facilitates the development of brand trust, and ultimately influences the intention to use GoPay services among consumers.

3. METHODS

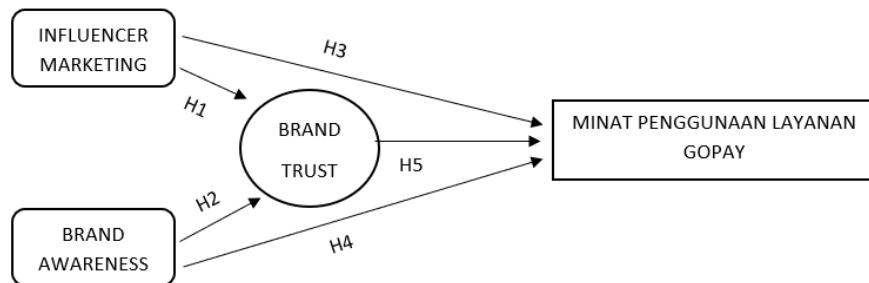


Figure 1. Research Framework
 Source : Processed Data 2025

This study seeks to empirically assess how Influencer Marketing, Brand Awareness, and Brand Trust affect the Intention to Use GoPay Services, a digital wallet platform in Indonesia. Adopting a quantitative research design, primary data were gathered via online questionnaires distributed through Google Forms to 140 active GoPay users who fit specific criteria, with a particular emphasis on Generation Z and Millennial populations residing in urban areas. Data analysis was performed using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) method, utilizing SmartPLS 4.0 software. The process involved rigorous measurement model assessments for validity and reliability, followed by structural model testing to clarify the relationships among variables. Five core hypotheses were tested: the direct effect of Influencer Marketing on Brand Trust; the direct effect of Brand Awareness on Brand Trust; the direct effect of Influencer Marketing on Intention to Use; the direct effect of Brand Awareness on Intention to Use; and the mediating effect of Brand Trust between the independent variables and Intention to Use. Further analyses included convergent and discriminant validity, composite reliability, Cronbach's alpha, R-square values, and statistical significance testing using t-statistics at a 5% significance level, ensuring a comprehensive and robust evaluation of the research model.

4. RESULTS AND DISCUSSION

4.1. Descriptive Statistics

This study collected data from 140 respondents who are active users of GoPay services in Indonesia. The demographic characteristics show that the majority of respondents are male (57.1%) and dominated by Generation Z (97.9%) aged 11-26 years. Geographically, most respondents are from Bandar Lampung (55%), followed by Batam (31.4%) and Jakarta (7.1%). In terms of social media usage, Instagram is the most dominant platform (44%), followed by TikTok (26%) and X/Twitter (25%).

Table 1 : Description and Normality Test

Variabel	Name	Mean	Median	Scale min	Scale max	Standard deviation	Excess kurtosis	Skewness
IM	IM1	4.093	4	1	5	0.792	0.933	-0.779
	IM2	4.214	4	1	5	0.809	2.316	-1.314
	IM3	4.036	4	1	5	0.921	1.543	-1.18
	IM4	4.279	4	1	5	0.718	2.32	-1.06
	IM5	4.193	4	1	5	0.94	2.284	-1.438
	IM6	4.214	4	1	5	0.763	1.943	-1.069
BA	BA1	4.343	4	3	5	0.607	-0.644	-0.344

	BA2	4.114	4	1	5	0.972	0.922	-1.177
	BA3	4.3	4	1	5	0.683	3.256	-1.145
	BA4	4.079	4	2	5	0.829	0.204	-0.758
BT	BT1	4.121	4	1	5	0.914	0.691	-1.039
	BT2	4.257	4	2	5	0.69	1.494	-0.918
	BT3	4.15	4	2	5	0.774	-0.004	-0.642
	BT4	4.25	4	2	5	0.708	1.168	-0.891
MP	MP1	4.314	4	2	5	0.687	-0.164	-0.639
	MP2	4.121	4	1	5	0.952	0.355	-0.999
	MP3	4.443	5	1	5	0.679	3.511	-1.382
	MP4	4.35	4	2	5	0.716	1.464	-1.109
	MP5	4.343	4	2	5	0.725	0.759	-0.973
	MP6	4.243	4	1	5	0.869	2.353	-1.419

All Skewness values are within the range of -2 to 2, and Kurtosis values are within the range of -7 to 7. This indicates that the research data used is normally distributed, as stated by (Curran, 1996). Thus, the data in this study has met the assumption of normality and can be used for further analysis, such as SEM-PLS modeling.

4.2. Measurement Model Evaluation (Outer Model)

Table 2 : Convergent Validity, Composite Reliability, Croonbach's alpha

Variabel	Name	Outer Loading	Croonbach's alpha	rho_A	rho_C	AVE	Keterangan
IM	IM1	0.714	0.801	0.806	0.858	0.503	Valid
	IM2	0.667					Valid
	IM3	0.734					Valid
	IM4	0.707					Valid
	IM5	0.644					Valid
	IM6	0.780					Valid
BA	BA1	0.781	0.704	0.701	0.818	0.529	Valid
	BA2	0.674					Valid
	BA3	0.734					Valid
	BA4	0.717					Valid
BT	BT1	0.748	0.717	0.726	0.826	0.544	Valid
	BT2	0.781					Valid
	BT3	0.628					Valid
	BT4	0.782					Valid
MP	MP1	0.705	0.812	0.814	0.865	0.517	Valid
	MP2	0.739					Valid
	MP3	0.765					Valid
	MP4	0.748					Valid
	MP5	0.719					Valid
	MP6	0.630					Valid

The measurement model was evaluated through convergent validity and discriminant validity tests. All indicators showed outer loading values above 0.50, meeting the convergent validity criteria. The composite reliability values for all constructs were above 0.70, and

Cronbach's alpha values exceeded 0.70, indicating good reliability. The Average Variance Extracted (AVE) values for all constructs were above 0.50, confirming adequate convergent validity.

4.3. Measurement Model Evaluation (Inner Model)

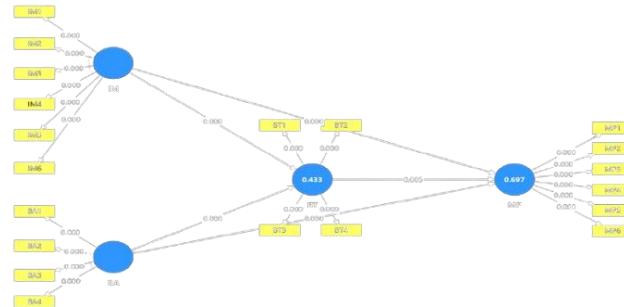


Figure 2: Inner Model

Inner model testing aims to analyze the relationship between constructs, significance values, and R-Square values in the research model. Testing of dependent constructs is carried out using t-tests and the significance of structural path parameter coefficients to evaluate the feasibility of the model. After various modifications were made to obtain the most optimal model

4.4. Hypotesting Result

Table 3 : Hypotesting Result

Constructs	Original sample (O)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
BA -> BT	0.384	0.081	4.753	0
BA -> MP	0.392	0.069	5.646	0
BT -> MP	0.219	0.078	2.824	0.005
IM -> BT	0.356	0.081	4.407	0
IM -> MP	0.526	0.068	7.777	0

Hypothesis testing in this study was conducted by analyzing t-statistic values and P-values using the bootstrapping technique to examine the significance of the influence of independent variables on the dependent variable. Based on Sugiyono's (2017) criteria, a hypothesis is considered significant and accepted if it meets two requirements: (1) t-statistic value > 1.655 (based on the 5% significance t-table), and (2) P-value < 0.05 . The decision to accept or reject a hypothesis is based on the following provisions: if the P-value < 0.05 , the alternative hypothesis (H_a) is accepted and the null hypothesis (H_0) is rejected, indicating a significant influence; conversely, if the P-value ≥ 0.05 , H_a is rejected and H_0 is accepted, indicating no significant influence.

Based on the test results presented in the inner model information table, the following conclusions can be drawn:

1. The Influence of Influencer Marketing on Brand Trust (H1)

The test results show a value of $\beta = 0.356$ with a t-statistic = 4.407 and a p-value = 0.000. Since the p-value < 0.05 and the t-statistic > 1.655 , H1 is accepted. This means that Influencer Marketing has a positive and significant effect on increasing Brand Trust in GoPay. The more effective the influencer marketing strategy, the higher the level of consumer trust in GoPay.

2. The Influence of Brand Awareness on Brand Trust (H2)

A value of $\beta = 0.384$ was obtained with a t-statistic = 4.753 and a p-value = 0.000. With a p-value < 0.05 and a t-statistic > 1.655 , H2 is accepted. This proves that Brand Awareness positively and significantly increases Brand Trust in GoPay. Consumers who are more familiar with the GoPay brand tend to have higher trust in its services.

3. The Influence of Influencer Marketing on Intention to Use (H3)

The value of $\beta = 0.526$ with a t-statistic = 7.777 and a p-value = 0.000 indicates that H3 is accepted. Influencer Marketing has a positive and significant influence on the intention to use GoPay. Marketing activities through influencers are effective in encouraging consumers to use GoPay as a digital wallet.

4. The Influence of Brand Awareness on Intention to Use (H4)

The test results show $\beta = 0.392$, t-statistic = 5.646, and p-value = 0.000, so H4 is accepted. Brand Awareness has a positive and significant effect on the intention to use GoPay. The higher the consumer awareness of the GoPay brand, the greater their interest in adopting its services.

5. The Mediating Effect of Brand Trust (H5)

The value of $\beta = 0.219$ with a t-statistic = 2.824 and a p-value = 0.005 (< 0.05) proves that H5 is accepted. Brand Trust acts as a significant mediator between Influencer Marketing and Brand Awareness on the Intention to Use GoPay. This means that increases in Brand Awareness and Influencer Marketing not only have a direct impact but also work indirectly by enhancing Brand Trust.

5. CONCLUSIONS

Based on the research findings and discussion, this study concludes that influencer marketing, brand awareness, and brand trust collectively play significant roles in influencing customers' intention to use GoPay services. The research demonstrates that influencer marketing conducted by GoPay through collaborations with influencers like Raditya Dika and RRQ Ash has proven effective in building brand trust and directly increasing intention to use the service.

The study also confirms that brand awareness significantly contributes to enhancing brand trust, where consumers who are more familiar with the GoPay brand tend to have higher trust in its services. Furthermore, brand trust serves as an important mediating variable that strengthens the relationship between influencer marketing and brand awareness with intention to use GoPay services.

The research model shows strong predictive power with an R-square value of 0.69 for intention to use, indicating that the combination of these three variables can explain 69% of the variance in consumer intention to use GoPay. This underscores the importance of an integrated marketing strategy that synergizes influencer collaborations, brand awareness building, and trust development to drive digital service adoption in the competitive fintech landscape.

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