



# The Role of Content Marketing in Mediating the Impact of Brand Awareness and Attitude Towards Money on the Decision to Use the Mobile Banking Application

Andyan Pradipta Utama<sup>1, a)</sup>, Tri Ratna Murti<sup>2, b)</sup>, Loeky Rono Pradopo<sup>1, c)</sup>, Hasliza Abdul Halim<sup>3, d)</sup>

<sup>1</sup> Department of Economics and Business, Universitas Mercu Buana, Jakarta, Indonesia

<sup>2</sup> Department of Psychology, Universitas Persada Indonesia YAI, Jakarta, Indonesia

<sup>3</sup> School of Management, Universiti Sains Malaysia, Penang Malaysia

- a) Corresponding author: [andyanpradipta@mercubuana.ac.id](mailto:andyanpradipta@mercubuana.ac.id),  
b) [tri\\_rm@yahoo.com](mailto:tri_rm@yahoo.com)  
c) [Loeky.rono@mercubuana.ac.id](mailto:Loeky.rono@mercubuana.ac.id)  
d) [haslizahalim@usm.my](mailto:haslizahalim@usm.my)

**Abstract.** At present, nearly all banking institutions have adopted digital banking technologies to support seamless transactions and adapt to ongoing technological advancements. Among these innovations, mobile banking has grown rapidly, offering more advanced access to financial services via smartphones. Mobile banking serves as an official wireless banking service designed to provide convenient and efficient transaction processes. The motivation for this study arises from the increasing reliance on mobile banking applications as a primary payment tool, which has become an essential part of modern life. Customers' decisions to consistently use mobile banking apps are crucial for banks to maintain competitiveness in the financial sector. Various factors are believed to shape these decisions, including brand awareness, attitudes toward money, and content marketing, which may influence customers' choices. In light of this, the study investigates the mediating role of content marketing in linking brand awareness and attitudes toward money with decisions to adopt mobile banking applications. The research focused on mobile banking users in DKI Jakarta, with a target sample of 150 respondents. Data were analyzed using SmartPLS4. The findings reveal that content marketing exerts the strongest and most significant effect on decisions to use BCA Mobile Banking, with a path coefficient of 0.668 and a high level of significance ( $p < 0.001$ ). Brand awareness also showed a positive and significant direct impact on usage decisions (coefficient = 0.197,  $p = 0.003$ ). In contrast, attitude toward money did not directly affect usage decisions but had a significant indirect influence when mediated by content marketing (coefficient = 0.344,  $p < 0.001$ ). However, content marketing did not significantly mediate the relationship between brand awareness and usage decisions ( $p = 0.148$ ), indicating no mediation effect along this pathway.

**Keywords:** Attitude Toward Money, Brand Awareness, Content Marketing, Mobile Banking, Usage Decision.

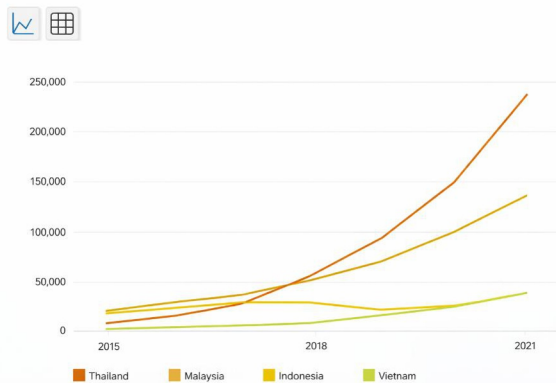
## 1 INTRODUCTION

Digital marketing is one of the components that impact acquiring choices [1]. Advanced promoting makes a difference businesses advertise their items and administrations, so that they are effortlessly available to shoppers who are seeking out for these items [12]. Build up virtual personal communication with buyers to share data to get item and trade recommendations. With digital promoting, could offer assistance dealers make quality items, benefit, and improved involvement for buyers.

The advent of Industry 4.0 has brought widespread digitalization, including within the banking sector [3]. One of the most notable transformations is the rise of internet banking, which in recent years has become a significant trend in financial services [9]. This system accommodates customers' growing demand for speed and flexibility, allowing

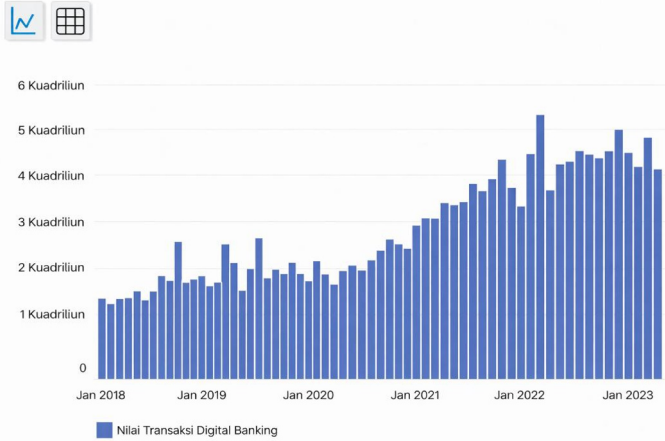
banking activities to be carried out anytime and anywhere. Internet banking enables account holders to perform financial transactions through online platforms with ease and convenience. Similarly, mobile banking (m-banking) allows transactions via mobile devices, either through dedicated applications or default features provided by mobile operators [5]. With internet banking, customers benefit from transparent transaction records, lower service fees, and in some cases, free transactions. In Indonesia, the growth of internet banking is projected to keep rising, driven by attractive revenue prospects, the large proportion of the unbanked population, the ability to overcome geographical barriers, and the increasing penetration of smartphones.

Expanding the scope beyond Indonesia, there has been a significant proliferation of internet and mobile banking adoption across various ASEAN nations. This regional trend highlights a broader shift toward digital financial integration within Southeast Asia. According to data from databoks.id based on the International Monetary Fund (IMF), transaction volumes in Thailand have expanded most significantly over the past seven years, surpassing those of Malaysia, Indonesia, and Vietnam [4]. From 2015 to 2021, Thailand witnessed a remarkable escalation in digital banking, with internet and mobile transactions per 1,000 inhabitants surging by approximately 2,959%. This exponential growth underscores the rapid digital transformation within the nation's financial sector. Malaysia and Vietnam also experienced sharp growth during this period, with increases of 539% and 1,754%, respectively. In contrast, Indonesia recorded a relatively modest growth of only 106%. Consequently, as shown in Figure 1, the transaction value per 1,000 people in Indonesia by 2021 lagged behind Thailand and Malaysia and was nearly surpassed by Vietnam.



PICTURE 1. Internet Banking and Mobile Banking Transaction Volume per 1,000 Residents in ASEAN Countries

In the current financial landscape, digital banking technologies have been universally integrated into banking operations to facilitate frictionless transactions and leverage ongoing technological breakthroughs [2]. This evolution is characterized by enhanced accessibility, most notably through the proliferation of sophisticated mobile banking (m-banking) applications. M-banking, promoted by banks as an official wireless service, utilizes smartphone technology to provide customers with convenient and efficient banking activities. Facebook and Bain & Company research indicates that Indonesia's digital consumer base increased from 119 million in 2019 to 137 million in 2020, accounting for 58% to 68% of the country's total population. The COVID-19 pandemic accelerated this shift, driving banks to innovate by expanding digital-based financial services. In response to the growing demand for digital solutions, many banks have introduced user-friendly features and engaged in competition to position themselves as leading providers of modern financial services [7].



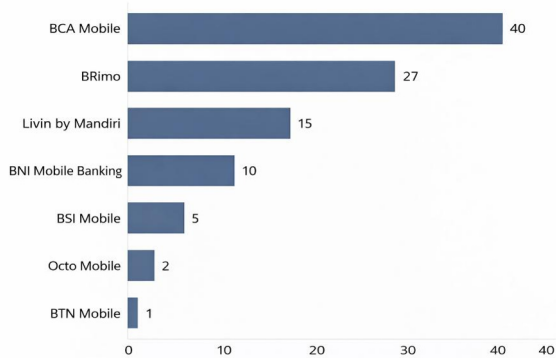
Source: Databok

**PICTURE 2. Value of Digital Banking Transactions in Indonesia per Month (Januari 2018-April 2023)**

As illustrated in Figure 2, the total value of digital banking transactions in Indonesia experienced a significant growth of 158% from January 2018 to January 2023, indicating a resilient upward trajectory notwithstanding minor monthly volatility [4]. This expansion, corroborated by the infrastructure and payment channel data in Figure 1, culminated in a transaction volume of IDR 4,264.8 trillion by April 2023. According to Bank Indonesia, this figure integrates all digital financial activities classified by the OJK, specifically spanning internet, mobile, SMS, and telephone banking services.

According to Bank Indonesia, digital banking transactions reached IDR 15,148 trillion in the third quarter of 2023, representing a 12.83% year-on-year increase. During the same period, electronic money usage also climbed by 10.34% to reach IDR 116.54 trillion. In contrast, traditional banking methods saw a downturn; ATM and debit card transactions fell to 619.73 million in September 2023, reflecting a 2.34% monthly decline and a 3.22% decrease compared to the previous year.

The Populix research institute has compiled a number of banking service applications through mobile banking that are most in demand by Indonesians. The survey results show that BCA Mobile is the most popular mobile banking application for Indonesian respondents, namely 40% out of 1,832 people [6]. The second place is occupied by BRImo from BRI which was chosen by 27% of respondents. Third, Livin' by Mandiri which was favored by 15% of respondents [2]. Next is BNI Mobile Banking which was chosen by 10% of respondents [7]. While BSI Mobile follows below with a proportion of 5% of respondents. Lastly, there is Octo Mobile from CIMB Niaga which was chosen by 2% of respondents and BTN Mobile by 1% of respondents.



PICTURE 3. Proportion of Mobile Banking Most Preferred by Indonesian Respondents 2024

Figure 3 illustrates that BCA Mobile is the most widely used mobile banking application among Indonesian respondents [6]. BCA offers a variety of digital banking services, with BCA Mobile being one of its flagship platforms. Launched in 2011 under the management of PT Bank Central Asia Tbk (BCA), it was the first mobile banking application in Indonesia designed to facilitate banking activities through smartphones. Initially, the app was exclusive to Blackberry devices, but by 2012 it became accessible to both Android and iOS users. In its early stages, BCA Mobile provided several key services: mobile banking transactions (m-BCA), internet banking through KlikBCA (smartphone version), BCA Info containing updates and promotional content, and Flazz balance information for checking balances and reviewing the last 10 transactions made with a Flazz card.

Amid intense industry competition, BCA remains committed to driving digital transformation in enhancing its financial services. Leveraging advanced technology, the bank introduced innovative features that proved particularly useful during the COVID-19 pandemic. Among these are: the QR feature in BCA Mobile, enabling customers to make QRIS-based payments across partner merchants using QR codes from BCA Mobile and other compatible apps; the cardless cash withdrawal feature, which allows customers to withdraw money at ATMs without physical cards, reducing direct contact during the pandemic; and the Online Debit feature, which facilitates online transactions via BCA Mobile. This feature enables customers to activate or deactivate transactions, set limits, and block cards, while also serving as a Mastercard-supported online payment method, usable domestically and internationally across e-commerce platforms, online shops, and digital services.

In addition, brand awareness particularly at the “top-of-mind” level remains a crucial focus for banks like BCA [8]. It plays a vital role in marketing because consumers often seek information before making purchasing decisions [15]. Companies, therefore, must provide clear product information to capture consumer interest and encourage trial. Strengthening brand awareness helps businesses enhance product recognition and reinforce their market presence [17]. The more familiar consumers are with a brand, the more likely they are to make repeat purchases. To achieve this, BCA must continuously differentiate its offerings in line with consumer needs and behavior, ensuring its logo, packaging, and overall image are easily recognizable. Repeated exposure and active interaction with the brand are essential to foster familiarity. When consumers associate strong brand awareness with a product, it reflects perceived quality and reliability, thereby reinforcing their confidence in the brand.

Attitudes towards money can also influence customers in making purchasing decisions [18]. Attitudes toward money are multifaceted and vary significantly based on individual perception and personality [19]. These perspectives often characterize money as a fundamental element of existence, serving as a pillar for social respect, a determinant of quality of life, and a vehicle for personal freedom, while also acknowledging its potential role as a catalyst for criminal behavior [20]. Attitudes towards money tend to be positive or negative where consumers who are positive towards money are consumers who understand their financial situation and are able to manage the money they have according to their own circumstances. However, if consumers have a negative attitude towards money, they will tend to have difficulty managing money [18].

Content marketing focuses on creating content that is relevant and valuable to customers [10]. Research shows that marketing content has a significant influence on purchasing decisions in the digital banking sector [21]. A study by Kamdhi and Gunawan [10] indicated that content marketing positively influence customer decisions in making transactions. BCA Content marketing focuses on creating relevant and valuable content for customers such as Instagram (@goodlifebca, @welovebca): For promotion, education, and interaction with customers. Facebook (@BankBCA): Sharing information related to BCA products and events. YouTube (BCA Indonesia): Educational content, promotions, and digital events. TikTok (@bankbca): Digital campaigns with creative and educational content.

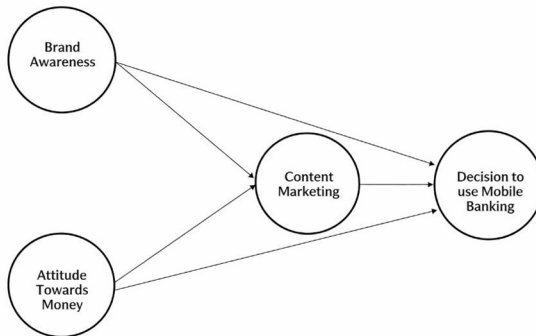
**1.1 Problem Formulation**

In light of the foregoing context, the problem in this study can be stated as follows:

- 1) Does brand awareness exert a positive and significant influence on the consumer’s decision to adopt BCA mobile banking?
- 2) Does an individual’s attitude toward money significantly and positively affect their choice to utilize BCA mobile banking services?
- 3) Does content marketing play a positive and significant role in driving the decision to use the BCA mobile banking platform?
- 4) Does brand awareness indirectly impact the decision to use BCA mobile banking, with content marketing serving as a significant mediator?
- 5) Does the relationship between attitude toward money and the decision to use BCA mobile banking show a positive significance when mediated by content marketing?

**1.2 Hypothesis**

- H1: Brand awareness have a positive and significant effect on the decision to use BCA mobile banking
- H2: Attitude toward money have a positive and significant effect on the decision to use BCA mobile banking.
- H3: Content marketing have a positive and significant effect on the decision to use BCA mobile banking.
- H4: Brand awareness have a positive and significant effect on the decision to use BCA mobile banking through content marketing as a mediator.
- H5: Attitude toward money have a positive and significant effect on the decision to use BCA mobile banking through content marketing as a mediator.



**PICTURE 4. Conceptual Framework**

### 1.3 Research Gap

While content marketing is widely acknowledged as a pivotal instrument for enhancing brand awareness within the financial industry, empirical studies specifically evaluating its efficacy in the mobile banking sector remain scarce. This study aims to address this void by examining how digital content strategies influence consumer recognition of mobile financial services. A study by Winer [11] emphasized the importance of content marketing in building trust and brand awareness, but did not specifically discuss mobile banking applications. Therefore, research is needed that examines how CM strategies can directly increase BA and encourage the adoption of mobile banking applications. Research from Utama and Ambarwati [12] stated that brand awareness has a positive and significant influence on purchasing decision making.

The Influence of Attitudes Toward Money on Mobile Banking Adoption Decisions: A study by Chakiso [13] has identified factors such as trust, ease of use, and relative advantage as determinants of attitudes toward mobile banking adoption. However, studies linking individuals' attitudes toward money for example, perceptions about personal financial management to the decision to use mobile banking applications are scarce. Understanding this relationship can provide deeper insights into users' motivations for adopting digital banking services.

Relationship between Content Marketing, Brand Awareness, and Mobile Banking Usage Decisions: Most studies focus on a specific industry or platform [16]. Research exploring how contextual variables such as user demographics, digital preferences, or technological literacy levels influence the mediating role of content marketing between brand awareness and mobile banking adoption decisions is rare. Most studies examine the direct relationship between brand awareness and usage decisions, while the role of content marketing as a mediator in this relationship has not been widely studied, especially in the mobile banking sector. A study by Rachman et al. [14] examined the influence of Content Marketing and Brand Awareness on customer engagement, but did not examine in depth how this applies in the context of mobile banking.

Novelty of this research: After identifying and exploring these research gaps, further research is needed to make a significant contribution to the understanding of the factors that influence the decision to use mobile banking, as well as the strategic role of brand awareness, attitudes towards money, and content marketing in the process.

## 2 METHOD

This study takes a quantitative approach using an explanatory method—specifically, associative causality. Examining how one or more factors affect the variables that are influenced is possible with the associative causality approach.

After the equipment quality check was carried out and the quality was determined to be good, a questionnaire was created using Google Forms. Respondents were BCA m-banking customers. The researcher requested customer data and sent a survey link to customers. The research sample assumes that consumers have and have used the BCA m-banking application for at least three months.

This kind of study employs a quantitative research methodology and survey research techniques. Survey research aims to test hypotheses and clarify causal linkages. Purposive sampling was the method used for the sampling process. Since the population in this study is unknown, the author calculates between five and ten times the number of parameters to establish the sample size needed for this investigation using the Hair et al. approach [22]. There are 28 parameters in this study, and the sample size is 150 responders, or five times the parameters. This study employs SmartPLS4 [24], and the Smart PLS software is used for processing, data analysis, and model completion in line with the research objectives [23][25].

## 3 RESULTS AND DISCUSSION

### 3.1 Data Collection and Sample Profile

The research titled "The Role of Content Marketing in Mediating the Impact of Brand Awareness and Attitude Towards Money on the Decision to Use the BCA Mobile Banking Application" was conducted throughout 2025. The data were gathered using a structured questionnaire distributed to BCA Mobile banking users in Jakarta, with 150 valid responses obtained through purposive sampling.

**TABLE 1. Demographic Profile of Respondents**

Demographic Variable	Category	Percentage (%)
Gender	Male	46.7%
Gender	Female	53.3%
Age	18–25 years	34.0%
Age	26–35 years	45.3%
Age	>35 years	20.7%
Frequency of Use	>3 times/week	60.0%
Frequency of Use	1–2 times/week	28.0%
Frequency of Use	<1 time/week	12.0%

**3.2 Measurement Model (Outer Model) Results**

o assess the measurement model’s convergent validity and reliability, this study utilized SmartPLS 4. The analysis confirmed robust indicator validity, as all factor loadings exceeded the 0.70 benchmark. Furthermore, the model demonstrated high internal consistency and variance capture, with Composite Reliability (CR) scores between 0.9 and 0.953, and Average Variance Extracted (AVE) values for all constructs consistently surpassing the required 0.50 threshold..

**TABLE 2. Summary of Outer Model Results**

Construct	CR	AVE	Cronbach's Alpha
Attitudes Towards			
Money	0.910	0.654	0.896
Brand Awareness	0.901	0.825	0.894
Content Marketing	0.953	0.753	0.953
Decision to Use	0.915	0.695	0.911

**3.3 Structural Model (Inner Model) Results**

The structural model was assessed to evaluate the proposed relationships between the variables. R Square and Bootstrapping procedures confirmed the significance of path coefficients.

**R Square (R<sup>2</sup>)**

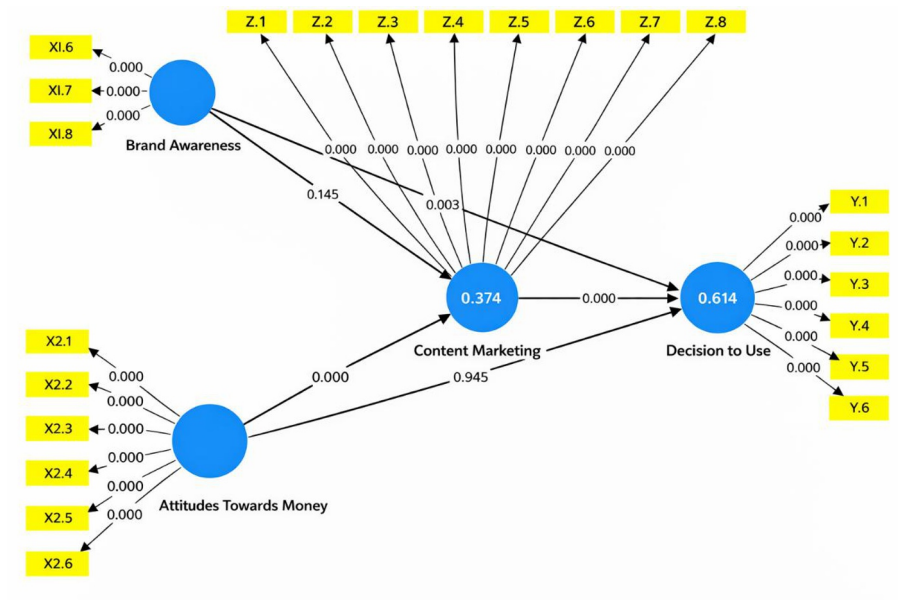
**TABLE 3. R Square (R<sup>2</sup>)**

Variable	R-square
Content Marketing	0.374
Decision to Use	0.614

The results above show that:

Content Marketing has an R-square of 0.374, indicating that the model's explanatory power for this variable is moderate. Meanwhile, decision to use has an R-square of 0.614, indicating that the model is able to explain more than half of the variance in the decision to use BCA mobile banking, which is considered strong.

**Path Coefficients**



**PICTURE 5. Path Coefficients**

**TABLE 4. Hypothesis Testing Results**

Hypothesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ((O/STDEV))	P values
Brand Awareness -> Decision to Use	0.197	0.198	0.067	2.933	0.003
Attitudes Towards Money -> Decision to Use	0.005	0.01	0.079	0.069	0.945
Content Marketing -> Decision to Use	0.668	0.663	0.082	8.101	0
Brand Awareness -> Content Marketing -> Decision to Use	0.09	0.089	0.062	1.449	0.145
Attitudes Towards Money -> Content Marketing -> Decision to Use	0.344	0.345	0.074	4.631	0

### 3.4 Analysis and Interpretation

- 1) Hypothesis 1 confirms that brand awareness has a positive and significant impact on the decision to use BCA Mobile Banking. The data shows a strong correlation, meaning that as consumer recognition of the BCA brand grows, their likelihood of adopting the mobile banking service increases significantly.
- 2) Hypothesis 2 suggests that attitude toward money directly influences the choice to use BCA Mobile Banking, but the findings do not support this. The statistical results indicate that an individual's personal view of money is not a primary factor that directly drives them to use the app.
- 3) Hypothesis 3 proves that content marketing is a powerful and significant driver for the decision to use BCA Mobile Banking. The results show that BCA's strategic marketing content plays a critical role in successfully persuading customers to adopt their digital services.
- 4) Hypothesis 4 proposed that brand awareness works through content marketing to influence the decision to use the app, but this was rejected. While brand awareness is important on its own, its effect is not significantly boosted or mediated by content marketing in this specific model.
- 5) Hypothesis 5 reveals that attitude toward money has a significant indirect effect on the decision to use BCA Mobile Banking when content marketing acts as a mediator. This indicates that while financial attitudes don't work directly, they do influence behavior when channeled through effective marketing content.

## 4 CONCLUSION

Based on the path coefficient analysis and R-square values, the developed model demonstrates fairly strong explanatory power in predicting the decision to use BCA Mobile Banking. The Decision to Use variable recorded an R-square of 0.614, indicating that 61.4% of its variance is explained by the independent variables—Brand Awareness, Attitude Toward Money, and Content Marketing. Meanwhile, the Content Marketing variable obtained an R-square of 0.374, showing that 37.4% of the variation in content marketing perceptions is attributable to Brand Awareness and Attitude Toward Money.

Among the predictors, Content Marketing emerged as the strongest and most significant factor influencing the decision to use BCA Mobile Banking (coefficient = 0.668,  $p < 0.001$ ). Brand Awareness also showed a positive and significant direct effect on usage decisions (coefficient = 0.197,  $p = 0.003$ ). In contrast, Attitude Toward Money did not exert a significant direct effect, but had a meaningful indirect influence through Content Marketing as a mediator (coefficient = 0.344,  $p < 0.001$ ). On the other hand, Content Marketing was not found to significantly mediate the relationship between Brand Awareness and usage decisions ( $p = 0.148$ ), suggesting no mediation in this pathway.

Based on the research results, banking companies like BCA are advised to continue strengthening their content marketing strategies, as this variable has been shown to be the most dominant factor influencing customers' decisions to use mobile banking services. Educational, relevant, and engaging content will be more effective in reaching and influencing audiences. Furthermore, increasing brand awareness should remain a priority, given that brand awareness also has a significant direct effect on usage decisions. An integrated marketing communications strategy that combines brand strengthening and quality content will be more effective in driving the adoption of digital services.

The lack of a direct effect of money attitudes on purchase intentions suggests that financial values alone are insufficient to trigger consumer behavior. Money attitudes represent intrinsic and abstract value orientations that require contextual activation. Content marketing serves as an important mediating mechanism, translating money attitudes into meaningful, brand-related narratives, increasing brand awareness and facilitating cognitive and emotional processing. Through this mechanism, consumers can link their financial values to a specific product offering, thereby making money attitudes behaviorally relevant. Although attitude toward money does not have a significant direct influence, this variable remains important because it has a mediating effect through content marketing. Therefore, marketing strategies need to consider customers' values or perceptions about money and personal finance when developing messages or content campaigns. For future research, it is recommended to add other variables such as influencer marketing, trust, or user experience to broaden our understanding of the factors influencing mobile banking adoption decisions.

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