

The Influence of Digital Marketing on Customer Decisions to Use Brimo Services at Bank Rakyat Indonesia

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Abstract

This study aims to determine the influence of digital marketing on customer decisions to use Brimo services at Bank Rakyat Indonesia. The sample size was 96 respondents. This study used validity tests, reliability tests, classical assumption tests, multiple linear regression tests, t-tests, F-tests, and coefficients of determination using SPSS. The study was conducted to examine how independent variables influence dependent variables and the percentage level of influence of research variables by distributing research questionnaires to respondents and conducting testing. The results of the study show that all independent variables have an influence on the dependent variable with all t count values > t table and significant values < 0.05, user reviews have a positive and significant effect on customer decisions (4.784 > 1.985), product comparisons have a positive and significant effect on customer decisions (2.343 > 1.985) and content marketing has a positive and significant effect on customer decisions (3.506 > 1.985), the simultaneous test value is 50.443 > 3.09 all independent variables have an effect on the dependent variable with a determination level of 0.510 or 51.00% giving a positive and significant effect.

Keywords: Digital Marketing , User reviews, Product comparison, Content Marketing, Customer decisions

INTRODUCTION

Digital banking refers to the use of technology to seamlessly conduct banking transactions. Therefore, it includes online banking, electronic banking, and mobile banking—commonly used terms. Embracing challenges is a significant goal for any industry, especially when it relies heavily on its customers. One such bank in Indonesia is Bank Rakyat Indonesia (BRI). BRI is also involved in a government program called the BRImo application (Rokhmat, 2024). BRI launched the BRI Mobile (BRImo) application in 2019 to provide users with easy and secure banking transactions. Some of the main features of the BRImo application include balance viewing, account mutation monitoring, interbank transfers, and transfers between BRI users, as well as a digital wallet (Clara, 2024). The following graph shows mobile application users in 2025 :

Figure 1



Source : Warta ekonomi.co.id (2025)

The data above shows that the most widely used mobile banking application by customers is BRImo. This indicates a large user base. Consumers believe that BRImo simplifies economic

development activities and significantly assists with banking needs. This, in turn, can facilitate consumers. Many customers also don't yet understand that BRImo can replace the function of a bank, especially those located far from a bank branch (Royan, 2023).

Mobile banking is one of the most popular financial technologies among Indonesian customers, supporting digital transactions such as balance inquiries, account transfers, transfers, payments, and digital purchases (Bella, 2024). Consumer transaction decisions are a factor that the service industry needs to consider to increase customer base. Transaction decisions are a fundamental psychological process that plays a crucial role in understanding how consumers actually make purchasing decisions (Mochamad, 2021). In efforts to grow a business, paying attention to consumer decisions is crucial. Consumer decisions are influenced by how businesses operate their businesses.

Customers have assessed that BRImo has significantly simplified their lives, as it is considered more effective and efficient in terms of time usage. Customers' decisions to use BRImo stem from the perceived effectiveness and helpfulness of the service. Customer decisions are consumer purchasing decisions that arise from an awareness of fulfilling needs and desires (Nasabah et al., 2022). Decision-making is the process of evaluating and selecting various alternatives based on specific interests, creating the most profitable alternative. In general, prospective customers pay attention to this and consider various factors when deciding to become members of a financial institution.

Researchers have assessed that some consumers still perceive the BRImo app as having negative implications, such as service fees, lack of trust, and perceived lack of security. BRImo is difficult to understand for older customers, making it primarily used by young, tech-savvy individuals. Utilizing digital marketing is necessary to ensure customers understand how helpful and convenient BRImo is.

Based on the explanation above, the research entitled "The Influence of Digital Marketing on Customer Decisions to Use BRImo Services at Bank Rakyat Indonesia" (BRImo) is relevant.

RESEARCH METHODS

Population and sample

This research was conducted on BRI customers using BRImo using quantitative methods. According to Sugiyono (2020), a population is a generalized area consisting of objects with specific quantities and characteristics determined by the researcher to be studied and then conclusions drawn. The population in this study was BRI customers, with the following sampling criteria:

No	Criteria
1	Have an age range of 20-30 years
2	Have had the Brimo application for more than 2 years

According to (Sugiyono, 2020), a sample is a portion of the total number of characteristics possessed by a population. The sampling method used in this study was incidental sampling. Incidental sampling is a sampling technique based on chance, meaning anyone who happens to meet the researcher can be used as a sample, provided they are deemed suitable as a data source.

This study used a non-probability sampling technique because the population size is unknown, and purposive sampling was used as the sampling technique. Because the population size is unknown, the sample size was calculated using the Cochran formula (Sugiyono, 2020):

$$n = \frac{z^2 pq}{e^2}$$

$$n = \frac{1,96^2(0,5)(0,5)}{0,05^2}$$

$$(0,10)^2$$

$$n = 96,04$$

$$n = 96$$

Information

n = sample

z = innovation in the normal curve for deviation 5% with value 1,96

p = true opportunity 50% = 0,5

q = wrong chance 50% = 0,5

e = margin of error 10%

From the calculations above, the sample taken in the research was obtained as follows: 96,04.

Data Analysis Techniques

Testing through several analysis techniques such as the following:

1. Instrument Test

a) Validity test

Validity testing ensures the accuracy and precision of a measuring instrument with significant values. $< 0,05$.

b) Reliability test

Test to ensure the level of confidence by looking at the Cronbach alpha value $> 0,60$.

2. Classical assumption test

a) Normality test

Ensuring whether the residual values in the regression model are normally distributed.

b) Heteroscedasticity test

Checking whether there is inequality of variance from the residuals of one observation to another.

c) Multicollinearity test

Testing whether there is a strong correlation or relationship between the independent variables and the dependent variable.

3. Multiple linear regression test, using linear equations:

$$y = a + b_1X_1 + b_2X_2 + b_3X_3.$$

Ket :

y = dependent variable

a = constant value

b_1X_1 = coefficient value X_1

b_2X_2 = coefficient value X_2

b_3X_3 = coefficient value X_3

4. Hypothesis testing consists of :

a) The t-test (partial) is used to analyze the partial influence between the independent variable and the dependent variable.

b) The F (simultaneous) test is used to analyze the simultaneous influence between independent variables on the dependent variable.

The coefficient of determination is used to measure the model's ability to explain variations in the dependent variable. To facilitate the research process, IBM SPSS software is used as an analysis tool in processing data in the research.

RESULTS AND DISCUSSION

Validity Test

Table 1 Results of the Validity Test of the Research Instrument

Variables	Statement	Calculated r value	Table r value	Information
User reviews (X ₁)	P1	.871	0,201	Valid
	P2	.390	0,201	Valid
	P3	.846	0,201	Valid
	P4	.812	0,201	Valid
Product comparison (X ₂)	P1	.615	0,201	Valid
	P2	.438	0,201	Valid
	P3	.631	0,201	Valid
	P4	.287	0,201	Valid
Content Marketing (X ₃)	P1	.334	0,201	Valid
	P2	.580	0,201	Valid
	P3	.487	0,201	Valid
	P4	.391	0,201	Valid
Customer decision (Y)	P1	.294	0,201	Valid
	P2	.616	0,201	Valid
	P3	.534	0,201	Valid
	P4	.623	0,201	Valid

Source: Data processed by SPSS.25, 2026

The R table in this study is n-k (96-3=93) which is 0.219 so that the validity test with Pearson correlation because each item has a value greater than the r table or a significance lower than 0.05.

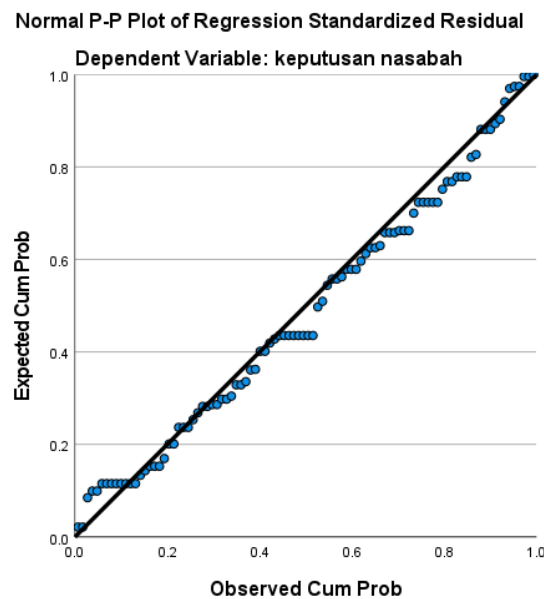
Reliability Test

Table 2 Reliability Test Results

Variables	Calculated r value Reliability	Information
User reviews (X ₁)	0,863	Reliable
Product comparison (X ₂)	0,608	Reliable
Content marketing (X ₃)	0,775	Reliable
Customer decision (Y)	0,721	Reliable

Source: Data processed by SPSS.25, 2026

Based on Table 2, the results of the reliability test show that all variables have research instruments that are stated consistently and are suitable for use because the calculated r value exceeds the table r value. in further analysis.

Data Normality Test Results**Figure 2 Normality Test Results**

Source: Research Results, 2026

Knowing whether the sample data is normal or not is the goal of normality analysis. From the data above, it can be seen that the graph forms a neat pattern and forms a bell. This shows that the data is normally distributed. The graph results show that the data distribution is normally distributed with the resulting graph being neat and not forming any random data distribution.

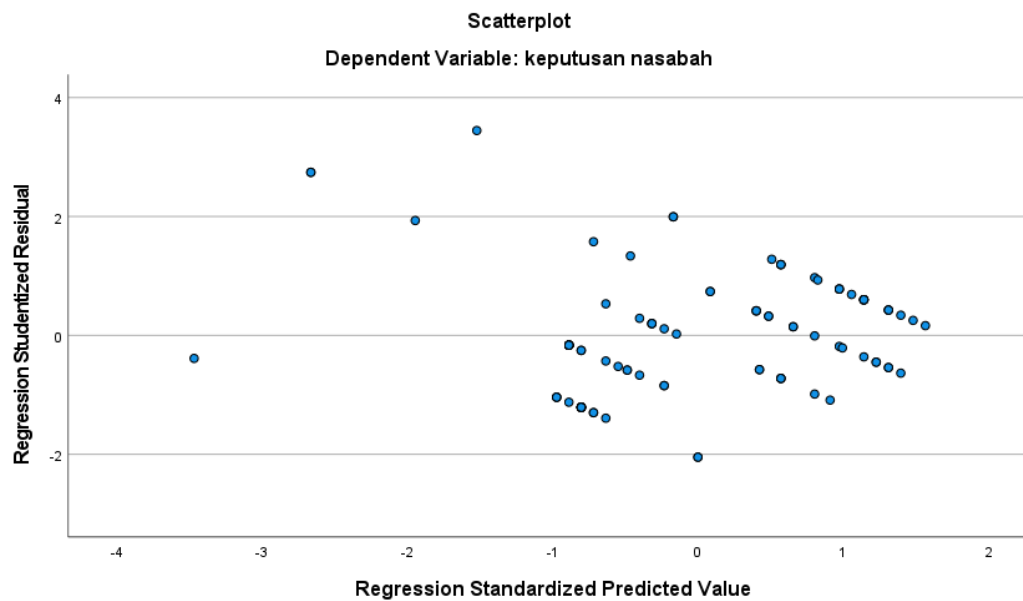
Multicollinearity Test Results

Table 3
Multicollinearity Test Results
Coefficients^a

	Model	Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Ulasan pengguna	.507	1.974
	Perbandingan produk	.991	1.009
	Content marketing	.505	1.979

Source: Data processed by SPSS.25, 2026

From the table above, it can be seen that the tolerance value for each variable is greater than 0.1 and the vif value has a value less than 10, so that the research results are free from multicollinearity elements.

Heteroscedasticity Test Results**Figure 3.****Heteroscedasticity Test Results**

The results of the heteroscedasticity test with a scatterplot show that the residual points are randomly distributed without a specific pattern; as a result, the regression model can be used for further analysis because it is not proven to experience heteroscedasticity.

Results of Multiple Regression Test Analysis

The influence of several independent variables on the main variable is measured using multiple linear regression analysis.

Table 4
Multiple Linear Regression Test Results
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.270	1.457		5.676	.000
	Ulasan pengguna	.337	.070	.481	4.784	.000
	Perbandingan produk	.107	.046	.169	2.343	.022
	Content marketing	.333	.095	.353	3.506	.001

Source: Data processed by SPSS.25, 2026

$$Y = 8,270 + 0,337 (X_1) + 0,107 (X_2) + 0,333 (X_3)$$

1. The constant value in the regression equation is 8.270, meaning each variable maintains a constant value before any changes.
2. The user review regression coefficient indicates a positive relationship to customer decisions, with a coefficient value of 0.337.
3. The product comparison regression coefficient indicates a positive relationship to customer decisions, with a coefficient value of 0.107.
4. The content marketing regression coefficient indicates a positive relationship to customer decisions, with a coefficient value of 0.333.

Hypothesis Testing**Partial Significance Test (Uji-t)****Table 5. Partial Test Results (t-Test)**

		Coefficients^a				
		Unstandardized Coefficients		Standardized Coefficients		
	Model	B	Std. Error	Beta	T	Sig.
1	(Constant)	8.270	1.457		5.676	.000
	Ulasan pengguna	.337	.070	.481	4.784	.000
	Perbandingan produk	.107	.046	.169	2.343	.022
	Content marketing	.333	.095	.353	3.506	.001

Source: Data processed by SPSS.25, 2026

The t table is known with $Df1=0.05:2=0.025$, $Df2=n-k$ (number of samples-variables) $=96-3=93$, so the t table can be known by looking at the 0.025 confidence level in row 93, which is 1.985. So the results of the study are as follows:

1. The test result for user reviews was 4.784, with a t-table value of 1.985 (calculated $t > t\text{-table}$), with a significance value of $0.000 < 0.05$. Therefore, H_0 is rejected and H_a is accepted.
2. The test result for product comparison was 2.343, with a t-table value of 1.990 (calculated $t > t\text{-table}$), with a significance value of $0.022 < 0.05$. Therefore, H_0 is rejected and H_a is accepted.
3. The test result for content marketing was 3.506, with a t-table value of 1.990 (calculated $t > t\text{-table}$), with a significance value of $0.001 < 0.05$. Therefore, H_0 is rejected and H_a is accepted.

Simultaneous Significance Test (F-Test)

ANOVA testing was conducted to simultaneously test research variables with the following research results:

Table 6. Simultaneous Test Results (F Test)

		ANOVA^a				
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	111.997	3	55.999	50.443	.000 ^b
	Residual	103.242	93	1.110		
	Total	215.240	95			

Source: Data processed by SPSS.25, 2026

The known value of f table is $Df1=k$ (number of variables) which is 2, $Df2=n-k =96-3=93$, so to determine f table can be seen in the f table in column 4 row 93 which is 3.09. The results of the study show that the calculated value of f is greater than the value of f table ($50.443 > 3.09$) with a significant value of 0.001 which is smaller than 0.005. The results of the study show that all independent variables together have an influence on the dependent variable.

Results of the Coefficient of Determination (R²)

The determinant test was carried out to see the overall results of the research carried out, with the following results:

Table 7. Results of the Coefficient of Determination (R²)

		Model Summary^b			Std. Error of the Estimate
	Model	R	R Square	Adjusted R Square	
1		.721 ^a	.520	.510	1.054

Source: Data processed by SPSS.25, 2026

The final results of the study showed that the adjusted r square value gave a value of 0.510 or 51.00%, meaning that the research conducted had an influence on the dependent variable of 49.00% and the remainder was influenced by variables that were not the object of the study.

Discussion

The influence of user reviews on customer decisions

The regression coefficient of user reviews shows a positive relationship to customer decisions with a coefficient value of 0.337. The test result for user reviews is 4.784, t table 1.985 ($t_{count} > t_{table}$), with a significance value of $0.000 < 0.05$. Therefore, H_0 is rejected and H_a is accepted..

The influence of product comparison on customer decisions

The product comparison regression coefficient shows a positive relationship to customer decisions with a coefficient value of 0.107. The test results for product comparison are 2.343, t table 1.990 ($t_{count} > t_{table}$), with a significant value of $0.022 < 0.05$. Therefore, H_0 is rejected and H_a is accepted.

The influence of content marketing on customer decisions

The regression coefficient of content marketing shows a positive relationship with customer decisions with a coefficient value of 0.333. The test result for content marketing is 3.506, t table 1.990 ($t_{count} > t_{table}$), with a significance value of $0.001 < 0.05$. Therefore, H_0 is rejected and H_a is accepted.

The influence of user reviews, product comparisons and content marketing on customer decisions

The results of the study show that the calculated f value is greater than the f table value ($50.443 > 3.09$) with a significant value of 0.001 which is smaller than 0.005. The results of the study show that all independent variables together have an influence on the dependent variable. The final results of the study show that the adjusted r square value gives a value of 0.510 or 51.00%, meaning that the research conducted has an influence on the dependent variable of 49.00% and the rest is influenced by variables that are not the object of the study.

CONCLUSION

The test result for user reviews is 4.784, t table 1.985 ($t_{count} > t_{table}$), with a significant value of $0.000 < 0.05$. So H_0 is rejected and H_a is accepted. The test result for product comparison is 2.343, t table 1.990 ($t_{count} > t_{table}$), with a significant value of $0.022 < 0.05$. So H_0 is rejected and H_a is accepted. The test result for content marketing is 3.506, t table 1.990 ($t_{count} > t_{table}$), with a significant value of $0.001 < 0.05$. So H_0 is rejected and H_a is accepted. The results of the study show that the calculated value of f is greater than the value of f table ($50.443 > 3.09$) with a significant value of 0.001 less than 0.005. The results of the study show that all independent variables together have an influence on the dependent variable. The final results of the study showed that the adjusted r square value gave a value of 0.510 or 51.00%, meaning that the research conducted had an influence on the dependent variable of 49.00% and the remainder was influenced by variables that were not the object of the study.

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