THE EFFECT OF EASE OF ACCESS, SERVICE, AND PROMOTION STRATEGY ON CONSUMER DECISIONS IN USING BRILink CHANCELL RANTAUPRAPAT SERVICES

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Abstract

This research is motivated by the importance of identifying factors driving public interest in using banking agents amidst increasingly tight financial services competition. The purpose of the study is to analyze the influence of ease of access, service, and promotional strategies on consumer decisions in using BRILink Chancell Rantauprapat services. Using a quantitative approach with multiple linear regression analysis methods, the results of the study indicate that partially, ease of access and service do not have a significant influence because they are considered as basic facility standards by consumers. In contrast, promotional strategies were found to be the main determinant factor with the strongest and most significant influence ($p = 0.001$). Simultaneously, these three variables contributed 61.9% to consumer decisions, while the remaining 38.1% was influenced by other factors outside this research model.

Keywords: Ease of Access, Service, Promotion Strategy, Consumer Decisions, BRILink

INTRODUCTION

The development of digital financial services in Indonesia has shown significant growth in line with the increasing public demand for fast, easy, and affordable transaction services. One rapidly developing innovation is branchless banking services through BRILink Agents operated by Bank Rakyat Indonesia. Branchless banking is a banking innovation in the digital era that provides financial services to customers without going through a physical branch. This service allows people to conduct various banking transactions without having to visit a bank branch, thus providing a solution for areas with limited physical access to financial services. Previous research confirms that accessibility and ease of service are key factors influencing consumers' decisions to use digital financial products (Kholil Rokhmat, Akbar Nuur Purnama Dharma Wahana, 2024). This situation demonstrates the strategic role of agents like BRILink in expanding financial inclusion. Therefore, it is important to examine how accessibility, service, and promotion influence consumer decisions.

BRILink serves as an extension of BRI's services through partnered agents to provide basic banking services to the community. BRILink not only makes transactions easier for the public but also reduces the time and transportation costs previously required to access bank offices. Study from (Rahmanu et al., 2020), this study demonstrates that BRILink agents' perceptions of the services provided directly influence consumers' decisions to use branchless banking services. This demonstrates that agents are not merely intermediaries, but rather an integral part of the service system that determines consumer satisfaction and trust. Therefore, understanding the factors influencing consumer decisions becomes increasingly important in this context.

Ease of access is a crucial factor in determining how easily people utilize financial services. Proximity, accessibility, and availability tend to increase the frequency of use of digital services like BRILink. (Pratama & Prabowo, 2025) suggests that perceived ease of use has a strong influence on consumer loyalty and decisions in using digital financial services. If services are easily accessible, consumers tend to feel helped and prefer to use them repeatedly. In addition to ease of access, service quality is also a determining factor in building consumer satisfaction and decisions. This is in line with research findings (Alfath et al., 2024), Service quality has been shown to influence BRILink user satisfaction and loyalty in Pekanbaru. Research (Nurdiana & Kusuma, 2025) research shows that promotions significantly influence the decision to use digital financial services like LinkAja Syariah. This indicates that effective promotional messages can build a perception of added value for consumers. Therefore, the integration of service quality, accessibility, and promotions requires a comprehensive evaluation to understand their relevance in shaping consumer decisions.

In the local context of Rantauprapat, the development of BRILink agents is a crucial factor in supporting the community's economic activities. The strategic location of BRILink Chancell provides an efficient alternative financial transaction service for local residents. Previous studies have shown that location and service influence the decisions of BRILink service users. These findings are relevant for analysis at BRILink Chancell, given the socioeconomic characteristics of the area, which rely heavily on daily transactions. Therefore, this research is urgently needed to understand the specific local context. The availability of adequate service facilities and simple transaction procedures can facilitate consumers' decision-making regarding the service (Elvina & Rahmani, 2023) emphasized that perceived ease of use influences customers' decision-making process when using mobile banking services. Despite differing platforms, this concept of ease is also relevant for BRILink services, which utilize agents as extensions of the bank.

The digitalization of financial services also brings challenges related to consumer trust and satisfaction. The success of services like BRILink is largely determined by the agent's ability to create a secure and satisfying transaction experience. Research (Rezeki et al., 2023) this study demonstrates that e-service quality influences e-loyalty, with e-satisfaction acting as a mediator. This provides an understanding that service quality is a key factor in building long-term relationships between consumers and financial services. Therefore, assessing service quality at BRILink Chancell is a fundamental part of this research. Based on these phenomena and empirical findings, this research is relevant to understand the factors influencing consumers' decisions to use BRILink Chancell services in Rantauprapat. This research not only focuses on ease of access, service quality, and promotional strategies, but also aims to provide theoretical and practical contributions to the development of digital financial services. In the context of financial inclusion, understanding the determinants of consumer decisions can help design more effective service improvement strategies. Furthermore, the findings of this study are expected to strengthen the literature on digital financial services at the local level. Therefore, this research has strong academic and practical relevance.

REVIEW OF LITERATURE

Previous Research

1. Research conducted by (Rahmanu et al., 2020) With the title "The Influence of BRILink Agent Perceptions on Decisions to Use Branchless Banking Services," the study used a quantitative research method with a survey approach. The results showed that positive perceptions of BRILink agents, particularly regarding reliability, convenience, and trustworthiness, had a positive and significant influence on people's decisions to use branchless banking services.
2. Research conducted by (Nisa et al., 2025), with the title "The Influence of Promotion and Ease of Use on Interest in LinkAja Syariah with Sharia Financial Literacy as a Moderating Variable." The results of the study demonstrate that promotion and ease of use have a positive and significant effect on interest in LinkAja Syariah, and that Sharia financial literacy can strengthen this relationship.
3. Research conducted by (Kholil Rokhmat, Akbar Nuur Purnama Dharma Wahana, 2024), with the title "The Influence of Service Quality, Perceived Ease of Use, and Customer Satisfaction on Transaction Decisions at BRILink Agents in Bulakamba District." The results of the study indicate that service quality and perceived ease of use have a significant influence on customer satisfaction, which in turn has a positive impact on transaction decisions.
4. Research conducted by (Pratama & Prabowo, 2025) with the title "The Influence of Perceived Ease of Use and Quality of Service on Customer Loyalty at BRILink Bio Energy 2 Sidoarjo Agents." The results of the study indicate that perceived ease of use

and quality of service have a positive and significant effect on customer loyalty, which confirms that ease of access and consistent service are the keys to sustainable use of BRILink services.

Theoretical Basis

a. Ease of Access

In the context of BRILink, ease of access means strategic agent locations, flexible operating hours, and simple transaction processes. (Alfath et al., 2024) Riau proves that the ease of use of BRILink services increases consumer loyalty through the satisfaction obtained. Research (Sibua et al., 2025), This study proves that perceptions of ease of use and risk influence public interest in using BRILink on Morotai Island. The concept of ease of service in BRILink refers to the understanding that business transactions using BRILink services that are easy to understand will reduce both time and costs.

The indicators used are as follows :

1. easy to use
2. clear and understandables
3. does not require a lot of mental effort
4. easy to get the system to do what he/she wants to do

The decision-making process of digital service users is determined by perceived usefulness, perceived ease of use, and perceived risk. (Elvina & Rahmani, 2023). Quantitatively, these variables are important indicators in influencing decision direction. Therefore, understanding consumer decision-making mechanisms provides the basis for analyzing the influence of ease of access, service, and promotional strategies. This perspective is relevant in assessing the behavior of the Rantauprapat community as users of BRILink services.

b. Service

Service is a task or benefit that an organization can provide to another organization, which at first glance is not successful and does not immediately result in the acquisition of goods (Marpaung et al., 2022). Research According to (Kholil Rokhmat, Akbar Nuur Purnama Dharma Wahana, 2024), also emphasized that fast and responsive service increases consumer decisions to use BRILink.

The service quality indicators, according to (Ridzwan et al., 2021) covering :

1. Reliability
2. Responsivenness
3. Assurance
4. Emphaty
5. Tangible

c. Promotion strategy

Promotion is a marketing communication activity that aims to influence consumers to be interested in using products or services (Armstrong et al., 2018). According (Nisa et al., 2025) and (Nurdiana & Kusuma, 2025) This study shows that promotions have a positive and significant influence on consumer interest and decisions in using digital financial services such as LinkAja Syariah.

The promotion mix indicators include :

1. Advertising

2. Sales Promotion
3. Public Relations
4. Personal Selling
5. Direct Marketing

Furthermore, well-targeted promotions can build a positive image for agents, thereby strengthening consumer motivation and commitment to use the service. In this context, promotions serve not only as a communication tool but also as a mechanism to address consumer doubts, especially in a competitive market. Therefore, promotions are evaluated as a crucial independent variable in this study, with an analysis of the effectiveness of BRILink agent promotional campaigns in Rantauprapat through quantitative data covering consumer responses to various marketing strategies.

d. **Consumer Decisions**

Consumer decision making is a systematic process involving need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior. This model explains how consumers weigh benefits and constraints before making a particular service choice (Firmansyah, 2023)

In BRILink services, consumer decisions are highly dependent on their perceptions of ease of access, service and the intensity of promotions received. (Rahmanu et al., 2020) shows that perceptions of agents and available services influence the decision to use branchless banking services.

The consumer decision indicators include :

1. Product Selection
2. Selection Of Distributor / Place
3. Time Of Purchase
4. Purchase Amount
5. Payment Method

Thus, consumer decision-making serves as the dependent variable in this study, analyzed through a regression model to measure how accessibility and promotions contribute to it, while considering the local context in Rantauprapat to provide more applicable and specific insights. This study also integrates post-purchase behavioral aspects, such as consumer reviews, to understand the long-term impact on loyalty.

e. The Relationship between Ease of Access, Service, Promotion, and Consumer Decisions

The relationship between these three variables creates a simultaneous influence on consumer decisions. According to (Kotler & Keller, 2016), Purchasing decisions are the result of a rational evaluation of the benefits obtained compared to the effort or costs incurred.

Therefore, this study positions ease of access, service, and promotion as the main factors that interact in shaping consumer decisions regarding the use of BRILink Chancell Rantauprapat. Easy access increases consumers' initial intention, good service strengthens trust and satisfaction, while effective promotion expands reach and accelerates service adoption. The combination of these three is expected to provide empirical understanding of the main determinants of consumer behavior in the branchless banking sector.

RESEARCH METHOD

The BRILink Chancell research location is at Jl. SM. Raja No. 63, Bakaran Batu, Rantau Selatan District, Labuhanbatu Regency. The research period lasted for one month, from February to March. According to (Sugiyono, 2021) Population is a generalization area consisting of objects or subjects that have certain qualities and characteristics that are determined by researchers to be studied and then conclusions drawn. A sample is a subset of the population's size and characteristics. The sample was taken from all consumers using BRILink Chancell Rantauprapat services. The sample size was determined using the Lemeshow formula because the exact population size is unknown. With a 10% error rate, the sample size can be calculated using the following formula :

$$n = \frac{Z^2 \cdot p \cdot q}{e^2}$$

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

$$\frac{n = 1{,}962\ (0{,}5)(0{,}5)}{0{,}1}$$

$$n = \frac{3{,}8416 \times 0{,}25}{0{,}01}$$

$$n = \frac{0{,}9604}{0{,}01}$$

$$n = 96{,}04$$

Thus, the number of samples used in this study was 96 respondents who were BRILink Chancell consumers who happened to be willing to be respondents and use BRILink services when the study was taking place.

Description :
n = Number of samples
z = z-value at 95% confidence level (1.96)
p = proportion of events (assumed to be 0.5)
q = 1 − p (0.5) e = error rate (10% or 0.10)

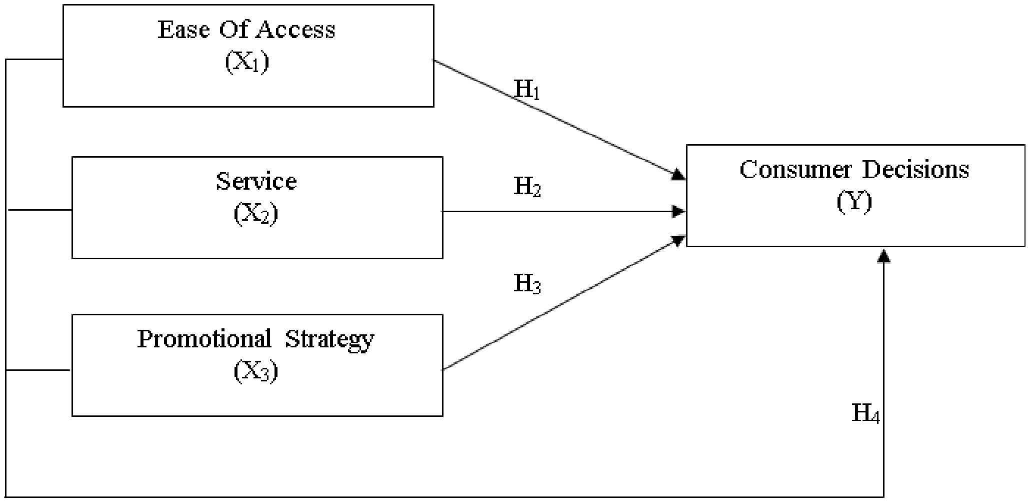
Research Hypothesis

This hypothesis was developed by considering not only direct effects but also potential interactions between variables, as well as moderating contextual factors such as consumer demographics or product type.

- H_1 : Ease of access has a positive and significant influence on consumer decisions.
- H_2 : Service has a positive and significant influence on consumer decisions to use BRILink Chancell Rantauprapat services.
- H_3 : Promotional strategy has a significant influence on consumer decisions.
- H_4 : Ease of access, service, and promotional strategy simultaneously have a positive and significant influence on consumer decisions to use BRILink Chancell Rantauprapat services.

Research Model

This research model describes the relationship between independent variables (ease of access, service and promotional strategy) to dependent variables (customer decisions). This model can be illustrated as follows:



The research framework diagram illustrates three main relationships: ease of access influences consumer decisions, service influences consumer decisions, and promotion influences consumer decisions. These three variables were then tested simultaneously to identify possible combined effects. In the context of BRILink Chancell in Rantauprapat, this framework is crucial for understanding the dominant factors influencing people's decisions to choose agent-based financial services.

RESULTS AND DISCUSSION

The Smart PLS output for loading factors gives the results in the following table Outer Loadings Stage 1 :

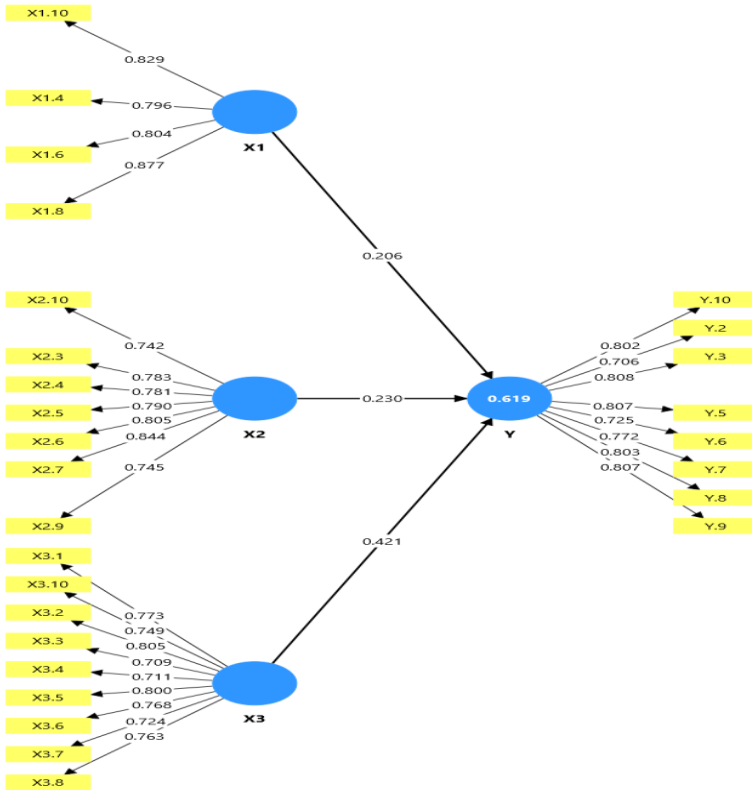
Table 1.
Validity Test Results Using Outer Loading

	X1	X2	X3	Y
X1.1	0.630			
X1.2	0.707			
X1.3	0.619			
X1.4	0.682			
X1.5	0.734			
X1.6	0.680			
X1.7	0.748			
X1.8	0.711			
X1.9	0.786			
X1.10	0.706			
X2.1		0.632		
X2.2		0.711		
X2.3		0.668		
X2.4		0.789		
X2.5		0.742		

X2.6		0.788		
X2.7		0.782		
X2.8		0.787		
X2.9		0.532		
X2.10		0.724		
X3.1			0.756	
X3.2			0.737	
X3.3			0.801	
X3.4			0.711	
X3.5			0.710	
X3.6			0.802	
X3.7			0.743	
X3.8			0.739	
X3.9			0.779	
X3.10			0.686	
Y.1				0.531
Y.2				0.790
Y.3				0.702
Y.4				0.829
Y.5				0.620
Y.6				0.808
Y.7				0.710
Y.8				0.755
Y.9				0.788
Y.10				0.773

Source : Smarth PLS 4 Data Processing, 2026

After obtaining the data summary in Table 1, the next step is to execute the PLS-SEM algorithm to validate the research model. The visual output generated from the SmartPLS procedure, which includes loading factor values and path coefficients, has been systematically summarized in the chart in Figure 2 below :



Source : Smarth PLS 4 Data Processing, 2026

Table 1
Validity Test Results Using Outer Loading

	X1	X2	X3	Y
X1.10	0.829			
X1.4	0.796			
X1.6	0.804			
X1.8	0.877			
X2.10		0.742		
X2.3		0.783		
X2.4		0.781		
X2.5		0.790		
X2.6		0.805		
X2.7		0.844		
X2.9		0.745		
X3.1			0.773	
X3.10			0.749	
X3.2			0.805	
X3.3			0.709	
X3.4			0.711	
X3.5			0.800	

X3.6			0.768	
X3.7			0.724	
X3.8			0.763	
Y.10				0.802
Y.2				0.706
Y.3				0.808
Y.5				0.807
Y.6				0.725
Y.7				0.772
Y.8				0.803
Y.9				0.807

Source : Smarth PLS 4 Data Processing, 2026

The results of the measurement model test indicate that the majority of indicators across all research variables (X1, X2, X3, and Y) exceeded the outer loading threshold of 0.708. This demonstrates that the instrument used has adequate convergent validity in representing each latent construct within the model.

Based on Table 2 above, through adjustments to the measurement model, the results of the outer loading test confirm that all indicators across variables X1, X2, X3, and Y exceeded the 0.708 threshold. This demonstrates that the research instrument has strong convergent validity, with each indicator representing more than half of the variance of its respective latent variable.

The following is the Convergent Validity value as seen from the AVE values in the table below :

Table 3.
Average Variance Extracted (AVE)

Variabble	Average Variance Extracted (AVE)	Information
Ease of Access (X_1)	0.684	Valid
Service (X_2)	0.616	Valid
Promotion Strategy (X_3)	0.572	Valid
Consumer Decision Y	0.608	Valid

Source : Smarth PLS 4 Data Processing, 2026

In table 3 above, the AVE value is above 0.50 for all constructs. Ease of Access (X1) has an AVE of 0.684, Service (X2) has an AVE value of 0.616, Promotion Strategy (X3) has an AVE value of 0.572, and Consumer Decision (Y) has an AVE value of 0.608. So it can be concluded that all variable constructs have a higher AVE value above > 0.50.

a) Discriminant Validity

Table 4.
Discriminant Validity atau Cross Loading

	X1	**X2**	**X3**	**Y**
X1.10	0.829	0.483	0.581	0.550
X1.4	0.796	0.657	0.645	0.608

X1.6	0.804	0.548	0.606	0.522
X1.8	0.877	0.652	0.670	0.589
X2.10	0.487	0.742	0.587	0.541
X2.3	0.627	0.783	0.667	0.652
X2.4	0.589	0.781	0.573	0.482
X2.5	0.540	0.790	0.571	0.599
X2.6	0.504	0.805	0.540	0.507
X2.7	0.546	0.844	0.540	0.489
X2.9	0.599	0.745	0.690	0.515
X3.1	0.628	0.500	0.773	0.596
X3.10	0.556	0.554	0.749	0.557
X3.2	0.640	0.512	0.805	0.500
X3.3	0.576	0.604	0.709	0.622
X3.4	0.469	0.549	0.711	0.503
X3.5	0.569	0.539	0.800	0.621
X3.6	0.556	0.499	0.768	0.594
X3.7	0.631	0.718	0.724	0.565
X3.8	0.521	0.728	0.763	0.528
Y.10	0.486	0.444	0.606	0.802
Y.2	0.440	0.696	0.679	0.706
Y.3	0.674	0.581	0.609	0.808
Y.5	0.698	0.603	0.579	0.807
Y.6	0.456	0.507	0.574	0.725
Y.7	0.449	0.430	0.497	0.772
Y.8	0.525	0.525	0.578	0.803
Y.9	0.517	0.502	0.532	0.807

Source: Smarth PLS 4 Data Processing, 2026

Discriminant validity testing was conducted by verifying that each indicator has a stronger correlation with its own latent construct compared to other variables through cross-loading analysis. The data processing results showed that all items in variables X1, X2, X3, and Y have the highest loading coefficients on their respective parent constructs. This proves that there is no overlap between variables, so each construct in this model is empirically unique and distinct from one another.

Table 5.
Cronbach's Alpha dan Composite Reliability

Variable	Cronbach's Alpha	Composite Reliability
Ease of Access (X_1)	0.908	0.925
Service (X_2)	0.906	0.923
Promotion Strategy (X_3)	0.896	0.918

Consumer Decision Y	0.846	0.897

Source : Smarth PLS 4 Data Processing, 2026

Based on the reliability test results summarized in Table 4, all research variables, namely Ease of Access (X_1), Service (X_2), Promotion Strategy (X_3), and Consumer Decision (Y), were declared reliable. This is based on the Cronbach's Alpha and Composite Reliability values that consistently exceed the minimum threshold of 0.70. With the highest value in the Ease of Access variable of 0.925, it can be concluded that all indicators have very strong internal consistency in representing each latent construct.

Table 6.
R-Square

Variable	R-Square
Consumer Decisions	0.619

Source: Smarth PLS 4 Data Processing, 2026

Through testing the structural model (inner model), the coefficient of determination (R^2) for the Consumer Decision variable was found to be 0.619. This figure indicates that the variables Ease of Access, Service, and Promotion Strategy simultaneously contribute 61.9% to changes in consumer decisions. With a moderate to strong level of predictive accuracy, this model is considered representative in mapping consumer behavior within the research object.

Table 7.
f^2 (Effect Size)

	Consumer Decisions (Y)	Information
Ease of Access	0.043	Weak
Service	0.052	Weak
Promotion Strategy	0.150	Moderate

Source : Smarth PLS 4 Data Processing, 2026

An evaluation of f2 (effect size) was conducted to determine the actual contribution of each independent variable to the dependent variable. The data processing results in Table 6 indicate that the Promotion Strategy variable has the most significant impact, with a value of 0.150, which is categorized as a moderate influence. Meanwhile, the Service and Ease of Access variables each have an impact of 0.052 and 0.043, respectively, which are categorized as a weak influence. This finding implies that strengthening the Promotion Strategy aspect will have a greater practical impact on improving Consumer Decisions compared to the other two aspects.

Table 8.
Hypothesis Testing Based on Output Path Coefficient

Hipotesis	Original Sample (O)	Sample Mean (M)	Standart Deviation (STDEV)	T statistics (|O/STDEV|)	P Values	Ket
H_1:$X_1 \rightarrow Y$	0.206	0.203	0.117	1.757	0.079	Rejected
H_2:$X_2 \rightarrow Y$	0.230	0.250	0.149	1.543	0.123	Accepted
H_3:$X_3 \rightarrow Y$	0.421	0.422	0.128	3.291	0.001	Rejected

Source : Smarth PLS 4 Data Processing, 2026

The results of the structural model testing summarized in Table 7 confirm that of the three hypotheses proposed, only the Promotion Strategy variable is proven to have a significant influence on Consumer Decisions. With a T-statistic value of 3.291 and a significance of 0.001, Promotion Strategy is the main determinant factor in this model. In contrast, the Ease of Access and Service variables do not show a statistically significant influence, considering that the P-values of both exceed the threshold of 0.05. This indicates that in the respondents' perception, stimuli through promotional activities are far more effective in encouraging purchasing decisions than ease of accessibility or the quality of service provided.

The Influence of Ease of Access on Consumer Decisions to Use BRILink CHANCELL RANTAUPRAPAT Services

The results of the hypothesis test indicate that Ease of Access has a path coefficient of 0.206, with a P-value of 0.079 (> 0.05) and a T-statistic of 1.757 (< 1.96). This finding indicates that although service accessibility was rated as good by respondents, this factor was not the primary consideration significantly influencing consumer decisions to use BRILink CHANCELL Rantauprapat services. This implies that consumers may already consider ease of access a basic standard (public facilities), but their final decisions are more driven by other external factors such as promotional strategies implemented by agents.

The findings of this study are in line with studies conducted by Colin & Nugroho (2024), where the ease of access variable has no effect on purchasing decisions with a t-statistic value of 0.553 and p-values of 0.288 < 0.05, statistically H_o is accepted or H_1 is rejected. This means that ease of access and purchasing decisions on Shopee e-commerce have no effect.

The Influence of Service on Consumer Decisions in Using BRILink Services CHANCELL RANTAUPRAPAT

The results of the second hypothesis test (H_2) show that the Service variable has a path coefficient value of 0.230 with a P-Value of 0.123 (> 0.05) and a T-statistic of 1.543 (< 1.96). This finding indicates that although Service provides a positive contribution, its influence is not strong enough to significantly influence Consumer Decisions at BRILink CHANCELL Rantauprapat. This is in line with the results of the f2 effect size test which shows that the Service variable only has a weak impact (0.052) on the model. This condition implies that for BRILink CHANCELL consumers, the service aspect may be considered a standard obligation that must be present, but is not the main trigger (determining factor) for them to make transactions compared to a more intensive promotional strategy.

The findings of this study are in line with studies conducted by Mutia *et al* (2024) where based on the partial test results, the service quality variable (X_1) shows a t-value of -1.733 with a significance of 0.086. Considering that the significance value is above the threshold of 0.05 (0.086 > 0.05) and the t-value is smaller than the t-table (-1.733 < 1.661), the null hypothesis (H_o) is accepted. This confirms that service quality does not have a significant influence on consumer purchasing decisions.

The Influence of Promotional Strategies on Consumer Decisions in Using BRILink Services CHANCELL RANTAUPRAPAT

The results of the third hypothesis test (H_3) prove that Promotion Strategy has a significant influence on Consumer Decisions with a path coefficient value of 0.421 and a significance level (P-Value) of 0.001 (<0.05). This finding is supported by the f^2 effect size value of 0.150, which places Promotion Strategy in the Medium Effect category the highest category compared to other variables in this model. This shows that marketing stimulus through targeted promotions is the main trigger that is empirically able to drive the interest and decisions of the Rantauprapat community to transact at BRILink CHANCELL agents, exceeding factors of ease of access and standard service quality.

The findings of this study are in line with studies conducted by Febrianti & Utomo (2023) based on the regression test results, a coefficient value of 0.370 was found with a significance level of 0.005. Because the p-value is smaller than the threshold of 0.05 (0.005 < 0.05), the first hypothesis stating that strategy influences purchasing decisions can be accepted. This finding indicates that promotional strategies have a positive and statistically significant contribution in influencing consumer decisions.

The Influence of Ease of Access, Services, Promotional Strategies on Consumer Decisions in Using BRILink Services CHANCELL RANTAUPRAPAT

This study concludes that Promotion Strategy is the main determinant factor that significantly drives Consumer Decisions on BRILink CHANCELL Rantauprapat services. Although Ease of Access and Service contribute positively to the model, neither is proven to have a significant impact empirically. Overall, this research model has a prediction accuracy rate of 61.9%, which confirms that marketing policies that focus on promotional activities are more effective in increasing transactions than simply relying on physical accessibility or routine service standards. The results of this study provide a new contribution to the marketing management literature, where the relationship between (Variable X) and (Variable Y) has not been widely explored empirically.

CONCLUSION

This study concludes with several key points :

1. Ease of Access does not have a statistically significant influence on consumer decisions to use this service because respondents tend to consider these two factors as basic standards or essential public facilities, but not as primary drivers in their purchasing decisions.
2. Promotional Strategy is the primary (most influential) determinant factor that significantly drives consumer decisions to transact at BRILink Chancell. This is evidenced by a significance value of 0.001 and a medium effect size (0.150), the highest value compared to other variables.
3. Service does not have a statistically significant influence on consumer decisions to use this service. Respondents tend to consider these two factors as basic standards or essential public facilities, but not as primary drivers in their purchasing decisions.
4. Simultaneously, the variables Ease of Access, Service, and Promotional Strategy contribute 61.9% to changes in consumer decisions, while the remainder is influenced by factors outside this research model.

Suggestion

1. For Researchers (Self-Reflection)
   a) Researchers should conduct more in-depth observations on the psychographic characteristics of consumers in Rantauprapat, considering that promotional

variables are far more dominant than physical facilities (access) and services (service).

b) Ensure data validity is maintained by paying attention to the outer loading and Composite Reliability values, which are already very strong in this study to support the claim of novelty findings.

2. For Business Owners (BRILink Chancellor)
   a) Prioritize Promotion Budget: Considering that promotional strategy is the main driver, business owners are advised to intensify marketing activities such as social media promotions, direct education, or providing transaction incentives (discounts/small gifts) to attract customer interest.
   b) Maintain Service & Access Standards: Although they do not significantly influence decisions, service and access must be maintained at a standard level to prevent negative impacts that reduce existing customer satisfaction.
   c) Service Personalization: Focus on promotions that reach the 21-23 age group, as this group represents the largest respondent base in your study (55.2%).
3. For Future Researchers
   a) Adding New Variables: Given the R-Square value of 61.9%, there are still approximately 38.1% of other factors that remain unexplored. Future researchers are advised to add variables such as Trust, Transaction Security, or Brand Image.
   b) Expanding the Object & Sample: Future research could expand the scope of the study beyond Rantauprapat or increase the sample size to obtain more general results.
   c) Qualitative Methods: It is recommended to use a qualitative approach (in-depth interviews) to explore the reasons why the service and access variables are insignificant, thus gaining a richer phenomenological understanding.

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