
THE INFLUENCE OF BRAND IMAGE, BRAND TRUST, AND BRAND AWARENESS ON PURCHASE INTENTION: A STUDY ON GENERATION Z USERS BY.U PROVIDER IN SURABAYA

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Abstract

This research seeks to examine the influence of Brand Image, Brand Trust, and Brand Awareness on Purchase Intention of Generation Z users of By.U Card Providers in Surabaya. This research uses a quantitative approach with an associative research type. The sample size was 200 By.U users from Generation Z in Surabaya, with data collected through questionnaires and literature studies, and analyzed using SPSS Version 30 software. The sampling method applied was purposive sampling, and data analysis was carried out through multiple linear regression analysis. The findings indicate that simultaneously, the three variables have a significant effect on the Purchase Intention of By.U Generation Z users in Surabaya. In partial analysis, both Brand Image and Brand Awareness show a positive and significant influence, while Brand Trust does not significantly affect the Purchase Intention of By.U Generation Z users in Surabaya.

Keywords: Brand Image, Brand Trust, Brand Awareness, Purchase Intention, Generation Z, By.U

INTRODUCTION

Advancements in digital technology have led to major changes in various aspects of life, including the way we communicate, conduct transactions, and interact socially. Easy internet access through smart devices enables individuals to stay connected globally, access information in real-time, and engage in various digital activities, such as online shopping, online learning, and application-based services. Social media platforms, such as Instagram, Twitter, and Facebook, play a crucial role in facilitating social interaction and serving as a means for companies to establish and strengthen relationships with their customers. In today's digital age, competition in the telecommunications industry is increasingly intense, prompting companies to continue to create a sustainable competitive advantage to attract consumer interest and maintain customer loyalty.

Kotler in Mufarida (2019) emphasized that consumers' purchasing choices are significantly shaped by their perception of a brand. This perception is mainly influenced by three key elements: Brand Image, Brand Awareness, and Brand Trust. Generation Z, who were born between 1997 and 2012, is a consumer group that is very familiar with the development of digital technology and has high expectations for the digital experience offered by a brand. Hasan & Elviana (2023) stated that Brand Image has a crucial role in building a positive image in the minds of customers, which can ultimately encourage their loyalty and buying interest in the future. Meanwhile, Brand Trust is formed through consistent experience in using products, reliable service quality, and a sense of security that customers feel. In addition, Brand awareness significantly influences purchasing decisions; as consumers' proximity to a brand grows, so does the likelihood that they will choose and utilize its products (Aaker in Ade et al., 2022).

By.U, launched by Telkomsel, is a leading brand in the digital telecommunications sector, as the first digital prepaid mobile service in Indonesia. This service was officially introduced on October 10, 2019 and is specifically designed to meet the needs of Generation Z. By.U offers freedom for its users to choose data packages and ease of access through digital platforms. The main advantage of By.U lies in the concepts of digitization, personalization, and transparency, allowing users to adjust their data quota according to their needs without having to rely on conventional purchasing methods at physical outlets. This flexibility is a particular attraction for Generation Z, who are known as independent, innovative, and always connected to the digital world.

According to APJII data (2024), internet penetration among Generation Z reaches 87.02%, making it a potential market segment for digital service providers. In Surabaya, Generation Z accounts for 22.9% of the total population, showing a great opportunity for By.U to expand its market share. In addition, the OpenSignal study (2021) noted an increase in data quota consumption in Indonesia, with an average usage of 14.6 to 17.7 GB per month. This trend confirms that the need for flexible and affordable internet services is increasing, so telecom operators need to continue to innovate to meet this demand.

In the face of fierce competition in the digital telecommunications industry, By.U implements marketing strategies that suit the preferences of Generation Z, such as attractive promotional designs, the use of bright colors that reflect the lifestyle of young people, and collaborations with celebrities and influencers that have an appeal to the target market. However, even though By. Having attracted more than 5 million users in 1.5 years and won

the Brand of the Year award in 2020, there are still challenges in building a strong brand perception and increasing customer loyalty amidst the dynamics of market competition.

Referring to the background that has been described, this study is aimed at evaluating the influence of Brand Image, Brand Trust, and Brand Awareness on Purchase Intention in By.U users from Generation Z in Surabaya. The findings of this study are expected to provide valuable perspectives for telecommunications companies in developing more effective marketing strategies and understanding the various factors that influence consumer purchasing choices in the digital market.

REVIEW OF LITERATURE

A-I-D-A Theory

The AIDA model, according to Kotler & Armstrong, Handoyo, and Assael in Apriandi et al. (2023), is a concept that describes four main stages in the marketing process, namely Attention, Interest, Desire, and Action. First, Attention refers to marketers' efforts to capture consumers' attention through compelling messages, display frequency, and effective ad visualization. Second, Interest arises after attention is gained, where marketers must build interest by offering clear solutions to potential customers' needs or problems. Furthermore, Desire aims to arouse consumers' desire to try or own a product, by ensuring that advertising is able to increase interest and trust in the products offered. Finally, Action is the stage of encouraging potential buyers to immediately make a purchase decision through persuasive communication and clear information about the product. By following these stages, marketing strategies can be more effective in influencing consumer decisions.

Brand Image

Mussay in Putri (2019) explained that brand image, which includes company reputation, user perception, and product image, significantly profitably influences consumer purchase decisions. A good company reputation can increase customer trust and loyalty, while a positive image from users also strengthens people's perception of the brand. In addition, the quality and benefits of a product are also important factors that influence consumers' decisions in choosing a brand. Therefore, companies need to pay attention to various aspects of brand image to maintain their competitiveness and position in the market.

Brand Trust

According to Chaudhuri & Holbrook in Ade, et al. (2022) explain that brand trust is a fundamental foundation in building a strong correlation between consumers and brands. Brand trust is a valuable asset for companies, playing a crucial role in driving purchasing behavior and consumer loyalty. The concept of brand trust has become a major focus in marketing research, recognized as a key factor in a brand's long-term success.

Brand Awareness

The term "Brand Awareness" refers to the extent to which potential buyers are familiar with a particular brand and its products. East in Firmansyah (2019) revealed that Brand Awareness includes the recognition and memory of a brand as well as its ability to be distinguished from other brands in the same category. In other words, brand awareness not only reflects the consumer's ability to identify a brand but also to differentiate it from competitors. Therefore, Brand Awareness has an important position in the decision-making

process of consumers, because the higher a person's awareness of a brand, the more likely it is that the brand will be chosen compared to other alternatives.

Purchase Intention

According to Firmansyah (2019), purchasing decision-making is a consistent and wise action to meet needs efficiently. This process includes consideration of what, how much, where, when, and how the item is purchased. Consumers tend to use a simple problem-solving approach when they put in minimal effort to meet a specific need. According to Firmansyah (2019), several factors affect this problem-solving process, including: relevant alternatives, time for consideration, level of involvement, and environmental involvement.

RESEARCH METHOD

This study uses a quantitative methodology characterized by an associative research design. The purpose of this approach is to examine the relationships between two or more variables in a sample, allowing extrapolation of the findings to a wider population (Amruddin et al., 2022). The relationships analyzed in this study are causal, where independent variables—Brand Image (X1), Brand Trust (X2), and Brand Awareness (X3)—are estimated to have an impact on the dependent variable, namely Purchase Intention (Y). According to Sugiyono (2023), quantitative research aims to examine a phenomenon using a specific sample or population, where data is collected through research instruments, then analyzed statistically to test the hypothesis that has been formulated. The Likert scale was used as a data measurement tool in this study. By.U card users who are included in Generation Z and domiciled in the city of Surabaya are the population of this study. Purposive sampling is a method applied, where 200 respondents who meet the research requirements are given a questionnaire. Riyanto & Hatmawan in Rofiudin et al. (2022) explain that the purposive sampling technique allows the selection of samples referring to certain characteristics that are relevant to the research objectives. In addition, this study applied non-probability sampling, and the data obtained were analyzed using SPSS software version 30.

RESULTS AND DISCUSSION

Validity Test

Table 1.
Validity Test Results

<u>Variabel</u>	<u>Pertanyaan</u>	<u>Koefisien Korelasi</u>	<u>Sig.</u>	<u>rtabel</u>	<u>Kesimpulan</u>
Brand Image (X1)	X1.1	0,621	0,000	0,1388	Valid
	X1.2.1	0,600	0,000	0,1388	Valid
	X1.2.2	0,446	0,000	0,1388	Valid
	X1.3	0,559	0,000	0,1388	Valid
Brand Trust (X2)	X2.1	0,568	0,000	0,1388	Valid
	X2.2.1	0,548	0,000	0,1388	Valid
	X2.2.2	0,573	0,000	0,1388	Valid
	X2.3.1	0,515	0,000	0,1388	Valid
	X2.3.2	0,567	0,000	0,1388	Valid
	X2.4	0,560	0,000	0,1388	Valid
Brand Awareness (X3)	X3.1	0,549	0,000	0,1388	Valid
	X3.2.1	0,583	0,000	0,1388	Valid
	X3.2.2	0,549	0,000	0,1388	Valid
	X3.3.1	0,509	0,000	0,1388	Valid
	X3.3.2	0,495	0,000	0,1388	Valid
	X3.4	0,468	0,000	0,1388	Valid
Purchase Intention (Y)	Y.1	0,529	0,000	0,1388	Valid
	Y.2.1	0,618	0,000	0,1388	Valid
	Y.2.2	0,580	0,000	0,1388	Valid
	Y.3	0,669	0,000	0,1388	Valid
	Y.4	0,561	0,000	0,1388	Valid

Source: Primary Data After Processing

Based on the table above, it can be concluded that the results of the validity calculation on all variable indicators show valid results, because the existing correlation value is higher than the table so that it is stated that the variable is tested valid.

Reliability Test

Table 2.
Reliability Test Results

<u>Variabel</u>	<u>Cronbach's Alpha Hitung</u>	<u>Cronbach's Alpha Minimum</u>	<u>Keterangan</u>
Brand Image (X1)	0,251	0,60	<u>Reliabel</u>
Brand Trust (X2)	0,551	0,60	<u>Reliabel</u>
Brand Awareness (X3)	0,475	0,60	<u>Reliabel</u>
Purchase Intention (Y)	0,545	0,60	<u>Reliabel</u>

Source: Data processed through SPSS

Referring to Table 4.10, it can be concluded that the variables (X1), (X2), (X3), and (Y) have alpha values (r calculated) that exceed 0.60. Thus, all variables in this study can be categorized as reliable.

Normality Test

Table 3.
Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		200	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	1.59910646	
Most Extreme Differences	Absolute	.042	
	Positive	.034	
	Negative	-.042	
Test Statistic		.042	
Asymp. Sig. (2-tailed) ^c		.200 ^d	
Monte Carlo Sig. (2-tailed) ^e	Sig.	.531	
	99% Confidence Interval	Lower Bound	.518
		Upper Bound	.544

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.
- e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Source: Primary Data After Processing

Multicollinearity Test

Table 4.
Multicollinearity Test Results

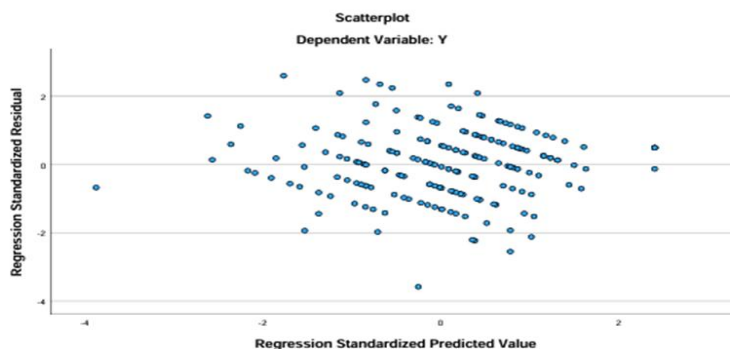
<u>Variabel Bebas</u>	<u>Colinearity Statistic</u>		<u>Keterangan</u>
	<u>Tolerance</u>	<u>VIF</u>	
Brand Image (X1)	0,603	1.532	Non Multikolinier
Brand Trust (X2)	0,564	1.834	Non Multikolinier
Brand Awareness (X3)	0,511	1.900	Non Multikolinier

Source: Primary Data After Processing

Data analysis indicated that all variables had a Variance Inflation Factor (VIF) value of less than 10 and a tolerance value above 0.1. Thus, this indicates that there is no evidence of a multicollinearity problem among the three independent variables examined in this study.

Heteroscedasity Test

Figure 1.
Heteroscedasity Test Results



Source: Primary data obtained using SPSS 30 of 2025

The graph presented indicates data points distributed above or below the zero on the Y axis, without a clear pattern. This observation implies that this study did not experience problems related to heteroscedasticity.

Autocorrelation Test

Table 5.
Autocorrelation Test Results
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.629 ^a	.395	.386	1.61130	1.989

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y

Source: Primary data obtained using SPSS 30 of 2025

The information presented in the table indicates that the Durbin-Watson statistic for the summary model is 1,989. Thus, it can be stated that the model does not show any autocorrelation, since the DW value of 1.989 is in the acceptable range between -2 to +2.

Multiple Linear Regression Analysis

Table 6.
Multiple Linear Regression Analysis
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics
		B	Std. Error	Beta			
1	(Constant)	3.221	1.612		1.998	.047	
	X1	.276	.099	.192	2.790	.006	.653
	X2	.104	.069	.114	1.512	.132	.545
	X3	.411	.075	.417	5.450	<.001	.526

Source: Primary Data After Processing

The following is an interpretation of the existing regression presented as follows:

1. The value of constant (a) is 3,221.
2. The regression coefficient of the brand image variable was 0.276.
3. The regression coefficient of the brand trust variable is 0.104.
4. The regression coefficient of the brand awareness variable was 0.411.

Test F

Table 7.
Simultaneous Test Results (F Test)
ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	332.324	3	110.775	42.667	<.001 ^b
	Residual	508.871	196	2.596		
	Total	841.195	199			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Source: Primary Data After Processing

The data presented in the table indicates that F counts 42.559, accompanied by a significant value of 0.000. Because F calculates 42.559 exceeds the F value of the table of 2.11, and the

significance level of 0.000 is lower than 0.05, so it can be interpreted that the variables (X1), (X2) and (X3) have a simultaneous and significant impact on (Y).

T Test

Table 8.
Partial Test Results (T Test)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics Tolerance
		B	Std. Error	Beta			
1	(Constant)	3.221	1.612		1.998	.047	
	X1	.276	.099	.192	2.790	.006	.653
	X2	.104	.069	.114	1.512	.132	.545
	X3	.411	.075	.417	5.450	<.001	.526

Source: Primary Data After Processing

In the table above, it can be seen that hypotheses can be rejected or partially accepted, including:

- The Influence of Brand Image (X1) Variables on Purchase Intention (Y)**
 From the above results, it can be stated that t is calculated > t table, which is 2,790 > 1,972 with a significance value of 0.000 < 0.05. This means that H0 is rejected and H2 is accepted, so that the Brand Image partially has a significant impact on Purchase Intention.
- The Influence of Brand Trust Variables (X2) on Purchase Intention (Y)**
 From the above results, it can be stated that t is calculated < t table, namely 1,512 < 1,972 with a significance value of 0.000 < 0.05. This means that H3 is rejected and H0 is accepted, so that brand trust does not have a significant impact on purchase intention.
- The Influence of Brand Awareness (X3) Variables on Purchase Intention (Y)**
 From the above results, it can be stated that t is calculated > t of the table, namely 5,450 > 1,972 with a significance value of 0.000 < 0.05. This means that H0 is rejected and H4 is accepted, so that the brand image partially has a significant impact on purchase intention.

TEST Determination Coefficient R2

Table 9.
Determination Coefficient Results

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.629 ^a	.395	.386	1.61130

a. Predictors: (Constant), X3, X1, X2
 b. Dependent Variable: Y

Source: Primary Data After Processing

Referring to the findings of the regression analysis in the Model Summary table, the value of R Square (R²) 0.395 was obtained. This means that 39.5% of the variation in the dependent variable (Y/Purchase Intention) can be explained by the independent variables Brand Trust (X3), Brand Image (X1), and Brand Awareness (X2) in this model. Meanwhile, the remaining 60.5% was influenced by other factors outside the research model. Thus, the regression model used has a fairly good level of predictive capability in explaining the

influence of independent variables on binding, although there are still other factors that contribute to the variability of Purchase Intention that are not included in this study.

Simultaneous Influence

The results of the F test indicated that Brand Image, Brand Trust, and Brand Awareness as a whole had a significant impact on Purchase Intention, with a Fcal value of 42.667 (Ftable = 2.11; sig <0.001). These findings indicate that an increase in these three variables can simultaneously increase consumer buying interest. This finding is also strengthened by a previous study conducted by Apriansyah et al. (2021), which stated that Brand Image, Brand Awareness, and Brand Trust collectively and partially have a significant impact on Purchase Intention.

The Influence of Brand Image (X1) Variables on Purchase Intention (Y)

Referring to the analysis findings, Brand Image had a positive and significant impact on Purchase Intention ($\beta = 0.276$; $T_{\text{cal}} = 2,790$; sig = 0.006). In other words, the stronger the brand image a product has, the higher the tendency of consumers to make a purchase. The main indicators that support this result are the aspects of strength (mean = 4.29), uniqueness (mean = 4.29), and likability (mean = 4.20). These findings are in line with the findings of Mawaddah & Samsudin (2024), which revealed that a good brand image can increase consumer interest in a product.

The Influence of Brand Trust Variables (X2) on Purchase Intention (Y)

In contrast to several previous studies, the results of the analysis indicated that Brand Trust did not have a significant impact on Purchase Intention ($\beta = 0.104$; $T_{\text{cal}} = 0.650$; sig = 0.132). Despite having a fairly high mean value (4.23), the level of trust in brands is not strong enough to influence the purchasing decisions of Generation Z consumers. These findings are in line with a study by Kusdayanti & Nugroho (2023), which revealed that the level of trust in a brand can increase its presence in the market and drive Purchase Intent. However, if trust in brands is low, then the impact can be the opposite, leading to a decrease in consumer buying interest.

The Influence of Brand Awareness (X3) Variables on Purchase Intention (Y)

The analysis findings indicate that Brand Awareness has a positive and significant impact on Purchase Intention ($\beta = 0.411$; $T_{\text{cal}} = 5,450$; sig = <0.001). Customers are more likely to choose a product if they know the brand better. Key indicators such as brand recall (mean = 4.34) and brand exposure (mean = 4.335) are important factors that show the big role of Brand Awareness in purchasing decisions. These findings are supported by research by Gesmundo et al. (2022), which revealed that increasing Brand Awareness can strengthen the probability of consumers buying a product.

CONCLUSION

The findings of the study indicate that Brand Image, Brand Trust, and Brand Awareness collectively have a significant influence on the Purchase Intention of By.U users in Surabaya. Individually, Brand Image has been proven to contribute positively and significantly to Purchase Intention, indicating that a good brand image can foster consumer interest in making purchases. Meanwhile, Brand Trust did not have a significant impact, suggesting that the trust factor in brands is not the main aspect influencing Generation Z's purchasing decisions.

By.U needs to improve its marketing strategy to strengthen Brand Awareness and Brand Trust among Generation Z, especially in Surabaya. The use of SEO and SEM strategies, as well as the utilization of social media such as TikTok, Instagram, and YouTube, can help increase brand exposure. In addition, to strengthen customer loyalty, companies are advised to improve service quality, provide loyalty programs, and ensure more interactive brand communication to build stronger trust with their consumers.

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