

# Analysis of Consumer Behavior in Choosing the ZPay Application as a Digital Transaction Service (Case Study at PT. ZPay Komunika Indonesia Gunungsitoli)

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## ABSTRACT

Amidst increasing competition in the digital payment market, ZPay, operated by PT. ZPay Komunika Indonesia in Gunungsitoli, faces challenges in maintaining user preference. This study aims to analyze consumer behavior in choosing ZPay as a digital transaction service, focusing on factors influencing decision-making and the stages of the decision process. Using a qualitative case study approach, data were collected through observations, in-depth interviews, and documentation involving active ZPay users, the company owner, employees, and customers. Findings reveal that cultural, social, personal, and psychological factors significantly influence consumer choice. Key considerations include ease of use, transaction security, social influence, and positive prior experiences. The decision-making process comprises need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior. This research provides practical insights for ZPay in developing consumer-focused marketing strategies and contributes to academic literature on digital consumer behavior. The study emphasizes the importance of aligning services with consumer expectations to enhance satisfaction, loyalty, and competitiveness in the rapidly evolving digital economy.

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## 1. INTRODUCTION

The rapid development of the digital economy has transformed the way consumers conduct financial transactions. Digital payment applications have become an integral part of everyday life, enabling fast, secure, and efficient transactions. This trend is particularly evident in Indonesia, where the adoption of financial technology (fintech) solutions continues to grow rapidly. According to the Central Statistics Agency (BPS) survey in 2022, approximately 67% of Indonesians have adopted digital payments as part of their daily activities. This shift reflects a strong consumer preference for convenience, efficiency, and security in financial transactions.

In this increasingly competitive environment, local platforms such as ZPay, operated by PT. ZPay Komunika Indonesia in Gunungsitoli, face significant challenges in maintaining and expanding their user base. The proliferation of similar digital wallet applications has intensified competition, requiring companies to innovate and adapt quickly to changing consumer preferences. ZPay must position itself effectively to compete with larger national and international players by leveraging its unique value propositions and understanding the needs of its local market.

Consumer behavior plays a crucial role in determining the success of digital payment applications. According to the Technology Acceptance Model Davis & Venkatesh (1996) in (El Idrissi

et al., 2023), user adoption decisions are heavily influenced by perceived ease of use and perceived usefulness. In addition, factors such as trust, security, and prior user experience significantly shape purchase decisions. Companies that can address these factors effectively are more likely to secure consumer loyalty in a crowded market.

However, the risk of consumer switching behavior is high in the digital payment industry. A 2021 PwC report indicated that more than 30% of digital payment users in Indonesia switched to other applications due to technical issues or unsatisfactory services. This highlights the importance of consistently delivering high-quality performance, seamless user experiences, and maintaining strong customer trust to prevent churn. For ZPay, this means ensuring reliability, user-friendly features, and targeted marketing strategies that align with local consumer expectations.

Existing research on consumer behavior in digital payment services has identified multiple determinants of adoption, including ease of use, security, promotional offers, social influence, and perceived value (El Nsour, 2021). However, most studies have focused on national or global markets, with limited exploration of consumer preferences in smaller, localized contexts such as Gunungsitoli. This creates a research gap that needs to be addressed to formulate more targeted strategies for regional markets. Gunungsitoli, as the operational base of PT. ZPay Komunika Indonesia, offers a unique market profile. Its consumer demographics, cultural influences, and technological readiness may differ from urban centers where national fintech brands dominate. Understanding how these local characteristics interact with consumer decision-making processes can provide valuable insights for ZPay and other regional fintech providers (Nolte et al., 2020). By analyzing these factors, businesses can craft strategies that resonate more effectively with local users.

This research, therefore, aims to examine the factors influencing consumer behavior in choosing ZPay as their preferred digital transaction service, as well as to explore the decision-making stages involved (Solheim et al., 2023). The study adopts a qualitative approach with a case study design to gain deep insights into user motivations, preferences, and experiences. Through in-depth interviews, observations, and documentation, this study seeks to capture a holistic understanding of how consumers in Gunungsitoli interact with ZPay's services.

The findings of this study are expected to have both theoretical and practical significance. Theoretically, the research will contribute to the growing body of literature on consumer behavior in the digital economy, particularly within the context of local fintech markets. Practically, the results will assist PT. ZPay Komunika Indonesia in formulating marketing strategies that are consumer-centric, competitive, and sustainable. Ultimately, this study aims to help strengthen ZPay's market position while enhancing user satisfaction and loyalty in the rapidly evolving digital transaction landscape.

## 2. RESEARCH METHOD

This study employs a qualitative research approach to gain an in-depth understanding of consumer behavior in choosing the ZPay application as a digital transaction service in Gunungsitoli. A qualitative approach is particularly suited for exploring complex social phenomena, allowing researchers to capture participants' perspectives, experiences, and meanings in a rich and detailed manner (Shoaib et al., 2021). Unlike quantitative methods, which emphasize numerical measurement, qualitative research focuses on contextualized interpretations and narrative descriptions, making it ideal for investigating consumer perceptions and decision-making processes.

The research design used is a case study, focusing specifically on PT. ZPay Komunika Indonesia as the unit of analysis. According to (Tran et al., 2021), the case study method enables researchers to investigate contemporary phenomena within their real-life context, especially when the boundaries between the phenomenon and the context are not clearly evident. This method allows for a holistic and detailed exploration of the factors influencing consumer decisions, as well as the stages of the decision-making process.

The primary data sources in this research include active ZPay users, the company owner, employees, and customers who have direct experience with the application. Data were collected through three main techniques: (1) Observation, to record consumer interactions with the application in real-life usage; (2) In-depth Interviews, to capture personal insights and experiences regarding application usage; and (3) Documentation, to gather supporting evidence such as company records

and promotional materials. These techniques were chosen to ensure data triangulation, enhancing the credibility of the findings (El Idrissi et al., 2023).

The selection of informants was conducted using purposive sampling, which involves deliberately choosing individuals who are most knowledgeable and relevant to the research topic (Özkan & Salepçioğlu, 2022). The inclusion criteria for informants included being a resident of Gunungsitoli, having used the ZPay application, and having sufficient knowledge to provide information regarding its features, benefits, and challenges. Informants comprised key informants (the company owner), main informants (active users), and supporting informants (employees and other customers).

The data analysis process followed (Skyrius & Valentukevičė, 2020) interactive model, which consists of three concurrent activities: data condensation, data display, and conclusion drawing/verification. Data condensation involves selecting, simplifying, and organizing the data collected from various sources. Data display refers to the systematic arrangement of data in formats such as matrices or thematic charts to facilitate understanding. Conclusion drawing and verification involve interpreting the meaning of the data and checking its validity through triangulation and feedback from participants.

To ensure research trustworthiness, this study applied the four criteria proposed by Lincoln and Guba (1985) in (Özkan & Salepçioğlu, 2022): credibility, transferability, dependability, and confirmability. Credibility was achieved through prolonged engagement with participants and triangulation of data collection methods. Transferability was supported by providing thick descriptions of the research context. Dependability and confirmability were ensured by maintaining detailed records of the research process and data analysis steps, allowing for external audit if needed.

Ethical considerations were also addressed throughout the study. All participants provided informed consent before participation, and their anonymity was preserved in the presentation of findings. Data collected were stored securely and used solely for academic purposes, in compliance with ethical guidelines for social research (Nolte et al., 2020).

By adopting this qualitative case study approach, the research is expected to yield deep and contextually relevant insights into the behavioral factors and decision-making processes influencing ZPay users in Gunungsitoli. These insights will not only benefit PT. ZPay Komunika Indonesia in designing targeted marketing strategies but will also contribute to the academic discourse on digital consumer behavior in localized market settings.

### 3. RESULTS AND DISCUSSIONS

#### Research Findings

The findings of this study are derived from in-depth interviews, observations, and documentation involving ten informants, including the company owner, employees, and active ZPay users in Gunungsitoli. Analysis revealed two main themes: (1) factors influencing consumer behavior in choosing ZPay and (2) the consumer decision-making process in using the application as a digital transaction service.

The study identified four main factors influencing consumer choice:

- a) Cultural factors: Local values and habits that support digital payment adoption, especially among younger, tech-savvy consumers.
- b) Social factors: Recommendations from friends, family, and community members played a significant role in encouraging ZPay usage.
- c) Personal factors: Age, occupation, income level, and lifestyle affected preferences, with younger users prioritizing speed and convenience, while older users valued security and reliability.
- d) Psychological factors: Trust in the application, perceived usefulness, and prior positive experiences influenced continued usage.

The research found that consumers followed five distinct stages in deciding to use ZPay:

- a) Need recognition: Users realized the need for a convenient, cashless payment solution.
- b) Information search: Potential users sought information from peers, advertisements, and online reviews.

- c) Evaluation of alternatives: Users compared ZPay with other digital wallet options based on features, transaction fees, and promotional offers.
- d) Purchase decision: The final decision to adopt ZPay was influenced by ease of registration, transaction speed, and perceived safety.
- e) Post-purchase behavior: Satisfied users engaged in repeat transactions and recommended the application to others, contributing to word-of-mouth promotion.

## Discussion

The findings of this study confirm previous research indicating that consumer adoption of digital payment applications is shaped by a combination of cultural, social, personal, and psychological factors (ERBAŞI, 2022). In the context of Gunungsitoli, cultural and social influences appear particularly strong, as trust and recommendations from social networks significantly impact adoption decisions. This aligns with the view of Schiffman and Kanuk (2007) in (Alejandro et al., 2023) that social influence can act as a powerful driver of consumer behavior in collectivist communities.

From a personal perspective, demographic characteristics such as age and occupation were key determinants of application usage. Younger users, who are generally more familiar with mobile technology, exhibited a higher tendency to adopt ZPay, reflecting patterns found in other digital payment adoption studies (Troise et al., 2022). In contrast, older consumers required more assurance regarding transaction security before adopting the platform, highlighting the importance of tailored marketing strategies.

Psychological factors, especially trust and perceived usefulness, were central to the decision-making process. The Technology Acceptance Model (Davis & Venkatesh, 1996) in (Rabal-Conesa et al., 2022) suggests that these perceptions are crucial in determining adoption intention. In this study, positive prior experiences with ZPay, coupled with secure and user-friendly features, strengthened customer loyalty. However, negative experiences, even if rare, had the potential to trigger switching behavior, as indicated by (El Nsour, 2021) finding that technical issues drive consumers toward alternative platforms.

The decision-making process observed among ZPay users closely follows the five stages proposed by (Fukuda, 2020): need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior. Importantly, the post-purchase stage emerged as critical for user retention. Satisfied customers not only continued using ZPay but also became brand advocates, recommending it to their peers. This supports the argument by Oliver (1999) in (Alamsjah, 2022) that satisfaction leads to loyalty, which in turn fosters positive word-of-mouth.

These results highlight the strategic importance for PT. ZPay Komunika Indonesia to continuously enhance service reliability, improve security features, and design targeted promotional campaigns based on demographic segments. Fostering a strong local brand identity and leveraging community-based marketing can further strengthen ZPay's position in the competitive digital payment market.

## 4. CONCLUSION

The study concludes that consumer behavior in choosing the ZPay application in Gunungsitoli is influenced by cultural, social, personal, and psychological factors, with trust, ease of use, and positive prior experiences emerging as the most significant determinants. The decision-making process follows five stages—need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior—where the post-purchase stage plays a critical role in fostering loyalty and positive word-of-mouth. These findings underscore the need for a consumer-focused approach in digital payment marketing strategies, particularly in regional markets with strong community ties. Based on the results, it is recommended that PT. ZPay Komunika Indonesia enhance application reliability, strengthen security features, and design segmented marketing strategies that address the needs of different demographic groups. Building strong local brand identity, leveraging social influence through community engagement, and maintaining high service quality will help increase user retention and attract new customers. Future research should explore quantitative validation of these findings and expand the study to other regions for comparative analysis.

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