

UDC 332

THE ROLE OF TRUST IN MEDIATING THE EFFECT OF PROMOTION STRATEGY AND PERCEIVED EASE OF USE ON THE DECISION TO USE CREDIT CARD

Sriartini Tebuana Agung Ayu*, Wardana I Made

Faculty of Economics and Business, University of Udayana, Bali, Indonesia

*E-mail: ayutebuana@gmail.com

ABSTRACT

This study aims to test and explain the role of trust in mediating the influence of promotion strategy and the perceived ease of use on the decision to use BCA credit cards. This research is associative quantitative research conducted in Bali. The data consisted of 112 samples, collected by distributing questionnaires containing questions and statements for validity and reliability. The analysis technique used is the Structural Equation Model (SEM), using an analysis tool SmartPLS 3.2.8 software. The results of this study show that promotion strategy and perceived ease of use have a positive and significant influence on trust and decision to use. Trust positively impacts the decision to use while partially mediating the relationship between promotion strategy and perceived ease of use with the decision to use credit cards on the island of Bali.

KEY WORDS

Technology acceptance model, promotion strategy, perceived ease of use, trust, decision to use.

The development of various legal payment instruments is making it easier for consumer shopping transactions. Consumers have a choice of payment methods other than cash, one of which can be done using a credit card. Credit cards are one of the legal means of payment in Indonesia, and nowadays, they can be called a lifestyle that also shows prestige and privilege. The definition of a credit card, according to PBI No.14/2/PBI/2012 concerning Amendments to PBI Number 11/1/1/PBI/2009, is a means of payment using a card that who can use to make payments for obligations arising from economic activity, including transactions, purchases and to make cash withdrawals, in which the cardholder's payment obligations are met in advance by the acquirer or issuer. The cardholder must make payments at the agreed time either by payment in one lump sum (charge card) or by payment in instalments (www.bi.go.id).

The use of credit cards makes it easier to make shopping transactions both nationally and internationally, shopping transactions directly (offline) or online. Credit cards are practical and safe because they use a PIN (personal identification number) and an OTP (One Time Password) code for online transactions. On the other hand, the attractiveness of using a credit card is that who can make payments in instalments; transactions can be changed to low-interest instalments of up to 0%, discounts, cashback, autopay (routine bill payments, such as PLN, Telkom, Internet, and others), cash withdrawals (cash advance) or earning points and transaction rewards that are very attractive to users. The various facilities provided have increased the number of credit card transaction values yearly. Still, since 2020 the number of credit card transactions circulating in Indonesia has decreased, which can be seen on the Indonesian Credit Card Association for Credit Card Growth section (Last Updated: Tuesday, December 07, 2021 11:01).

There has been a decline in the value of credit card transactions in Indonesia from 2020 to 2021 during the Covid-19 pandemic. There are changes in lifestyle and consumer behaviour in the adaptation of the new normal policy launched by the government, which affects almost all sectors, especially the economic sector, including simulating the total volume of credit card transactions at PT. Bank Central Asia, Tbk (BCA). BCA is one of the credit card issuing banks in Indonesia. In 2020, BCA's credit card transaction volume reached Rp56.0 trillion, far below the transaction volume in 2019 of Rp78.5 trillion. The

implementation of Large-Scale Social Restrictions (PSBB) severely affected credit card transactions through offline merchants. Still, changes in customer behaviors during the pandemic prompted a significant increase in online shopping activities, thereby successfully supporting overall credit card use. In 2021, BCA recorded a credit card transaction value of Rp60.5 trillion, an increase of 8.1% from 2020. Credit card use in 2021 will increase substantially, although it has not recovered to pre-pandemic levels (www.bca.co.id). One of the areas where the volume of credit card transactions has decreased in Bali, the following table shows the number of credit cards, the number of transactions and the total volume of BCA Bali credit card transactions in 2017 - 2021.

Table 1 – Number of Credit Cards and Total Volume of BCA Bali Credit Card Transactions in 2017 – 2021

Year	Amount Credit card	Transaction Volume
31/12/2017	106.711	108.944.140.174
31/12/2018	110.868	135.547.703.165
31/12/2019	118.213	159.726.278.799
31/12/2020	119.200	125.729.788.388
31/12/2021	114.308	125.420.263.211

Source: PT. Bank Central Asia, Tbk Bali Transaction Banking Functional Branch.

At the end of 2020 and 2021, the number of transaction volumes decreased compared to 2019. Based on BCA's annual reports for 2020 and 2021, BCA continued to design various promotion strategies by holding credit card promo programs for various segments from F&B, health, and fashion to increase transaction volume, and a lifestyle that provides added value for credit card customers to encourage customers to transact. BCA is also active in providing added value in the form of convenience in using credit cards such as the contactless system. BCA's Electronic Data Capture (EDC) capabilities will continue to be improved to facilitate contactless credit card transactions that make transactions faster and easier (www.bca.co.id). However, based on table 1 the total transaction volume still cannot be equal to or exceed 2019 as expected by Bank BCA. The decrease in the volume of BCA's credit card transactions will affect BCA's fee-based income sourced from credit cards, therefore the authors highlight the strategy used by BCA in increasing transaction volume, namely promotion and convenience strategy, to provide input regarding decisions to use BCA credit cards in the New Normal Era and knowing the effect of the promotion strategy and the convenience BCA provides in its implementation.

Kotler and Armstrong (2018:424) define the promotional mix as a specific mix of promotional tools that companies use to communicate customer value and build consumer relationships persuasively. Promotion is an essential element of a decision because, through promotion, consumers can find the product's advantages compared to other products. According to Jogiyanto (2007:115), the perceived ease of use is defined as the extent to which a person believes that using technology will be free from effort. Ease of use is easy to learn, easy to understand, simple and easy to operate. Convenience is also one of the important factors for consumers in choosing the use of credit cards, where credit cards provide convenience in terms of transacting directly or online, with features that support the new normal era, such as the contactless feature where when making payment transactions at merchants without must touch. Consumers also pay attention to other factors before deciding to use a credit card, such as the trust factor. According to Kotler and Armstrong (2018:173), Trust is a descriptive thought that a person holds about something. Beliefs are based on actual knowledge, opinions, or beliefs and may or may not carry an emotional charge. When consumers believe in the product or service offered, the decision to use will be possible. Trust is an important element of a consumer in the decision to use.

The first factor is a promotion strategy where companies must be selective in choosing strategy in conducting promotional programs to be able to attract consumers to use the products offered. Research Wang, et al. (2019) shows that the relationship between promotional power and planned purchases is positively significant. The results of Gorji and

Siarni's (2020) research shows that the appearance of sales promotions has a significant effect on purchase intentions and repurchase intentions. In line with Chen and Li's research (2020), Perceived Temptation of Price Promotion, Perceived Category Richness of Promotion, Perceived Fun of Promotion Activities and Perceived Contagiousness of Mass Participation have a significant and positive effect on consumer Participation Intention. Another study by Lee and Charles (2021) stated that promotion strategy positively and significantly impacted repurchase intentions. Other studies also say that promotion strategy significantly affects purchasing decisions (Tajudin and Mulazid, 2017; Montolalu and Raintung, 2018; Rasyid, et al. 2018; Annisa, et al. 2020; Yudhistira and Patrikha, 2021; Prihanto et al. 2021). A good promotion strategy is a fairly important factor in the company's efforts to improve purchasing decisions or consumer use of their products. In other words, companies must pay attention, plan promotion strategy, and determine selling prices very carefully to achieve the company's expectations.

The research results of Khare et al. (2019) gives different results, where the effect of value awareness on consumer perceptions of discounts, promotional offers and loyalty cards provided by mall retailers is not significant. The same can be attributed to value-conscious buyers seeking a balance between quality and price. Promotion strategy without promising quality assurance will not attract value-conscious buyers. Similar research on promotion strategy was conducted by Quayle et al. (2017) which states that trade mission is positively related to export performance. Still, it is not statistically significant and therefore is ineffective as an export promotion tool in Ghana. The study is in line with Polla, et al. (2018) which state that promotion has a positive and insignificant effect on purchasing decisions at PT. Indomaret Unit Jalan Sea. Some research results state that promotional factors have no positive and insignificant effect on consumer purchasing decisions (Nasution, et al. 2019; Sriningsih and Patrikha, 2020). Based on the research, there is a research gap, therefore the researcher raised the promotion strategy factor as the first exogenous variable.

The second factor is perceived ease of use, which is necessary in the new normal era with the government's rules and social distancing appeals. Research by Stocchi et al., (2019) stated that perceived usefulness and ease of use both significantly positively affected intention to use branded applications. Choi's research (2018) states that ease of use is enhanced by ubiquitous services and user control, so ease of use is a determinant of usability. Another similar research from Prabowo and Wiratno (2019) shows that there is a significant positive effect of convenience on online purchasing decisions. This is in line with other studies which state that the ease of use variable has a positive and significant effect on the decision to use (Ayuningtyas and Gunawan, 2018; Widiyanti, 2020).

In contrast to the results of this study, research by Pipitwanichakarn and Wongtada (2020) stated that ease of use did not significantly affect the intention to use m-commerce. In line with research Camoiras and Varela (2020) stated that there was no significant relationship between shopping enjoyment and perceived ease of use. Other studies have noted that the perceived ease of use variable does not affect purchasing decisions (Yuliawan, et al. 2018; Fandiyanto, et al. 2018; Ambarwati, 2019; Romadon and Nurhapsari, 2020). Based on the study's results, there was a research gap. Therefore the researcher raised the perceived ease of use factor as the second exogenous variable.

The difference in the results of previous studies from the effect of promotion strategy and perceived ease of use on decisions to use raises the suspicion that other factors influence the relationship, such as the presence of mediating variables. The mediating variable is a variable that can strengthen the influence of the independent variable on the dependent variable. Trust is suspected to be the mediation variable in this study.

Chetioui, et al. (2020) show that Trust is a partial mediator in the relationship between relative advantage and attitudes towards online shopping. Fajrudinsyah, et al. (2020) stated that promotion is able to influence the decision to use by mediating Trust. Similar research says that promotion through Trust affects purchasing decisions (Nasution, et al. 2019; Sriningsih and Patrikha, 2020). Research, where Trust is a mediation, shows that the perceived ease of use through Trust has a positive and significant influence on purchasing decisions and based on the results of calculations shows that the indirect effect of perceived

ease of use on purchasing decisions through Trust is greater than the direct effect (Deborah and Keni, 2019; Nurlinda and Utami, 2019; Romadon and Nurhapsari, 2020; Mujiasih and Wiwoho (2020).

METHODS OF RESEARCH

This study uses a quantitative method approach. The objects in this study are promotion strategy, perceived ease of use, Trust, and the decision to use credit cards. The location of this research is in Bali and BCA credit card users a subject.

The exogenous variables in this study are promotion strategy (X1) and perceived ease of use (X2). The mediating variable in this study is Trust (Y1). The endogenous variable in this study is the decision to use (Y2).

The population in this study is BCA credit card users domiciled in Bali total 114,308 based on data as of December 31, 2021, BCA Bali Transaction Banking Functional Branch. The sampling technique used is non-probability sampling. This study uses 15 indicators so that the number of samples in this study is in the range of 75 to 150 samples. Based on the calculation using the Slovin formula, the minimum number of samples taken by the researcher is 100 respondents. The respondents in this study must have made a transaction using a credit card at least once in the past year. The data collection method used in this research is to use a questionnaire. This study uses PLS (Partial Least Square), which is a robust analytical method because it can be applied to all data scales, does not require many assumptions, and the sample size does not have to be significant.

RESULTS AND DISCUSSION

The following are the results of testing the convergent validity of the indicators of a promotion strategy, perceived ease of use, trust, and decision to use, which are presented in Table 2.

Table 2 – Convergent validity test results using the loading factor

	<i>Outer Loadings</i>	Information
X1.1	0.856	Valid
X1.2	0.880	Valid
X1.3	0.840	Valid
X2.1	0.808	Valid
X2.2	0.829	Valid
X2.3	0.869	Valid
X2.4	0.766	Valid
Y1.1	0.884	Valid
Y1.2	0.894	Valid
Y1.3	0.820	Valid
Y2.1	0.894	Valid
Y2.2	0.861	Valid
Y2.3	0.800	Valid
Y2.4	0.905	Valid
Y2.5	0.886	Valid

Source: Primary data processed, 2022.

Based on Table 2, it can be seen that all the values of the outer loading variables are greater than 0.50. Thus, it can be stated that the data in this study is valid, meaning that the reflective indicators with the latent variable scores have a good correlation.

Table 3 shows that all variables have an AVE value above 0.50, and the correlation value for each variable is higher than the correlation between variables. These results indicate that the latent variable indicator itself is better than the other latent variable indicators. Based on the results of this analysis, it can be said that the data has good discriminant validity.

Table 3 - Discriminant validity test results

Research variable	AVE	√AVE	Correlation			
			Trust (Y1)	Decision to use (Y2)	Perceived ease of use (X2)	Promotion Strategy (X1)
Trust (Y1)	0.751	0.866	1,000	0,832	0,789	0,764
Decision to use (Y2)	0.757	0.870	0,832	1,000	0,807	0,802
Perceived ease of use (X2)	0.671	0.819	0,789	0,807	1,000	0,739
Promotion Strategy (X1)	0.737	0.859	0,764	0,802	0,739	1,000

Source: Primary data processed, 2022.

Table 4 – Composite reliability test results

n/n	Cronbach's Alpha	Composite Reliability
Trust (Y1)	0.834	0.900
Decision to use (Y2)	0.919	0.940
Perceived ease of use (X2)	0.836	0.891
Promotion Strategy (X1)	0.822	0.894

Source: Primary data processed, 2022.

Based on Table 4 shows that both the Composite Reliability value and Cronbach's Alpha value for all constructs have a value of more than 0.6. Thus, in the research model, each research construct has good reliability.

Table 5 – Test R Square (R2)

Construct	R Square
Trust (Y1)	0.694
Decision to use (Y2)	0.786

Source: Primary data processed, 2022.

In Table 5, it can be seen that the R-square value of the confidence variable is 0.694. It can be interpreted that 69.4 percent of the variability of the trust construct is explained by the variables of promotion strategy and perceived ease of use, while variables outside the model explain the remaining 30.6 percent of the trust variables. Likewise, the decision to use variable has an R-square value of 0.786, meaning that 78.6 percent of the variability is explained by the variables of promotion strategy, perceived ease of use and Trust, while variables outside the model explain the remaining 21.4 percent of the decision to use variables.

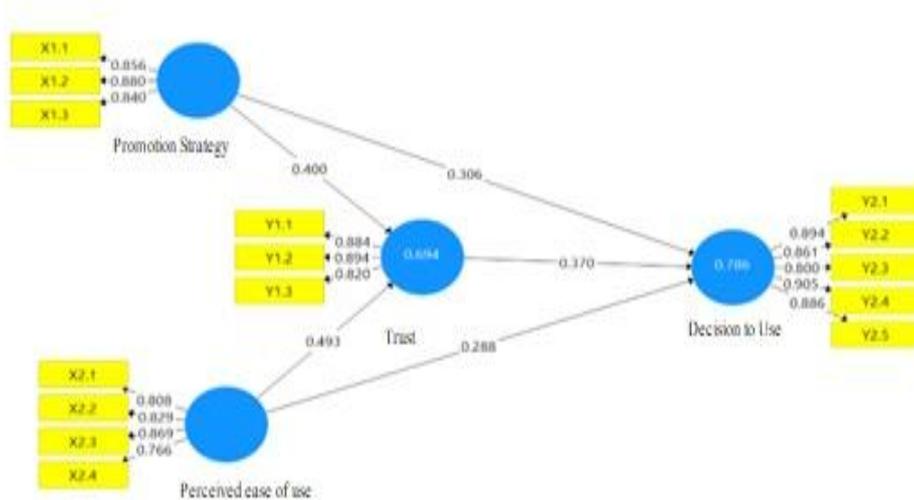


Figure 1 – Research Empirical Model (Source: primary data processed, 2022)

The Q2 value of 0.934 is quite significant and can be said to have a high predictive prevalence, so the resulting model is suitable for predicting. The Q2 value of 0.934 means that 93.4 percent of the variation of the decision to use variable is influenced by the promotion strategy variable, perceived ease of use and Trust while other variables outside the model influence the remaining 6.6 percent.

In Figure 1, it is explained that the promotion strategy has a direct effect on the decision to use with a coefficient of 0.306, the perceived ease of use has a direct effect on the decision to use with a coefficient of 0.288. The promotion strategy has a direct effect on Trust with a coefficient of 0.400, and the perceived ease of use directly affects Trust with a coefficient of 0.493. Finally, Trust directly impacts the decision to use with a coefficient of 0.370.

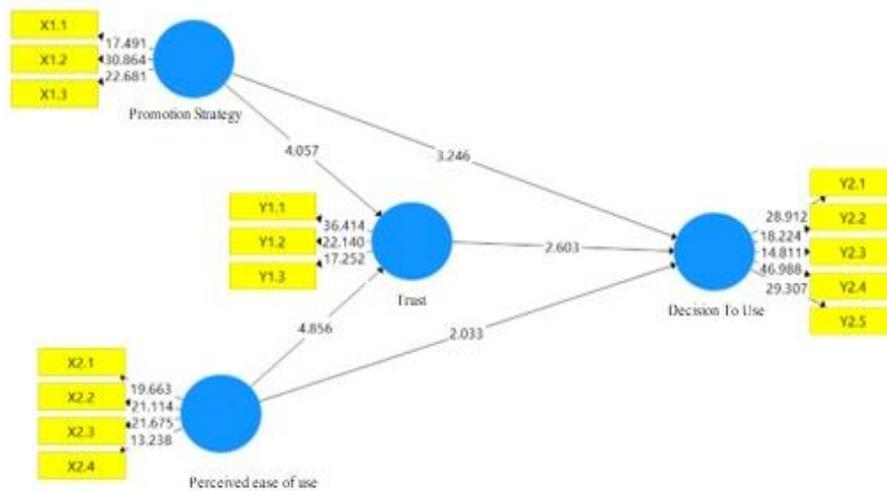


Figure 2 – Bootstrapping (Source: primary data processed, 2022)

Table 6 – Direct Effect Test Results

Construct	Path Coef.	T Statistics	P Values	Information
Trust (Y1) -> Decision to use (Y2)	0.370	2.603	0.010	accepted
Perceived ease of use (X2) -> Trust (Y1)	0.493	4.856	0.000	accepted
Perceived ease of use (X2) -> Decision to Use (Y2)	0.288	2.033	0.043	accepted
Promotion Strategy (X1) -> Trust (Y1)	0.400	4.057	0.000	accepted
Promotion Strategy (X1) -> Decision to use (Y2)	0.306	3.246	0.001	accepted

Source: Primary data processed, 2022.

Hypothesis testing is done by using t-statistics and looking at the p-value. If the t-statistics value t-table value (1.96) or p-value <0.05, then Ho is rejected and the research hypothesis is accepted. In Table 5.13 it can be seen that the direct influence of the trust variable on the decision to use has a correlation coefficient value of 0.370 and a T-statistics value of 2.603, so the hypothesis is accepted. This shows that there is a positive influence between Trust and decision to use. The better the Trust that BCA credit card users have, the higher the decision to use them.

The direct influence of the perceived ease of use variable on the decision to use has a correlation coefficient value of 0.493 and a T-statistics value of 4.856, so the hypothesis is accepted. This shows that there is a positive influence between perceived ease of Trust. The better the perceived ease of use that BCA credit card users have, the better the Trust they have.

The direct influence of the perceived ease of use variable on the decision to use has a correlation coefficient value of 0.288 and a T-statistics value of 2.033, so the hypothesis is accepted. This shows that there is a positive influence between perceived ease of use and

decision to use. The better the perceived ease of use that BCA credit card users have, the higher their decision to use.

The direct effect of the promotion strategy variable on Trust has a correlation coefficient value of 0.400 and a T-statistics value of 4.057, so the hypothesis is accepted. This shows a positive influence between the promotion strategy and Trust. The better the promotion strategy provided by the BCA credit card, the better the Trust that BCA credit card users have.

The direct influence of the promotion strategy variable on the decision to use has a correlation coefficient value of 0.306 and a T-statistics value of 3.246, so the hypothesis is accepted. This shows that there is a positive influence between promotion strategy on the decision to use. The better the promotion strategy provided by BCA credit cards, the higher the decision to use they have. Based on the data above, it can be concluded that the hypothesis in this study is entirely accepted.

Table 7 – Mediation Variable Test

Mediation role	Effect				Information
	A	B	C	D	
Promotion Strategy (X1) -> Trust (Y1) -> Decision to use (Y2)	0.148 (Sig.)	0.306 (Sig.)	0.400 (Sig.)	0.370 (Sig.)	Partial Mediation
Perceived ease of use (X2) -> Trust (Y1) -> Decision to Use (Y2)	0.182 (Sig.)	0.288 (Sig.)	0.493 (Sig.)	0.370 (Sig.)	Partial Mediation

Source: Primary data processed, 2022. Description: significance (Sig.) = t-statistic > 1,96 on $\alpha = 5\%$. (A): indirect effect of independent variable on dependent variable (B): direct effect of independent variable on dependent variable (C): direct effect of independent variable on mediating variable (D): direct effect of mediating variable on dependent variable.

Based on table 8, it can be obtained the following information, Trust is able to significantly mediate promotion strategy on decision to use. This result is shown from the mediation test conducted, which shows that the effects of A, B, C, and D have a significant positive value. Thus, Trust is able to partially mediated the effect of the promotion strategy on the decision to use. Based on these results, it can be interpreted that the better the promotion strategy, the better the Trust and ultimately the decision to use will increase.

Furthermore, Trust is able to significantly mediate perceived ease of use decisions. This result is shown from the mediation test conducted, which shows that the effects of A, B, C, and D have a significant positive value. Thus, Trust is able to partially mediated the effect of perceived ease of use on the decision to use. Based on these results, it can be interpreted that the better the perceived ease of use, the better the Trust and ultimately the decision to use will increase.

The criteria for assessing the mediating effect were based on the VAF value. If the VAF value is 20 percent, the mediation variable is not a mediator, if the VAF value is > 20 percent to 80 percent, the mediation variable is partial mediation and if the VAF value is > 80 percent then the mediation variable is full mediation. Table 9 shows the role of Trust in mediating the effect of promotion strategy on Trust with a VAF value of 0.483. This means that the role of Trust as a mediating variable is 48.3 percent. The mediation value of 48.3 percent is in the range of 20 percent to 80 percent, so the variable is classified as a partial mediation variable. So it can be concluded that the results in this study indicate that Trust can partially mediate the relationship between promotion strategy and use decisions.

The role of Trust in mediating the effect of perceived ease of use on the decision to use is shown in Table 5.15, which shows a VAF value of 0.631. This means that the role of Trust as a mediating variable is 63.1 percent. The mediation value of 63.1 percent is in the range of 20 percent to 80 percent, so the variable is classified as a partial mediation variable. So it can be concluded that the results in this study indicate that Trust can partially mediate the relationship between perceived ease of use and decision to use.

The results of Gorji and Siami's (2020) research show that the appearance of sales promotions has a significant effect on purchase intentions and repurchase intentions. This study's results align with Wang, et al. (2019) shows that the relationship between promotional

power and planned purchases is positively significant. Other studies also state that promotion strategy significantly affect purchasing decisions (Tajudin and Mulazid, 2017; Montolalu and Raintung, 2018; Rasyid, et al. 2018; Annisa, et al. 2020; Yudhistira and Patrikha, 2021; Prihanto et al. 2021).

Table 8 – Indirect Effect, Total Variable Effect and Calculation of VAF

Variables	Indirect Effect	
	Correlation coefficient	T-Statistic
Promotion Strategy (X1) -> Trust (Y1) -> Decision to use (Y2)	0.148	2.114
Perceived ease of use (X2) -> Trust (Y1) -> Decision to Use (Y2)	0.182	2.396
Variables	Total effect	
	Correlation coefficient	T-Statistic
Trust (Y1) -> Use Decision (Y2)	0.370	2.603
Perceived ease of use (X2) -> Trust (Y1)	0.493	4.856
Perceived ease of use (X2) -> Decision to Use (Y2)	0.288	2.033
Promotion Strategy (X1) -> Trust (Y1)	0.400	4.057
Promotion Strategy (X1) -> Decision to use (Y2)	0.306	3.246
VAF -> Indirect Effect / Total Effect (0.148/0.306)	0,483	
VAF -> Indirect Effect / Total Effect (0.182/0.288)	0,631	

Source: Primary data processed, 2022.

The results of this study are also supported by the results of research which states that promotion has an effect on Trust. The role of a good promotion strategy will lead to consumer confidence in a product or service (Sriningsih and Patrikha, 2020; Yudhistira and Patrikha, 2021). The results in this study indicate that the perceived ease of use has a positive and significant effect on the decision to use. This explanation is in line with TAM theory where one of the influencing factors is the user's perception of the usefulness and ease of use of information technology as an action in the context of information technology users so that the reason someone sees the benefits and ease of use makes the person's actions accept the use of information technology. Davis, et al 1989). Empirical research with similar results, namely the study of Stocchi, et al. (2019) which stated perceived usefulness and ease of use both significantly positively affected intention to use branded applications. Choi's research (2018) states that ease of use is enhanced by ubiquitous services and user control, so ease of use is a determinant of usability. Another similar research from Prabowo and Wiratno (2019) shows that there is a significant positive effect of convenience on online purchasing decisions.

The results in this study indicate that perceived ease has a positive and significant effect on Trust. This statement is also supported by the results of research conducted by Alatas and Hidayatullah (2019) stated that perceived ease Of Use influences Trust on users of the online shopping site Bukalapak in Bandung. In line with the results of this study, there are also studies showing that perceived ease of shopping has a significant effect on Trust (Fandiyanto, et al. 2018; Deborah and Keni, 2019; Romadon and Nurhapsari, 2020; Mujiasih and Wiwoho, 2020; Putri and Iriani, 2021)..

The results of this study indicate that Trust has a positive and significant effect on the decision to use. The results of this study explain that the better the Trust of BCA credit card users, the higher the decision to use BCA credit cards. These results indicate that the values contained in the Trust can be perceived well and have a real impact on the decision to use BCA credit cards in Bali. This statement is also supported by the results of research conducted by Sriningsih and Patrikha (2020) stating that Trust has an effect on purchasing decisions. In line with this research, there are research results which state that the perception of Trust has a significant effect on decision to use (Yuliawan, et al. 2018; Prabowo and Wiratno, 2019; Ambarwati, 2019; Nasution, et al. 2019; Romadon and Nurhapsari, 2020; Anggono, et al. al. 2020).

The results of this study indicate that Trust can partially mediate the relationship between promotion strategy and the decision to use BCA credit cards in Bali. This statement is supported by research from Chetioui, et al. (2020) who showed that Trust is a partial

mediator in the relationship between relative advantage and attitudes towards online shopping. Fajrudinsyah, et al. (2020) stated that promotion is able to influence the decision to use by mediating Trust. Similar research states that promotion through Trust has an effect on purchasing decisions (Nasution, et al. 2019; Sriningsih and Patrikha, 2020).

The results of this study indicate that Trust can partially mediate the relationship between perceived ease of use and the decision to use BCA credit cards in Bali. This statement is also by the TAM theory through research conducted by Davis et al. (1989).

CONCLUSION

Based on the results of the research analysis and the results of the discussion in the previous chapter, the conclusions of this study are as follows: Promotion strategy has a significant positive effect on decision to use. This means that the better the BCA credit card promotion strategy, the higher the decision to use BCA credit cards in Bali. Promotion strategy has a significant positive effect on trust. This means that if the BCA credit card promotion strategy is better suited to the needs and desires of users, the Trust in BCA credit cards will also improve. Perceived ease of use has a positive and significant effect on the decision to use. This means that the better the ease of using BCA credit cards in shopping transactions, the greater the decision to use BCA credit cards in Bali. Perceived ease of use has a positive and significant effect on Trust. This means that if the perception of BCA credit card convenience is improving, the user's Trust in BCA credit cards in Bali will be even better. Trust has a significant positive effect on the decision to use. This means that the better the user's Trust in BCA credit cards, the higher the decision to use BCA credit cards in Bali. Trust mediates the effect of promotion strategy on the decision to use partially and significantly. This means that Trust in BCA credit cards can strengthen the influence of promotion strategy on decisions to use BCA credit cards in Bali. Trust is able to partially mediate the effect of perceived ease of use on decisions to use. This means that Trust can strengthen the effect of perceived ease of use on the decision to use BCA credit cards in Bali.

Based on the results of the discussion and conclusions, the results of this study found several suggestions that can be given, namely: increasing cooperation with online shopping platforms and offline merchants, especially those that are viral, and carrying out promotion strategy, one of which is targeting products that have a high purchase rate on the platform and these merchants. BCA can develop cooperation with Micro, Small, and Medium Enterprises (MSMEs) to expand the use of BCA credit cards in spending. Provide features that contain detailed and complete BCA credit card products and programs and are easily accessible to BCA credit card users so that they can convey the information provided to users properly.

REFERENCES

1. Alatas, A. N., & Hidayatullah, D. S. 2019. Pengaruh Perceived Risk Dan Ease Of Use Terhadap Kepercayaan Dan Keputusan Pembelian (studi Kasus Pengguna Situs Belanja Online Bukalapak Di Bandung). *eProceedings of Management*, 6(2).
2. Ambarwati, D. 2019. Pengaruh Persepsi Manfaat, Persepsi Kemudahan dan Persepsi Kepercayaan terhadap Keputusan Penggunaan Go-Pay pada Mahasiswa STIE AUB Surakarta. *Kelola*, 6(2), 88-103.
3. Anggono, B. N. T., Istiatin, I., & AB, S. H. 2020. Persepsi Kemudahan, Resiko dan Kepercayaan terhadap Keputusan Penggunaan Gopay. *Fokus Ekonomi: Jurnal Ilmiah Ekonomi*, 15(1), 144-153.
4. Annisa, N., Roswaty, R., & Setiawan, B. 2020. Pengaruh Strategi Promosi terhadap Keputusan Konsumen dalam Pembelian Kosmetik Sari Ayu di Outlet Mall Palembang Icon. *Jurnal Nasional Manajemen Pemasaran & SDM*, 1(2), 56-65.

5. Camoiras-Rodriguez, Z. and Varela, C. 2020. "The influence of consumer personality traits on mobile shopping intention", *Spanish Journal of Marketing - ESIC*, Vol. 24 No. 3, pp. 331- 353. <https://doi.org/10.1108/SJME-02-2020-0029>.
6. Chen, C. and Li, X. 2020. "The effect of online shopping festival promotion strategy on consumer participation intention", *Industrial Management & Data Systems*, Vol. 120 No. 12, pp. 2375- 2395. <https://doi.org/10.1108/IMDS-11-2019-0628>.
7. Cherstiawan, A. 2019. Pengaruh Kepercayaan, Persepsi Harga, dan Promosi Dalam Keputusan Pembelian di Tokopedia pada Mahasiswa Universitas Kristen Krida Wacana. *Ilmiah Manajemen Bisnis*.
8. Chetioui, Y., Lebdaoui, H. and Chetioui, H. 2021. "Factors influencing consumer attitudes toward online shopping: the mediating effect of trust", *EuroMed Journal of Business*, Vol. 16 No. 4, pp. 544- 563. <https://doi.org/10.1108/EMJB- 05-2020-0046>.
9. Cho, M., Bonn, M.A. and Li, J.J. 2019. Differences in perceptions about food delivery apps between single-person and multi-person households. *International Journal of Hospitality Management*, Vol. 77, pp. 108-116.
10. Choi, S. 2018. "What promotes smartphone-based mobile commerce? Mobile- specific and self-service characteristics", *Internet Research*, Vol. 28 No. 1, pp. 105-122. <https://doi.org/10.1108/IntR-10-2016-0287>.
11. Davis, F.D., Bagozzi, R.P., Warshaw, P. R. 1989. User Acceptance of Computer Technology: A Comparison of Two Theoretical Models. *Management Science*. Informs.
12. Davis, F.D., Venkatesh, V. 1996. A critical assessment of potential measurement biases in the technology acceptance model: three experiments. *Int. J. Human-Computer Studies*. Academic Press Limited.
13. Deborah, W. 2019. Pengaruh Persepsi Kemudahan Berbelanja, Reputasi Website, Dan Kualitas Website Terhadap Minat Beli Online: Kepercayaan Sebagai Variabel Mediasi. *Jurnal Manajemen Bisnis dan Kewirausahaan*, 3(1).
14. Fadjuddinsyah, M. E., Rahayu, S., & Asiati, D. I. 2020. Pengaruh Promosi, terhadap Keputusan Penggunaan Electronic Data capture (EDC) dimediasi oleh Pengetahuan dan Kepercayaan Merchant di PT. Bank Negara Indonesia Kantor cabang Musi Palembang. *Integritas Jurnal Manajemen Profesional (IJMPRO)*, 1(2), 163-180.
15. Fandiyanto, R., Sularso, R. A., & Irawan, B. 2018. Pengaruh Kemudahan, Keamanan, Ketanggapan, Harga dan Reputasi Perusahaan terhadap Kepercayaan dan Keputusan Pembelian Produk Kerajinan Danbo Secara Online. *Growth*, 15(1), 54-71.
16. Flavian, C., Guinaliu, M., & Lu, Y. 2020. Mobile Payments Adoption – Introducing Mindfulness to Better Understand Consumer Behavior. *International Journal of Bank Marketing*, 38(7): 1575–1599.
17. Ghozali, I. 2015. *Partial Least Square, Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0, Edisi Kedua*. Semarang: Badan Penerbit Universitas Diponegoro.
18. Gorji, M., Siami, S. 2020. "How sales promotion display affects customer shopping intentions in retails", *International Journal of Retail & Distribution Management*, Vol. 48 No. 12, pp. 1337- 1355. <https://doi.org/10.1108/IJRDM- 12-2019-0407>.
19. Gunawan, H., & Ayuningtyas, K. 2018. Pengaruh Kepercayaan, Kemudahan Dan Kualitas Informasi Terhadap Keputusan Pembelian Daring Di Aplikasi Bukalapak Pada Mahasiswa Politeknik Negeri Batam. *Journal of Applied Business Administration*, 2(1), 152-165.
20. Hanaysha, J. R. 2018. An examination of the factors affecting consumer's purchase decision in the Malaysian retail market. *PSU Research Review*, Vol. 2 No. 1, pp. 7-23. <https://doi.org/10.1108/PRR-08-2017-0034>.
21. Kumala, D. C., Pranata, J. W., & Thio, S. 2020. Pengaruh perceived usefulness, perceived ease of use, trust, dan security terhadap minat penggunaan gopay pada generasi x di surabaya. *Jurnal Manajemen Perhotelan*, 6(1), 19-29.
22. Lee, L., & Charles, V. 2021. The impact of consumers' perceptions regarding the ethics of online retailers and promotion strategy on their repurchase intention. *International*

- Journal of Information Management, Volume 57, 102264, ISSN 0268-4012, <https://doi.org/10.1016/j.jinfomgt.2020.102264>.
23. Mujiasih, R., & Wiwoho, G. 2020. Pengaruh Perceived Usefulness, Perceived Ease of Use Terhadap Trust dan Intention to buy KAI Access Tickets Online pada Generasi Millennial di Kabupaten Kebumen. *Jurnal Ilmiah Mahasiswa Manajemen, Bisnis dan Akuntansi (JIMMBA)*, 2(3), 476-490.
 24. Nasution, A. E., Putri, L. P., & Lesmana, M. T. 2019. Analisis pengaruh harga, promosi, kepercayaan dan karakteristik konsumen terhadap keputusan pembelian konsumen pada 212 mart di kota medan. In *Prosiding Seminar Nasional Kewirausahaan (Vol. 1, No. 1, pp. 165-173)*.
 25. Nurlinda, R. A., & Utami, P. 2014. Analisis Persepsi Dan Kepercayaan Konsumen Terhadap Keputusan Berbelanja Online Melalui Instagram. *Jurnal Ekonomi*, 10(2), 121-130.
 26. Oloveze, A. O., Oteh. O.U., Nwosu, H. E., Obasi, R.O. 2022. How User Behaviour Is Moderated By Affective Commitment On Point Of Sale Terminal. *Rajagiri Management Journal*, Vol. 16 No. 1, pp. 2-20. <https://doi.org/10.1108/RAMJ-05-2020-0019>.
 27. Prabowo, E. S., & Wiratno, E. 2019. Analisis Kepercayaan dan Kemudahan terhadap Keputusan Pembelian secara Online. *Juripol (Jurnal Institusi Politeknik Ganesha Medan)*, 2(1), 81-92.
 28. Prihanto, A., Huzaiifi, A., Idvan, I., Yopi, Y., & Ahidin, U. 2021. Pengaruh Strategi Promosi Terhadap Keputusan Pembelian Konsumen Pada Alfamart Pondok Pucung Kota Tangerang Selatan. *Jurnal Ekonomi Efektif*, 4(1), 111-117.
 29. Putri, R. R. S., & Iriani, S. S. 2021. Pengaruh Perceived Ease of Use dan Perceived Usefulness terhadap Keputusan Penggunaan Aplikasi Tokopedia melalui Trust sebagai Variabel Intervening. *Jurnal Ilmu Manajemen*, 9(2).
 30. Quaye, D.M., Sekyere, K.N. and Acheampong, G. 2017. "Export promotion programmes and export performance: A study of selected SMEs in the manufacturing sector of Ghana", *Review of International Business and Strategy*, Vol. 27 No. 4, pp. 466-483. <https://doi.org/10.1108/RIBS-03-2017-0021>.
 31. Rafidah, I., & Djawoto, D. 2017. Analisis Keamanan Kemudahan dan Kepercayaan Terhadap Keputusan Pembelian Secara Online di Lazada. *Jurnal Ilmu dan Riset Manajemen (JIRM)*, 6(2).
 32. Romadon, A. S., & Nurhapsari, R. 2020. Pengaruh Kemudahan terhadap Keputusan Menggunakan E-Banking pada BNI 46 KC Karangayu Semarang dengan Minat Nasabah dan kepercayaan sebagai Variabel Mediasi. *Solusi*, 18(4).
 33. Sholihin, M dan Ratmono, D. 2013. "Analisis SEM-PLS dengan Wrap PLS 3.0 untuk Hubungan Nonlinier dalam Penelitian Sosial dan Bisnis". Yogyakarta: Penerbit Andi Offset.
 34. Solimun. 2010. Analisis Variabel Moderasi Dan Mediasi. Malang: Program Studi. Statistika FMIPA-UB
 35. Sriningsih, N. W., & Patrikha, F. D. 2020. Pengaruh Strategi Promosi dan Kualitas Informasi terhadap Keputusan Pembelian dengan Moderasi Kepercayaan di Marketplace Shopee. *Jurnal Pendidikan Tata Niaga (JPTN)*, 8(3).
 36. Stocchi, L., Michaelidou, N. and Micevski, M. 2019. "Drivers and outcomes of branded mobile app usage intention", *Journal of Product & Brand Management*, Vol. 28 No. 1, pp. 28-49. <https://doi.org/10.1108/JPBM-02-2017-1436>.
 37. Troise, C., O'Driscoll, A., Tani, M. & Prisco, A. 2021. Online Food Delivery Services and Behavioural Intention – A Test of An Integrated TAM And TPBFramework. *British Food Journal*, 123 (2):664-683.
 38. Wang, L., Yan, Q. and Chen, W. 2019. "Drivers of purchase behavior and post- purchase evaluation in the Singles' Day promotion", *Journal of Consumer Marketing*, Vol. 36 No. 6, pp. 835-845. <https://doi.org/10.1108/JCM-08-2017-2335>.
 39. Widiyanti, W. 2020. Pengaruh Kemudahan, Kemudahan Penggunaan dan Promosi terhadap Keputusan Penggunaan E-Wallet OVO di Depok. *Moneter-Jurnal Akuntansi dan Keuangan*, 7(1), 54-68.

40. Wiwoho, G. 2018. Analisis Pengaruh Easy Of Use, Quality Of Information terhadap Trust dan Repurchase Intention E-Ticket pada Aplikasi Traveloka. Fokus Bisnis: Media Pengkajian Manajemen Dan Akuntansi, 17(2), 62-67.
41. Yudhistira, V., & Patrikha, F. D. 2021. Pengaruh Promosi Penjualan dan Brand Ambassador Terhadap Keputusan Pembelian dengan Variabel Kepercayaan Sebagai Mediator (Studi Pada Produk Fashion Online di Surabaya). Jurnal Pendidikan Tata Niaga (JPTN), 9(2), 1237-1243.
42. Yuliawan, E. 2018. Analisis Pengaruh Faktor Kepercayaan, Kemudahan Dan Kualitas Layanan Terhadap Keputusan Pembelian. Optimal: Jurnal Ekonomi Dan Kewirausahaan, 12(1), 34-49.