

The effect of marketing mix on purchasing decisions modified with variables of education level and monthly allowance (Study on By.U products)

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Abstract

Purpose: This study examines how Telkomsel's by.U product influences the purchasing decisions of the youth segment in Central Jakarta through the 7Ps marketing mix (product, price, place, promotion, people, process, and physical evidence). Education level and monthly allowance were included as moderating variables.

Research Methodology: A quantitative approach was applied, and primary data were collected through questionnaires from 348 respondents. Data analysis employed Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS 4.0, including validity, reliability, path coefficients, and multi-group analysis for moderation effects.

Results: Four elements—price, promotion, people, and process—showed positive and significant effects on the purchase intention. Education level (senior high school) and monthly allowance (low allowance) significantly moderated the relationship between purchase intention and purchase decisions. Promotion had the strongest influence, highlighting the role of attractive offers and relevant promotional content. Internet service quality has emerged as a critical factor in youth preferences for video, music, and gaming services.

Conclusions: To expand by.U's market share, Telkomsel should focus on competitive pricing, appealing promotional strategies, enhancing service processes, and maintaining high Internet quality. Targeted marketing should consider the education level and spending capacity for optimal impact.

Limitations: This study is limited to the youth market of Central Jakarta, reducing its generalizability. Only the education level and monthly allowance were tested as moderators.

Contribution: This study provides empirical evidence of the effectiveness of the 7Ps marketing mix for digital-native telecommunications products.

Keywords: *By.U, Marketing Mix, Purchase Decision, Purchase Intention, Youth Segment*

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1. Introduction

Banks are business entities that collect funds from the public Telkomsel, a cellular telecommunications operator in Indonesia, aims to be the leading digital telecommunications service provider in the region by fostering a highly competitive Indonesian society, thus improving the present and shaping a brighter future for Indonesia. The company is committed to evolving into a digital telecommunications entity that places significant emphasis on the Gen-Z demographic, who engage with the internet and

smartphones in their daily lives. This generation is very familiar with digital issues, which is the target of by.U as Telkomsel's digital prepaid product. By.U, Telkomsel's first digital prepaid product, was offered on October 10, 2019. By.U provides a digital experience ranging from service usage, number selection options according to customer choice, simcard delivery, Internet quota purchase, reading options, and live chat services to By. U users. The existence of by.U products in Telkomsel with all the advantages and design of existing products has not been able to have a major influence on increasing Telkomsel's market share, especially in the youth segment (or gen-Z). Based on Table 1, By.U products are expected to increase Telkomsel's market share because, based on market share data taken from meta share parameters, Telkomsel is still not dominant in Central Jakarta. This achievement makes the need to strengthen by.U products as a fighting brand for Telkomsel determined by Telkomsel management to strengthen by.U products as an option for those who have not used Telkomsel.

Table 1. Overview Market Share

| | CITY | MERAH | KUNING | BIRU | HITAM | UNGU |
|-------------------|--------|--------|--------|--------|--------|--------|
| FB SHARE YOUTH | JAKBAR | 26.99% | 37.56% | 19.54% | 14.77% | 10.29% |
| | JAKPUS | 27.44% | 40.59% | 19.86% | 10.79% | 9.59% |
| | JAKSEL | 28.44% | 40.08% | 18.31% | 15.50% | 6.94% |
| | JAKTIM | 28.47% | 36.41% | 17.48% | 18.30% | 9.20% |
| | JAKUT | 30.13% | 34.39% | 21.25% | 14.53% | 9.09% |

Telkomsel believes that this youth segment has potential because they will become Telkomsel customers who are expected to be loyal in the future. By.U was originally specialized as a digital provider targeting Gen-Z with products, prices, places, and promotions that are expected to be the choice of Gen-Z. Nevertheless, towards the conclusion of 2024, Telkomsel was established as a fighting brand by U. The launch of the by.U Legacy product is expected to be more encouraging in the market because it is expected to be easier to use as it is similar to prepaid products. Not only from the product aspect, but the price aspect also applied from the location-based offer (LBO) with a very attractive price offer. It is also emphasized in terms of places and promotions to push by.U products introduced to the market. Purchase intention can be used to test the implementation of new ways distribution channel (Peña-García, Gil-Saura, Rodríguez-Orejuela, & Siqueira-Junior, 2020).

2. Literature review

2.1 Theoretical Background

Companies carry out their activities to achieve company goals and simultaneously meet customer needs by marketing the company's goods and services. According to Philip Kotler in his book Marketing Management in 2022, the 16th edition, marketing is defined as identifying and meeting human and social needs in a way that is in line with organizational goals (Kotler, Keller, & Chernev, 2021). In the same book, marketing is formally defined by the American Marketing Association as follows: Marketing is an activity, a set of institutions, and processes for creating, communicating, delivering, and exchanging offers that have a purpose. value for customers, clients, partners, and society at large (Ngaliman, Catrayasa, & Khairil, 2025; Okta & Nursanita, 2025). To complete the definition of marketing, it can also be interpreted as the exchange and trade of goods or services between buyers and sellers so that each feels better with the fulfillment of their wants and needs. The needs of the customer can be in the form of goods and services, and the buyer will give time, money, and information to the seller as part of the exchange process that occurs (Endriyon, Gunarto, & Murwiati, 2025; Grewal & Levy, 2022; Purnami et al., 2024).

To achieve the objectives of marketing a company's products and services, a marketing mix strategy is needed. The marketing mix or "marketing mix" can be interpreted as a combination of various

marketing elements into a set of four decisions that have a bond with one another, which is known as the marketing mix consisting of 4P: product, price, place, and promotion. The 4Ps are a series of controllable decisions or activities that companies use to respond to the desires of their previously targeted markets. These decisions or activities consist of creating, capturing, delivering, and communicating value (Grewal & Levy, 2022; Tame, Marlissa, & Ngutra, 2025). In its development, the 4P marketing mix was expanded to 7P, which included additional people, processes, and physical evidence. With this addition, it can produce a more advanced marketing strategy and become its own advantage in the eyes of customers according to Jobber and Ellis-Chadwick contained in the book Digital Marketing (Chow & Singh, 2022; Moradi & Beigi, 2020).

Based on earlier research, the marketing mix was used to reduce its impact on purchase intention. Research by Ho, Liu, and Chen (2022) explains the relationship between marketing mix (using the 7P) and purchase intention from users of live streaming platforms, research by Dodanwala and Weerasekera (2024) with purpose to examine the effects of westernization on the purchase intention of cosmetic products that are made without the use of cruelty-free cosmetics. Lailiyah and Suyanto (2021) analyzed the impact of the marketing mix on purchase intention and purchase decision Somethinc. Therefore, the research hypothesis in this study is as follows:

H1: Product has a positive effect on purchase intention by.U

H2: Price has a positive effect on purchase intention by.U

H3: Place has a positive effect on purchase intention by.U

H4: Promotion has a positive effect on purchase intention by.U

H5: People has a positive effect on purchase intention by.U

H6: Process has a positive effect on purchase intention by.U

Various factors influence consumer behavior when making purchases. According to Kotler et al. (2021), there are four factors that influence consumer behavior in purchasing a product: cultural, social, personal, and psychological. Consumer behavior can be described in a model that describes the scheme or framework of consumer activity, starting from the existence of marketing encouragement and other encouragement that results in consumer psychology and consumer characteristics. Consumer psychology and characteristics further influence the consumer buying process and ultimately lead to a purchasing decision.

Before making a purchase decision, the buying process begins, where consumers seek inspiration and evaluate alternatives to meet their needs for goods and services. After the purchase decision is determined by the consumer, it will be followed by the consumer's post-purchase behavior. As described in the consumer behavior model according to P. D. Indrawati et al. (2017). According to Utaminingsih (2024), purchase interest is related to consumers' plans to buy a product and how many product units are needed in a certain period. Purchase interest can be considered a mental statement from consumers that reflects a plan to purchase several products of a certain brand. Buying interest can be measured by various dimensions, namely transactional, referential, preferential, and exploratory interest according to their own needs (Ameliah & Jatnika, 2024; Indriyani & Maryani, 2023; Lei, Chanthanasiri, & Chunthanom, 2023).

The purchase decision involves a sequence of choices formed by the consumer before making a purchase, which begins after he has the will to fulfill a need. Consumers must make decisions regarding the place of purchase, desired brand, model, purchase quantity, time of purchase, amount of money to be spent, and method of payment. This decision can be influenced by marketers by providing information about their products or services that can inform the consumer assessment process (Hanaysha, 2018). The indicators of purchasing decisions are as follows (Kotler et al., 2021). According to the literature review above, the goal of this study is to determine the impact of the marketing mix on purchase intention, and purchase decision

H8: Purchase intention has a positive effect on purchase decisions which are influenced by educational levels

H9: Purchase intention has a positive effect on purchase decisions which are influenced by monthly allowance

H10: Purchase intention has a positive effect on purchase decisions

2.2 Research Hypothesis Development

The framework of thought is the basis for this research. A framework of thought, also known as a theoretical framework or conceptual model, is created based on variables contained in previous research that are relevant to the problem to be researched by exploring these variables so that a research model can be formed. Therefore, a framework is created after the researcher defines the problem. The function of a theoretical framework is to identify variables in research to show the relationship between variables in a study (Ahmed & Rozario, 2024; P. D. Indrawati, 2015).

The research framework from Ho et al. (2022) was adopted in this study, which stated how the marketing mix 7Ps elements influence guests' watching and purchase intentions. Moreover, the research reveals that promotion, place, and physical evidence are positively and significantly associated with customers' purchase intentions. A comparison between this study and the previous one reveals that the influence of buying intentions on purchasing decisions is influenced by the variables of education level and monthly allowance.

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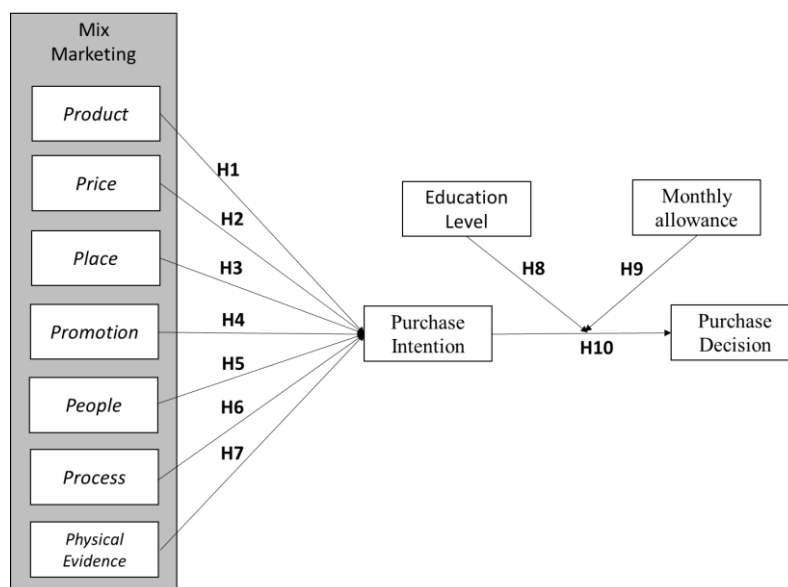


Figure 1. Theoretical Framework

3. Research Methodology

This study's methodology is quantitative, allowing for the identification of correlations between two or more variables in addition to providing a numerical description of phenomena through the use of

statistics (P. D. Indrawati, 2015). The sampling technique used was non-probability purposive sampling, as described by P. D. Indrawati (2015), this method involves deliberately choosing specific participants based on predetermined criteria, rather than giving all population members an equal chance of selection. This study employed questionnaires for primary data collection and Smart PLS 4.0 to analyze the collected data. This study using Smart PLS 4.0 to determine validity, which assesses how well a measurement tool captures its intended construct, the researcher performed validity evaluations. Reliability tests were conducted to gauge the consistency and stability of the measurements. These assessments aimed to minimize measurement errors and enhance the trustworthiness of the results, as outlined by P. D. Indrawati (2015).

The items in this study were taken from the questionnaires used in earlier studies (Farid et al., 2023; I. Indrawati, Camilien, & Pillai, 2023; Letjani, Kurniawan, & Muthaiyah, 2024; Sulistiowati, Adisa, & Caturiani, 2021). The objective of this evaluation was to gather expert input on how to make the questionnaire items better suit the goals of the research. After that, the researcher needs to conduct a readability assessment with the participants to ensure that every item on the questionnaire is clear. The items for each variable are detailed in table below.

Table 2. Item of Questionnaire

| Variabel | Code | Item |
|--------------------|------|--|
| Product | PR1 | By.u products have good internet quality |
| | PR2 | By.U products are in line with current trends |
| | PR3 | By.U products are useful for me |
| Price | HA1 | By.U offers price discounts |
| | HA2 | By.U has a more attractive price than other Telkomsel products |
| | HA3 | By.U has a cheaper price compared to other operators |
| Place | TE1 | By.U is available for purchase at outlets |
| | TE2 | By.U is easily available on online channels |
| | TE3 | By.U is easily available at school events |
| Promotion | PM1 | By.U often offers quota promos |
| | PM2 | By.U offers various promotional activities such as free certain gifts, flash sales, free shipping) |
| | PM3 | By.U has adequate promotional materials (outlets, events, digital media) |
| People | OR1 | By.U officers are friendly |
| | OR2 | By.u officers have good knowledge about the product |
| | OR3 | By.u officer explains the product interestingly |
| Process | PS1 | Online purchase process is easy |
| | PS2 | Outlet purchase process is easy |
| | PS3 | By.U registration process is easy |
| Physical evidence | BF1 | By.u is offered at school events with neat equipment |
| | BF2 | By.u is offered at school events with complete equipment |
| | BF3 | By.u is offered at school events with attractive equipment |
| Purchase Intention | MB1 | I am considering to keep using By.u |
| | MB2 | I plan to buy a By.U quota |
| | MB3 | I prefer to use By.u |
| Purchase Decision | KP1 | I am sure to buy By.U |
| | KP2 | I am used to using By.U |
| | KP3 | I am happy with my decision to buy By.U |
| | KP4 | Overall I am satisfied with the purchase of By.U |

4. Result and discussion

To assess the questionnaire's validity for the primary research, the researcher started the study with a preliminary test, also known as a pilot test. After obtaining a valid pilot test, researchers continued to 348 people participated in the study.

Table 3. Respondent Demography

| Demographic Categories | Frequency (n=348) | |
|---------------------------|-------------------|-----|
| Gender | | |
| Male | 229 | 66% |
| Female | 119 | 34% |
| Education | | |
| Middle High | 123 | 35% |
| Senior High | 225 | 65% |
| Monthly allowance student | | |
| Low (<1.3 Mio) | 301 | 86% |
| High (>= 1.3Mio) | 47 | 14% |

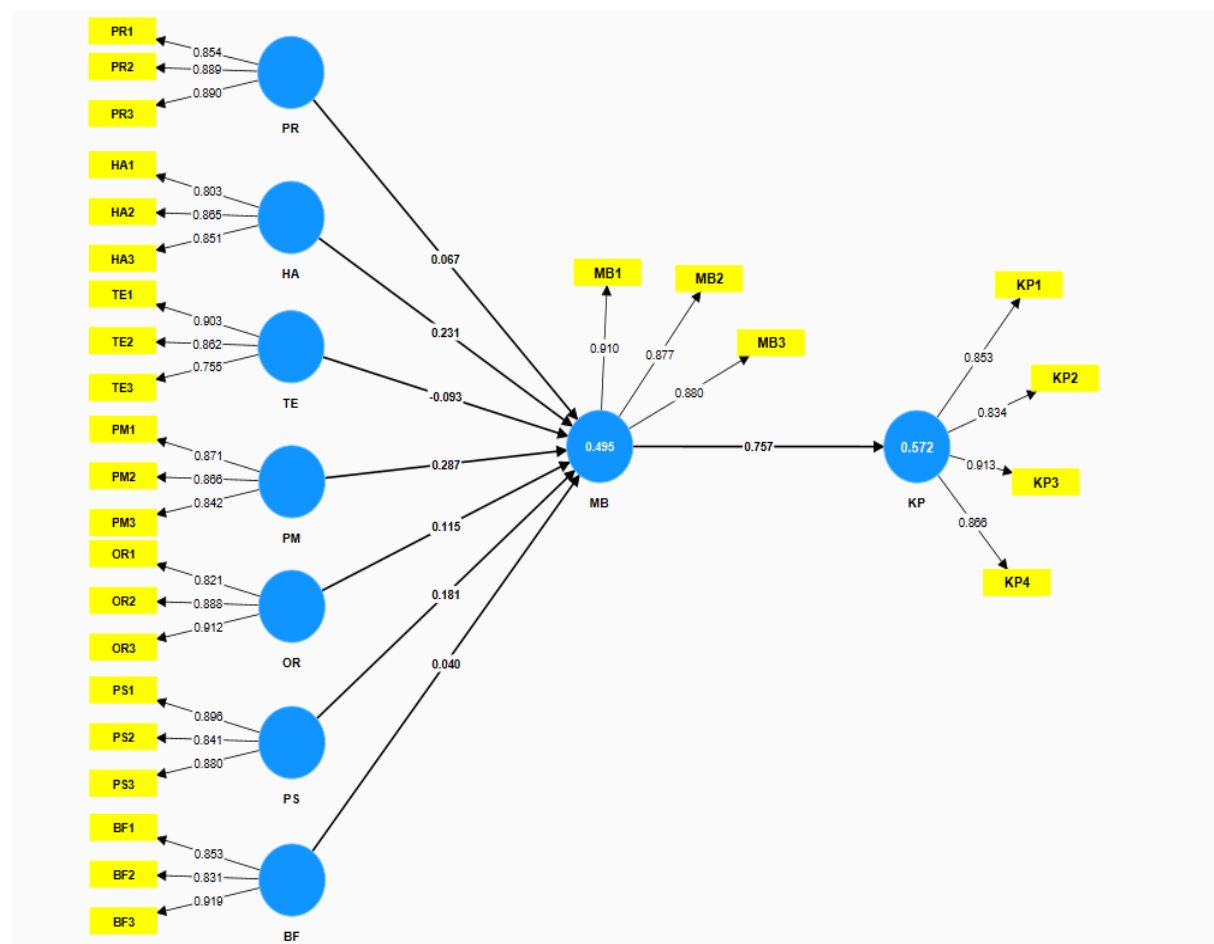


Figure 2. Partial Least Square Model

A legitimate study result is one that has a correlation between the data collected and the data that were generated throughout the research process. According to P. D. Indrawati (2015), when a particular tool for gauging can also gauge what is intended to be gauged, it can be said that as the validity of a particular tool for gauging increases, the tool's results will also increase, or it will indicate what needs to be checked using the convergent and discriminant validity models.

Convergent validity was used to assess the degree of correlation between items that represent the same variable (P. D. Indrawati, 2015). The FL indicator demonstrates that the greater the loading of items to a variable, the more convergent validity is satisfied, meaning that the items are assigned to variables. For an FL to demonstrate convergent validity, its value must be at least 0.5. In addition, the Average Variance Extracted (AVE) indicator was used. AVE refers to a study that indicates whether a group of items that indicate a particular variable has convergent validity. When $AVE > 0.5$, it indicates that each item in a given variable has good convergent validity.

The minimum limit for this study was 0.6. P. D. Indrawati (2015) defines AVE as a value that indicates whether the items measuring a variable converge. The AVE should be greater than 0.5. Common methods for evaluating reliability are CA and CR. The minimum value of CA and CR was 0.70, which is considered quite good reliability (P. D. Indrawati, 2015).

Table 4. Validity Test Result

| Variable | Code | FL | VIF | CA | CR | AVE |
|--------------------|------|-------|-------|-------|-------|-------|
| Product | PR1 | 0,854 | 1,853 | 0,851 | 0,851 | 0,770 |
| | PR2 | 0,889 | 2,240 | | | |
| | PR3 | 0,890 | 2,297 | | | |
| Price | HA1 | 0,803 | 1,350 | 0,793 | 0,796 | 0.706 |
| | HA2 | 0,865 | 2,298 | | | |
| | HA3 | 0,851 | 2,254 | | | |
| Place | TE1 | 0,903 | 2,101 | 0,794 | 0,828 | 0,709 |
| | TE2 | 0,862 | 2,035 | | | |
| | TE3 | 0,755 | 1,407 | | | |
| Promotion | PM1 | 0,871 | 1,764 | 0,825 | 0,837 | 0,739 |
| | PM2 | 0,866 | 1,994 | | | |
| | PM3 | 0,842 | 1,881 | | | |
| People | OR1 | 0,821 | 1,836 | 0,847 | 0,865 | 0,765 |
| | OR2 | 0,888 | 2,115 | | | |
| | OR3 | 0,912 | 2,520 | | | |
| Process | PS1 | 0,896 | 2,287 | 0,843 | 0,846 | 0,762 |
| | PS2 | 0,841 | 1,781 | | | |
| | PS3 | 0,880 | 2,157 | | | |
| Physical evidence | BF1 | 0,853 | 1,923 | 0,837 | 0,859 | 0,754 |
| | BF2 | 0,831 | 1,856 | | | |
| | BF3 | 0,919 | 2,450 | | | |
| Purchase Intention | MB1 | 0,910 | 2,565 | 0,867 | 0,870 | 0,790 |
| | MB2 | 0,877 | 2,240 | | | |
| | MB3 | 0,880 | 2,106 | | | |
| Purchase Decision | KP1 | 0,853 | 2,333 | 0,889 | 0,894 | 0,751 |
| | KP2 | 0,834 | 2,056 | | | |
| | KP3 | 0,913 | 3,163 | | | |
| | KP4 | 0,866 | 2,334 | | | |

Table 4 presents the validity and reliability test results, which meet the thresholds for several constructs. All variables, the LF values range from 0.755 to 0.919 ($LF > 0.7$), VIF values are between 1.350 and 3.163 ($VIF < 5$), AVE values are between 0.706 to 0.790 ($AVE > 0.5$), CA value are between 0.797 to 0.889 ($CA > 0.6$), and CR value are between 0.796 to 0.894 ($CR > 0.7$). All constructs surpassed the critical thresholds, indicating strong validity and reliability. Moreover, reliability is crucial in studies as it ensures that measurement results are dependable, consistent, and stable, thus reducing measurement errors and increasing trustworthiness (P. D. Indrawati, 2015).

The next step in model evaluation is structural model evaluation (inner model). The model is evaluated based on its ability to accurately explain and interpret the constructs and endogenous indicators. Standards for evaluating the structural model in PLS-SEM include the significance and relevance of the coefficient path, explanatory strength based on the R^2 value of endogenous constructs, and predictive capacity. In the inner model, this study measured four matrices: the R^2 , F^2 , and Q^2 tests, and the Path Coefficient.

Table 5. R-Square Result

| | R-Square |
|--------------------------------|----------|
| <i>Purchase Intention (MB)</i> | 0.495 |
| <i>Purchase Decision (KP)</i> | 0.572 |

According to Table 5, the coefficient of determination for Purchase Intention is 0.495, meaning that the dependent variable impacts Purchase Intention by 49.5%. The coefficient of determination for Purchase Decision was 0.572, indicating that Purchase Intention affected Purchase Decision by 57.2% and 42.8%, respectively, as explained by the other variable.

Table 6. F-Square Test Result

| | MB | KP |
|----|-------|-------|
| MB | - | 1.339 |
| PR | 0.004 | |
| HA | 0.042 | |
| TE | 0.005 | |
| PM | 0.053 | |
| OR | 0.012 | |
| PS | 0.024 | |
| BF | 0.001 | |

According to Table 6, Product, Place, Process, and Physical evidence have little or no impact. However, people have more disadvantages when it comes to price and promotions. Additionally, the final purchase intention with respect to the purchase decision was 1.339, indicating that it had a large or significant effect size.

Table 7. Q-Square Test Result

| | Q-Square |
|--------------------------------|--------------|
| Purchase Intention (MB) | 0.373 |
| Purchase Decision (KP) | 0.424 |

Table 8. Fornel Lacker Test Result

| | BF | HA | KP | MB | OR | PM | PR | PS | TE |
|-----------|-------|-------|----|----|----|----|----|----|----|
| BF | 0,869 | | | | | | | | |
| HA | 0,640 | 0,840 | | | | | | | |

| | | | | | | | | | |
|-----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| KP | 0,663 | 0,610 | 0,867 | | | | | | |
| MB | 0,576 | 0,606 | 0,757 | 0,889 | | | | | |
| OR | 0,719 | 0,501 | 0,542 | 0,530 | 0,874 | | | | |
| PM | 0,731 | 0,668 | 0,659 | 0,634 | 0,646 | 0,860 | | | |
| PR | 0,528 | 0,645 | 0,536 | 0,495 | 0,443 | 0,590 | 0,878 | | |
| PS | 0,688 | 0,652 | 0,601 | 0,583 | 0,601 | 0,654 | 0,530 | 0,873 | |
| TE | 0,686 | 0,652 | 0,607 | 0,535 | 0,575 | 0,733 | 0,619 | 0,731 | 0,842 |

The root AVE of a construct must be higher than the other variables according to the Fornell-Larcker value (Hair & Alamer, 2022). This is shown in Table 8. Discriminant validity establishes that each construct is distinct. Moreover, based on Table 9, which displays the HTMT results, the constructs included in the conceptual models and the values that provide solutions to the requirements are developed. Therefore, discriminant validity was established.

Table 9. HTMT Test Result

| | BF | HA | KP | MB | OR | PM | PR | PS | TE |
|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| BF | | | | | | | | | |
| HA | 0,784 | | | | | | | | |
| KP | 0,766 | 0,722 | | | | | | | |
| MB | 0,669 | 0,719 | 0,858 | | | | | | |
| OR | 0,842 | 0,603 | 0,621 | 0,610 | | | | | |
| PM | 0,878 | 0,805 | 0,767 | 0,741 | 0,769 | | | | |
| PR | 0,624 | 0,791 | 0,616 | 0,576 | 0,519 | 0,697 | | | |
| PS | 0,815 | 0,797 | 0,699 | 0,682 | 0,708 | 0,781 | 0,625 | | |
| TE | 0,842 | 0,823 | 0,716 | 0,634 | 0,694 | 0,894 | 0,747 | 0,892 | |

Table 10. Path Coefficients dan Hypothesis Result

| | Original sample (O) | Standard deviation (STDEV) | T ((O/STDEV)) | statistics | P values | Hasil |
|--------------------|----------------------------|-----------------------------------|----------------------|-------------------|-----------------|---------------|
| PR -> MB | 0,067 | 0,059 | 1,130 | | 0,129 | Not Supported |
| HA -> MB | 0,231 | 0,068 | 3,387 | | 0,000 | Supported |
| TE -> MB | -0,093 | 0,077 | 1,204 | | 0,114 | Not Supported |
| PM -> MB | 0,287 | 0,078 | 3,695 | | 0,000 | Supported |
| OR -> MB | 0,115 | 0,063 | 1,814 | | 0,035 | Supported |
| PS -> MB | 0,181 | 0,084 | 2,147 | | 0,016 | Supported |
| BF -> MB | -0,117 | 0,095 | 1,228 | | 0,110 | Not Supported |
| MB -> KP | 0,757 | 0,026 | 28,762 | | 0,000 | Supported |

The method used to test the hypothesis in this study was bootstrapping, which involves looking at the path coefficient and t-statistic significance as tools. The goal of using the bootstrapping technique is to reduce the impact of anomalies in the research data. This study uses a one-tailed test with a 5% significance level; thus, if the test value is greater than 1,64, the hypothesis will be rejected. Another question to determine whether the hypotheses being tested are true or false is p-value. The P value with

a significance level of 5% requires a p value slightly over 0.05 to indicate a strong relationship (Hair & Alamer, 2022).

Based on Table 10, the results of the hypothesis test are as follows: a comparison of the t-statistical results with the t-table (1.64) and a p-value of < 0.05 . Product (PR) has a positive and non-significant effect on purchase intention, with a coefficient of original sample = 0.067, t-statistic = 1.13 < 1.64 , and p-value = 0.129 > 0.05 (**H1 not supported**). Price (HA) has a positive and significant effect on purchase intention, with a coefficient of the original sample = 0.231, t statistic = 3.387 > 1.64 , and p values = 0.00 < 0.05 (**H2 supported**). Place (TE) has a negative and non-significant effect on purchase intention, with a coefficient of the original sample = -0.093, t statistic = 1.204 < 1.64 , and p values = 0.114 > 0.05 (**H3 not supported**). Promotion (PM) has a positive and significant effect on purchase intention, with a coefficient of the original sample = 0.287, t statistic = 3.695 > 1.64 , and p values = 0.00 < 0.05 (**H4 supported**). People (OR) had a positive and significant effect on purchase intention, with a coefficient of the original sample = 0.115, t statistic = 1.814 > 1.64 , and p values = 0.035 < 0.05 (**H5 supported**). Process (PS) has a positive and significant effect on purchase intention, with a coefficient of the original sample = 0.181, t-statistic = 2.147 > 1.64 , and p-value = 0.016 < 0.05 (**H6 supported**). Physical evidence (BF) has a negative and non-significant effect on purchase intention, with a coefficient of original sample = -0.117, t statistic = 1.228 < 1.64 , and p values = 0.11 > 0.05 (**H7 not supported**). Purchase intention (MB) has a positive and significant effect on purchase decision, with a coefficient of original sample = 0.757, t statistic = 28.762 > 1.64 , and p values = 0.00 < 0.05 (**H10 supported**).

There are two moderating variables in this study: education level and allowance. Therefore, the effect of each of the moderate variables on the independent construct variable with respect to the dependent variable must be tested. Using multi-group analysis with Smart PLS 4, a significant test was conducted to examine the significance of the moderation variable based on the hypotheses. Each group was then examined using the bootstrapping technique to examine the effects of independent variables on dependent variables in each group. The difference in the parameters of the two groups of data was interpreted as a moderator advantage.

Table 11. Moderation Test Results (Education Level)

| | PCO Group_1 (Junior High School) | PCO Group_2 (Senior High School) | t value Group_1 (Junior High School) | t value Group_2 (Senior High School) | p value Group_1 (Junior High School) | p value Group_2 (Senior High School) |
|----------|--|--|--|--|--|--|
| MB -> KP | 0,690 | 0,774 | 11.548 | 25.260 | 0.000 | 0.000 |

Table 12. Moderation Test Results (Monthly Allowance Student)

| | PCO Group_1 (Low) | PCO Group_2 (High) | t value Group_1 (Low) | t value Group_2 (High) | p value Group_1 (Low) | p value Group_2 (High) |
|----------|-------------------------|--------------------------|-----------------------------|------------------------------|-----------------------------|------------------------------|
| MB -> KP | 0.762 | 0.791 | 27.188 | 13.506 | 0.000 | 0.000 |

According to Table 11, the results of the hypothesis test are based on comparing the t-statistic results with the t-table (1.645) and p values ≤ 0.05 . This indicates that the results of the MGA education level junior high school test are based on p-value = 0.00 < 0.05 and t-value 11.54 > 1.64 . As per the results of the MGA for the senior high school education level, the t-value is 25.26 > 1.64 and the p-value is 0.00 < 0.05 . The senior high school category had the largest coefficient of moderation in the relationship between MB and KP. In this study, the moderating variable indicates the influence of the MB variable on the KP variable (**H9 supported**).

The second indicates that the results of the MGA are based on the moderation variable of low monthly allowance, with a p-value of $0.00 < 0.05$ and a t-value of $27.1884 > 1.64$. As per the results of the MGA high monthly allowance analysis, the t-value is $13.50 > 1.64$, and the p-value is $0.00 < 0.05$. Based on the data above, respondents in the low monthly allowance category had the largest coefficient of moderation in the relationship between the variables MB and KP. In this study, the moderating variable indicates the influence of the MB variable on the KP variable (**H10 supported**).

5. Conclusion

5.1 Conclusion

Based on the characteristics of the 348 respondents, 66% of the respondents were male (229 respondents). On the other hand, 36 percent of all respondents were female, with 119 respondents. Based on the characteristics of the educational level, the respondents were divided into two groups, consisting of 65% of all respondents who were senior high school, with a total of 225 respondents. The remaining 35% of the respondents were junior high school students.

The percentage of respondents who responded to the variable products was 81.6%. This indicates that the respondents provided accurate information about by.U's products. Based on the results of the respondent sub-variable products, by.U products with good internet quality (PR1) had the lowest value response of 79.1%, although it was still in the good category. This result can be an input for the company to improve the quality of product signals by. Moreover, the needs of the youth segment, who are familiar with digital, require a fast and stable Internet network to access music, videos, and games. Respondents also gave a positive and high assessment of the process variable, especially the sub-variable of the easy by.U registration process, which is a change in by.U legacy compared to by.U before the launch of by.U legacy. The company can also increase customer ratings by continuing to emphasize the convenience associated with getting by.U online (PS1). The respondents' assessment was 87.1%.

As additional input for the Company, respondents suggested that it needs to pay attention to promotional activities such as free gifts, flash sales, and free shipping (PM2). From the research results for the PM2 sub-variable, it gets a value of 80.9%. Although on the other hand, by.U has sufficient promotional materials (outlets, events, digital media), it gets an assessment of 85.1%.

The independent variables that had a positive and significant effect on Purchase Intention were price (HA), promotion (PR), people (OR), and process (PS). Promotion (PM) is the most influential variable, with the largest Path Coefficient value of 0.319, followed by price (HA), people (OR), and process variables, with path coefficient values of 0.264, 0.206, and 0.169, respectively. Based on this research, adequate promotional materials are considered to play the most important role in influencing U's buying interest, and the delivery quality of the same product may vary across various online (Ali & Bhasin, 2019). Promo materials are available at events, outlets, and digital media that are very relevant to the characteristics of the school children segment. In addition to the availability of promo materials, this study also concluded that companies need to continue to hold quota promos.

If the price of by. U is considered good and accepted by students (junior and senior high school/vocational high school) in Central Jakarta, it is concluded that there will be an increase in buying interest in by.U. Effective pricing strategies consider a wide range of factors, such as competitor offerings and distribution costs (Al Badi, 2018). Furthermore, the relationship between the Purchase Intention/Purchase Interest (MB) variable and Purchase Decision/Purchase Decision (KP) has a Path Coefficient value of 0.826. Therefore, it can be concluded that the effect of buying interest on purchasing decisions is positive and significant. Based on the descriptive analysis of this research, it is concluded that the by.U officer must be a company concern to ensure good knowledge of the product and services. After acquiring good knowledge of the product, the officer must be able to communicate in an attractive manner (Wang, 2023).

The moderating variables of Education Level and Monthly Allowance in this study are seen from the effect of buying interest on purchasing decisions. By.U has an influence with the moderating variable of high school/vocational high school education level, having the highest Path Coefficient value of

0.867. For the pocket money variable, the occupation level group, namely low pocket money (<1,3 mio per month), has a higher value of 0.835.

5.2 Suggestion

Although this study used a quantitative method to collect data, the use of both quantitative and qualitative research approaches in data collection would provide a more in-depth analysis, according to the researcher's opinion. I can have a more in-depth and holistic view of the factors that influence purchase decisions in the cellular operator, especially in the youth segment. In this study, we developed a moderation variable, which is the level of education and monthly allowance of students, and it influences the coefficient value in buying interest on the purchasing decision variable. Further research can add other variables that are not included in this study to the dynamic youth segment. It would also be advantageous to replicate this study in other developing countries to validate the findings. Also, it would be beneficial to investigate the effects of potential mediating factors including digital habit of student, habit purchase student because mobile cellular market with fierce competition and endless technological innovation (Lei et al., 2023). Thus, it is possible to state that further development of the purchase decision study is possible.

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