



The effect of online customer reviews and sales promotion on interest in using the allo bank application for k-pop fans in Bandung City

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ABSTRACT

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Allo Bank is a bank with a strong K-pop image and is known to provide many sales promotions, but the Allo Bank application is ranked 10th with the lowest percentage of users among other digital banks. This study aims to ascertain how Bandung K-Pop fans' interest in using the Allo Bank application is influenced by online customer evaluations and sales incentives. This study utilizes quantitative research methods. The study's sample consists of 100 respondents who are K-Pop fans in Bandung and have never used the Allo Bank app. Purposive sampling, also known as non-probability sampling, is the sampling method used in this study. The IBM SPSS statistical software tool was utilized for the analysis of the gathered data. The findings showed that the variables of sales promotion and online customer review had a significant and partly favorable influence on the interest in using the Allo Bank application among K-POP fans in Bandung. Additionally, Bandung's K-Pop fans' interest in utilizing the Allo Bank application was impacted by both sales marketing and online customer reviews at the same time. Online customer reviews are useful because they are considered reliable and include a variety of comments, both positive, negative, and neutral. This provides a comprehensive overview of the Allo Bank app user experience before respondents can decide whether to use it. Future research could explore the inclusion of other influential elements, such as brand ambassadors, e-service quality, and customer experience.

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1. INTRODUCTION

Technological advancements have made it easier for people to do various things, including communicating remotely, shopping, managing finances, and accessing delivery or transportation services. All of this can be done easily through the internet and smartphone devices. The use of smartphones is very broad, ranging from children to adults (Al-Haddad et al., 2022). Indonesia is ranked second with the most digital bank account owners in the world based on Goodstats.id data in 2021. This fact shows that

Indonesians are quite fond of digital activities and keep up with existing technological developments. Consumers choose digital banks because they are easier to use than traditional banks, enabling consumers to do transactions at any time and from any place, with more service possibilities (Chauhan et al., 2022). This has led to an increasing number of digital bank service applications and competition in the sector in Indonesia.

Based on data on the most used digital bank applications in 2022 from Databoks, Bank jago is the most popular bank followed by Neo bank in second place. This shows that these two banks are attracting a lot of attention and trust from users so that they can dominate the digital bank market. While the other banks below it are trying to catch up with varying degrees of success, one of them is Allo Bank which ranks the lowest with 7% of users. These results show that Allo Bank does not seem to be able to attract more users in this competitive digital bank market.

Allo Bank is a digital banking service that provides financial and entertainment platforms to the community. Formerly known as Bank Harda Internasional, the company underwent several name changes before being acquired by PT Mega Corpora in 2021. Furthermore, Bank Harda Internasional was formally converted into PT. Allo Bank Indonesia Tbk in June 2021 (Allo Bank, 2023). Allo Bank is always striving to attract more users through various strategies, one of which is the K-POP fan. One of them is the acquisition of K-pop fans. The development of hallyu in various countries, including Indonesia, has led many local products to use K-pop idols as a strategy to increase their market share, which has also increased the effectiveness of product promotion to the general public (Irzani et al., 2022). Databoks uploaded the 2022 data on the banks with the strongest K-POP image in Indonesia, Allo Bank's application is included in that category. This fact means that Allo Bank, as a company, is also targeting K-Pop fans in its marketing. Allo Bank is known as a bank with a K-pop image because it often features K-pop idols in its marketing strategy, including brand ambassador Baekhyun EXO and other annual festivals that always feature K-pop idols. This strategy has proven to increase Arrow Bank's visibility and make it grow faster than its competitors within a given period of time. This can be seen from the uploaded event news that Allo Bank reached 5 million users in December 2022, less than a year after its release.

Allo Bank is making various efforts to engage users, but there are still obstacles that must be faced. The researchers conducted a preliminary survey distributed to K-Pop fans already using the Allo Bank app. Preliminary survey results showed that many users downloaded the Allo Bank app but often switched to other digital banking services, such as SeaBank. This suggests that there are underlying issues that Allo Bank needs to address in order to retain and increase user interest. The Allo Bank app has not fully met consumer expectations, resulting in low interest in using the app. Interest is an action taken by consumers before making a purchase decision or using a particular product or service, which often occurs after the evaluation stage where consumers determine preferences among the various brands available to them. Although consumers make brand evaluations, a common factor that can influence the relationship between purchase interest and purchase decisions is the attitude of others. Consumer interest is an action conducted before to making a purchase decision or using a specific product or service, and it frequently occurs after the evaluation stage, during which customers choose preferences among the numerous brands available to them (Megayani & Syamsuar, 2022). One factor that influences people's interest in an app is the quality of the app's reviews and online customer reviews.

Online customer reviews are sites that allow potential customers to examine reviews of a product or service left by other consumers. These reviews can be extremely valuable to other buyers, but they can also convince someone not to buy or use the product or service (Ahsan et al., 2023). Many companies have experienced lost sales due to reviews and word of mouth made by consumers, both from marketplace platforms and social media. Therefore, in order to increase customer interest, companies need proper

marketing strategies, especially those related to product quality that allow consumers to provide positive reviews (Suparwo & Pratama, 2021).

Allo Bank itself has 37,000 reviews and more than 5 million app users in the Google Play store. The Allo Bank app, on the other hand, has a rating of 3.2 out of 5 stars. This low rating is due to the many negative reviews of the Allo Bank app. This means that there are still many customers who experience dissatisfaction when using the Allo Bank application; according to Appbrain data, Allo Bank has 15,000 negative reviews with one star. Nevertheless, positive reviews about the five-star Allo Bank application still predominate, at 19,000. Negative online customer reviews about the Allo Bank application include system errors when using the Allo Bank application, such as the face detection feature often occur, balances are cut, the app cannot be opened, and accounts are blocked, among other complaints. In conjunction with these reviews, a preliminary survey conducted by the researchers found that 60% of K-Pop fans who have used the Allo Bank app often experience system errors when using the Allo Bank app.

Apart from the aspects of reviews and online customer reviews, another factor that can influence buying interest is sales promotion. Currently, companies are concentrating more marketing efforts on sales promotions. Usually, companies provide offers such as discounts, free shipping, and cashback to attract consumer purchasing interest in certain products (Nurul et al., 2023). Sales promotions are a variety of incentives offered short to encourage customers to test or purchase a product or service. Sales promotion, as opposed to advertising, provides customers with a cause to purchase a product or service right away (Palit et al., 2023). This is important because it can attract consumer interest to start using the Allo Bank application.

Some of the sales promotions carried out by Allo Bank include cashback, discounts, interest, giveaways, referral point codes and so on. Allo Bank also offers several sales promotions specifically aimed at K-pop fans such as giveaway meet & greet tickets and photo strips for Baekhyun EXO as its brand ambassador and Allo Bank festival tickets that present K-pop idols. However, the sales promotions offered are still relatively rare considering Allo Bank is known to have a strong K-pop image.

Based on the above description, the researcher will further analyze whether online customer reviews and promotions affect a person's interest in using the Allo Bank application. Based on survey data, these two factors are more dominant in influencing the interest of users of the Allo Bank Application for K-Pop Fans in Bandung compared to other factors such as brand image and E-service quality because the company focuses on digital marketing. This study will focus on K-Pop fans in Bandung who have never used the Allo Bank application. Its purpose is to see if they would be interested in using the Allo Bank application after viewing online customer reviews and sales promotions. From these various considerations, the researcher took the study title "The Effect of Online Customer Reviews and Sales Promotions on Interest in Using the Allo Bank Application for K-Pop Fans in Bandung."

Interest refers to consumers' intentions to purchase a specific goods within a specific time frame. It represents the consumer's mental desire to purchase a product under a certain brand. Marketers rely on purchase intention data to understand consumer preferences for specific products, whereas economists utilize interest factors to estimate future consumer behaviors (Prasojo, 2019). Purchase interest can be recognized using four indicators: exploratory interest, transactional interest, referential interest, and preferential interest (Gama & Astiti, 2020).

Online customer reviews are consumer reviews that provide evaluative information about many parts of the product, allowing consumers to assess the quality of the product they want based on prior customer experiences written online (Alifia et al., 2022). Terdapat 5 indikator online customer review yaitu perceived usefulness, source credibility, argument quality, valence dan volume of review (Koto et al., 2024).

Sales promotions are numerous forms of stimuli that are directly aimed at consumers in order to persuade them to buy something. This comprises a variety of methods, such as price reductions, discount coupons, sweepstakes, exhibitions, free samples, and prize giveaways (Khan & Warraich, 2021). Sales Promotion has five indicators: frequency, quality, quantity, timeliness, and accuracy or relevancy of promotional aims (Nurul et al., 2023).

2. RESEARCH METHOD

This investigation will employ quantitative methodologies. The term "quantitative methods" refers to research that employs a positivist approach and is helpful in examining a population or sample that has been determined through the use of survey instruments and then collects data which is then analyzed statistically to test a hypothesis (Sugiyono, 2022).

Primary data in this study was obtained from respondents' responses, which were collected by distributing questionnaires via Google Forms. A Likert scale questionnaire was distributed as part of the data collection method. The purposive sampling technique is used as a method to determine who will be selected as a sample. The research will focus on a demographic, specifically an unspecified number of K-Pop enthusiasts residing in Bandung who have not utilized the Allo Bank program. To ensure that respondents are K-Pop fans in Bandung who have never used Allo Bank with the statements contained in the questionnaire. Lemeshow's algorithm will be utilized to ascertain the sample, comprising a total of 100 participants.

The research instrument will be tested for feasibility using the validity test and also tested for reliability. Next, the tests for heteroscedasticity, multicollinearity, and normality make up the classical assumption test. Then came the study of multiple linear regression to test the influence of the independent variable on the dependent variable, then test the correlation, and hypothesis testing, which included the coefficient of determination (r^2), the simultaneous hypothesis test (F test), and the partial hypothesis test (t test). This study's framework is as follows.

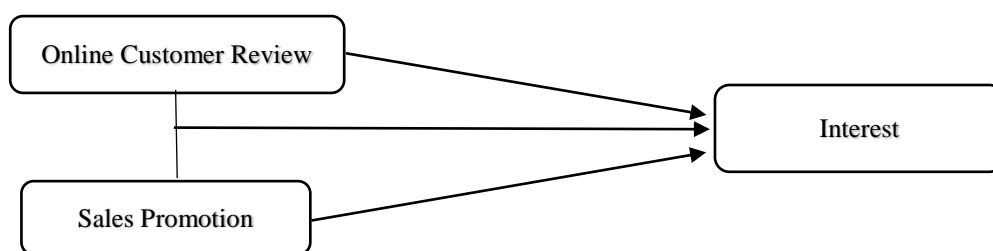


Figure 1. Framework of Thought

The chosen and to be tested study hypothesis is described in the framework. The following are the study's hypotheses: H1: It is suspected that online customer reviews have an effect on interest in using the Allo Bank application for K-pop fans in Bandung. H2: It is suspected that sales promotion has an effect on interest in using the Allo Bank application for K-pop fans in the city of Bandung. H3: It is suspected that online customer review and sales promotion have an effect on interest in using the Allo Bank application for K-pop fans in the city of Bandung.

3. RESULTS AND DISCUSSIONS

3.1 RESULT

a. Validity Test

The Pearson product moment approach was employed to evaluate the validity of the study instrument. When the rcount value surpasses the required minimum of 0.30, the instrument is deemed legitimate (Sugiyono, 2022). The validity test's findings are:

Table 1. The findings of assessing the validity of online customer review variables

Item No.	r count	r critical	Description
OCR.1	0,386	0,3	Valid
OCR.2	0,553	0,3	Valid
OCR.3	0,594	0,3	Valid
OCR.4	0,559	0,3	Valid
OCR.5	0,580	0,3	Valid
OCR.6	0,570	0,3	Valid
OCR.7	0,513	0,3	Valid
OCR.8	0,522	0,3	Valid
OCR.9	0,452	0,3	Valid
OCR.10	0,545	0,3	Valid
OCR.11	0,488	0,3	Valid
OCR.12	0,585	0,3	Valid
OCR.13	0,529	0,3	Valid
OCR.14	0,532	0,3	Valid

Every research tool in Table 1's online customer review variable (X1) demonstrates that the rcount value is higher than the required minimum of 0.30. As a result, all online customer review variable instruments are accepted as legitimate tools for measuring research.

Table 2 The findings of assessing the validity of sales promotion variables

Item No.	r count	r critical	Description
SPr.1	0,732	0,3	Valid
SPr.2	0,719	0,3	Valid
SPr.3	0,698	0,3	Valid
SPr.4	0,669	0,3	Valid
SPr.5	0,734	0,3	Valid
SPr. 6	0,671	0,3	Valid
SPr.7	0,732	0,3	Valid
SPr.8	0,723	0,3	Valid
SPr.9	0,667	0,3	Valid
SPr.10	0,748	0,3	Valid

Table 2's sales promotion variable (X2) research instruments all demonstrate that the rcount value is higher than the required minimum of 0.30. In order to proceed with data testing, all sales promotion variable instruments are deemed valid.

Table 3 The findings of assessing the validity of interest variables

Item No.	r count	r critical	Description
In.1	0,664	0,3	Valid
In.2	0,720	0,3	Valid
In.3	0,697	0,3	Valid
In.4	0,769	0,3	Valid
In.5	0,773	0,3	Valid
In.6	0,762	0,3	Valid
In.7	0,778	0,3	Valid
In.8	0,753	0,3	Valid

Table 3 demonstrates that all research instruments on the interest variable (Y) have rcount values greater than the minimum threshold of 0.30. Thus, all interest variable instruments are certified valid, allowing data testing to continue.

b. Reliability Test

If the rcount value surpasses the alpha cronbach value threshold of 0.70, the research instrument is considered dependable (Riyanto & Hatmawan, 2020). This research reliability test yielded the following results:

Table 4. Reliability testing results

Variables	Alpha Cronbach	Critical value	Description
Online Customer Review	0,857	0,70	Reliable
Sales Promotion	0,904	0,70	Reliable
Interest	0,948	0,70	Reliable

Table 4 demonstrates that all variables have a alpha cronbach value of at least 0.70. Thus, it may be determined that all study tools are dependable, allowing data testing to continue.

c. Data Normality Test

If the data normality test yields a significance level larger than 0.05, the data has a normal distribution. The Kolmogrov-Smirnov test is used to conduct tests (Silalahi & Suparwo, 2023). The data normality test yielded the following outcomes:

Table 5. Results of the Data Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	0,0000000
	Std. Deviation	2,88425730
Most Extreme Differences	Absolute	0,074
	Positive	0,053
	Negative	-0,074
Test Statistic		0,074
Asymp. Sig. (2-tailed) ^c		0,198

According to Table 5, the data normality test results show a significant value of asym. Sig. (2 tailed) of 0.198, which exceeds 0.05. Thus, it is considered that the data in this inquiry are typically distributed, allowing testing to continue.

d. Multicollinearity Test

A regression model is deemed satisfactory if the VIF (Variance Inflation Factor) is less than 10 and the tolerance value is more than 0.10. This implies there is no multicollinearity. in the research (Riyanto & Hatmawan, 2020). The multicollinearity test in this study got the following results:

Table 6. Results from the multicollinearity test

Variables	Tolerance	VIF
Online customer review	0,851	1,175
Sales promotion	0,851	1.175

According to Table 6, each variable, specifically online customer reviews and sales promotions, both have a tolerance value result that is greater than 0.10 and the VIF value also shows less than 10. As a result, it is considered that there is no multicollinearity in this study, therefore testing can continue.

e. Heterokedasticity Test

Good research means that the regression model lacks heteroscedasticity. In this study, to test whether heteroscedasticity occurs, a test using the scatterplot method is

used. The scatter plot graph that proves that there is no heteroscedasticity, is where the graph does not form a clear pattern, the points on the graph spread evenly both above and below the number 0 on the Y axis (Riyanto & Hatmawan, 2020). The heteroscedasticity test can be found in the table below.

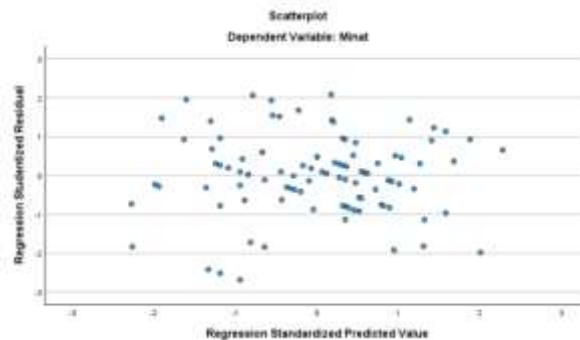


Figure 2. Heteroscedasticity test results

The foregoing observations reveal that there is no visible pattern on the graph, and the points are evenly dispersed. According to these findings, heteroscedasticity did not exist in this investigation.

f. Multiple Linear Regression Analysis

This method is used to identify a contemporaneous relationship between two, three, or more independent variables. The R value spans between 0 and 1; The link is greater when the r value is close to one, and weaker when the r value is close to zero (Mawa & Cahyadi, 2021).

Table 7. Results from multiple linear regression analysis

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	7,023	4,418		1,590	0,115
	<i>online customer review</i>	0,199	0,076	0,239	2,637	0,010
	<i>Sales promotion</i>	0,344	0,072	0,433	4,779	0,000

a. Dependent Variable: minat

Using the table provided, the following regression equation was obtained:

$$Y = a + b_1X_1 + b_2X_2 = 7,023 + 0,199X_1 + 0,344X_2$$

This equation illustrates that the constant value of 7.023 implies that if the independent variables, namely online customer reviews and sales promotions remain constant, the interest variable is 7.023. The online customer review (X_1) has a regression coefficient of 0.199, meaning that when the value of the online customer review variable increases, so does the interest variable (Y). The sales promotion (X_2) regression coefficient is 0.344, which suggests that when the sales promotion variable increases, so will the interest variable by 0.344.

g. Correlation Analysis

Table 8. Correlation analysis results

		Correlations		
		Online review	Sales promotion	Minat
Online review	Pearson Correlation	1	.386**	.405**
	Sig. (2-tailed)		0,000	0,000
	N	100	100	100
Sales promotion	Pearson Correlation	.386**	1	.525**
	Sig. (2-tailed)	0,000		0,000
	N	100	100	100
Minat	Pearson Correlation	.405**	.525**	1
	Sig. (2-tailed)	0,000	0,000	
	N	100	100	100

According to Table 8, the online customer review (X1) and interest (Y) show a positive association with a value of 0.405, indicating a medium proximity. Sales promotion and interest have a value of 0.525, indicating a positive association with a medium closeness.

h. Partial Hypothesis Test (t test)

The t test is a partial hypothesis test that assesses whether the independent variable (X) in the study has a separate influence on the dependent variable (Y). The decision-making criteria if the significance value is greater than 0.05 and the t test value is greater than the t table value, the hypothesis is accepted. (Amelia et al., 2020).

Table 9. Partial test results

Variables	t	Sig
Online customer review	2,637	0,010
Sales promotion	4,779	0,000

Table 9 shows that online customer reviews has both a positive and significant influence on the variable of interest, with a t count of $2.637 > t$ table 1.985 and a sig value of $0.010 < 0.05$. The partial test on the sales promotion produced a computed t count of $4.779 > t$ table 1.985 and a sig value of $0.000 < 0.05$, shows a positive and significant impact on the variable of interest.

h. Simultaneous Hypothesis Testing (F Test)

Table 10. Simultaneous Hypothesis Test Results (F Test)

		ANOVA ^a				
		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	393,985	2	196,992	23,202	<,001 ^b
	Residual	823,575	97	8,490		
	Total	1217,560	99			

Table 10 shows the derived F findings: $23.202 > F$ table 3.09, with a sig value of $0.00 < 0.00$. Thus, it is claimed that online customer reviews and sales promotions

influence K-pop fans' interest in using the Allo Bank application in Bandung, either simultaneously or concurrently.

i. Coefficient of Determination (r^2)

Table 11. Coefficient of determination test results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.569 ^a	0,324	0,310	2,91384

Table 11 shows the R squared value or coefficient of determination, which is 0.324 or 32.4%, indicating that online customer reviews and sales promotions can influence interest by 32.4%, while the rest of course can be influenced by other variables that researchers do not discuss or examine in this study, such as brand ambassadors, customer experience, etc.

3.2 Discussion

a. The influence of online customer reviews on Interest in Using the Allo Bank Application

The findings of online customer review research has an influence with a positive value and also a significant influence or impact on interest in using the Allo Bank application among K-Pop fans in Bandung City. The findings of this study are supported by the findings of Martani Aji et al (2023) study titled "The Effect of Online Customer Review and Customer Rating on Interest in Buying Fashion Products on the Shopee Platform (Study on Management Students of Buana Perjuangan University, Karawang)", which found the study's findings online customer reviews have a positive effect and have a significant influence on purchase intention. These results are also compatible with studies from Cindy Alma Prameswari Putri et al (2023) titled "The Effect of Live Streaming, Online Customer Review, and Cashback Promotion on Product Purchase Interest in Tiktok Shop Features" (Auliya & Naiim, 2021) titled "The Effect of Online Customer Review, Halal Label, and Country Of Origin on Buying Interest in Safi Cosmetics". Both studies discovered the same research findings, namely that online customer reviews had a considerable impact on purchase intention for a product.

b. The Effect of Sales Promotion on Interest in Using the Allo Bank Application

The findings of sales promotion research have a good and significant impact on interest in using the Allo Bank app in Bandung City. The findings of this study are supported by a study titled "The Influence of Brand Ambassadors and Sales Promotion on Purchase Interest in the Shopee Marketplace" by Laras Ratu Khalida et al (2022), which concluded that sales promotion has an influence with a positive value and also a significant influence or impact in using SeaBank. Furthermore, the findings of this study are supported by research from Arfiani & Akhmad Yusuf Khoiruddin (2022) titled "The Influence of Location, Personal Selling, and Sales Promotion on Public Interest in Becoming Customers at BPRS Bangun Drajat Warga" and research from Nur Cahya & Desmiza (2024) titled "The Effect of Sales Promotion and Brand Ambassadors on Buying Interest in E-Commerce Tokopedia". Both studies found that the sales promotion variable had a good and substantial effect on the interest variable.

c. The Effect of Online customer reviews and Sales Promotion on Interest in Using the Allo Bank Application

The findings of this study are based on data processing results, namely how online customer reviews and sales promotion influence interest in utilizing the Allo Bank application among K-Pop lovers in Bandung City. The research from (Frans Sudirjo et al., 2023) entitled "The Effect of Ease Of Use, Sales Promotion, and Online Customer Review on Shopee Consumer Purchase Interest" and the research titled "The Effect of Price, Online Customer Review, Sales Promotion, and E-Wom on Buying Interest in Tiktok Shop" from (Ediansyah & Artina, 2024) also gave the same results as this research, which states that the online customer review and sales promotion variables has an influence with a positive value and also a significant influence or impact on the interest variable. Furthermore, the results of the coefficient of determination show that online customer review and sales promotion have the ability to influence interest in using the application by 32.4%. The remaining 67.6% is that the interest variable can be influenced by other variables not discuss or examine by researchers.

4. CONCLUSION

Based on the conversation, it can be determined that online customer reviews have an influence with a positive value and also a significant influence or impact on K-Pop fans' interest in using the Allo Bank application in Bandung. The current online customer reviews are important for fans because they provide a comprehensive picture of consumers after using the Allo Bank program. This can also happen because respondents find that good ratings are more prominent, making them interested in using the Allo Bank application. Research findings indicate that the sales promotion variable has a positive and significant influence on the interest variable in utilizing the Allo Bank application. This suggests that K-pop fans in Bandung believe Allo Bank's sales promotion meets their requirements and desires, and they are becoming more interested in utilizing the Allo Bank application. Furthermore, the research findings indicate that the online customer review and sales promotion variables have a simultaneous or combined effect on interest in utilizing the Allo Bank application. This indicates that if the Allo Bank application improves on existing online customer reviews and sales promotions, K-pop fans will become more interested in utilizing it. The researcher expects that the results of this research can be utilized as a reference for future studies by examining other factors not addressed in this research, such as brand ambassadors, e-service quality, and customer experience etc., as well as increasing the number of respondents so that they can build better research. Allo Bank needs to improve its app to reduce negative online customer reviews or offer more diverse K-pop-related sales promotions. Sales promotions have a significant impact on purchasing interest, so Allo Bank is expected to offer more attractive, long-term promotions. To attract K-Pop fans, Allo Bank could at least try to offer more frequent promotions featuring EXO's Baekhyun as its brand ambassador, thereby attracting new users.

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