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Consumer Behavior: A Study on Motorcycle Credit Decisions

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ABSTRACT

Purpose – This study aims to analyze the influence of Brand Image, Trust, and Experience on consumer credit decisions in FIFGROUP Kupang City.
Design/methodology/approach – Quantitative design with purposive sampling and using multiple regression analysis to measure the relationship between these variables. 100 data were collected through a questionnaire survey with purposive sampling tactics, and the data was processed with the help of SPSS V.26.
Finding/Results – The results show that Brand Image has a positive influence on credit decisions, where a strong brand image increases consumers' tendency to take credit. In addition, trust proves to be a key factor in building long-term relationships, where consumers' trust in the integrity and transparency of the company greatly influences their decisions. Positive experiences during the credit application process also contribute significantly, with a good experience driving word-of-mouth recommendations.
Originality/Value – This research provides suggestions for FIFGROUP to strengthen these three aspects in marketing and customer service strategies to increase conversions and consumer loyalty.

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1. Introduction

The development of the transportation sector in Indonesia has experienced significant acceleration in the last two decades, along with increasing urbanization, community mobility, and lifestyle transformations that demand speed and efficiency (Azeez, Yu, & Sesay, 2025). Motorcycles are the main mode of transportation that is most in demand by the Indonesian people because they are considered more cost-effective, flexible, and able to penetrate various road terrains, especially in areas that still have limited public transportation infrastructure such as in Eastern Indonesia (Rachman & Priyono, 2024). Data from the Indonesian Motorcycle Industry Association (AISI) shows that national motorcycle sales reached more than 5 million units annually for the past five years, with a large contribution from the credit financing system through leasing companies (AISI, 2024). This shows that the accessibility of financing is a key element in driving the demand for the motorcycle market (Azeez et al., 2025).

In modern marketing studies, understanding consumer behavior is a fundamental aspect to designing a targeted strategy (Senyapar, 2023). Consumer behavior is the study of how individuals, groups, and organizations choose, purchase, use, and evaluate products or services to meet their needs (Kotler, 2016). This behavior is influenced not only by economic factors, but also by psychological (motivation, perception, attitude), social (reference group, family), cultural, and situational dimensions (Fadilah & Firdaus, 2024; Ramya & Ali, 2016). In the context of buying a motorcycle through credit, consumers not only consider the price or installment interest, but also consider the reputation of the leasing company, ease of process, after-sales service, and the brand image of the financing company. In line with the theory of Reasoned Action (Pradhan & Mishra, 2019), consumer purchasing decisions are the result of a complex interaction between behavioral intentions and subjective norms, which in this case includes social perceptions of leasing companies.

Empirically, sales data at PT. Federal International Finance (FIFGROUP) Kupang Branch shows interesting dynamics. In 2018 motorcycle loan sales reached 5,260 units, increasing in 2019 to 5,414 units. However, there was a sharp decline in 2020 to 4,258 units affected by the impact of the COVID-19 pandemic, before increasing again in 2021 and 2022 to 5,119 and 5,635 units, respectively. These fluctuations reflect that external factors such as macroeconomic conditions and the pandemic, as well as internal factors such as consumer perception and confidence, strongly influence consumer credit decisions. These findings are in line with the research of (Ballester, González-Urteaga, & Martínez, 2025; Ben Amor & Kooli, 2024; Nugraha, Krista, & Huruta, 2024) which confirms that external environmental conditions can modify consumer decision-making processes, especially in purchases with high financial risks such as vehicle loans.

The urgency of this research is getting stronger with the increasing competition between motor vehicle financing companies. Consumers are now faced with a variety of leasing options that offer a variety of credit schemes, promotions, and service features. In this situation, a deeper understanding of the determinants of consumer behavior becomes crucial to maintain market share and design marketing strategies based on the actual needs of consumers. Although there have been studies such as (Purnomo, Raharto Condrobimo, & Hartono, 2023; Worokinasih & Potipiroon, 2019) that discuss the demand for motorcycle loans in the Java region, there have not been many studies that have investigated the psychological and social factors that affect consumer credit behavior in the Eastern Indonesia region, especially Kupang, which has its own socio-economic characteristics. Kupang represents a distinctive financing market characterized by limited transportation alternatives, relatively lower financial inclusion, and strong communal social interaction. What makes Kupang uniquely valuable for financing research? Three features distinguish this peripheral market from major urban centers like Jakarta or Surabaya. First, limited transportation alternatives mean motorcycles are not merely a lifestyle choice but a necessity for economic participation, making credit decisions more financially consequential. Second, lower financial inclusion implies that consumers lack prior exposure to formal credit products, so they rely heavily on interpersonal recommendations rather than financial calculations. Third, strong communal social interactions create rapid word of mouth diffusion positive or negative experiences spread quickly through extended family and neighborhood networks, amplifying the impact of each customer encounter. These distinctive features position Kupang as a strategic empirical site for understanding consumer credit behavior in emerging regional markets across Eastern Indonesia and similar contexts in Southeast Asia. In such contexts, financial decisions are often influenced by interpersonal recommendations, relational trust, and prior customer experiences rather than solely by financial calculations (Purnomo, Condrobimo, et al., 2023; Worokinasih & Potipiroon, 2019b) . Therefore, examining motorcycle financing behavior in Kupang provides important insight into consumer credit behavior in emerging regional markets beyond major urban centers in Indonesia.

The novelty of this study lies in integrating consumer behavior perspectives into the context of motorcycle financing in a peripheral market that has received limited academic attention. Unlike previous studies that primarily focus on economic factors such as interest rates, installments, or financing schemes, this research examines brand image, trust, and customer experience as complementary psychological determinants of motorcycle credit decisions. Furthermore, this study extends the consumer financing literature by providing empirical evidence from Kupang City, Eastern Indonesia, a regional market characterized by limited transportation alternatives, relatively low financial inclusion, and strong interpersonal social networks. By examining the simultaneous influence of these three variables within a single empirical model, this study offers a broader understanding of consumer credit decision-making in peripheral financing markets and demonstrates that psychological factors play an important role alongside financial considerations in shaping long-term financing decisions.

This study contributes to the consumer financing literature by extending the understanding of consumer credit decisions in peripheral financing markets. Specifically, this study examines the direct effects of brand image, trust, and customer experience on motorcycle credit decisions within the context of FIFGROUP Kupang. Unlike many previous studies that investigate these variables separately or focus primarily on consumers in major urban areas, this research integrates these three determinants into a single empirical model to explain consumer behavior in Eastern Indonesia. In this context, brand image functions as an initial signal of company credibility, trust reduces consumers' perceived uncertainty regarding financing commitments, and customer experience provides direct evaluations of service quality throughout the credit process. Collectively, these factors are expected to reduce perceived financial risk and strengthen consumers' confidence in making long-term financing decisions. Therefore, this study contributes by providing empirical evidence that psychological factors play complementary roles in shaping motorcycle credit decisions in regional financing markets, without assuming mediation or moderation relationships among the variables.

In addition, this research can provide insights for policymakers in the microfinance and automotive sectors related to strengthening financial inclusion in disadvantaged areas through an adaptive financing approach based on consumer preferences. This study aims to analyze the factors that affect consumer behavior in making motorcycle loans at PT. Federal International Finance (FIFGROUP) Kupang, so that it can provide data-based and theory-based recommendations to increase the effectiveness of marketing strategies, customer loyalty, and the competitiveness of leasing companies in the region.

2. Literature Review & Hypothesis Development

2.1 Brand Image

The credit decision-making process is a complex and multifaceted phenomenon influenced by both cognitive and affective evaluations of potential benefits and risks. Drawing on the Theory of Planned Behavior (TPB), prior studies demonstrate that behavioral intention is the most immediate predictor of actual credit or financing behavior, with attitudes and perceived behavioral control strongly shaping such intentions (Zhao & Khaliq, 2024; Zou & Fu, 2024). Empirical evidence consistently shows that perceived risk constitutes a critical psychological barrier, reducing consumers' willingness to adopt credit-related financial services or digital banking products, particularly in high-uncertainty contexts (Zhao & Khaliq, 2024; Zou & Fu, 2024). Within this setting, brand image has been identified as a salient extrinsic cue and quality signal that mitigates perceived financial and performance risks, fosters trust, and enhances favorable attitudes toward financial institutions (Rusmiyati & Hartono, 2022; Susilo, Dewi, & Whyte, 2024; Wibowo, Widiastuti, & Junijanto, 2024). A strong and reputable brand image not only reduces perceived risk but also strengthens consumers' perceived control over credit decisions, thereby facilitating the conversion of behavioral intention into actual adoption of credit or digital financial services. Based on these findings, it is hypothesized that:

H1: Brand Image has a positive and significant effect on Credit Decisions at FIFGROUP in Kupang.

2.2 Customer Trust

In the financial sector, an industry built on "promises," trust operates as the primary currency for relationship sustainability. It transcends mere technical reliability, representing a customer's deep-seated conviction that an institution will act with benevolence, integrity, and competence (Tabrani, Amin, & Nizam, 2018). Within the context of credit decisions, trust serves as a vital cognitive mechanism for simplifying complex information and reducing the "perceived risk" associated with long-term financial obligations, fee transparency, and data security (Gefen, Karahanna, & Straub, 2003; P. L. Yu, Balaji, & Khong, 2015). According to the trustworthiness perspective, trust is established when consumers perceive that a bank is not only capable of managing their finances but is also genuinely committed to their best interests (Zhao & Khaliq, 2024).

As financial services transition toward online and multichannel environments, the absence of physical interaction increases the necessity for perceived trustworthiness. Recent empirical evidence from (Rizaldi & Fakhri, 2024) demonstrates that in digital ecosystems, trust is the key variable that mitigates psychological barriers, significantly driving the adoption of online credit services. This is further reinforced by (Nofandrilla, Wijaya, & Setiaji, 2024), whose systematic review confirms that trust serves as a fundamental pillar in the architecture of financing decisions. Furthermore, the final transition from consumer interest to concrete credit engagement is heavily dependent on the sense of security derived from an institution's transparency and reputation (Sirait, Tumanggor, Viola, & Samosir, 2025). Ultimately, trust acts as the decisive mediator that transforms intention into action, ensuring that customers feel confident enough to finalize their credit decisions (Gomes, Schmidt, & Eberle, 2024). Based on these findings, it is hypothesized that:

H2: Trust has a positive and significant influence on Credit Decisions at FIFGROUP in Kupang.

2.3 Customer Experience

Experience acts as a double-edged sword in the financial decision-making process, where the quality of past interactions determines the trajectory of future credit engagement. According to (Petrova, Elst, & Lefebvre, 2025), a positive and streamlined "credit journey" characterized by speed and efficiency, is a primary driver that accelerates the "time to yes," making customers more likely to finalize a credit commitment. This is echoed by research in (Aldina, Suryono, & Yani, 2025), which found that a superior servicescape and customer experience at major banks (such as BNI) directly enhance customer satisfaction and their propensity to adopt financial products. Furthermore, the integration of adaptive technology and transparent AI systems, as discussed in (Sarjono & Soeratin, 2025), simplifies the user's understanding of their credit status, thereby facilitating more confident and faster decision-making.

Conversely, negative experiences create significant psychological and structural barriers. Research by (Koul, Verma, & Ajaygopal, 2025) highlights that poor experiences regarding data privacy and a lack of transparency in credit terms lead to heightened skepticism, often resulting in the rejection of digital credit offers. This negative impact is further amplified if an institution fails in "complaint handling"; as noted in (Khoirunnisa, Handling, & Nasabah, 2024), unresolved issues or poor service recovery during past interactions severely damage loyalty and deter customers from future credit engagement. Ultimately, as summarized in (Addy et al., 2024), while predictive analytics can personalize the experience, the final credit decision remains heavily dependent on whether the cumulative experience has been perceived as empowering or exploitative. Based on these findings, it is hypothesized that:

H3: Customer Experience has a positive and significant effect on Credit Decision at FIFGROUP Kupang

2.4 Credit Decision Making Process

Credit financing decisions inherently involve perceived financial and psychological risks because consumers must commit to future payment obligations under uncertainty. In this context, brand image, trust, and customer experience can be interpreted as risk-reduction mechanisms that help consumers minimize uncertainty before making financing decisions (Dalmolin et al., 2019; Firmansyah & Arif, 2023; Hong, 2015).

Trust is widely recognized as a critical factor influencing financial decision-making, particularly in credit or financing contexts. A systematic review of lending literature indicates that trust consistently exerts a positive impact on credit decisions. (Nofandrilla et al., 2024) concluded that all reviewed studies demonstrated a positive effect of trust on lending decisions, while also recommending further research on its role across diverse financing contexts. Complementing this, (Nicolas, Tarazi, & Ozturk, 2023) found that out-group trust significantly and positively correlated with bank lending decisions across 34 countries, particularly in regions with lower institutional development. These findings suggest that trust not only serves as a cognitive factor in risk assessment but also acts as a practical mechanism to reduce uncertainty in credit decision-making. In addition to trust, brand image has been shown to influence consumer decisions or financial choices through the formation of brand trust. (Rahayu, Limakrisna, & Purba, 2021) demonstrated that brand image positively affects brand trust, which in turn mediates consumer purchase decisions. Similarly, (Mukti & Isa, 2024) reported that brand image and brand trust simultaneously affect purchasing decisions, emphasizing the combined influence of these factors.

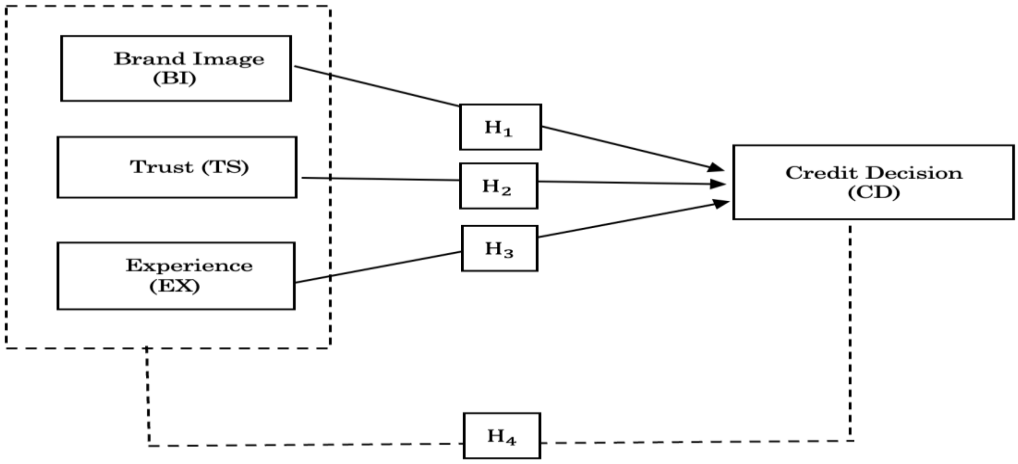
Another synthesis of findings from the four analyzed scholarly articles indicates that Brand Image, Trust, and Experience simultaneously play significant roles in shaping consumer Decisions regarding products or services, including within the context of credit decisions. The study by (Prasetyo, Suciningtyas, & Ningsih, 2024) in the banking sector (BPR) reveals that Brand Image and Brand Experience have a positive and significant effect on Brand Loyalty, with Brand Trust functioning as an intervening variable that mediates and strengthens this causal relationship. This finding aligns with research by (Maharani, Puspaningrum, & Isharina, 2023) in the beauty industry, which demonstrates that Perceived Product Quality (as a dimension of experience) and Brand Image directly influence Purchase Decision, and this influence is amplified when mediated by Trust. Thus, across different contexts, the constructs of Image, Experience, and Trust form an integral framework for explaining the mechanism behind loyalty and purchase decision formation.

Furthermore, research by (Dewi & Seminari, 2024) on a local fashion brand within an e-commerce platform and (Rahayu et al., 2021) on a marketplace application reinforces this proposition. Brand Image is proven to not only have a direct effect on Purchasing Decisions but also to influence Consumer Trust, which in turn enhances purchase intention. Meanwhile, the dimension of Experience, operationalized as Ease of Use and Online ervice Quality also empirically contributes to building Trust and directly affects Purchase Decision. In conclusion, the synthesized literature robustly confirms that Brand Image, Trust, and Experience collectively and simultaneously influence consumer and financial decision-making. Trust emerges as a pivotal mediator, transforming perceptions of brand and experience into concrete commitment, while the interdependent roles of image and experience are consistently validated across diverse sectors from banking and e-commerce to retail. This integrated framework provides strong theoretical and empirical support for hypothesizing that these three constructs will similarly and simultaneously shape Credit Decisions, with Trust serving as the central mechanism that reduces perceived risk and converts positive evaluations into actionable financial choices.

In financing decisions, consumers do not evaluate brand image, trust, and customer experience separately. Instead, these dimensions interact throughout the decision-making process. Brand image acts as an initial external signal that shapes expectations regarding company credibility and professionalism (Dwivedi et al., 2019). Trust subsequently functions as a psychological mechanism that reduces perceived uncertainty and financial risk. Meanwhile, customer experience validates whether the promises conveyed through branding are aligned with actual service performance (Gefen et al., 2003; Hong, 2015). This integrated mechanism is particularly important in credit financing because consumers are required to commit to long-term financial obligations under conditions of uncertainty. Therefore, financing decisions are strongly influenced not only by rational financial calculations, but also by emotional security and relational confidence (Nicolas, Tarazi, & Ozturk Danisman, 2023).

H4: Brand Image, Trust and Experience have a simultaneous effect on Credit Decisions at FIFIGROUP in Kupang.

Figure 1. Conceptual Framework



3. Methodology

Using quantitative research methods with survey research types and data collection techniques using questionnaires and documentation. Data collection for 2 months (October – November) 2025 on FIFGROUP Kupang consumers.

Table 1. Variable Statement

No	Variables	Indicators	Statement Items
1.	Brand Image (BI)	1. Firm Reputation 2. Service Quality 3. Brand Popularity 4. Value Given (Lin, Wu, & Chen, 2013; Majeed, 2022)	1. FIFGROUP is known as a trusted financing company. 2. FIFGROUP is perceived as a company that has a positive image in the eyes of the public. 3. FIFGROUP provides professional and consistent services. 4. The FIFGROUP brand is quite well known among the public. 5. The services provided by FIFGROUP are commensurate with the fees charged to customers.
2.	Trust (TS)	1. Firm Credibilities 2. Reliability 3. Transaction Security 4. Long-term Trust (Courbage & Nicolas, 2021; Guiso, 2021)	1. I believe that FIFGROUP carries out the financing process transparently. 2. FIFGROUP always fulfills the promises and requirements that have been agreed upon. 3. I feel safe in making credit transactions at FIFGROUP. 4. I am willing to recommend FIFGROUP to others because of my high level of trust.
3.	Experience (EX)	1. Ease of Process 2. Clarity of Information 3. Quality of Service Staff 4. Troubleshooting (Courbage & Nicolas, 2021;	1. The credit application process at FIFGROUP is easy and fast. 2. Information regarding interest, tenor, and installments is conveyed clearly. 3. FIFGROUP officers provide friendly and informative service. 4. I am satisfied with my experience while using FIFGROUP services.

		Hwang & Lee, 2019)	
4.	Credit Decisions (CD)	1. Willingness to take credit 2. Rational reasons for choosing 3. External Influences 4. Re-loan interest (Pinandita, Arini, Hartono, & Wibowo, 2022)	1. I decided to take out a motorbike loan through FIFGROUP. 2. I chose FIFGROUP because it offers competitive interest and tenor. 3. My decision was influenced by recommendations from friends/family. 4. I consider my credit decision at FIFGROUP to be the right one. 5. I am interested in applying for credit again at FIFGROUP if there is a need in the future.

Source: Data processed in 2026

The population in this study includes FIFGROUP customers in Kupang City. Using the Purposive Sampling technique which is a method of selecting samples based on certain criteria, namely (1) customers who live in Kupang City, (2) active and non-active FIFGROUP customers. Because the exact number of the population is unknown, the Lemeshow formula is used for sampling (W. Yu, Xu, & Zhu, 2017).

$$n = \frac{Za^2\ xPxQ}{L^2}$$

$$n = \frac{1.96^2\ x0.5x0.5}{(0.1)^2} = 96{,}04$$

Where n is the number of samples, Za is the standard value of the distribution which is 1.96, P is the probability of outcome which is 50%, Q is the proportion of the population that does not have the characteristics being studied, L is the level of accuracy which is 10%. With this formula, the minimum sample (n) results obtained are rounded to 100 respondents. The data type uses both quantitative and qualitative data. Using multiple linear regression analysis techniques, partial tests (t), simultaneous tests (F), and determination coefficient tests. Data were analyzed using SPSS application version 26.

4. Result and Discussion

4.1 Validity Test

Validity testing was conducted to determine whether each statement item in the questionnaire accurately measures the intended construct. In this study, validity was assessed using item-total correlation (corrected item-total correlation), which measures the correlation between each item score and the total score of its respective variable. The Pearson Product-Moment correlation coefficient was employed for this purpose. An item is declared valid if the calculated correlation coefficient $r_{count} > r_{table}$ at a significance level of $\alpha = 0.05$.

The r_{table} value was determined based on the sample size (n). For this study, with n = 100 respondents (degrees of freedom, df = n – 2 = 98), the r_{table} at $\alpha = 0.05$ is 0.196.

Table 2. Validity Test

No	Variables	Items	r_{count}	r_{table}	Info
1.	Brand Image (BI)	BI1	0,901	0,196	Valid
		BI2	0,963	0,196	Valid
		BI3	0,940	0,196	Valid
		BI4	0,934	0,196	Valid
		BI5	0,911	0,196	Valid

2.	Trust (TS)	TS1	0,892	0,196	Valid
		TS2	0,911	0,196	Valid
		TS3	0,955	0,196	Valid
		TS4	0,910	0,196	Valid
		TS5	0,943	0,196	Valid
3.	Experience (EX)	EX1	0,880	0,196	Valid
		EX2	0,894	0,196	Valid
		EX3	0,893	0,196	Valid
		EX4	0,918	0,196	Valid
		EX5	0,930	0,196	Valid
4.	Credit Decision (CD)	CD1	0,901	0,196	Valid
		CD2	0,937	0,196	Valid
		CD3	0,927	0,196	Valid
		CD4	0,947	0,196	Valid
		CD5	0,937	0,196	Valid

Source: Data processed in 2026

Based on the table, it can be seen that all statements on each research variable have a value. Thus, it is known that all questionnaire statement items of each variable are valid $r_{count} > r_{Table}$

4.2 Reliability Test

Reliability testing was performed to assess the internal consistency of the measurement instrument. This study employed Cronbach's Alpha coefficient, which is the most widely used measure of internal consistency reliability.

A variable is considered reliable if its Cronbach's Alpha coefficient is ≥ 0.70 (Hair et al., 2019). This threshold is preferred over the more lenient 0.60 cutoff, as it ensures stronger internal consistency, particularly for studies aiming for publication in reputable academic journals.

If Cronbach's Alpha ≥ 0.70, the instrument is deemed to have acceptable to excellent internal consistency.

Table 3. Reliability Test

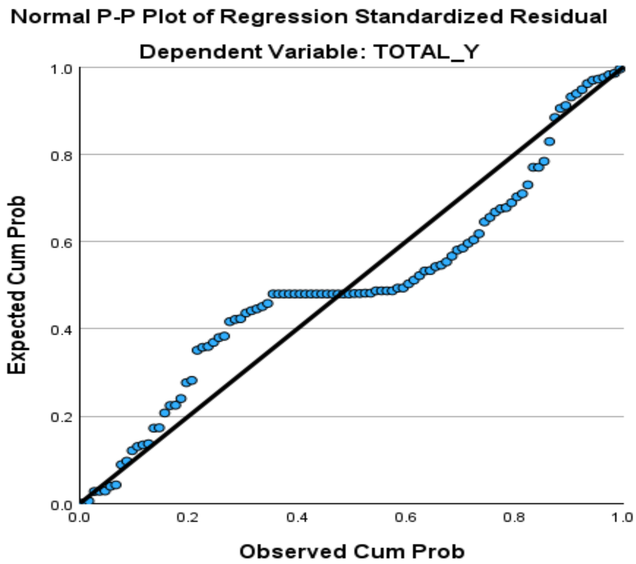
No	Variables	Cronbach's Alpha	Cronbach's Alpha (>0.6)	Info
1.	Brand Image (BI)	0,794	≥ 0.70	Reliabel
2.	Trust (TS)	0,844	≥ 0.70	Reliabel
3.	Experience (EX)	0,800	≥ 0.70	Reliabel
4.	Credit Decision (CD)	0,819	≥ 0.70	Reliabel

Source: Data processed in 2026

As shown in Table 3, all Cronbach's Alpha values exceed the recommended threshold of 0.70, with the lowest coefficient being 0.938 (Experience) and the highest being 0.960 (Credit Decision). These results indicate that all variables have excellent internal consistency reliability, confirming that the questionnaire items consistently measure their respective constructs.

4.3 Normality Test

Figure 2. Normality Test

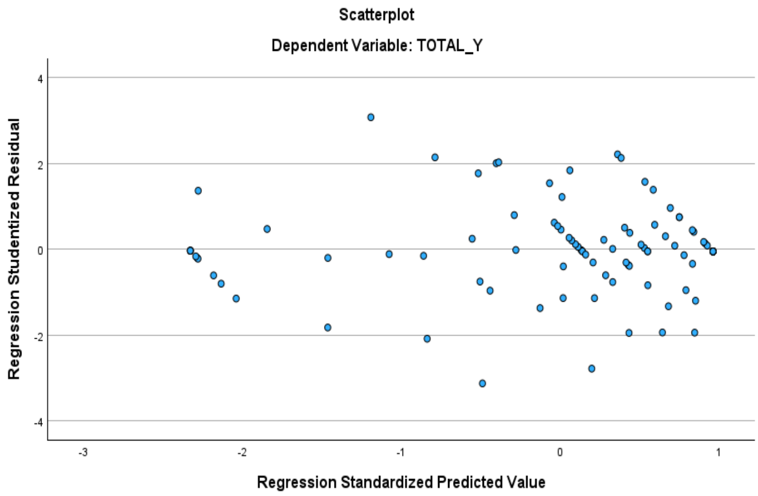


Source: Data processed in 2026

The normality test findings show that the data is spread around the diagonal line that shows the diagonal that shows the normal distribution, so the regression model meets the assumption of normality.

4.4 Heteroskedasticity Testing

Figure 3. Heteroskedasticity Test



Source: Data processed in 2026

Based on the pattern above, it appears that the residual data is evenly distributed above and below or around the number (0) and no certain pattern is formed. So it can be said that there is no heteroskedasticity in this study.

4.5 Multicollinearity Testing

Multicollinearity testing was conducted to examine whether there is a high correlation among the independent variables in the regression model. The presence of multicollinearity can inflate the standard errors of the coefficients and reduce the statistical power of the regression analysis, leading to unstable and unreliable estimates (Hair et al., 2019). In this study, multicollinearity was assessed using two diagnostic measures: Tolerance and the Variance Inflation Factor (VIF). The commonly accepted thresholds for indicating problematic multicollinearity are Tolerance values below 0.10 and VIF values exceeding 10 (Hair et al., 2019). The results of the multicollinearity test are presented in Table 4.

Table 4. Multicollinearity Test

Coefficients[a]							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
	B	Std. Error	Beta				
(Constant)	1.037	.444			.041		
Brand Image	.101	.048	.253	2.098	.039	.686	1.457
Trust	.167	.110	.162	1.822	.031	.151	6.622
Experience	.211	.075	.411	2.807	.016	.653	1.531

Source: Data processed in 2026

The VIF values for Brand Image (1.457) and Experience (1.531) are well below 10, and their Tolerance values (0.686 and 0.653, respectively) are well above 0.10, indicating no multicollinearity for these two variables. The VIF value for Trust (6.622) is below 10 but approaches the threshold. Its corresponding Tolerance (0.151) is above 0.10, suggesting acceptable multicollinearity.

4.6 Multiple Linear Regression Analysis

Table 5. Multiple Linear Regression Test

Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.037	.444		2.082	
Brand Image	.101	.048	.253	2.098	.039
Trust	.167	.110	.162	1.822	.031
Experience	.211	.075	.411	2.807	.016

Source: Data processed in 2026

Based on the table above, the equation is as follows:

$$Y = 1{,}037 + 0{,}101X_1 + 0{,}167X_2 + 0{,}211X_3$$

The constant value is 1.037, then if the independent variables namely Brand Image (X1), Trust (X2), and Experience (X3) have a value of 0, then Credit Decision (Y) is 1.037.

The Brand Image variable (X1) has a coefficient value of 0.101 which means that if the Brand Image variable increases by 1 point, the Credit Decision (Y) variable will increase by 0.101. These results show that Brand Image has a positive influence on credit decisions. The higher the FIFGROUP brand image in the eyes of consumers (in terms of reputation, professionalism, and positive perception), the more likely consumers are to take credit.

The Trust variable (X2) has a coefficient value of 0.167 which means that if the Trust variable increases by 1 point, the Credit Decision variable (Y) will increase by 0.167. These findings show that consumer confidence in FIFGROUP has a moderate positive influence on credit decisions. When consumers feel confident that the leasing company is transparent, honest, and trustworthy, they will be more comfortable and encouraged to take credit.

The Experience variable (X3) has a coefficient value of 0.211 which means that if there is an increase of 1 point in the Experience variable, the Credit Decision (Y) variable also increases by 0.211. These results show that consumer experience during the credit process at FIFGROUP is the most dominant factor in influencing credit decisions compared to the other two variables. Positive experiences related to process ease, staff friendliness, and overall satisfaction shape a strong consumer perception in making economic decisions.

4.7 Partial Test (t-test)

Look for t_{Table} with formula:

$$df = n - k$$
$$df = 100 - 3 = 97$$

Where df is the dejarat of freedom, n is the number of samples, k is the sum of independent variables, with an alpha level of 0.05 (5%). Then obtained t_{Table} = 1,661.

Table 6. Partial Test (t)

Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.037	.444		2.082	
Brand Image	.101	.048	.253	2.098	.039
Trust	.167	.110	.162	1.822	.031
Experience	.211	.075	.411	2.807	.016

Source: Data processed in 2026

From the findings above, it can be seen that in the variables of Brand Image and the level of significance. Because the value and value of sig ≤ α, it is rejected and accepted, which means that the Brand Image has a positive and significant influence on Credit Decision. $t_{Count}(2{,}098) \geq t_{Table}(1{,}661) 0{,}039 \ \leq 0{,}05 t_{Count} \geq t_{Table}$ $\mathrm{H_0 H_1}$

On the Trust variable and significance level. Because the value and value of sig ≤ α, it is rejected and accepted. This means that the Trust has a positive and significant influence on Credit Decisions.

$$t_{Count}(1{,}822) \geq t_{Table}(1{,}661) 0{,}031 \leq 0{,}05 t_{Count} \geq t_{Table} \mathrm{H_0 H_2}$$

On the Experience variable and significance level. Because the value and value of sig ≤ α, it is rejected and accepted. This means that Experience has a positive and significant influence on Credit Decision

$$t_{Count}(2{,}807) \geq t_{Table}(1{,}661) 0{,}016 \leq 0{,}05 t_{Count} \geq t_{Table} \ \mathrm{H_0 H_3}$$

4.8 Simultaneous Test (F-test)

Look for f_{Table} with formula:

$$df_1 = k - 1$$
$$df_1 = 3 - 1 = 2$$

$$df = n - k$$
$$df = 100 - 3 = 97$$

Where df is the degree of freedom between groups, df is the degree of freedom, n is the number of samples, k is the sum of independent variables at the alpha level of 0.05 (5%). Then obtained

f_{Table} = 3,090.

Table 7. Simultaneous Test (f)

ANOVA[a]					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	2351.215	4	587.804	43.968	.001[b]
Residual	162.345	95	11.709		
Total	2.513.560	99			

Source: Data processed in 2026

Based on Table 7, the calculated F-value is 43.968, which is greater than the critical F-table of 3.090 at α = 0.05. Furthermore, the significance value (Sig.) is 0.001, which is less than 0.05. Therefore, H_0 is rejected and H_4 is accepted. This indicates that Brand Image, Trust, and Experience simultaneously have a significant and positive impact on Credit Decision.

4.9 Coefficient Determinant Test (R^2)

Table 8. Coefficient Determination Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.878[a]	.705	.693	5.122
a. Predictors: (Constant), Brand Image, Trust, dan Experience				

Source: Data processed in 2026

The R Square value of 0.705 indicates that 70.5% of the variance in Credit Decision is explained jointly by Brand Image, Trust, and Experience. Meanwhile, the Adjusted R Square value of 0.693 (or 69.3%) provides a more conservative estimate, adjusting for the number of predictors in the model. This adjustment is particularly relevant because it accounts for the complexity of the model and is more generalizable to the population (Hair et al., 2021). The remaining 29.5% (or 30.7% based on adjusted R^2) is explained by other variables not examined in this study.

4.10 Discussion

Brand Image Effect on Credit Decision

The results of the study show that Brand Image has a positive influence on credit decisions with a coefficient value of 0.101. This means that any increase in consumers' positive perception of FIFGROUP's brand image will increase their tendency to take motorcycle loans through the company. This indicates that reputation, public trust in the company's professionalism, as well as strong brand associations play an important role in shaping consumer economic decisions. Theoretically, these findings support the framework of the brand equity theory put forward by Aaker (1991), in which a strong brand image adds value to products, increases consumer trust, and ultimately influences purchasing behavior (Cobb-Walgren, Ruble, & Donthu, 1995). In this context, brand image acts as a signal of quality and credibility, which is very important in service industries such as leasing, where consumers not only buy goods but also trust.

Practically, for FIFGROUP in Kupang City, strengthening brand image is an important strategy in attracting and retaining consumers. Kupang City as the capital of East Nusa Tenggara Province has a growing economic dynamic with a large segment of middle consumers. In the midst of high competition with other financing institutions such as Adira

Finance and WOM Finance, the strength of FIFGROUP's brand image can be the main differentiator in the minds of consumers.The results of this study are also in line with the research of (Kamuri, Anabuni, Riwu, & Manongga, 2023; Riwu & Mattunruang, 2024) showing that brand image contributes significantly to shaping consumer loyalty and purchasing decisions in the motor vehicle financing industry. Therefore, FIFGROUP Kupang is advised to continue to strengthen brand communication, expand promotional channels, and maintain a positive corporate image to increase the attractiveness of motorcycle loans.

Beyond statistical confirmation, a critical analytical question arises: why does brand image remain significant in financing decisions despite having the smallest coefficient (0.101) compared to trust and experience? The answer lies in the unique function of brand image as an initial screening mechanism in contexts of information asymmetry. In peripheral markets like Kupang, where consumers have limited access to formal financial disclosures, brand image serves as a low-cost cognitive heuristic. When consumers lack direct experience or relational trust, they rely on brand reputation as a proxy for credibility. However, the relatively modest coefficient suggests that brand image alone is insufficient to drive credit decisions; it primarily operates at the awareness and consideration stage rather than the final commitment stage. This finding refines brand Equity Theory (Plevinski, 2016) by demonstrating that in high-risk financial services (long-term credit), brand image functions as a necessary but not sufficient condition it opens the door, but trust and experience close the deal.

Trust affects Credit Decisions

The results of the analysis showed that consumer trust in FIFGROUP had a positive effect on credit taking decisions, with a coefficient of 0.167. This means that the higher the level of public trust in the integrity, honesty, and transparency of FIFGROUP's business processes, the more likely they are to make a decision to take out a motorcycle loan. These findings are in line with the theory of consumer trust in business relationships, as described by (Brown, Crosno, & Tong, 2019) in Commitment-Trust Theory. Trust is the main foundation in the formation of a long-term relationship between consumers and companies. In the finance and leasing sector, trust is a crucial factor because consumers must feel secure in making long-term payment commitments (Fauzan, Harahap, & B. Syarbaini, 2025; Rachma, Hakim, & Surjanti, 2024).

In the context of Kupang, where many people still have limited information about formal financial institutions, trust is the main key. Consumers often rely on testimonials from family or social circles. Therefore, leasing companies that successfully build a reputation for transparency and compliance will be more easily accepted by the local market. FIFGROUP Kupang can leverage the strength of local social and cultural relations to increase trust through a more humane and personal approach. These results are also in line with (Al-Debei, Akroush, & Ashouri, 2015; Guiso, 2021; Kim, Ferrin, & Rao, 2008) also showing that trust plays a key role as a predictor in credit purchase decisions in financial services products, especially in regions with uneven financial services penetration. Therefore, building trust through honest service, consumer education, and maintaining consistency in communication to answer the question of how trust reduces perceived financial risk in credit decisions, we propose a specific mechanism: trust operates as a psychological risk-buffering mechanism through three pathways. First, trust reduces information asymmetry risk consumers who trust FIFGROUP believe that the company will not hide unfavorable terms (e.g., hidden fees or penalty clauses). Second, trust mitigates default anxiety consumers feel assured that the company will treat them fairly even if they face temporary payment difficulties, rather than immediately repossessing the motorcycle. Third, trust lowers opportunistic behavior risk consumers perceive that the company will prioritize long-term relationship over short-term gain. In Kupang's context, where financial literacy is relatively low and formal dispute resolution mechanisms are less accessible, these risk-reduction functions are particularly valuable. Unlike brand image which signals competence, trust signals benevolence and integrity (Brown et al., 2019). This distinction explains why trust (coefficient 0.167) has a stronger effect than brand image (0.101) consumers can respect a brand without trusting it, but they will not commit to a 2-3 year financing contract without relational confidencecan make a strategic contribution to improving credit decisions for the people of Kupang.

Experience Affects Credit Decisions

The regression coefficient of 0.211 shows that consumer experience has the greatest influence among the three independent variables on credit decisions. This means that the positive experience of consumers during the application process, staff service, clarity of information, and follow-up when problems occur, greatly determine whether they will take credit at FIFGROUP or not. Theoretically, this is in line with (Pine 2nd. & Gilmore, 1998) experiential marketing theory which emphasizes the importance of customer experience in creating value, satisfaction, and loyalty. In financing services such as FIFGROUP, a pleasant and efficient experience will reinforce the consumer's perception of the company's professionalism and care, ultimately impacting the purchase decision. In the local context of Kupang City, the direct experience of consumers is the source of the main information is because the level of financial literacy is still quite low. If a consumer feels that the credit process is easy, uncomplicated, and handled in a friendly manner, then they are more likely to share their experience with family or coworkers, which in turn creates a word-of-mouth marketing effect. This is very influential in areas that have strong social attachments such as Kupang.

The results of this study are in line with (Boxer & Rekettye, 2010; Jalili, 2023) in the leasing sector in eastern Indonesia and also found that customer experience is the main determinant in loyalty and credit decision-making. Therefore, FIFGROUP Kupang needs to continue to improve service standards, staff training, and process speed as a competitive advantage based on consumer experience.

Beyond statistical confirmation, why does customer experience dominate credit decisions in Kupang? Three context-specific explanations emerge. First, experience functions as a credibility validation mechanism. In peripheral markets with low financial literacy, abstract brand promises are met with skepticism. Consumers require concrete proof smooth processes, clear information, responsive service that transforms intangible trust into tangible certainty. Second, experience leverages interpersonal word-of-mouth in Kupang's high-context society. Positive experiences become shareable social capital within dense family and community networks. Because neighbors and coworkers are trusted sources, experiential narratives carry more weight than corporate advertising, amplifying experience's influence beyond its direct effect. Third, experience directly reduces procedural risk. Motorcycle credit involves multiple steps (documents, credit scoring, down payment, contract signing). A positive experience signals that the company respects the consumer's time and dignity, resolving residual uncertainty that neither brand image nor trust alone can eliminate.

Thus, experience is not merely a satisfaction driver but a necessary condition for risk acceptance in peripheral financing markets. Without positive direct experience, even favorable brand perceptions and moderate trust may fail to trigger final commitment.

Brand Image, Trust, Experience Affects Credit Decision

These findings confirm that these three independent variables play a collective role in influencing consumers' tendency to make vehicle financing decisions at FIFGROUP. Theoretically, these results reinforce an integrative model approach in consumer behavior that states that economic decisions, such as credit taking, are not only influenced by one aspect, but by a combination of cognitive factors (brand image), affective (trust), and actual experience (experience) . The theory from (Kotler, 2016) supports this by stating that purchasing decisions are the result of a thorough evaluation of the brand image, trust, and customer experience of the product or service. When these three elements are at a high level, the likelihood of a purchase decision will increase significantly.

In the context of Kupang City, these results show that financing companies such as FIFGROUP are not only building a good brand reputation, but also must strengthen trust relationships with the community as well as create a positive and consistent user experience. The people of Kupang who tend to consider emotional and relational aspects in their financial decisions will be more easily affected if all aspects of brand, trust, and experience are managed in an integrated manner. Therefore, marketing and customer service strategies in Kupang should be focused on aligning these three aspects in order to increase customer conversions and loyalty in a sustainable manner.

The dominance of customer experience indicates that consumers in Kupang rely heavily on direct interpersonal interaction when evaluating financing institutions. In peripheral markets where financial literacy and access to formal financial information remain relatively limited, actual service encounters become more influential than abstract institutional claims. Consumers tend to evaluate financing companies based on procedural simplicity, responsiveness, and emotional comfort during the credit process. This finding suggests that customer experience functions as a practical validation mechanism that confirms whether the company can genuinely be trusted. In other words, while brand image attracts initial attention and trust reduces uncertainty, customer experience ultimately determines whether consumers feel sufficiently secure to proceed with long-term financing commitments (Gomes et al., 2024; Pine II & Gilmore, 1998; Sutisna et al., 2023).

Beyond confirming the statistical significance of the three variables, the present findings indicate that motorcycle credit decisions in Kupang are shaped by complementary psychological factors operating at different stages of the consumer decision-making process. Brand image primarily functions as an initial credibility signal that attracts consumers and reduces uncertainty when evaluating financing alternatives. Trust subsequently strengthens consumers' confidence by reducing perceived financial risks associated with long-term financing commitments, including concerns about transparency, fairness, and service reliability. Customer experience ultimately becomes the strongest determinant because consumers evaluate financing companies based on their direct interactions with employees, administrative efficiency, and service quality throughout the credit process. Together, these findings suggest that psychological and relational factors complement economic considerations in explaining consumer financing behavior in peripheral markets, where interpersonal communication and community recommendations remain highly influential.

For Managerial Implication, the findings imply that financing companies operating in peripheral markets should move beyond price-based competition and prioritize relational marketing strategies. Since customer experience emerged as the strongest determinant, financing institutions need to focus on procedural simplicity, staff responsiveness, empathetic communication, and transparent information delivery throughout the financing journey. In addition, trust-building strategies such as transparent installment information, ethical collection practices, and responsive complaint handling are essential to reduce consumer’s perceived financial risk (Gomes et al., 2024; P. L. Yu et al., 2015). In regional markets such as Kupang, negative customer experiences can rapidly spread through interpersonal communication networks and significantly influence institutional reputation. Therefore, financing firms that successfully integrate brand credibility, relational trust, and positive customer experience are more likely to strengthen customer retention and long-term financing loyalty.

Integrating these findings, we propose a sequential-cumulative model of consumer credit decisions in peripheral markets: Stage 1 (Awareness): Brand image attracts initial consumer attention and reduces search costs. Stage 2 (Evaluation): Trust lowers perceived risk, making consumers willing to consider the offer seriously. Stage 3 (Commitment): Experience provides the final confirmation that resolves residual uncertainty, triggering the actual credit decision.

This model explains why experience has the largest coefficient it operates at the final, most consequential stage of the decision pathway. Importantly, these stages are not independent; negative experience can override positive brand image and high trust, while positive experience can partially compensate for moderate brand image or trust. For financing companies in Kupang, this implies that upstream investments in branding and trust-building will yield limited returns if downstream service delivery (customer experience) fails to meet expectations.

Based on the findings, we articulate five actionable implications for financing companies operating in peripheral markets like Kupang: First, prioritize customer experience as the primary competitive differentiator. Since experience dominates credit decisions (coefficient 0.211), companies should invest in frontline staff training, simplify application procedures, and ensure transparent communication at every touchpoint. A dedicated customer service unit for post-disbursement follow-up can prevent negative experiences from spreading through word of mouth. Second, leverage trust-building through local social networks. Given Kupang's communal culture, companies should develop referral programs that reward existing customers for bringing family members, and conduct community-based financial literacy sessions to reduce information asymmetry. Third, use brand image strategically for initial attraction. While brand image has the smallest coefficient, it remains important for first-time customers. Companies should maintain consistent brand communication through local radio, motorcycle community events, and visible signage at traditional markets. Fourth, design integrated marketing strategies that sequence brand awareness campaigns, trust-building testimonials, and free trial experiences (e.g., simplified first-time application processes) to guide consumers through the sequential-cumulative decision pathway. Fifth, establish monitoring systems for customer experience metrics (processing time, staff friendliness, complaint resolution speed) as key performance indicators equal to sales targets. For peripheral markets, operational excellence matters more than promotional spending.

5. Conclusion and Suggestion

This study examined the influence of brand image, trust, and customer experience on motorcycle credit decisions at FIFGROUP Kupang. The findings demonstrate that all three variables have positive and significant effects on consumers' financing decisions, with Customer Experience emerging as the strongest predictor based on the standardized beta coefficient. These results indicate that consumers in peripheral financing markets rely not only on corporate reputation and trust but also on their direct service experiences when making long-term financing commitments. Theoretically, this study extends the consumer financing literature by demonstrating the complementary role of psychological factors in explaining credit decisions within a regional market context. Practically, the findings suggest that financing companies should prioritize service quality, transparent communication, and customer relationship management alongside branding strategies to strengthen consumers' confidence and increase credit adoption.

6. Limitations and Future Research

This study has several limitations. First, the research was conducted only at FIFGROUP Kupang; therefore, the findings cannot be generalized to other financing institutions or geographical regions. Second, the study involved only 100 respondents selected through purposive sampling, which may limit the representativeness of the results. Third, the use of self-reported questionnaires may introduce common method bias because respondents evaluated all variables simultaneously. Finally, the cross-sectional research design limits the ability to establish causal relationships among the variables.

Future studies are encouraged to examine motorcycle financing decisions across multiple leasing companies and different regional contexts to improve external validity. Researchers may also incorporate additional variables such as perceived financial risk, financial literacy, customer satisfaction, or perceived service quality to obtain a more comprehensive understanding of consumer financing behavior. Furthermore, future research should employ Structural Equation Modeling (SEM) or mediation analysis to investigate more complex relationships among brand image, trust, customer experience, and credit decisions.

Declaration of AI and AI-assisted technologies in the writing process (if author[s] utilize AI)

During the preparation of this work, the author(s) used **[ChatGPT]** in order to main writing structure of the topic. After using this tool/service, the author(s) reviewed and edited the content as needed and take(s) full responsibility for the content of the publication.

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