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Determinants of Purchase Decisions and Customer Satisfaction Based on Consumer Psychology and Brand Image in an Automotive Community

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Abstract

This study investigates the influence of consumer psychology, product innovation, and brand image on purchase decisions and their impact on customer satisfaction within the Indonesian motorcycle industry, focusing on members of Yamaha NMAX Club Indonesia Chapter Jabodetabek. Despite Yamaha NMAX's strong market presence, fluctuating sales performance raises concerns about the behavioral and perceptual factors driving purchasing decisions. Addressing a research gap in prior studies that examine these variables separately, this research develops a structural model positioning purchase decisions as a mediating variable linking psychological and marketing factors to customer satisfaction. Using a quantitative explanatory approach with purposive sampling, data were collected through structured questionnaires and analyzed using SEM-PLS. The findings reveal that consumer psychology, product innovation, and brand image significantly and positively influence purchase decisions, which in turn significantly affect customer satisfaction and mediate the relationship between exogenous variables and satisfaction outcomes. The study concludes that integrating psychological engagement, continuous innovation, and strong brand image development enhances purchasing behavior and long-term satisfaction. The key takeaway is that purchase decisions function as a strategic bridge connecting marketing drivers to sustainable customer satisfaction and competitive advantage.

***Keywords:*Consumer Psychology; Product Innovation; Brand Image; Purchase Decision; Customer Satisfaction.**

INTRODUCTION

Indonesia is recognized as one of the largest motorcycle markets in the world, where motorcycles function not only as transportation instruments but also as strategic enablers of urban mobility, economic productivity, and employment generation. The rapid expansion of the two-wheeled automotive industry has intensified competition among manufacturers, requiring firms to continuously strengthen their innovation capabilities and marketing strategies. In this competitive landscape, companies are no longer solely competing on functional product superiority, but increasingly on psychological engagement, brand perception, and long-term customer satisfaction.

From a regulatory perspective, consumer rights protection in Indonesia is reinforced by Law No. 8 of 1999 concerning Consumer Protection and Law No. 22 of 2009 concerning Road Traffic and Transportation. These legal frameworks emphasize consumers' rights to accurate information, product safety, and quality assurance. As a result, motorcycle manufacturers must ensure not only product performance but also consumer satisfaction and trust sustainability.

One of the dominant players in the Indonesian motorcycle industry is Yamaha, particularly through its flagship automatic scooter, Yamaha NMAX. Since its launch in 2015, Yamaha NMAX has positioned itself as a modern, high-performance urban scooter with advanced features and stylish design. The product has successfully built a strong community base, most notably the Yamaha NMAX Club Indonesia (YNCI), which consists of 288 chapters nationwide, including a strategically influential chapter in Jabodetabek (Jakarta, Bogor, Depok, Tangerang, Bekasi).

However, despite Yamaha NMAX's strong market presence, sales performance has demonstrated fluctuating trends. Based on AISI (2024) data, Yamaha NMAX sales showed significant growth in 2019 (193,254 units) compared to 2018 (106,785 units), followed by declines in 2020 (167,127 units) and 2021 (106,386 units), before increasing again in 2022 (163,866 units). These fluctuations indicate that consumer demand remains unstable and potentially influenced by multidimensional behavioral factors beyond product attributes alone.

At the industry level, Yamaha consistently ranks second after Honda in national market share. In 2023, Yamaha recorded sales of 1,073,034 units, significantly below Honda's dominance exceeding four million units. Furthermore, in the automatic scooter segment during 2023, Yamaha NMAX recorded 124,845 units, still below Honda Vario 160 which achieved 192,700 units. These figures suggest that although Yamaha NMAX remains competitive, its market penetration and customer retention require further strategic strengthening.

In highly competitive environments, purchase decisions become a central construct linking marketing stimuli and customer satisfaction outcomes. According to consumer behavior theory, purchasing decisions are influenced by psychological processes such as motivation, perception, knowledge, and emotional engagement. Emphasizes that emotions and intuition significantly drive purchasing behavior(Teixeira & Vargas, 2024), while highlighting the role of social influence in shaping purchasing decisions. Within a community-based context such as YNCI, peer influence and emotional attachment may further intensify these effects(Rodrigues et al., 2021).

Preliminary survey findings conducted on 30 members of Yamaha NMAX Club Indonesia Chapter Jabodetabek revealed that the average scores of consumer psychology (3.02), product innovation (2.86), brand image (2.79), purchase decision (2.93), and customer satisfaction (2.80) fell within the “moderate” category. These results indicate that although perceptions are generally positive, there remains considerable room for strategic improvement, particularly in brand favorability, innovation alignment, and satisfaction perception.

Theoretically, customer satisfaction is closely associated with perceived value, conceptualized as the difference between perceived benefits and sacrifices(Zeithaml et al., 2020). Meanwhile, product innovation is regarded as a critical strategy to maintain competitiveness and sustainable growth(Ellitan, 2023;Prasojo & Sari, 2023). Brand image, defined as consumer perceptions embedded in memory associations(Kotler, P., & Keller, 2016), has been empirically linked to emotional responses and purchasing behavior(Studies, 2024;Zielke et al., 2023). However, prior empirical studies often examine these constructs separately rather than integrating them within a unified structural framework that positions purchase decisions as a

mediating variable between psychological and marketing factors and customer satisfaction.

This fragmentation constitutes the primary research gap addressed in this study. specifically, limited research investigates the simultaneous interaction of consumer psychology, product innovation, and brand image within a community-based consumer environment, while examining the mediating role of purchase decisions in explaining customer satisfaction(Wadhwani, 2024).

Based on this background, the research questions are formulated as follows:

1) How are consumer psychology, product innovation, and brand image perceived among members of Yamaha NMAX Club Indonesia Chapter Jabodetabek?
2) How do these factors influence purchase decisions?
3) To what extent does purchase decision affect customer satisfaction?
4) Does purchase decision mediate the relationship between consumer psychology, product innovation, brand image, and customer satisfaction?

Accordingly, the objective of this study is to analyze the influence of consumer psychology, product innovation, and brand image on purchase decisions and to examine the effect of purchase decisions on customer satisfaction among members of Yamaha NMAX Club Indonesia Chapter Jabodetabek. This study also aims to test the mediating role of purchase decisions in strengthening the relationship between marketing drivers and satisfaction outcomes.

Theoretically, this research contributes to the development of an integrated consumer behavior model in the automotive sector by combining psychological and marketing constructs within a structural framework. Practically, it provides managerial implications for designing adaptive marketing strategies, strengthening emotional engagement, enhancing innovation alignment, and reinforcing brand image to achieve sustainable customer satisfaction and competitive advantage.

RESEARCH METHODS

This research applies a quantitative approach with an explanatory survey method. According toProf. Dr. Sugiyono (2018), a research method is a scientific way to obtain data for specific purposes and objectives. In this context, an explanatory design was chosen to examine the causal relationships between consumer psychology, product innovation, brand image, purchase decisions, and customer satisfaction, and to explain the phenomenon being studied. The use of the survey method is intended to collect data from natural settings through structured data collection procedures, such as distributing questionnaires and conducting structured interviews with respondents.

Through a quantitative approach, the collected numerical data were analyzed using statistical methods to measure, compare, and test hypotheses in order to produce objective generalizations from the sample to the population. The population of this study consisted of 1,206 members of Yamaha NMAX Club Indonesia Chapter Jabodetabek. Using the Slovin formula with a 5% margin of error, a minimum sample of 300 respondents was obtained. The sampling technique applied was probability sampling with a simple random sampling approach to ensure equal opportunity for each member to be selected.

The primary analytical instrument used in this study was Structural Equation Modeling (SEM) based on Covariance-Based SEM (CB-SEM), operated using LISREL 8.72 software. This technique was chosen because of its ability to test complex structural relationships simultaneously and to confirm theoretical models involving latent variables.

The data analysis was carried out in three systematic steps:

First, Measurement Model Evaluation (Confirmatory Factor Analysis/CFA) was conducted to validate the research instrument. This stage includes testing convergent validity through factor loading values greater than 0.50 and evaluating construct reliability using Cronbach's Alpha and Composite Reliability values with a threshold greater than 0.70.

Second, Structural Model Evaluation was performed to examine the causal relationships among variables. This stage involves assessing the R-Square (R^2) value to determine the explanatory power of the model, as well as hypothesis testing using the t-value (Critical Ratio) with a significance level of $p < 0.05$.

Third, Goodness-of-Fit (GOF) evaluation was conducted to assess the overall model fit. The model was considered acceptable if it met the recommended fit criteria, including RMSEA ≤ 0.08, CFI ≥ 0.90, TLI ≥ 0.90, GFI ≥ 0.90, AGFI ≥ 0.90, and CMIN/DF ≤ 3.00.

All variables were measured using a seven-point semantic differential scale ranging from 1 (strongly disagree/very negative) to 7 (strongly agree/very positive). The constructs were developed based on established theoretical dimensions, ensuring content validity and theoretical alignment(Rosenberg et al., 2018).

RESEARCH RESULT

Table 1. Operational Definition and Measurement of Variables

Variable	Dimension	Indicators	Scale	Source
Consumer Psychology	Motivation	Need fulfillment, internal drive, etc.	7-point scale	(Kotler & Keller, n.d.)
Product Innovation	Product	Feature variations, design improvements	7-point scale	(Widi & Juanda, 2024)
Brand Image	Strength	Market leadership perception	7-point scale	(Keller, 2020)
Purchase Decision	Product choice	Need suitability	7-point scale	(Kotler & Keller, n.d.)
Customer Satisfaction	Value	Complaint handling	7-point scale	(Tjiptono, 2019)

Results and Discussion

Measurement Model Evaluation (Confirmatory Factor Analysis)
Confirmatory Factor Analysis (CFA) was conducted using LISREL 8.72 to assess construct validity and reliability. All constructs demonstrated satisfactory factor loadings above 0.70, indicating strong convergent validity.

Consumer Psychology
Loading factors range from 0.7321 to 0.8146.
The strongest dimension was Knowledge (0.8146), indicating that cognitive understanding plays a dominant role in shaping psychological responses toward Yamaha NMAX.

Product Innovation
Loading factors range from 0.8283 to 0.8775.
The strongest dimension was Market Innovation (0.8775), suggesting that expansion and market responsiveness significantly influence innovation perception.

Brand Image
Loading factors range from 0.8714 to 0.9067.
The strongest dimension was Uniqueness (0.9067), indicating that differentiation is the core component forming brand image.

Purchase Decision
Loading factors range from 0.7089 to 0.8161.
The strongest dimension was Brand Choice (0.8161).

Customer Satisfaction
Loading factors range from 0.7629 to 0.8951.
The strongest dimension was Customer Value (0.8951).
All t-values exceeded 1.96, confirming statistical significance. Therefore, the measurement model is valid and reliable.

Structural Model Evaluation
Goodness-of-Fit
The SEM model demonstrated strong fit:

Table 2. Goodness-of-Fit Indices of the SEM Model

Index	Value	Criteria	Conclusion
Chi-square	1.0192	$p > 0.05$	Good Fit
RMSEA	0.0716	≤ 0.08	Good Fit
CFI	0.9698	≥ 0.90	Good Fit
TLI	0.9639	≥ 0.90	Good Fit
GFI	0.9288	≥ 0.90	Good Fit

The model satisfies all Goodness-of-Fit criteria, indicating that the structural model well represents the empirical data.

Hypothesis Testing
Determinants of Purchase Decision
Structural equation:

$$Y = 0.3147X_1 + 0.3053X_2 + 0.3238X_3$$

$$R^2 = 0.7392$$

This indicates that consumer psychology, product innovation, and brand image jointly explain 73.92% of the variance in purchase decisions.

Table 3. Direct Effects of Consumer Psychology, Product Innovation, and Brand Image on Purchase Decision

Path	Coefficient	t-value	Result
Consumer Psychology → Purchase Decision	0.3147	5.1803	Supported
Product Innovation → Purchase Decision	0.3053	4.3561	Supported
Brand Image → Purchase Decision	0.3238	5.4406	Supported

Brand image shows the strongest effect among the three predictors.

Effect of Purchase Decision on Customer Satisfaction

$$Z = 0.9135Y$$

$$R^2 = 0.8345$$

Purchase decision explains 83.45% of the variance in customer satisfaction.

Table 4. Direct Effect of Purchase Decision on Customer Satisfaction

Path	Coefficient	t-value	Result
Purchase Decision → Customer Satisfaction	0.9135	15.9156	Supported

This extremely high coefficient confirms that satisfaction is strongly determined by the quality of purchase decisions.

DISCUSSION

The findings confirm that brand image is the strongest determinant of purchase decisions among Yamaha NMAX Club members. This aligns with brand equity theory, which posits that perceived uniqueness and differentiation strongly drive consumer choice.

Consumer psychology also significantly influences purchase decisions, particularly through knowledge and cognitive evaluation. This suggests that informed consumers are more confident in their purchasing decisions.

Product innovation contributes significantly but shows the smallest effect among the three predictors, indicating that innovation alone is insufficient without strong psychological and brand alignment.

The most important finding is the dominant role of purchase decision in shaping customer satisfaction (β = 0.9135). This supports expectation-confirmation theory, where satisfaction emerges when purchase decisions align with prior expectations.

The high R^2 values (73.92% and 83.45%) indicate strong explanatory power, suggesting that the proposed model effectively captures the behavioral dynamics within Yamaha NMAX Club Indonesia.

CONCLUSION

This study examined the influence of consumer psychology, product innovation, and brand image on purchase decisions and their implications for customer satisfaction among members of Yamaha NMAX Club Indonesia Chapter Jabodetabek. The findings confirm that all proposed relationships are statistically significant and theoretically consistent.

Consumer psychology, product innovation, and brand image simultaneously influence purchase decisions with strong explanatory power (R^2 = 73.92%). Among these variables, brand image emerged as the most dominant determinant, indicating that perceived uniqueness, strength, and favorable associations are central drivers of purchasing behavior within the motorcycle community context. Consumer psychology also plays a substantial role, suggesting that knowledge, perception, and internal motivation enhance decision confidence. Meanwhile, product innovation contributes positively, demonstrating that technological and market-oriented improvements remain relevant factors in influencing consumer choice.

Furthermore, purchase decision has a very strong and significant effect on customer satisfaction (R^2 = 83.45%). This result confirms that satisfaction is largely determined by the quality and confidence of the purchasing decision process. When consumers perceive alignment between expectations and product performance, satisfaction levels increase significantly. The findings support the integration of consumer psychology theory, innovation theory, and brand equity theory within a unified structural framework, where purchase decision functions as a key mediating mechanism linking pre-purchase evaluations to post-purchase satisfaction outcomes.

From a managerial perspective, the results suggest that companies should prioritize strengthening brand image as a strategic asset, particularly through differentiation, community-based positioning, and emotional branding. Psychological engagement strategies should be enhanced by providing knowledge-rich communication and experiential marketing that builds consumer confidence. Product innovation must remain continuous and clearly communicated to ensure that technological advantages are perceived and valued by consumers. Additionally, optimizing community-based marketing strategies can strengthen both purchase decisions and long-term satisfaction, as motorcycle communities function as influential relational ecosystems that shape trust and loyalty.

This study has several limitations. The sample was limited to members of a specific motorcycle club, which may limit generalizability. The research model

included only three antecedent variables of purchase decision, excluding other potentially relevant factors such as price perception, service quality, and digital marketing. Moreover, the cross-sectional design does not allow for examination of behavioral changes over time.

Future research is recommended to expand the scope of respondents beyond community members, incorporate additional behavioral and marketing variables, and apply longitudinal designs to better understand satisfaction dynamics and loyalty development. Further exploration of mediation or moderation effects may also provide deeper insight into consumer behavior within community-based brand ecosystems.

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