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Website Quality, Social Media Marketing, and Gamification on Gen Z Purchase Intention at Digital Top-Up Platform "X" in West Jakarta: Brand Image as Mediator

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Abstract

Top-up game services have become increasingly popular in Indonesia, especially among Generation Z (Gen Z). However, their purchase intention is still not fully optimal despite high levels of internet usage and intensive gaming activity. This study aims to examine how website quality, social media marketing, and gamification influence purchase intention among Gen Z users of the digital top-up platform "X" and to analyse the role of brand image as a mediating variable. The research employs a quantitative survey method using an online questionnaire distributed via Google Form to 241 Gen Z respondents in West Jakarta who have used or are familiar with platform "X". Data are analysed using PLS-SEM. The findings show that website quality, social media marketing, and gamification each have a positive and significant effect on purchase intention. Social media marketing also has a positive and significant influence on brand image, while brand image positively and significantly affects purchase intention. In addition, brand image plays a significant mediating role in the relationship between social media marketing and purchase intention. These results highlight the importance of strengthening website quality, gamification features, and social media marketing in order to build a strong brand image and increase purchase intention among Gen Z users in the digital top-up industry.

Keywords: *Website Quality; Social Media Marketing; Gamification; Brand Image; Purchase Intention; Gen Z*

Introduction

The development of the digital industry in Indonesia has accelerated significantly, particularly in digital entertainment such as online games. The number of gamers in Indonesia reached 174.1 million in 2022 and is projected to increase to 192.1 million players by 2025, meaning that more than half of the population actively plays games (JawaPos.com, 2023). At the same time, total spending on online games, including in-game purchases and top-up vouchers, has reached around IDR 30 trillion per year, indicating

that digital entertainment has become an integral part of modern lifestyles (Liputan6.com, 2023). Within this ecosystem, Generation Z (Gen Z) is one of the most dominant segments, with 92% identified as game enthusiasts and 86% playing games actively (IDN Research Institute, 2024).

Despite this high level of gaming activity, Gen Z's spending on game vouchers and top-up services is not yet fully optimal. Entertainment ranks only sixth in their monthly spending priorities, after basic necessities and communication costs, so expenditures for entertainment, including game top-ups, are not a primary priority (IDN Research Institute, 2022). In addition, many Gen Z individuals are students or early-career workers with relatively modest income levels; those aged 15–19 years earn around IDR 1.9 million per month, rising to approximately IDR 2.4 million for ages 20–24 and IDR 3 million for ages 25–29 (BPS, 2025). This combination of intensive gaming behaviour and limited purchasing power means that purchase intention for top-up services is not automatically high, and many Gen Z gamers still play in a free-to-play mode (IDN Research Institute, 2022).

First impressions of a brand can serve as an important benchmark for business performance. Margaretha and Rodhiah (2021) describe brand image as consumers' perception of a brand, and a positive perception can strengthen customer loyalty in the long term. Kurniawan (2020) further explains that brand image functions as a mediating variable that links marketing strategies to purchase intention. Previous studies have shown that website quality, social media marketing, and gamification can positively affect purchase intention in various contexts (Bilgin, 2018; Hofacker et al., 2016; Jundrio & Keni, 2020; Liao et al., 2024; Moslehpour et al., 2021). However, Ali and Naushad (2023) and Mikhael and Susan (2022) reported that social media marketing does not have a significant direct effect on purchase intention, whereas Waworontu et al. (2022) and Zeqiri et al. (2024) found that social media marketing has a positive and significant influence on purchase intention. Similarly, Liao et al. (2024) and Chang and Yu (2023) found that gamification marketing positively affects purchase intention, but Al-Adwan et al. (2025) showed that gamification does not have a direct impact on purchase intention. In contrast, Jundrio and Keni (2020) indicated that website quality has a positive and significant effect on purchase intention in e-commerce and online purchasing contexts.

Therefore, this study aims to analyse the influence of website quality, social media marketing, and gamification on purchase intention among Gen Z users of the digital top-up platform "X" in West Jakarta, and to examine the mediating role of brand image in the relationship between social media marketing and purchase intention.

Literature Review

Website Quality and Purchase Intention

Website quality reflects consumers' evaluation of how well a website provides an easy-to-use, attractive, and secure experience. Prior studies show that website quality plays an important role in shaping purchase intention. Jundrio and Keni (2020) find that website quality has a positive effect on purchase intention, as an attractive interface, responsive features, and fast transactions encourage consumers to complete purchases. Similarly, Chauhan et al. (2019) report that consumers are more likely to buy after obtaining complete and reliable information from a website they perceive as trustworthy. Jauhari et al. (2019) also show that website quality positively influences purchase intention through ease of use and clear information that increase consumer confidence. These findings suggest that higher website quality tends to strengthen consumers' willingness to buy. Therefore, the following hypothesis is proposed:

H1: Website quality has a positive effect on purchase intention among Gen Z users of digital top-up platform "X".

Social Media Marketing and Purchase Intention

Social media marketing enables companies to communicate promotional messages and interact with consumers through social platforms. Moslehpour et al. (2021) show that social media marketing significantly influences purchase intention among social media users in Indonesia. Likewise, Almohaimmeed (2019) finds that social media marketing has a significant effect on both brand loyalty and purchase intention. Zeqiri et al. (2024) also report that social media marketing exerts a positive and significant impact on purchase intention across users from several countries. These studies indicate that effective use of social media campaigns can stimulate consumers' intention to purchase. Thus, the following hypothesis is formulated:

H2: Social media marketing has a positive effect on purchase intention among Gen Z users of digital top-up platform "X".

Gamification and Purchase Intention

Gamification introduces game-like elements such as rankings, points, and challenges into non-game contexts to make user experiences more engaging. Liao et al. (2024) find that gamification marketing has a positive impact on purchase intention, particularly for individuals with high perceived leisure time. In line with this, Willis and Tjhin (2021) show that gamification positively affects purchase intention through immersion and achievement features. Al-Adwan et al. (2025) further demonstrate that gamified marketing activities positively influence psychological factors that ultimately enhance purchase intention, although the effect is indirect through brand-related constructs. Overall, prior research suggests that gamification can motivate consumers and increase their willingness to buy. Hence, the following hypothesis is proposed:

H3: Gamification has a positive effect on purchase intention among Gen Z users of digital top-up platform "X".

Social Media Marketing and Brand Image

Social media marketing also contributes to the formation of brand image in consumers' minds. Waworontu et al. (2022) reveal that social media marketing has a positive and significant effect on brand image among Gen Z consumers, indicating that social media activities can shape favourable perceptions of local products. Ali and Naushad (2023) similarly find that social media marketing positively and significantly affects brand image, showing that well-designed campaigns strengthen how consumers perceive the brand. Sanny et al. (2020) also report a positive and significant relationship between social media marketing and brand image. These findings highlight that consistent and engaging social media content can enhance brand image. Therefore, the following hypothesis is proposed:

H4: Social media marketing has a positive effect on brand image of digital top-up platform "X".

Brand Image and Purchase Intention

Brand image represents consumers' overall perception and associations toward a brand. Moslehpour et al. (2021) show that brand image significantly affects purchase intention, implying that a favourable image encourages consumers to buy. Ali and Naushad (2023) also find that consumers with a positive perception of a brand tend to have higher purchase intention. Consistently, Sanny et al. (2020) demonstrate that brand image has a positive and significant effect on purchase intention among male skincare users in Indonesia. These studies suggest that a strong and positive brand image can increase consumers' willingness to purchase. Thus, the following hypothesis is formulated:
H5: Brand image has a positive effect on purchase intention among Gen Z users of digital top-up platform "X".

Social Media Marketing and Purchase Intention through Brand Image

Several studies indicate that brand image mediates the effect of social media marketing on purchase intention. Waworontu et al. (2022) find that brand image significantly mediates the relationship between social media marketing and purchase intention among Gen Z social media users. Moslehpour et al. (2021) also show that brand image, together with trust, mediates the effect of social media marketing on purchase intention, meaning that social media efforts increase purchase intention when they succeed in building a favourable brand image. Faisal and Ekawanto (2021) further report that brand image partially mediates the influence of social media marketing on purchase intention. These findings indicate that social media marketing tends to boost purchase intention more effectively when it first strengthens brand image. Therefore, the following hypothesis is proposed:

H6: Brand image positively mediates the relationship between social media marketing and purchase intention among Gen Z users of digital top-up platform "X".

Based on the explanation above, Figure 1 below shows the research model.

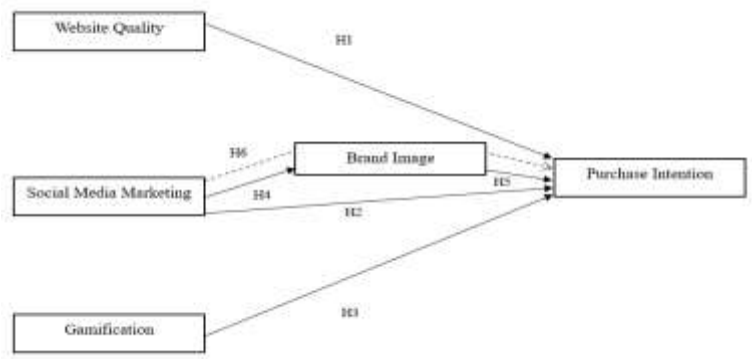

Figure 1. Research Model

Research Methods

The subjects in this study are Generation Z (Gen Z) respondents in West Jakarta who have used or are familiar with the digital top-up platform "X". This study employs a descriptive quantitative design with non-probability purposive sampling. Data were collected through an online questionnaire distributed via Google Form to 241 Gen Z respondents. The questionnaire uses a five-point Likert scale to measure website quality, social media marketing, gamification, brand image, and purchase intention. The collected data are then processed using the PLS-SEM technique with SmartPLS 4 software. The analysis consists of two stages, namely the outer model, which examines convergent validity, discriminant validity, and reliability, and the inner model, which assesses the relationships among the research variables.

Results and Discussion

Outer Model

The outer model testing consists of testing convergent validity (Average Variance Extracted), discriminant validity (Heterotrait-Monotrait ratio), and reliability (Cronbach's Alpha and Composite Reliability).

a. Convergent Validity

Table 1. Average Variance Extracted (AVE)

Variable	AVE
Website Quality	0,791
Social Media Marketing	0,719
Gamification	0,750
Brand Image	0,783
Purchase Intention	0,813

Convergent validity was evaluated using the Average Variance Extracted (AVE). Hair et al. (2022) explain that a construct achieves acceptable convergent validity if its AVE value is equal to or greater than 0.50, meaning that the construct explains more than half of the variance of its indicators. As shown in Table 1, all constructs in this study have AVE values above 0.50, so the convergent validity requirement is fulfilled for website quality, social media marketing, gamification, brand image, and purchase intention.

b. Discriminant Validity

Table 2. Discriminant Validity

Variable	Brand Image	Gamification	Purchase Intention	Social Media Marketing	Website Quality
BI					
G	0,787				
PI	0,729	0,799			
SMM	0,742	0,848	0,838		
WQ	0,753	0,801	0,823	0,878	

Discriminant validity was further evaluated using the HTMT ratio. Hair et al. (2022) explain that discriminant validity is considered adequate when HTMT values are below 0.90, indicating that the constructs are sufficiently distinct from one another. Table 2 shows that all HTMT coefficients among brand image, gamification, purchase intention, social media marketing, and website quality are below 0.90. Thus, based on the HTMT criterion, the constructs in this study also satisfy the requirements of discriminant validity.

c. Composite Realibility Test

Table 3. Cronbach's Alpha and Composite Reliability

Variable	Cronbach's Alpha	Composite Reliability
Brand Image	0,931	0,948
Gamification	0,917	0,937
Purchase Intention	0,943	0,956
Social Media Marketing	0,902	0,928
Website Quality	0,934	0,950

An instrument is considered reliable if Cronbach's Alpha and Composite Reliability exceed 0.70, although values above 0.60 may still be acceptable in exploratory studies (Hair et al., 2022). Based on Table 3, all constructs in this study have Cronbach's Alpha and Composite Reliability values above 0.70, indicating that the indicators consistently measure their respective latent variables and that all constructs are reliable for further structural model analysis and hypothesis testing.

Inner Model

a. Coefficient of Determination Test

Table 4. Coefficient of Determination

Variable	R-Square (R^2)
Brand Image	0,466
Purchase Intention	0,694

Based on the test results in Table 4, the R-square value for brand image is 0.466, which means that 46.6% of the variance in brand image can be explained by social media marketing, while the remaining 53.4% is explained by other variables not included in this study. With an R-square of 0.466, the explanatory power for brand image is classified as weak because the value is below 0.50. Furthermore, the R-square value for purchase intention is 0.694, indicating that 69.4% of the variance in purchase intention can be explained by website quality, social media marketing, gamification, and brand image, whereas the remaining 30.6% is explained by other variables outside this research. This value shows that the explanatory power for purchase intention is in the moderate category because it is greater than 0.50.

b. Hypothesis Testing

Table 5. Hypothesis Testing

Hypothesis	Hypothesis Testing	Path Coefficient	P Value	Result
H1	Website Quality → Purchase Intention	0.297	0.000	Accepted
H2	Social Media Marketing → Purchase Intention	0.287	0.001	Accepted
H3	Gamification → Purchase Intention	0.213	0.010	Accepted
H4	ocial Media Marketing → Brand Image	0.683	0.000	Accepted
H5	Brand Image → Purchase Intention	0.124	0.034	Accepted

Based on the test results above, it can be seen that all proposed hypotheses (H1–H5) are supported because their p-values are below 0.05 (< 0.05). This indicates that each proposed relationship between the variables is statistically significant.

c. Mediation Hypothesis Testing

Table 6. Mediation Hypothesis Testing

Hypothesis	Hypothesis Testing	Path Coefficient	P Value	Mediation Analysis
H6	Social Media Marketing → Brand Image → Purchase Intention	0.084	0.038	Partial Mediation
	Social Media Marketing → Purchase Intention	0.287	0.001	

Based on the test results above, it can be seen that H6 is supported because the p values of both the indirect effect (social media marketing → brand image → purchase intention) and the direct effect (social media marketing → purchase intention) are below 0.05 (< 0.05) and the path coefficient values are above 0 (> 0). These results indicate that brand image partially mediates the relationship between social media marketing and purchase intention.

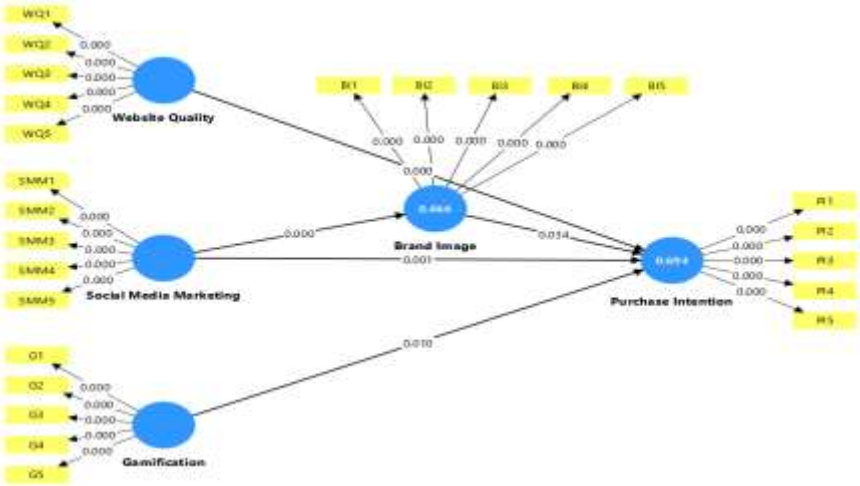

Figure 2. Grapichal Output Bootstraping

Discussion

Based on the first hypothesis's test result, it can be stated that website quality has a positive influence on purchase intention among Gen Z users of digital top-up platform "X" in West Jakarta, because the p value is 0.000 which is below 0.05 and the path coefficient value is 0.297. Thus, H1 is supported. This result is in line with previous studies (Jundrio & Keni, 2020; Chauhan et al., 2019; Jauhari et al., 2019) which showed that higher website quality positively affects consumers' intention to buy. Therefore, Gen Z users of platform "X" perceive that clear information, attractive appearance, easy navigation, and secure transactions make the website look professional and trustworthy, and these perceptions encourage them to top up more frequently on the platform.

Based on the second hypothesis's test result, it can be stated that social media marketing has a positive influence on purchase intention among Gen Z users of digital top-up platform "X" in West Jakarta, because the p value is 0.001 which is below 0.05 and the path coefficient value is 0.287. Thus, H2 is supported. This finding is consistent with prior research (Moslehpour et al., 2021; Almohaimmeed, 2019; Zeqiri et al., 2024) which found that effective social media marketing can increase consumers' purchase intention. Hence, Gen Z users of platform "X" perceive that promotions, content, and interactions on social media provide useful information, create excitement, and strengthen their motivation to purchase game vouchers and other digital products through the platform.

Based on the third hypothesis's test result, it can be stated that gamification has a positive influence on purchase intention among Gen Z users of digital top-up platform "X" in West Jakarta, because the p value is 0.010 which is below 0.05 and the path coefficient value is 0.213. Thus, H3 is supported. This result is in line with previous studies (Liao et al., 2024; Chang & Yu, 2023; Willis & Tjhin, 2021) which showed that gamification elements can enhance consumers' intention to buy. Therefore, Gen Z users of platform "X" perceive that features such as points, missions, rewards, and other game-like mechanisms make the top-up process more engaging and enjoyable, which in turn increases their willingness to make purchases on the platform.

Based on the fourth hypothesis's test result, it can be stated that social media marketing has a positive influence on brand image of digital top-up platform "X" in West Jakarta, because the p value is 0.000 which is below 0.05 and the path coefficient value is 0.683. Thus, H4 is supported. This finding is consistent with the results of Waworontu et al. (2022), Ali and Naushad (2023), and Sanny et al. (2020), which showed that social media marketing activities can strengthen brand image. Thus, Gen Z users of

platform "X" perceive that informative, creative, and interactive content on social media makes the platform appear more credible, modern, and close to its users, so that their overall image of the brand becomes more positive.

Based on the fifth hypothesis's test result, it can be stated that brand image has a positive influence on purchase intention among Gen Z users of digital top-up platform "X" in West Jakarta, because the p value is 0.034 which is below 0.05 and the path coefficient value is 0.124. Hence, H5 is supported. This result is in line with previous studies (Moslehpour et al., 2021; Ali & Naushad, 2023; Sanny et al., 2020) which showed that a favourable brand image increases consumers' intention to purchase. Therefore, Gen Z users of platform "X" perceive the platform as reliable, trustworthy, and suitable for their needs, and this positive perception encourages them to choose "X" when making top-up transactions.

Based on the sixth hypothesis's test result, it can be stated that brand image mediates the relationship between social media marketing and purchase intention among Gen Z users of digital top-up platform "X" in West Jakarta. The specific indirect effect of social media marketing on purchase intention through brand image has a path coefficient value of 0.084 with a p value of 0.038, which is below 0.05, while the direct effect of social media marketing on purchase intention remains significant with a path coefficient value of 0.287 and a p value of 0.001. Thus, H6 is supported and the mediation can be classified as partial. This result is in line with previous studies (Waworontu et al., 2022; Moslehpour et al., 2021; Faisal & Ekawanto, 2021) which showed that brand image mediates the effect of social media marketing on purchase intention. Consequently, social media activities of platform "X" not only directly stimulate Gen Z users to make purchases, but also build a stronger brand image, and this improved brand image further increases their intention to top up on the platform.

Conclusion

The conclusion of this study is that website quality, social media marketing, gamification, and brand image each have a positive and significant effect on purchase intention among Gen Z users of digital top-up platform "X" in West Jakarta. Social media marketing also has a positive and significant effect on brand image, and brand image in turn positively affects purchase intention. In addition, brand image is found to partially mediate the relationship between social media marketing and purchase intention. The structural model explains 46.6% of the variance in brand image and 69.4% of the variance in purchase intention, indicating weak explanatory power for brand image and moderate explanatory power for purchase intention.

Based on the description of the results above, digital top-up platform "X" can continue to strive optimally to enhance website quality, social media marketing activities, and gamification features, as well as to strengthen its brand image. Efforts to provide a clear, easy-to-use, and secure website, engaging and informative social media content, and attractive gamified programmes are expected to create a more favourable brand image and increase purchase intention among Gen Z users, who tend to have limited budgets and do not prioritise entertainment spending.

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