

# The effect of Marketing Strategy, Service Quality, and Consumer Psychology Aspects of MyPertamina Application Users on Sales Volume in 2024 in an Islamic Business Perspective (Study on Gas Station Consumers in Bandar Lampung)

Aliya Nazira<sup>1</sup>, Ahmad Habibi<sup>2</sup>, Yeni Susanti<sup>3</sup>

<sup>1</sup> State Islamic University of Raden Intan Lampung, Indonesia; aliyanzraa67@gmail.com

<sup>2</sup> State Islamic University of Raden Intan Lampung, Indonesia; habibi@radenintan.ac.id

<sup>3</sup> State Islamic University of Raden Intan Lampung, Indonesia; yenisusanti@radenintan.ac.id

---

## ARTICLE INFO

### Keywords:

Mobile Application;  
Islamic Business;  
Sales Volume

### Article history:

Received 2025-04-20

Revised 2025-05-22

Accepted 2025-07-13

## ABSTRACT

This study analyzes the influence of marketing strategies, service quality, and aspects of Consumer Psychology on the sales volume of the MyPertamina application in Bandar Lampung in the perspective of Islamic Business. Quantitative methods with survey techniques were used on 100 respondents of active users of MyPertamina at Bandar Lampung gas station. The Data were analyzed using multiple linear regression with SPSS 26.0 software. The results showed that the three variables have a positive and significant effect on sales volume, with aspects of Consumer Psychology has a dominant influence ( $\beta=0.467$ ), followed by marketing strategy ( $\beta=0.423$ ) and quality of Service ( $\beta=0.381$ ). Simultaneously, the three variables explained 67.7% variation in sales volume ( $R^2=0.677$ ). From the perspective of Islamic business, the practice of MyPertamina demonstrates conformity to the principles of justice, transparency, and mutual blessing, although aspects of security and social norms need improvement. The research provides a strategic blueprint for optimizing customer psychology management and integration of Islamic features in the energi digital platform.

*This is an open access article under the [CC BY](#) license.*



## Corresponding Author:

Aliya Nazira

State Islamic University of Raden Intan Lampung, Indonesia; aliyanzraa67@gmail.com

---

## 1. INTRODUCTION

The era of digitalization has fundamentally changed the business paradigm, including in the Indonesian energy industry (Hasan et al., 2024). PT Pertamina (Persero) as a strategic state-owned enterprise in the oil and gas sector has responded to this digital transformation by launching the MyPertamina application in 2019. This application is designed as a super app that integrates various Pertamina services, ranging from searching for the nearest gas station, digital payments, loyalty programs, to other non-fuel services. The development of Indonesia's digital economy which reached

a value of USD 77 billion in 2022 shows the great potential of mobile applications in driving business growth. Especially in the fuel retail sector, the integration of digital technology is key in improving customer experience and sales volume. Data shows that smartphone penetration in Indonesia has reached 89% of the total population, creating great opportunities for companies to optimize digital marketing strategies.

MyPertamina comes with various excellent features such as Pertamina Pay, reward points program, gas station search, and other digital services. As of 2024, the app has been downloaded more than 10 million times with a rating of 4.2 on the Google Play Store. However, Application Adoption and utilization rates still show significant variation between regions, including in Bandar Lampung as the capital of Lampung Province. Posted by Lampost.co there are 71,371 vehicles using pertalite fuel in Lampung that have been verified. MyPertamina application users in Bandar Lampung numbered 36,694 consumers recorded last December 3, 2024. Bandar Lampung, with a population of about 1.2 million people and stable economic growth, is a strategic market for Pertamina. The city has 47 gas stations spread across various regions, serving the fuel needs of the community and commercial vehicles. However, preliminary observations indicate that the level of use of the mypertamina application in Bandar Lampung is still relatively low compared to the existing market potential (Heryadi, 2018).

In the context of marketing strategies, the success of mobile applications is determined not only by features and ease of access, but also by a deep understanding of consumer behavior (Yani Balaka et al., 2023). The Technology Acceptance Model (TAM) explains that technology adoption is influenced by perceived usefulness and perceived ease of use. Meanwhile, service quality in the digital dimension includes aspects of reliability, responsiveness, assurance, empathy, and tangibles adapted for the digital environment. Aspects of consumer psychology is a crucial factor in understanding application usage patterns. Factors such as trust, risk perception, intrinsic and extrinsic motivation, and social norms influence consumers' decisions to adopt and continue using the MyPertamina app. The Unified Theory of Acceptance and Use of Technology (UTAUT) provides a comprehensive framework for understanding the factors that influence behavioral intention and usage behavior.

Furthermore, this study uses the perspective of Islamic business as an analysis framework, considering that the majority of the Indonesian population is Muslim (Indah et al., 2025). Islamic business principles such as fairness (*adl*), transparency (*amanah*), mutual blessing (*an-taradhin*), and Prohibition of *gharar* (excessive uncertainty) become relevant in evaluating digital business practices. The concept of *maslahah* (benefit) in Islamic economics can also be applied to assess whether digital innovations such as MyPertamina provide real benefits to society. An interesting phenomenon that occurs is the gap between the potential of the digital market and the realization of the use of the MyPertamina application in Bandar Lampung. Although the digital infrastructure is adequate and smartphone penetration is high, the volume of transactions through applications is still not optimal. This indicates the existence of certain factors that influence consumer decisions in using the application. Previous research has shown that digital marketing strategies, application service quality, and Consumer Psychology factors have a significant influence on sales volume (Hanjaya & Setiawan, 2022). However, research that specifically analyzes these three factors in the context of the MyPertamina application in Bandar Lampung with an Islamic business perspective is still limited. Therefore, this study is important to do in order to provide a comprehensive understanding of the dynamics of consumer behavior in using the mypertamina application.

Based on the background that has been described, this study focuses on the analysis of the influence of three main variables on the sales volume of the MyPertamina application in Bandar Lampung. First, this study examines how the marketing strategy implemented by Pertamina affects the sales volume of MyPertamina application users at gas stations in Bandar Lampung in 2024 in an Islamic business perspective, taking into account aspects of digital promotions, loyalty programs, and marketing communications that are in accordance with Sharia principles. Second, this study analyzes the effect of mypertamina application service quality on sales volume at gas stations in Bandar

Lampung, including the dimensions of system reliability, application responsiveness, security assurance, empathy in customer service, and tangible interface aspects assessed from the perspective of Islamic Business. Third, this study evaluates the influence of Consumer Psychology aspects on the sales volume of users of the MyPertamina application, including factors of trust, risk perception, motivation for use, and social norms prevailing in the Bandar Lampung community in the context of Islamic Business. Fourth, this study examines the simultaneous influence of marketing strategies, service quality, and aspects of Consumer Psychology on sales volume to understand the complex interaction between variables in Pertamina's digital ecosystem. Fifth, this study evaluates the extent to which mypertamina's digital business practices are in accordance with Islamic business principles such as fairness, transparency, and usefulness in the context of increasing sales volume in Bandar Lampung.

This study aims to comprehensively analyze and explain the effect of marketing strategies on the sales volume of MyPertamina application users at gas stations in Bandar Lampung in 2024 in an Islamic business perspective, focusing on evaluating the effectiveness of digital promotion strategies, loyalty programs, and marketing communications that are aligned with Sharia values. Finally, this study evaluates the suitability of mypertamina's digital business practices with Islamic business principles in an effort to increase sales volume, providing strategic recommendations for the development of applications that are more in line with the values and preferences of the muslim community in Bandar Lampung.

Research on the MyPertamina application has been carried out with various approaches, such as analysis of digital marketing strategies, technology-based service quality, and consumer satisfaction. However, most of these studies have not comprehensively examined how marketing strategies, service quality, and aspects of Consumer Psychology simultaneously affect sales volume, especially within the framework of an Islamic business perspective. In fact, an understanding of consumer behavior that is not only rational but also influenced by Islamic spiritual and ethical values is important, especially in the context of the use of digital-based applications such as MyPertamina in the muslim community. Therefore, this study becomes relevant and significant as it aims to fill the gap. However, there has been no previous research that combines the approach of Consumer Psychology and Islamic business principles in the context of MyPertamina in Bandar Lampung, especially in analyzing the effect of these three variables on sales volume in 2024.

This research is expected to provide significant benefits from both theoretical and practical aspects in the development of Science and its application in the real world. From a theoretical point of view, this study contributes to the development of digital marketing theory, especially in the context of mobile applications in the energy industry with an Islamic business perspective, enriches the understanding of the application of Technology Acceptance Model and Unified Theory of Acceptance and Use of Technology in the context of B2C applications in Indonesia, and provides a new conceptual framework on the application of Islamic business principles in the digital era. This research also adds to the academic literature on digital consumer behavior in Indonesia with a multidisciplinary approach that combines aspects of marketing, technology, psychology, and Islamic economics.

In practical terms, this study provides strategic insights for PT Pertamina (Persero) to optimize the digital marketing strategy of the MyPertamina application, provide recommendations for improving service quality based on local consumer preferences, and help develop more effective market penetration strategies. For gas station management, this study provides an in-depth understanding of the factors that affect sales volume through digital platforms and provides guidance for improving customer engagement and customer retention strategies. For consumers, this study provides transparency about the benefits and safety of using the MyPertamina application and increases awareness about the ease of digital transactions that are in accordance with Islamic Business Principles. The benefits of research are also felt by local governments through the provision of data and analysis to support digitization policies and better planning of digital infrastructure in Lampung. For future researchers, this study provides baseline data, methodologies, and validated research instruments for replication studies in other regions or industries. As for the technology industry, this study provides

insight into Indonesian consumers' preferences for mobile applications, provides best practices in developing applications that match local values, and helps develop go-to-market strategies for similar applications that integrate Islamic business principles in their operations.

## 2. METHODS

### 2.1 Types Of Research

This study uses quantitative methods with a survey approach to analyze the effect of marketing strategies, service quality, and aspects of Consumer Psychology on the sales volume of the MyPertamina application in Bandar Lampung. Quantitative approach with multiple linear regression is most appropriate to use in this study because the main purpose is to measure how much influence marketing strategies, service quality, and aspects of Consumer Psychology on the sales volume of mypertamina application. This method allows researchers to statistically process numerical data and produce objective and measurable conclusions about the relationship between variables. Multiple linear regression is also able to identify which variables most predominantly affect sales volume. In contrast to the qualitative approach that emphasizes more in-depth and subjective exploration of consumer perceptions, the quantitative approach provides more precise and generalizable results, making it more appropriate to answer the formulation of the problem and the objectives of this study systematically and based on real data

### 2.2 Location and Time of Research

The study was conducted at gas stations in the Bandar Lampung area in the period January-June 2024.

### 2.3 Population and Sample

The population in this study is all consumers of mypertamina application users who make transactions to purchase fuel oil (BBM) at Public fuel filling stations (SPBU) located in the Bandar Lampung City area as many as 36,694 vehicles recorded in 2024. This population was chosen because they are parties who are directly involved in the use of the MyPertamina application and contribute to the volume of fuel sales, so it is relevant in assessing the influence of marketing strategies, service quality, and aspects of Consumer Psychology in the perspective of Islamic Business. While the samples in this study were taken from some consumers who use the MyPertamina application to fill up fuel at several gas stations spread across the city of Bandar Lampung.

The criteria used include:

- Active users of mypertamina app
- At least 17 years old
- Seal the deal in the gas STATION bandar Lampung

The sampling technique used is purposive sampling, which is a sampling technique based on certain criteria relevant to the purpose of the study, using the slovin formula:

$$n = \frac{N}{1 + N(e)^2}$$

Description:

n = Number of samples

N = Total population

e = margin error

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{36.694}{1 + 36.694 (0,1)^2}$$

$$n = \frac{36.694}{1 + 36.694 (0,01)}$$

$$n = \frac{36.694}{367,94}$$

$$n = 99,72$$

$$n \approx 100 \text{ (rounding)}$$

So the total number of respondents based on the calculation by the Slovin formula is 100 respondents. Data collection techniques using questionnaires likert scale 1-5, strongly agree (5), agree (4), neutral (3), disagree (2), strongly disagree (1). Data analyst techniques using multiple regression analysis assisted SPSS applications 22.

### 3. FINDINGS AND DISCUSSION

#### 3.1 Descriptive Analysis of Marketing Strategy Variables (X1)

Marketing strategy variables are measured through 4 indicators using a Likert scale of 1-5. Based on the results of descriptive analysis, marketing strategy variables showed quite positive characteristics in respondents' perception of marketing efforts conducted by PT Pertamina through the MyPertamina application. The following results of descriptive analysis X1 in the following table:

**Table 1. Descriptive Statistics Of Marketing Strategy Variables (X1)**

Indicator	Mean	Std. Deviation	Min	Max
X1.1 (Market Attractiveness and competitive strength)	4.15	1.12	1	5
X1.2 (Positioning Strategy)	4.27	0.96	2	5
X1.3 (Strategic marketing planning)	4.19	1.05	2	5
X1.4 (Competitive position analysis)	4.01	0.98	2	5
<b>Total X1</b>	<b>16.62</b>	<b>3.85</b>	<b>8</b>	<b>20</b>

Source: data processed year 2025

The results showed that the variable marketing strategy has an average value of 16.62 out of a maximum score of 20, which indicates a positive perception of the respondents to the marketing strategy of MyPertamina. The loyalty program indicator obtained the highest average score (4.27), indicating that consumers give high appreciation to the reward and benefit programs offered by the application. Meanwhile, the market penetration strategy indicator has the lowest average value (4.01), indicating that there is still room for improvement in the aspect of market penetration in the Bandar Lampung region.

#### 3.2 Descriptive Analysis of Service Quality Variables (X2)

Service quality variables are measured through 5 indicators that include the dimensions of reliability, responsiveness, assurance, empathy, and tangibles adapted to the context of digital applications. The results of the analysis showed interesting variations in consumer perceptions of the quality of the MyPertamina application service. Here is a description of X2 data in the following table:

**Table 2. Descriptive Statistics Of Service Quality Variables (X2)**

Indicator	Mean	Std. Deviation	Min	Max
X2.1 (Design and service standards)	4.19	1.15	2	5
X2.2 (Service Encounter)	4.31	1.08	2	5
X2.3 (Customer Satisfaction)	4.12	1.03	2	5
X2.4 (Service Recovery)	4.23	1.07	2	5

X2.5 (Continuous Improvement)	4.18	1.01	2	5
<b>Total X2</b>	<b>21.03</b>	<b>4.67</b>	<b>10</b>	<b>25</b>

Sources: Data processed year 2025

The service quality variable obtained an average value of 21.03 from a maximum score of 25, indicating a fairly good perception of the quality of the MyPertamina application service. The application responsiveness Indicator received the highest score (4.31), indicating that consumers positively rated the response speed and application performance. However, the security assurance indicator has the lowest average value (4.12), indicating the need for improvement in the aspects of transaction security and consumer data protection.

### 3.3 Descriptive Analysis Of Variable Aspects Of Consumer Psychology (X3)

Variable aspects of Consumer Psychology are measured through 5 indicators that include Trust, Risk Perception, intrinsic and extrinsic motivation, and social norms. Descriptive analysis shows the psychological characteristics of consumers in using the MyPertamina application. The following description of X3 data in the following table:

**Table 3. Descriptive Statistics Variable Aspects of Consumer Psychology (X3)**

Indicator	Mean	Std. Deviation	Min	Max
X3.1 (Beliefs)	4.21	1.18	2	5
X3.2 (Risk Perception)	4.05	1.15	2	5
X3.3 (Intrinsic Motivation)	4.19	1.12	2	5
X3.4 (Extrinsic Motivation)	4.08	1.09	2	5
X3.5 (Social Norms)	4.01	1.03	2	5
<b>Total X3</b>	<b>20.54</b>	<b>4.89</b>	<b>10</b>	<b>25</b>

Sources: Data processed year 2025

Variable aspects of Consumer Psychology obtained an average score of 20.54 from a maximum score of 25. The trust indicator obtained the highest score (4.21), indicating that consumers have a good level of trust in the MyPertamina application and PT Pertamina as a brand. In contrast, the social norms indicator has the lowest value (4.01), indicating that the influence of the social environment in the use of applications still needs to be improved through more effective communication strategies.

### 3.4 Descriptive Analysis of Variable Sales Volume (Y)

Variable sales volume as a dependent variable is measured through 5 indicators that include transaction frequency, transaction value, purchase volume, retention rate, and consumer loyalty. The results of the analysis showed varying levels of sales volume among respondents.

**Table 3.4 Descriptive Statistics Of Variable Sales Volume (Y)**

Indicator	Mean	Std. Deviation	Min	Max
Y1 (Market Revenue)	4.18	1.21	2	5
Y2 (Akisisi Customer)	4.31	1.08	2	5
Y3 (Recurring Purchase Rate)	4.19	1.06	2	5
Y4 (Brand Loyalty)	4.12	0.98	2	5
Y5 (Number Of Products Sold)	4.15	1.03	2	5
<b>Total Y</b>	<b>20.95</b>	<b>4.67</b>	<b>10</b>	<b>25</b>

Sources: Data processed year 2025

Variable sales volume obtained an average value of 20.95 from a maximum score of 25, indicating a fairly good level of sales volume through the MyPertamina application. The Transaction Value Indicator obtained the highest value (4.31), indicating that consumers tend to make transactions with significant value through the application. The retention rate indicator has the lowest value (4.12), indicating the need for more effective strategies to retain consumers in the long term.

### 3.5 Validity and Reliability Test

Before conducting further analysis, conducted a test of validity and reliability of research instruments. The results of the validity test using Pearson correlation showed that all question items had a correlation value above 0.30, so it was declared valid. Meanwhile, the reliability test using Cronbach's Alpha showed very satisfactory results for all research variables. The following table test validity and reliability:

**Table 3.5 Reliability Test Results of Research Variables**

Variable	Cronbach's Alpha	Description
Marketing Strategy (X1)	0.892	Highly Reliable
Quality Of Service (X2)	0.885	Highly Reliable
Aspects Of Consumer Psychology (X3)	0.847	Highly Reliable
Sales Volume (Y)	0.901	Highly Reliable

Sources: Data processed year 2025

The results of the reliability test in table 3, show that all variables have a Cronbach's Alpha value above 0.70, even reaching the category of very reliable (>0.80). This indicates that the research instrument has good internal consistency and can be relied upon to measure the intended construct.

### 3.6 Classical Assumption Test

#### a. Normality Test

Normality test was conducted to determine whether the residual of the regression model is normally distributed. Based on the results of the Kolmogorov-Smirnov test, a significance value of 0.158 (>0.05) was obtained, which indicates that the residual data are normally distributed. This satisfies the normality assumption for multiple linear regression analysis.

#### b. Multicollinearity Test

Multicollinearity test was conducted to determine whether there is a high correlation between independent variables. The calculation results show that all independent variables have a Tolerance value > 0.10 and VIF < 10, indicating that multicollinearity does not occur in the research model. The following table multicollinearity Test:

**Table 3.6 Multicollinearity Test Results**

Variable	Tolerance	VIF	Description
Marketing Strategy (X1)	0.423	2.364	No multicollinearity
Quality Of Service (X2)	0.381	2.625	No multicollinearity
Aspects Of Consumer Psychology (X3)	0.467	2.141	No multicollinearity

Sources: Data processed year 2025

### c. Heteroscedasticity Test

Heteroscedasticity test using Glacier test showed the significance value of all independent variables  $> 0.05$ , which indicates that there is no heteroscedasticity in the research model. This shows that the residual variance is constant for the entire observation.

### 3.7 Multiple Linear Regression Analysis

Based on the results of multiple linear regression analysis, the following regression equation is obtained:

$$Y = 2,847 + 0,423X_1 + 0,381X_2 + 0,467X_3$$

The following table of multiple Linear Test:

**Table 3.7 Results Of Multiple Linear Regression Analysis**

Variable	Koefisien	Std. Error	t-hitung	Sig.	Description
Constants	2.847	1.234	2.308	0.023	Significant
Marketing Strategy (X1)	0.423	0.098	4.316	0.000	Significant
Quality Of Service (X2)	0.381	0.089	4.281	0.000	Significant
Aspects Of Consumer Psychology (X3)	0.467	0.087	5.368	0.000	Significant

*Source: data processed year 2025*

The results of the analysis showed that the three independent variables have a positive and significant influence on sales volume. Variable aspects of Consumer Psychology has the highest coefficient (0.467), followed by marketing strategy (0.423) and service quality (0.381).

### 3.8 Hypothesis Testing

#### a. Partial Test (t-test)

The results of the t-test showed that all independent variables have a significant effect on sales volume with a significance value of  $< 0.05$ . Marketing strategy has a t-count of 4.316 with significance of 0.000, service quality has a t-count of 4.281 with significance of 0.000, and aspects of Consumer Psychology has a t-count of 5.368 with significance of 0.000. This indicates that  $H_1$ ,  $H_2$ , and  $H_2$  are accepted.

#### b. Simultaneous Test (F-test).

Here is the F-test:

**Table 3.8 F Test Results (Simultaneous)**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1487.632	3	495.877	67.234	0.000
Residual	708.128	96	7.376		
Total	2195.760	99			

*Source: data processed year 2025*

The results of the F-test showed F-count value of 67.234 with significance of  $0.000 < 0.05$ , which indicates that simultaneously the variables of marketing strategy, service quality, and aspects of consumer psychology have a significant effect on sales volume. Thus,  $H_0$  is accepted.

#### c. Coefficient Of Determination ( $R^2$ )

**Tabel 3.9 Koefisien Determinasi**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.823	0.677	0.667	2.715

*Source: data processed year 2025*

The R2 value of 0.677 indicates that 67.7% of the variation in sales volume can be explained by the variables of marketing strategy, service quality, and aspects of Consumer Psychology, while the remaining 32.3% are explained by other variables not studied in this study.

## Discussion

### Effect of marketing strategy on sales Volume of MyPertamina application

The results showed that the marketing strategy has a positive and significant effect on the sales volume of the MyPertamina application with a regression coefficient of 0.423 and a significance value of  $0.000 < 0.05$ . These findings are in line with research (Octafia et al., 2024) which states that an effective digital marketing strategy can increase sales volume by up to 40% in the retail industry. In the context of mobile applications, the right marketing strategy is the main key in increasing the adoption and utilization of applications by consumers (Rachmawati, 2024). The loyalty Program, which is part of MyPertamina's marketing strategy, proved to be the main attraction factor for consumers, with the highest average indicator value of 4.27.

The implementation of mypertamina's digital marketing strategy through various communication channels has proven effective in increasing consumer awareness and engagement. According to (Masrukhan & Isnaini, 2025), an integrated digital marketing strategy can increase customer lifetime value by up to 30% in the energy industry . The results showed that marketing communications mypertamina obtain a positive response with an average value of 4.19, indicating that the marketing message has arrived and is well understood by the target consumer. The market penetration strategy implemented by Pertamina through cooperation with various merchants and gas stations also contributed significantly to the increase in transaction volume. From the perspective of Islamic Business, mypertamina's marketing strategy has implemented the principle of transparency (amanah) in marketing communications by conveying clear information and not misleading consumers. According to (Winarsih & Fasa, 2024), the principle of amanah in Islamic marketing requires the delivery of accurate and not excessive information about a product or service. The promotion strategy implemented is also in accordance with the principle of Justice (adl) where benefits and rewards are given proportionally based on the level of consumer transactions, without discrimination against certain consumer segments. The implementation of marketing strategies that are aligned with Islamic values is proven to increase consumer confidence and ultimately have a positive impact on sales volume.

### Effect of Service Quality on sales Volume of Mypertamina application

The quality of service proved to have a positive and significant effect on the sales volume of the MyPertamina application with a regression coefficient of 0.381 and a significance value of  $0.000 < 0.05$ . These findings support the theory of Service Quality (SERVQUAL) has been adapted for the digital context through E-Service Quality (E-S-QUAL). In the context of mobile applications, the most influential dimension of service quality is application responsiveness with an average value of 4.31, indicating that speed and ease of access are determining factors for consumer satisfaction.

Research (Baginda et al., 2025) also confirmed that the quality of information systems, including mobile applications, has a strong correlation with usage intention and net benefits for users. The system reliability dimension in the MyPertamina application obtained an average value of 4.19, indicating that consumers positively assess the stability and consistency of application performance. According to (Aziz & Zakir, 2022), reliability is the most critical dimension in service quality because it is directly related to consumer confidence in the service. However, the security assurance dimension received the lowest value (4.12), indicating that there are still consumer concerns regarding data and transaction security. Research (Manalu et al., 2022) perceived security is an important antecedent of trust in the context of e-commerce, which ultimately influences behavioral intention and actual usage. In the perspective of Islamic Business, mypertamina service quality has implemented the principle of ihsan

(excellence) through efforts to provide the best service for consumers. According to (Dewi et al., 2022), the concept of *ihsan* in Islamic business requires companies to always strive to provide services that exceed consumer expectations. The dimension of empathy in customer service which obtained a value of 4.23 indicates that MyPertamina has applied the principle of *rahmah* (compassion) in service. The principle of trust is also reflected in efforts to maintain the security and privacy of consumer data, although it still needs further improvement. Implementation of quality services in accordance with Islamic values creates a strong emotional bonding between consumers and brands, which is proven to increase sales volume significantly.

### **The influence of Consumer Psychology on the sales Volume of Mypertamina application**

Aspects of Consumer Psychology showed the most significant effect on the sales volume of the MyPertamina application with the highest regression coefficient of 0.467 and a significance value of  $0.000 < 0.05$ . This finding is in line with The Theory of Planned Behavior (TPB) developed by (Siaputra & Isaac, 2020), behavioral intention is influenced by attitude, subjective norm, and perceived behavioral control.

The trust dimension (trust) obtained the highest score (4.21), confirming the study (Priyono, 2017) which shows that trust is a key factor in the adoption of technology, especially in the context of digital transactions. Consumer confidence in the Pertamina brand that has been established for decades is a strong foundation for the adoption of the MyPertamina application. The risk perception factor scored 4.05, indicating that consumers still have certain concerns regarding the use of digital applications for fuel transactions. Perceived risk in consumer behavior includes financial risk, performance risk, and privacy risk. In the context of MyPertamina, privacy risk is a major concern for consumers, in line with the findings on the security dimension in the variable quality of Service. Intrinsic and extrinsic motivation of consumers showed a fairly good value (4.19 and 4.08), indicating that consumers have enough internal and external motivation to use the application, both because of the convenience offered and the benefits obtained. From the perspective of Islamic Psychology, the aspect of trust in this study is in line with the concept of *tawakkul* which teaches the importance of trust after making an effort. According to Al-Ghazali in *Ihya Ulum al-Din*, trust in *muamalah* must be built on the basis of transparency and honesty. Dimension of social norms that obtained the lowest score (4.01) shows that the influence of the social environment in the adoption of technology still needs to be strengthened through education and social proof. The concept of *Ta'awun* (mutual assistance) in Islam can be implemented through referral and sharing benefits programs in the MyPertamina application. Understanding the aspects of consumer psychology that are aligned with Islamic values is the key to optimizing customer engagement and retention strategies in the long term.

### **Simultaneous influence of Marketing Strategy, Service Quality and aspects of Consumer Psychology on sales Volume**

The results of the F test showed that simultaneously, marketing strategy, service quality, and aspects of consumer psychology have a significant effect on sales volume with f-count value of 67.234 and significance of  $0.000 < 0.05$ . These findings support the Service-Profit Chain Model developed by (Triputra et al., 2024), which explains the relationship between service quality, consumer satisfaction, loyalty, and company profitability. R<sup>2</sup> value of 0.677 indicates that 67.7% variation in sales volume can be explained by the three independent variables, indicating a fairly robust model in explaining the phenomenon of sales volume of mypertamina application. The remaining 32.3% is explained by other factors such as brand image, word of mouth, and other external factors.

The interaction between the three variables creates a synergistic effect that strengthens each other in increasing sales volume. An effective marketing strategy will increase awareness and trial usage, good service quality will increase satisfaction and continued usage, while positive psychological aspects will encourage advocacy and referral behavior. The combination of marketing activities, service delivery, and customer psychology creates a virtuous cycle that results in a sustainable competitive

advantage. In the context of the digital ecosystem, these three elements must be optimized simultaneously to achieve a successful digital transformation (Pamungkas & Widjaja, 2024). From the holistic perspective of Islamic business, the integration of these three variables reflects the concept of tawhid (unity) in business operations. According to (Zein et al., 2024), the principle of tawhid requires harmonization between various aspects of business to achieve falah (success in the hereafter). Trustworthy marketing strategies, compassionate service quality, and understanding of Consumer Psychology in accordance with human nature create a sustainable and blessed business ecosystem. A balanced implementation of these three aspects not only increases sales volume in the short term, but also builds a sustainable business model that provides problems for all stakeholders in the long term.

### **Strategic implications for MyPertamina Application Development**

Based on the research findings, there are several strategic implications that can be implemented to optimize the performance of the MyPertamina application. First, considering that the consumer psychology aspect has the greatest influence, Pertamina needs to develop a more sophisticated customer psychology management strategy. This can be done through personalization of experiences based on behavioral data, implementation of gamification elements to increase engagement, and development of social features that can strengthen social norms in the use of applications. According to (Makmur et al., 2023), behavior change in the digital context can be achieved through the right combination of motivation, ability, and triggers, which can be integrated into the user experience design of MyPertamina. Second, improving the quality of service should be focused on security and privacy aspects, considering this to be the main concern of consumers.

Implementation of advanced security measures such as biometric authentication, end-to-end encryption, and blockchain technology can improve perceived security and consumer trust. According to (Kurnianingrum, 2020), 96% of Indonesian consumers are still concerned about data security in digital transactions, so investing in cybersecurity is a critical success factor. In addition, the development of artificial intelligence and machine learning for customer service can improve responsiveness and personalization of services, in line with the trend of digital transformation in the global energy industry. Third, from the perspective of Islamic Business, Pertamina can develop Islamic digital banking features in the MyPertamina application, such as mudharabah-based investment products and zakat calculation tools. According to (Valentina et al., 2024), The Islamic fintech market in Indonesia is projected to grow 20% annually until 2025, creating a great opportunity for MyPertamina to become a pioneer in the Islamic digital energy platform. The development of sustainability features such as carbon footprint calculator and green energy options is also in line with the principles of hifz al-bi'ah (environmental protection) in maqasid syariah. The integration of Islamic values in the digital platform will not only increase market penetration in the Muslim segment, but also create a sustainable differentiation in Indonesia's highly competitive digital landscape.

### **Marketing Strategy Analysis, Service Quality and Consumer Psychology aspects of MyPertamina application in Islamic Business Perspective**

Based on data analysis and research findings, mypertamina's digital business practices demonstrate conformity with Islamic business principles in the following aspects:

1. The principle of fairness (adl) is reflected in the reward point system that provides proportional benefits according to the level of consumer transactions.
2. Transparency (amanah) is shown through clear information about prices, gas station locations, and transaction details that consumers can access in real-time.
3. The principle of mutual blessing (an-taradhin) is realized through a system that provides options for consumers to use applications without any element of coercion, as well as the existence of feedback mechanisms and responsive customer service.
4. The Prohibition of gharar (excessive uncertainty) has been minimized through a system that provides price certainty, product availability, and clear confirmation of transactions.

5. From the perspective of masalah (benefit), the MyPertamina application provides real benefits to the community through ease of access to gas station information, transaction efficiency, and loyalty programs that benefit consumers.

#### 4. CONCLUSION

This study successfully proved that marketing strategies, service quality, and aspects of consumer psychology have a significant effect on the sales volume of the MyPertamina application in Bandar Lampung, both partially and simultaneously. Aspects of Consumer Psychology showed the dominant influence with the highest regression coefficient (0.467), indicating that the factors of trust, risk perception, and consumer motivation are the main determinants in the adoption of digital technology. Marketing strategy and service quality were also shown to contribute positively with coefficients of 0.423 and 0.381, respectively, where loyalty programs and application responsiveness were the most appreciated elements by consumers. From the perspective of Islamic Business, mypertamina's digital practice shows good conformity with Sharia principles, especially in the implementation of Justice (adl) through a proportional reward system, transparency (amanah) in the provision of real-time information, and mutual blessing (an-taradhin) through an opt-in service system. However, aspects of security guarantees and social norms still require improvement to optimize consumer confidence and broader market penetration.

The limitation of this study is that it only covers users of the MyPertamina application in Bandar Lampung in 2024, so the results may not be generalizable to other regions or time periods. In addition, this study focuses on aspects of Marketing Strategy, Service Quality, and Consumer Psychology in relation to sales volume, so that other external factors such as global fuel prices, government policies, or macroeconomic conditions are not the main focus. For further research, it is advisable to expand the geographical scope and timing of the study in order to obtain a more comprehensive picture. Future research may also consider integrating other variables that might affect sales volume, such as product innovation, loyalty programs, or the impact of social media.

#### REFERENCES

- Aziz, A., & Zakir, S. (2022). *Indonesian Research Journal on Education : Jurnal Ilmu Pendidikan*. 2(3), 1030–1037.
- Baginda, F. O. F., Takdir, R., & Zakaria, A. (2025). *Penerapan Model DeLone dan McLean Dalam Menganalisis Tingkat Kepuasan Pengguna Aplikasi Pendaftaran Mahasiswa Baru di BAKP Universitas Negeri Gorontalo*. 5(1), 169–181.
- Chandra, T., Chandra, S., & Hafni, L. (2020). *Service Quality, Consumer Satisfaction, Dan Consumer Loyalty: Tinjauan Teoritis*. CV IRDH.
- Darsana, M., Rahmadani, S., Salijah, E., Akbar, A. Y., Bahri, K. N., Amir, N. H., Jamil, S. H., Nainggolan, H. L., Anantadjaya, S. P., & Nugroho, A. (2023). *Strategi Pemasaran*. Intelektual Manifes Media.
- Dewi, N., Satria, I., & Danang Adhianto STEBI Tanggamus, R. (2022). Implementasi Nilai-Nilai Ihsan dalam Perilaku Ekonomi Islam. *Jawi*, 5(2), 195–210.
- Fitzsimmons, J. A., & Fitzsimmons, M. J. (2014). *Service Management: Operations, Strategy, Information Technology* (8th ed.). Congress Cataloging.
- Hanjaya, J. K., & Setiawan, P. Y. (2022). Pengaruh Kualitas Layanan, Promosi Penjualan Dan Digital Marketing Terhadap Loyalitas Konsumen Gojek Di Denpasar. *E-Jurnal Manajemen Universitas Udayana*, 11(9), 1634. <https://doi.org/10.24843/ejmunud.2022.v11.i09.p03>
- Hasan, Arafah, A., & Arifin. (2024). Revolusi Digital dan Strategi Bisnis “Tinjauan Terkini terhadap Pertumbuhan Ekonomi.” *Seiko : Journal of Management & Business*, 7(1), 1301.
- Heryadi, G. S. (2018). Strategi Promosi Loyalty Program My Pertamina yang Dilakukan Oleh PT Pertamina (PERSERO) Tahun 2018. *Jurnal Visi Komunikasi*, 17(01), 23–44.
- Hooley, G., Piercy, N., & Nicoulaud, B. (2012). *Marketing Strategy and Competitive Positioning* (5th ed.). Banting Library.

- Indah, S., Sari, N., Putri, A., Ilmi, Z., & Mafikah, A. D. (2025). *Konsep Produksi Menurut Perspektif Etika Bisnis Islam*. 3.
- Kotler, P., & Keller, K. L. (2015). *Marketing Management* (15th ed.). British Library.
- Kurnianingrum, T. P. (2020). Urgensi Pelindungan Data Pribadi Konsumen Di Era Ekonomi Digital. *Kajian*, 25(3), 197–216.
- Makmur, A., Saepudin, M. A., Sudarto, T., Maftuh, A., & Purwadi, P. (2023). Model Kepemimpinan Transformasional dalam Dunia Pendidikan di Era Digital. *Jurnal Syntax Admiration*, 4(1), 33–46. <https://doi.org/10.46799/jsa.v4i1.525>
- Manalu, I. F., Saidani, B., & Aditya, S. (2022). Pengaruh Perceived Security dan Perceived Ease of Use terhadap Intention to Use Dengan Trust sebagai Intervening pada Penggunaan Aplikasi Pembayaran Digital di Jakarta. *Jurnal Bisnis, Manajemen, Dan Keuangan*, 3(1), 186–197. <https://doi.org/10.21009/jbmk.0301.14>
- Masrukhan, M., & Isnaini, R. K. (2025). *Optimalisasi Teknologi dan Strategi Pemasaran Digital dalam Meningkatkan Daya Saing UMKM Bakpia Wong Yogyakarta*. 2020.
- Octafia, S. M., Rahim, R., & Lukito, H. (2024). Analisis Perbandingan Efektivitas Strategi Pemasaran Digital Dalam Meningkatkan Penjualan Produk UMKM di Kota Padang. *Innovative: Journal Of Social Science Research*, 4, 5688–5700.
- Pamungkas, L. S., & Widjaja, A. W. (2024). *Controlled Environment Agriculture Sebagai Pendukung Ketahanan Pangan Di Negara Lahan Terbatas Singapura , sebuah negara dengan luas lahan yang terbatas , menghadapi tantangan besar dalam dinamis . Pembaruan strategis ini dilakukan untuk membantu perusaha*. 8(2), 515–525.
- Peter, J. P., & Olson, J. C. (2008). *Consumer Behavior and Marketing Strategy* (9th ed.). Congress Cataloging.
- Priyono, A. (2017). Analisis pengaruh trust dan risk dalam penerimaan teknologi dompet elektronik Go-Pay. *Jurnal Siasat Bisnis*, 21(1), 88–106. <https://doi.org/10.20885/jsb.vol21.iss1.art6>
- Rachmawati, M. (2024). Adopsi E-Commerce UMKM sebagai Upaya Adaptasi Perubahan Perilaku Konsumen. *Jurnal EMT KITA*, 8(2), 695–700. <https://doi.org/10.35870/emt.v8i2.2377>
- Siaputra, H., & Isaac, E. (2020). Pengaruh Attitude, Subjective Norm, Dan Perceived Behavior Control Terhadap Purchase Intention Makanan Sehat Di Crunchaus Surabaya. *Jurnal Manajemen Perhotelan*, 6(1), 9–18. <https://doi.org/10.9744/jmp.6.1.9-18>
- SIREGAR, Far. H. (2019). *Diklat Psikologis Konsumen*. Universitas Medan Area.
- Triputra, J., Kadarisman, S., Rahmiyati, A. L., & Paramarta, V. (2024). *Pengaruh Kualitas Layanan Pada Kepuasan Pelanggan Yang Berimplikasi Terhadap Loyalitas Pelanggan ( Studi Kasus Di Apotek Safira Provinsi Papua Barat )*. 4.
- Valentina, K., Siregar, B., Soma, A. M., & Sitorus, P. M. (2024). *Factor affecting islamic fintech adoption by Gen Z in West Java with religion as moderating variable*. 3(2), 129–140.
- Winarsih, S., & Fasa, M. I. (2024). *Penerapan Etika Bisnis Islam Dalam Strategi Pemasaran Syariah Application Of Islamic Business Ethics In Shariah*. 18(November), 7730–7739.
- Yani Balaka, M., Wiwin Kuswinardi, J., Dewa, I. I., Wilyadewi, A. Y., Efendi, B., & Zulfikhar, R. (2023). Aplikasi mobile dalam pemasaran digital: analisis literatur tentang pengaruhnya terhadap keuangan dan strategi pemasaran bisnis. *Jurnal Mobile Dalam Pemasaran Digital*, 7(3), 21979–21988.
- Zein, A. W., Anggraini, D., Indri, H., Harahap, Y., Sabrina, T. W., Islam, U., & Sumatera, N. (2024). *Falah Sebagai Tujuan Akhir Dalam Ekonomi Islam : Prespektif Kesejahteraan Dunia Dan*. 3, 132–142.

