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Analysis Customer Interest in Purchasing Digital Accounts Through X

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Informasi Artikel	Abstract
Diterima: 15 Oktober 2025 Disetujui: 19 Oktober 2025 Dipublikasikan: 20 Oktober 2025 Kata Kunci: Digital accounts, Price, Service quality, Ease of transaction, Brand loyalty	<i>This study examines the influence of price, service quality, ease of transaction, and brand loyalty on customer interest in purchasing digital accounts on social media X. Using a quantitative approach with primary data from questionnaires completed by students of the Faculty of Economics and Business, Universitas Jenderal Soedirman (class of 2018–2022, aged 18–24), the study applies simple random sampling and multiple linear regression analysis. The results indicate that price and ease of transaction negatively affect customer interest, while service quality and brand loyalty have positive effects. It implies that affordable prices must be supported by good service, smooth transactions, and diverse digital products to enhance customer interest.</i> Abstrak

Penelitian ini mengkaji pengaruh harga, kualitas layanan, kemudahan transaksi, dan loyalitas merek terhadap minat pelanggan dalam membeli akun digital di media sosial X. Penelitian ini menggunakan pendekatan kuantitatif dengan data primer yang diperoleh melalui kuesioner yang diisi oleh mahasiswa Fakultas Ekonomi dan Bisnis, Universitas Jenderal Soedirman (angkatan 2018–2022, usia 18–24 tahun). Teknik pengambilan sampel yang digunakan adalah simple random sampling, dan analisis data dilakukan dengan regresi linear berganda. Hasil penelitian menunjukkan bahwa harga dan kemudahan transaksi berpengaruh negatif terhadap minat pelanggan, sedangkan kualitas layanan dan loyalitas merek berpengaruh positif. Implikasinya, harga yang terjangkau perlu didukung oleh layanan yang baik, proses transaksi yang lancar, serta variasi produk digital yang beragam untuk meningkatkan minat pelanggan.

INTRODUCTION

Nowadays, social media has been transformed and embedded in almost every aspect of our social lives. It cannot be denied that social media can positively contribute to our lives in various areas and ways. Social media is also a new way for people to connect with a bunch of people, with the aim of people involved in social media learning, sharing knowledge, and accessing expertise. When we look back at the last two decades, various social media have come and gone, adapted and evolved to make them stay relevant with the development of technology and the times in accordance with the target market and business model canvas of each company engaged in social media.

One of the social media that has already been sustained for almost 17 years since 2006 well-known called Twitter, which then changed its name to X. According to Kepios (2023a), it had 372.9 million users in early April 2023, placing 15th in the ranking of the world's most active social media platforms. Facebook is number one social media with 3.030 billion monthly active users, in second place YouTube's potential advertising reach is 2.491 billion. In third place, WhatsApp has at least 2 billion monthly active users. While, in fourth place Instagram has 2 billion monthly active users. This also shows that social media has a considerable number of domination towards the people experience using the internet nowadays with their own unique features itself, such as Facebook with Facebook Messenger, YouTube with their video platform that could be monetised, WhatsApp with their WhatsApp Channel, Instagram with their IG live feature and many more from others social media.

Similar to other social media that could stay relevant up until now, X have their own unique feature called "*Twit*", which means you, as a user, can create a post that contains your word and is not limited to photo, video or graphics interchange format (GIF) to your page, and this post can be seen by people that follow you or have a hashtag related to what you write on, X is public, anyone is allowed to tweet to literally anyone, the boundaries of what is private and public are critical to understanding correlated with (Murthy, 2012), that is why make X still exist and have giant users in every country.

The distribution of the largest number of X user groups is based on country, with the United States huge number domination. Second place is Japan, followed by Brazil, the UK, India, and Indonesia with 14,8 million users as of the latest data in April 2023. In line with the market potential itself from a business acumen mindset point of view, with 24 million X advertising users reached in Indonesia at the beginning of 2023, this figure means that the reach of X advertising at least in Indonesia is equivalent to 8.7% of the total population (Kepios, 2023).

A very large number of X users also means business potential from the user's perspective. As we can observe, with millions of active users every month, user X not only uses X as social media but also as part of his business source media, such as official advertising from items to other users sometimes, and as users who regularly sell their products in this case digital accounts such as Netflix accounts with premium subscriptions, YouTube accounts with premium subscriptions, Spotify accounts with premium subscriptions, VIU accounts with premium subscriptions and Canva accounts with premium subscriptions and many more, these users who consistently and regularly sell their digital accounts are called individual sellers on X.

The existence of this seller on X creates an unusual phenomenon of supply and demand in specific economic activities that focus on microeconomics activity, which is demand, which can be observed that there is a demand for the purchase of accounts that can actually only be through the official website or third parties who have collaborated with specific brands. Still, it turns out that the purchase of digital accounts with a subscription can be obtained through user X as a seller, who sells similar accounts with some differences, one of them is price, one of them is

related to the service of seller X, one of them is associated with the level of ease of transaction and brand loyalty of customers to specific brands available on the official website and also sold by X's seller.

Five favourite digital account (Netflix, Spotify, VIU, YouTube, and Canva) sales that also have the highest percentage of difference price comparison between price from official website compare with price that seller X offered have different more than 100 percent in each account cooperation's such Netflix from official price is Rp120,000 whereas from X's seller is Rp22,000 with price gap to be exact is Rp98,000 with percentage gap is 445.45%. This gap price and percentage are huge different, by this data with the phenomena could leading to new potential problem for company that own the brand, more or less this could lead to their potential customer got distracted with the price different between official website with price from seller's X, also other possible cause are the intense and direct communication between seller and potential customer leading to increase level of satisfaction which determine to service quality and the same process transaction with as on official website and through seller on X and the brand loyalty triggered to customer that since beginning already buy in official website but since they already know the seller from X could triggered to change buy to seller X that could also impacted directly to seller on X. The digital era brings the indication a central role of social media, which could be concluded that social media has a crucial impact role in shaping public opinion also directly proportional to it forms a public opinion that influences the economic decision-making of a social media user (Ausat, 2023).

From the point of view of the seller on X, a significantly increasing number of successful orders each month proves the reality of demand existence in actual condition. Based on data presented by Twitter Seller @MiccaZone (2023), the number of digital account sellers consistently increases by an average of 85 percent every month. This data also proving other potential significant areas of business for who are interested in either as seller or as customer with single purchasing or multiple purchasing.

Therefore, this research study will focus on discussing the factors that influence customer interest in purchasing digital accounts through X, focusing on respondents in the youth range ages 18 up to 24 years old. According to the data, 11.1% are between the ages of 18 and 24, including X social media (Kepios, 2023). The urgency of this research is to find out and validate the existence of Twitter sellers whose numbers are increasing along with the increasing demand for the goods or services they offer. Second, identify and validate actual data related to various factors written by the author regarding interest in buying certain digital accounts through account sellers on social media X, with certain research subjects namely students studying at Universitas Jenderal Soedirman, Purwokerto. Specifically, this research will focus on students from the Faculty of Economics and Business, specifically targeting students who have a preference for social media X and know user X who identifies himself as a seller.

The novelty of the research study, in general, is evidenced in a careful search of several online library journals from 2015-2023, which indicate that no research focuses on this specific social media X. This study focuses only on one social media platform, X, with respondents focusing on students. Other points are that this study focuses on digging into the phenomenon of the individual seller on X that selling alternative pricing of account with the price from the official website, and relevant variables but vary, such as perceived value (price). Irmaningsih and Rohman (2018) summary that price had positive and significant effect leading to purchasing decision while Gonu *et al.* (2023) concluded that perceived value do have significant and positive to determine the variation in customer purchasing behaviour. According to Hee *et al.* (2022),

brand loyalty does have significant and positive to determine the re-purchase intention in the particular brand from an official source.

The exciting thing about this research is to identify the author's personal assumptions from a scientific perspective, which is actually directly and indirectly very close to the author's life and sometimes becomes one of the choices to meet secondary needs. Another thing that makes this research interesting is a gap that arguably has two possibilities for companies whose digital accounts are marketed by sellers on X, whether the existence of sellers on X has a negative impact on the number of their sales or precisely the existence of sellers on twitter has a positive impact on their sales because they can indirectly enter a more comprehensive market due to the extensive reach of twitter sellers without any additional marketing budget. This research analyses the effect of price, service quality, ease of transaction, and brand loyalty on customer interest in buying digital accounts on social media X.

METHOD

The research method used in this research is quantitative research. Quantitative research is a research that emphasizes analysis on numerical data processed with statistical methods (Priadana and Sunarsi, 2021). This research uses a survey method using questionnaires and interviews to obtain primary data. The survey was conducted specifically and directly with the respondents. The research objects is related to the factors influencing the customer's decision to re-purchase the account from a third-party seller through X, while the research subject are the students of Faculty of Economics and Business, Universitas Jenderal Soedirman.

Related to the focus of this research, the population is students of the Faculty of Economic and Business, Universitas Jenderal Soedirman class 2018-2022. The reason specified between class terms from 2018 is referred to the availability and relevancy of students from term 2018, who are still more than the batch 2017, which still counts as part of the student body of the Faculty of Economics and Business, Universitas Jenderal Soedirman, total for 3,040. This is due to the fact that they have at least one year of experience as college students. Based on calculations using the Taro Yamane formula, there were 100 students as respondents. Following the minimum, 100 respondents should be included with a couple of criteria: 1) Have experience purchasing an account digital, digital item, weekly/ monthly/ yearly subscription on X; and 2) Student of Faculty Economics and Business, Universitas Jenderal Soedirman.

This research uses multiple linear regression analysis tools as a data analysis technique. Multiple linear regression analysis is used to analyse the relationship between different variables that influence the customer re-purchase decision throughout various variables, including price, service quality, ease of transaction, and brand loyalty. This is shown by the following equation:

$$CI = \beta_0 + \beta_1 PR + \beta_2 SQ + \beta_3 ET + \beta_4 BL + e$$

<i>CI</i>	: Customer interest
<i>PR</i>	: Price
<i>SQ</i>	: Service quality
<i>ET</i>	: Ease of transaction
<i>BL</i>	: Brand loyalty
β_0	: Intercept
$\beta_1, \beta_2, \beta_3, \beta_4$: Coefficients of the independent variables
<i>e</i>	: Error term

RESULTS AND DISCUSSION

Overview of Research Location

Faculty of Economics and Business is one of the faculties at Universitas Jenderal Soedirman. Faculty of Economics and Business, Universitas Jenderal Soedirman located on Prof. Dr. H. R. Boenyamin street, Grendeng, Purwokerto, Central Java, Indonesia. Faculty of Economics and Bussines was established on October 9, 1963, with the Decree of the Minister of Higher Education and Science. The Faculty of Economics and Business has a long history since the beginning of Jenderal Soedirman University along with the first two other faculties, namely the Faculty of Agriculture and the Faculty of Biology. These three faculties became the forerunner of the establishment of Universitas Jenderal Soedirman and became a model for other faculties to be established.

The Faculty of Economics and Business, Universitas Jenderal Soedirman grew and developed following the needs of the times, one of which occurred in the 2008/2007 academic year through the Decree of the Rector of Universitas Jenderal Soedirman No. Kept. 205/J23/KP/2006, Faculty of Economics and Business added a new programme called the international class. In 2024, Faculty of Economics and Business has seven undergraduate programmes including regular and international classes such as regular and international accounting classes, regular and international economics development classes, regular and international management classes, and regular economic education class. Other departments in the vocational strata of the Faculty of Economics and Business have four departments, which include vocational accounting class, vocational business administration class, vocational office administration class, and the last vocational business international class (Faculty of Economics and Business Universitas Jenderal Soedirman, 2023).

Characteristics of the Respondents

The characteristics of the respondents are seen from major, gender, age, batch, and last digital account purchase. Table 1 shows the characteristics of respondents based on major, Table 2 shows the characteristics of respondents based on gender, Table 3 shows the characteristics of respondents based on age, Table 4 shows the characteristics of respondents based on batch, and Table 5 shows the characteristics of respondents based on last digital account purchase.

Table 1. Characteristics of Respondents Based on Major

Major	Total Respondent	Percentage (%)
Vocation	12	12%
Economics Development	36	36%
Accounting	17	17%
Management	17	17%
Economics Education	18	18%
Total	100	100%

Source: Primary Data Processed, 2024

Based on Table 1, it can be seen that 36 percent of the respondents are Economics Development students. The other respondents are Vocation students, Accounting students, Management students, and Economics Education students.

Table 2. Characteristics of Respondents Based on Gender

Gender	Total Respondent	Percentage (%)
Male	40	40%
Female	60	60%
Total	100	100%

Source: Primary Data Processed, 2024

Based on Table 2, the gender distributions are divided by male and female with the percentage female 60 percent out of 100 percent and male 40 out of 100 percent. It means female is the majority gender in this research.

Table 3. Characteristics of Respondents Based on Age

Age	Total Respondent	Percentage (%)
18	2	2%
19	14	14%
20	16	16%
21	34	34%
22	22	22%
23	8	8%
24	4	4%
Total	100	100%

Source: Primary Data Processed, 2024

Based on Table 3, the age distributions show that 34 percent of respondents were 21 years old and 22 percent respondents were 22 years old. The other respondents were 18 years old, 19 years old, 20 years old, 23 years old, and 24 years old. The age of the respondents reflects their year of study on campus.

Table 4. Characteristic of Respondents Based on Batch

Batch	Total Respondent	Percentage (%)
2018	3	3%
2019	21	21%
2020	24	24%
2021	22	22%
2022	30	30%
Total	100	100%

Source: Primary Data Processed, 2024

Based on Table 4, the respondents who filled out the questionnaires from various batches. 3 percent of respondents came from the batch of 2018, 21 percent of respondents came from the batch of 2019, 24 percent of respondents came from the batch of 2020, 22 percent of respondents came from the batch of 2021, and 30 percent of respondents came from the batch of 2022.

Table 5. Characteristic of Respondents Based on Last Digital Account Purchase

The last Digital Account Purchase	Total Respondent	Percentage (%)
Netflix	27	27%
Spotify	21	21%
Viu	19	19%
Canva	11	11%
YouTube	11	11%
Other	11	11%
Total	100	100%

Source: Primary Data Processed, 2024

Based on Table 5, Netflix is the digital account that has the most number of purchases by the respondents with a percentage of 27 percent. This position is followed by Spotify with a percentage of 21 percent and Viu with a percentage of 19 percent. The percentage of Canva and YouTube purchases is 11 percent each.

Data Analysis Result

Based on the results of multiple linear regression analysis, the variables that influence customer interest can be identified. Table 6 shows the results of multiple linear regression analysis.

Table 6. The Results of Multiple Linear Regression Analysis

Variable	Coefficient	Sig.
Constant	2.842	0.022*
Price	-0.279	0.003*
Service quality	0.209	0.001*
Ease of transaction	-0.228	0.002*
Brand loyalty	0.612	0.000*
R-Squared	= 0.628	
Adjusted R-Squared	= 0,612	
F-Statistic	= 40.036	
Prob (F-Statistic)	= 0.000	

Source: Primary Data Processed, 2024

Information:

The * sign indicates the variable is significant at $\alpha = 5$ percent

Based on Table 6, the regression equation is as follows:

$$CI = 2,842 - 0,279 PR + 0,209SQ - 0,228ET + 0,612BL$$

The regression line equation gives the following information:

- $\beta_0 = 2.842$ This means that if all independent variables including price, service quality, ease of transaction, and brand loyalty have a value of zero or have not changed, then the value of customer interest is 2.842.
- $\beta_1 = -0.279$ This means that if the price variable increases by 1 unit, the customer interest variable will decrease by 0.279. Assuming that other variables remain constant.
- $\beta_2 = 0.209$ This means that if the service quality variable increases by 1 unit, the customer interest variable will increase by 0.209. Assuming that other variables remain constant.
- $\beta_3 = -0.228$ This means that if the ease of transaction variable increases by 1 unit, the customer interest variable will decrease by 0.228. Assuming that other variables remain constant.
- $\beta_4 = 0.612$ This means that if the brand loyalty variable increases by 1 unit, the customer interest variable will increase by 0.612. Assuming that other variables remain constant.

The coefficient of determination is represented by the variable's contribution towards the dependent variable. This research study shows that the adjusted R-Square value is 0.612. It can be interpreted that the independent variables in this research, namely price, service quality, ease of transaction, and brand loyalty together influence the customer interest variable by 61.2 percent. Meanwhile, the rest (38.8 percent) is influenced by other variables outside the regression equation. Regarding the statistical F value, it can be seen that there is a joint influence of the price, service quality, ease of transaction, and brand loyalty variables on the customer interest in purchasing digital accounts through social media X.

The results of this research concluded that price negatively affects customer interest in buying digital accounts through social media X, meaning that if the price increases, a decrease

will follow it in customer demand or interest in buying digital accounts in X. This is a natural thing in economic conditions, considering that customers also pay attention to the value of the perceived value they get. According to Putra and Keni (2020), the higher the perceived value, the more the customer's desire to spend their cash. The level of importance and urgency would not be so much necessary when it comes to the needs that are not coming as primary needs will meet and match the same price conditions according to their needs and abilities, and since the price is the amount of money charged for the amount of money or value exchanged for the benefits of using the product (Tuten *et al.*, 2010)

Service quality positively affects customer interest in buying digital accounts through social media X, meaning that if the service quality situation increases, it also follows customer demand or interest in buying digital accounts through social media X, considering that customers also pay attention to the way they got treatment during their purchasing process. This research finding is in line with the results of other studies by David (2018) and Ginting *et al.* (2023), which state that the service quality has a positive and significant effect on customer satisfaction.

Ease of transaction negatively affects customer interest in buying digital accounts through social media X. This means that if the point or level of ease of transaction increases towards a much more profound negative value or in the sense of the process is more complicated, then customer interest in buying digital accounts through social media X will be followed by a decrease in customer interest in buying digital accounts through social media X considering that customers also pay attention with the effectiveness of the transaction process. According to Kustono *et al.* (2020), the way the platform or provider gives the ease and efficiency of the process could trigger and also affect the customer interaction and, in other words, ease the way of customer journey transition more preferred the customer consider the price. Others are of the same value and also support the understanding of customer focus, which is centred on customers with good levels of customer support such as information, communication and friendliness (Sheth *et al.*, 2023).

Brand loyalty has a positive and significant effect in terms of customer interest in purchasing digital accounts through social media X. This means that if the level or points of brand loyalty increase, it will be followed by an increase in customer buying interest in purchasing power. This research finding is in line with Nangin *et al.* (2020) research, which states that related with brand loyalty, the more significant the level or points of customers to the brand, the higher the buying interest of customers to purchase because of the diversity of the digital account sellers offer support with the price that very affordable will make customer that stick with the brand.

CONCLUSION

Price, service quality, ease of transaction, and brand loyalty variables significantly influence the customer interest in purchasing digital accounts through social media X. Service quality and brand have a positive and significant effect on customer interest in purchasing digital accounts through social media X. On the other hand, price and ease of transaction have a negative and significant effect on customer interest in purchasing digital accounts through social media X.

The implication of this research is that in terms of price, offering a low price is not enough to determine customer interest, due to fierce competition with other sellers who have the same low price. Other creative ideas are also needed to promote the digital accounts offered, one of which can be through satisfactory service quality and consistency, having good service quality can also increase customer attention and interest which can make customers feel comfortable. Brand loyalty in this case is from the perspective of customers who have their own taste

preferences to buy digital accounts that are available either on the official website or also offered by sellers at X which are cheaper but more risky. The above can more or less provide points that are mandatory and can be mastered as a seller who sells digital account services or products on social media.

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