

Drivers of Electric Vehicle Purchase Intention in Indonesia: The Mediating Role of Willingness to Pay

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ABSTRACT

Purpose – This paper seeks to investigate the joint effects of consumer psychology, individual characteristics, and government financial incentives on electric vehicle (EV) purchase intention in Indonesia, utilizing willingness to pay (WTP) as a critical psychological and economic mediator.

Methodology/approach – Grounded in the Theory of Planned Behavior (TPB) and Value-Belief-Norm (VBN) theory, an integrated framework featuring seven antecedents was developed. Data were acquired from 392 valid respondents across 33 regions in Indonesia using a purposive sampling method and empirically analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM).

Findings – The results reveal that resistance to change, environmental concern, perceived value, and personal norms are important direct predictors of purchase intention. Meanwhile, need for uniqueness, perceived trust, and government financial incentives serve as key drivers of readiness to pay. WTP plays a full mediating role in the association between need for uniqueness and purchase intention, while partially mediating the influences of environmental concern, perceived value, and resistance to change.

Novelty/value – This study provides a novel theoretical integration of rational-economic and moral-normative pathways to evaluate EV adoption in an emerging market context. The findings challenge the conventional premise that financial subsidies alone drive EV penetration, highlighting instead that internal motivations and customer perceived value serve as more powerful levers for sustainable transport transitions.

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INTRODUCTION

The global transition to sustainable mobility has established electric vehicles (EVs) as a fundamental component of low-carbon transportation strategies. Indonesia, the 4th most populated country in the world and a primary automotive market in Southeast Asia, is at a vital developmental point. The government has set ambitious EV targets including 2 million electric cars and 13 million electric motorcycles by 2030, supported by fiscal incentives like VAT exemptions, luxury goods tax

reductions, and purchase subsidies (International Energy Agency, 2025). Despite these attempts, battery electric vehicle (BEV) sales reached only around 43,000 units in 2024, leaving Indonesia behind regional rivals like Thailand and Vietnam in EV adoption rates.

This gap between policy intention and market reality demonstrates that supply-side initiatives are insufficient. Evidence shows that EV uptake is subject to a complex interplay of economic, psychological, and socio-normative factors not fully captured in government incentive schemes (Cabeza-Ramírez et al., 2025; Ninh, 2021). Most Indonesian customers still prefer traditional internal combustion engine (ICE) vehicles due to concerns regarding charging infrastructure, range anxiety, durability, and high initial costs (Statista, 2026). These barriers represent fundamental cognitive and attitudinal resistance that financial incentives alone cannot surmount.

The theoretical basis for the analysis of EV purchase behavior has been largely Ajzen's (Stern et al., 1999) Theory of Planned Behavior (TPB), which considers behavioral intention as a function of attitudes, subjective norms and perceived behavioral control. More recently, the Value-Belief-Norm (VBN) theory of Stern et al. (Paul et al., 2016) has been integrated to account for the moral and environmental dimensions of pro-environmental consumer behavior. In contrast, existing models largely ignore two important mechanisms: first, the role of willingness to pay (WTP) as a psychological bridge between antecedent perceptions and actual purchase intention; and second, the specific configuration of factors such as consumer uniqueness motivation, perceived trust, and personal norms that are particularly salient in the Indonesian sociocultural context.

The previous empirical studies have shown mixed results on many crucial factors of EV adoption. The impact of perceived trust (Hameed et al., 2024), the need for uniqueness (Kim & Choi, 2005) and government financial incentives (Xue et al., 2023) on purchase intention is still under question, with some research claiming large effects and others finding no direct impact. This inconsistency does indicate that intervening elements, such as the motivation to pay, mediate these interactions, but these aspects have not been adequately explored within an integrated model.

This research solves these gaps by developing and empirically validating a comprehensive mediation hypothesis in which seven consumer-side antecedents influence EV purchase intention directly and indirectly via willingness to pay. This study makes three main additions to the literature. Firstly, it provides one of the first empirical evaluations of WTP as a mediator between multiple psychological, moral and economic antecedents and EV purchase intention in Indonesia. Second, based on TPB and VBN theory, it establishes a theoretically solid model that integrates the rational and moral drivers for EV adoption. Third, it gives practical managerial and policy implications for the Indonesian market where the EV adoption meets unique institutional, infrastructural, and cultural challenges.

LITERATURE REVIEW

Theoretical Framework

The hypothetical model of this study integrates two complementary theoretical frameworks. The Theory of Planned Behavior (TPB) (Ajzen, 1991) suggests that attitude, subjective norms, and perceived behavioral control predict behavioral intention, the immediate antecedent of actual behavior. In this context, perceived value and faith in technology influence attitudes toward EV adoption, while perceived behavioral control encompasses consumers' financial capacities and confidence in dealing with EV uncertainties. Although TPB is broadly employed in green consumer behavior research (Paul et al., 2016), its conventional formulation overlooks moral or norm-based incentives. To circumvent this limitation, we adopt the Value-Belief-Norm (VBN) paradigm (Stern et al., 1999), which connects values, ecological beliefs, personal norms, and behavior to pro-environmental outcomes. VBN theory explains how internalized environmental ideals become moral duties or personal standards that drive sustainable consumption, including EV adoption. Consequently, this study employs both TPB and VBN theory to investigate consumers' rational-economic and moral-normative routes toward EV purchase intentions, utilizing willingness to pay as the cognitive-economic threshold.

Resistance to Change

Resistance to change (RTC) is defined as the tendency of consumers to resist innovations that disrupt established behavioral routines and habitual consumption patterns (Khan et al., 2022) In the EV

context, RTC manifests as reluctance to abandon the familiar ownership and usage experience of ICE vehicles – a phenomenon driven by status quo bias, loss aversion, and perceived switching costs (Zantvoort, 2015). Consumers accustomed to ICE vehicles must contend with a fundamentally different refueling paradigm (home/public charging versus petrol stations), altered maintenance routines, and unfamiliar ownership economics, all of which can trigger resistance even when objective product advantages are acknowledged.

Empirical research consistently documents RTC as a negative moderator of new technology acceptance (Damawan & Azizah, 2020). However, Ninh (Ninh, 2021) reported a counterintuitive finding in the Vietnamese EV context: consumers who acknowledged change-related concerns were also more likely to engage in deliberate cost-benefit evaluation, which, for those who concluded EVs offered net utility, actually reinforced purchase intention. This suggests that RTC may not operate uniformly – its effect on WTP and purchase intention may depend on the quality of information consumers have access to and their ability to cognitively process EV-specific benefits. Based on this theoretical and empirical rationale, we hypothesize:

H1: Resistance to Change has a positive and significant effect on Willingness to Pay.

H2: Resistance to Change has a positive and significant effect on Purchase Intention.

Need for Unique

The need for uniqueness (NFU) construct captures consumers' motivation to acquire distinctive goods and experiences as a means of differentiating their self-concept from others (Tian et al., 2001). Consumers scoring high on NFU actively seek novel, uncommon, or exclusive products that signal individuality and non-conformity (Marschallek et al., 2021). EVs, particularly premium models, carry strong symbolic associations with innovativeness, environmental consciousness, and modernity attributes that are attractive to NFU-driven consumers (Zhang & Phang, 2023). This symbolic dimension of EV ownership suggests that NFU may shape consumers' perception of EVs as identity-expressive assets, elevating their subjective valuation and, consequently, their willingness to pay a price premium.

However, the link between NFU and behavioral intention is not necessarily direct. NFU primarily operates through hedonic and symbolic valuation processes that manifest as elevated WTP, rather than through the utilitarian and normative pathways that more directly predict purchase intention (Tian et al., 2001). This suggests WTP as a mediating mechanism: NFU elevates WTP by framing EV ownership as a vehicle of self-expression, which in turn raises purchase intention. We therefore hypothesize:

H3: Need for Unique has a positive and significant effect on Willingness to Pay.

H4: Need for Unique has a positive and significant effect on Purchase Intention.

Environmental Concern

Environmental concern (EC) refers to the degree to which individuals are aware of, and emotionally invested in, environmental problems, and perceive themselves as responsible for contributing to environmental preservation (Paul et al., 2016). Drawing from VBN theory (Stern et al., 1999), environmental concern represents an intermediate variable in the causal chain from ecological values to pro-environmental behavior. Consumers with heightened EC assign greater utility to environmentally benign products, leading to stronger preferences for EVs over their fossil-fuel counterparts (Duong et al., 2022; Kim & Choi, 2005).

The link between EC and EV-related outcomes has been extensively documented across diverse cultural contexts. Ahmed et al. (Ahmed et al., 2021) found that environmental concern significantly predicted organic food purchase intention among young Pakistani consumers, confirming the generalizability of EC as a behavioral antecedent. In the EV literature specifically, Cabeza-Ramírez et al. (Cabeza-Ramírez et al., 2025) established that EC was the strongest predictor of WTP for EVs among

Spanish consumers, a finding replicated by Ninh (Ninh, 2021) in Vietnam. In the Indonesian context, growing public concern about urban air quality particularly in metropolitan Jakarta, which consistently ranks among Asia's most polluted cities is expected to amplify EC's motivational force. We hypothesize:

H5: Environmental Concern has a positive and significant effect on Willingness to Pay.

H6: Environmental Concern has a positive and significant effect on Purchase Intention.

Perceived Trust

Perceived trust in the context of EV adoption captures consumers' confidence that EV technology is reliable, durable, safe, and capable of meeting their transportation needs (Harrigan et al., 2021). Trust is particularly salient for technology-intensive products where performance uncertainty is high and the consequences of product failure are significant. For EVs, trust encompasses beliefs about battery longevity, charging system reliability, safety in adverse conditions, and the adequacy of post-sales service networks. (Biswas et al., 2021) demonstrated that perceived trust moderates consumer risk perceptions across multiple product categories, effectively reducing the psychological barrier to adoption.

In nascent EV markets such as Indonesia, where consumer familiarity with EV technology is limited and negative word-of-mouth regarding battery degradation and charging difficulties circulates widely, perceived trust assumes particular importance. Consumers who trust EV technology are more likely to revise upward their valuation of EVs and their willingness to pay a premium. However, trust may operate more strongly on WTP by reducing perceived risk and validating the price premium than on purchase intention directly, which is also shaped by affordability constraints, product availability, and charging infrastructure. We hypothesize:

H7: Perceived Trust has a positive and significant effect on Willingness to Pay.

H8: Perceived Trust has a positive and significant effect on Purchase Intention.

Perceived Value

Perceived value (PV) is defined as the consumer's overall assessment of a product's utility, based on perceptions of what is received relative to what is given (Bilal et al., 2023). In the EV context, perceived value encompasses multiple dimensions: functional value (energy efficiency, lower operating costs, performance characteristics), economic value (total cost of ownership relative to ICE vehicles), emotional value (driving experience, comfort), and symbolic value (status signaling, environmental identity) (Hameed et al., 2024). (Cabeza-Ramírez et al., 2025) found that perceived value was a dominant predictor of both WTP and purchase intention for EVs across European markets, consistent with Ninh's (Ninh, 2021) findings in Vietnam.

In the Indonesian market, where the average selling price of BEVs remains substantially above that of equivalent ICE vehicles despite government subsidies, consumers' perceived value assessment is critical. Consumers who perceive EVs as delivering superior long-term economic returns through lower fuel and maintenance costs that offset the higher upfront price are more likely both to accept the price premium (WTP) and to form a concrete purchase intention. PV thus operates through both the economic reasoning and emotional appraisal pathways that jointly constitute the consumer's valuation calculus. We hypothesize:

H9: Perceived Value has a positive and significant effect on Willingness to Pay.

H10: Perceived Value has a positive and significant effect on Purchase Intention.

Personal Norms

Personal norms (PN) represent an individual's internalized sense of moral obligation to act in ways consistent with their environmental values (Schiaroli & Fraccascia, 2026). Grounded in VBN theory (Stern et al., 1999), personal norms are distinguished from social norms in that they are self-generated standards of conduct driven by guilt and moral self-evaluation rather than by social pressure or peer expectations. Consumers who hold strong personal norms toward environmental sustainability

experience a form of anticipated moral satisfaction from purchasing EVs and anticipated guilt from continuing to operate environmentally harmful ICE vehicles (Stern, 2000).

The role of personal norms in shaping green consumption is well-established. (Stern, 2000) demonstrated that PN is a stronger and more stable predictor of pro-environmental behavior than social or situational norms, particularly for high-involvement decisions such as vehicle purchases. In the Indonesian context, where collectivist cultural values coexist with growing individual environmental consciousness, PN may serve as an important internal compass that guides EV adoption decisions independent of external social influence. Unlike economic variables, PN is not susceptible to subsidy removal or price volatility, making it a particularly resilient behavioral driver. We hypothesize:

H11: Personal Norms have a positive and significant effect on Purchase Intention.

Government Financial Incentives

Government financial incentives (GFI) for EV adoption encompass a range of demand-side fiscal instruments including purchase subsidies, VAT exemptions, luxury goods tax reductions, and concessional financing arrangements (Piriapada & Wasawong, 2024). The economic rationale for these instruments rests on correcting the market externality created by carbon emissions. EVs produce social benefits (reduced air pollution, lower carbon emissions) that are not reflected in their market price, creating a case for public subsidy to align private incentives with social optima (Xue et al., 2023).

Despite widespread adoption of such policies, empirical evidence on the effectiveness of GFI in directly stimulating EV purchase intention is mixed. (Xue et al., 2023) found that purchase subsidies significantly increased EV adoption among Chinese consumers with prior family EV ownership, but had limited effects on first-time buyers. (Piriapada & Wasawong, 2024) reported significant GFI effects in Thailand but noted that these effects were contingent on consumer awareness of available incentives. In Indonesia, where awareness of specific EV incentive programs among the general public remains low, the direct behavioral impact of GFI may be attenuated. Instead, GFI may primarily operate by reducing the perceived cost of EV ownership, thereby elevating consumer WTP, rather than directly increasing purchase intention. We hypothesize:

H12: Government Financial Incentives have a positive and significant effect on Purchase Intention.

Willingness to Pay and Mediation

Willingness to pay (WTP) represents the maximum monetary amount a consumer is prepared to exchange for a product or service, capturing the intersection of product valuation, budget constraint, and purchase commitment (Le Gall-Ely M, 2009). In the EV context, WTP reflects consumers' readiness to absorb the price premium that EVs command over equivalent ICE vehicles—a premium that, in the Indonesian market, can range from 20% to over 100% depending on vehicle segment and available subsidies. WTP thus serves as a psychological threshold: consumers whose product valuations exceed the price premium are candidates for purchase; those whose valuations fall short are not, regardless of their attitudinal favorability toward EVs.

This threshold function positions WTP as a natural mediator between antecedent perceptions and purchase intention. Several antecedents—particularly NFU, perceived trust, and GFI—may not possess sufficient motivational force to directly override affordability constraints and trigger purchase intention, but may elevate consumers' subjective product valuation (captured by WTP), which in turn increases the probability of purchase intention formation. Consistent with this reasoning, (Cabeza-Ramírez et al., 2025) found that WTP fully mediated the effect of symbolic value on EV purchase intention in Spain, and Ninh (Ninh, 2021) documented WTP mediation of the RTC-intention relationship in Vietnam. We therefore hypothesize:

H13: Willingness to Pay has a positive and significant effect on Purchase Intention.

H14: Willingness to Pay mediates the relationship between Resistance to Change and Purchase Intention.

H15: Willingness to Pay mediates the relationship between Need for Unique and Purchase Intention.

H16: Willingness to Pay mediates the relationship between Perceived Value and Purchase Intention.

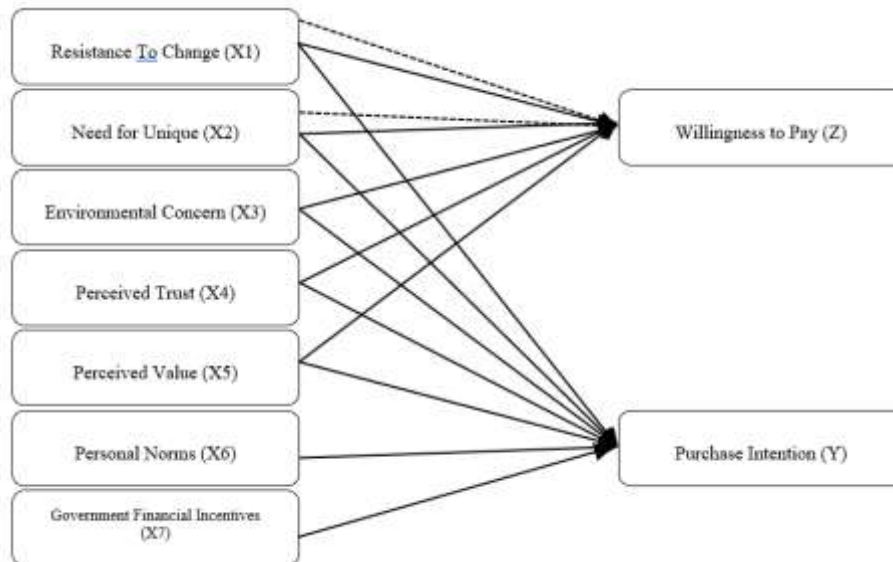


figure 1. Conceptual framework illustrating the proposed relationships among RTC, NFU, EC, PT, PV, PN, GFI, WTP, and PI. Solid arrows represent direct effects; dashed arrows represent indirect effects mediated through WTP

METHOD

Research Design and Approach

This study adopts a quantitative, cross-sectional survey design to empirically examine the proposed mediation model. The use of a quantitative approach is consistent with the study's deductive orientation and its objective of testing theoretically derived hypotheses using statistical inference (Hair et al., 2017). A cross-sectional design was selected for its practical efficiency and its appropriateness for studying consumer attitudes and behavioral intentions at a single point in time. The analysis employs Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS 4.0, a method widely recommended for consumer behavior research involving complex multi-path models, formative or reflective constructs, and relatively modest sample sizes (Hair et al., 2017).

Sampling and Data Collection

The target population comprised Indonesian citizens aged 17 years or older who currently own or regularly use four-wheeled vehicles and are familiar with the concept of electric vehicles. These criteria were established to ensure that respondents possessed the minimum product knowledge and personal relevance required to meaningfully evaluate EV-related constructs. Purposive sampling – a non-probability method – was employed because the study required respondents with specific characteristics that were not uniformly distributed across the general population. The appropriateness of purposive sampling for consumer research involving targeted behavioral phenomena is well-established (Hair et al., 2017).

The minimum required sample size was determined using Bernoulli's formula for proportions with an unknown population size, adopting a confidence level of 95%, a margin of error of 5%, and a population proportion of 0.5 (maximum variability). This yielded a minimum sample of 385 respondents. An online survey instrument was distributed through social media platforms, automotive community forums, and professional networks across all 34 Indonesian provinces between January and March 2025. A total of 401 responses were received, of which 392 were deemed valid after removing

responses with missing values, straight-lining patterns, or completion times below two minutes. The final sample of 392 respondents surpasses the minimum requirement, providing adequate statistical power for PLS-SEM analysis.

Measurement Instrument

All constructs were measured using reflective multi-item scales adapted from validated instruments in the literature, modified to reflect the Indonesian EV context. All items were rated on a five-point Likert scale anchored at 1 (strongly disagree) and 5 (strongly agree). Resistance to Change (RTC) was measured using four items adapted from Ninh (Ninh, 2021) and (Khan et al., 2022). Environmental Concern (EC) was measured with five items from (Paul et al., 2016). Need for Unique (NFU) was operationalized using four items from (Tian et al., 2001). Perceived Trust (PT) was assessed with four items from (Harrigan et al., 2021) and (Biswas et al., 2021). Perceived Value (PV) was measured with five items from (Bilal et al., 2023) and (Hameed et al., 2024). Personal Norms (PN) were measured with three items adapted from (Stern, 2000). Government Financial Incentives (GFI) were assessed with four items from (Xue et al., 2023) and (Piriyapada & Wasawong, 2024). Willingness to Pay (WTP) was measured with four items from (Le Gall-Ely M, 2009) and (Ninh, 2021). Purchase Intention (PI) was measured with four items from (Indrawati et al., 2023) and (Carandy & Dewi, 2025).

RESULT AND DISCUSSION

Respondent Profile

Table 1 summarizes the demographic profile of the 392 valid respondents. The sample comprises 53.3% male and 46.7% female respondents, reflecting the preponderance of male respondents in Indonesian automotive consumer research, consistent with nationally representative vehicle ownership statistics in which male-headed households account for a higher share of vehicle purchases. Young adults aged 23–27 years constitute the largest age cohort (26%), followed by 28–32 years (21%) and 33–37 years (17%), indicating that the sample skews toward the millennial and Gen-Z demographic segments precisely the cohorts that Indonesian EV manufacturers and policymakers are most eager to engage. Geographically, respondents span all 33 provinces, though Java-based respondents dominate: DKI Jakarta (17.6%), West Java (16.3%), and Central Java (12.5%) together account for nearly half of the sample, reflecting both the concentration of EV infrastructure and higher average incomes in Java relative to other islands. In terms of occupation, employees constitute the largest group (40%), followed by entrepreneurs (26%), housewives (20%), and students (14%), suggesting that the majority possess stable incomes and active vehicle usage patterns relevant to EV adoption decisions.

Table 1 Demographic Profile of Respondents (N = 392).

Characteristic	Category	Frequency	Percentage (%)
Gender	Male	209	53.3
	Female	183	46.7
Age Group	17–22 years	47	12.0
	23–27 years	102	26.0
	28–32 years	82	20.9
	33–37 years	67	17.1
	38–42 years	43	11.0
	43–57 years	35	8.9
	> 58 years	16	4.1
Domicile	DKI Jakarta	69	17.6

Characteristic	Category	Frequency	Percentage (%)
	West Java	64	16.3
	Central Java	49	12.5
	East Java	38	9.7
	Other provinces	172	43.9
Occupation	Employee	157	40.1
	Entrepreneur	102	26.0
	Housewife	78	19.9
	Student	55	14.0

Source: author's data analysis (2026)

Measurement Model Assessment

Convergent validity requires that items measuring the same construct share a high proportion of variance, operationalized through two criteria: (1) outer loadings ≥ 0.70 , indicating that each indicator contributes substantially to its latent construct; and (2) Average Variance Extracted (AVE) ≥ 0.50 , indicating that the construct explains more than half of the variance in its indicators. All items in this study met or exceeded the 0.70 outer loading threshold, confirming that each indicator reliably reflects its intended construct. AVE values ranged from 0.638 (GFI) to 0.892 (PN), all surpassing the 0.50 benchmark. Composite reliability (CR) values ranged from 0.869 to 0.962, well above the 0.70 threshold, confirming strong internal consistency across all constructs. Cronbach's alpha (α) values similarly exceeded 0.70 for all constructs.

Table 2 Construct Reliability and Convergent Validity.

Construct	Items	AVE	CR	Cronbach's α	Outer Loadings Range
Resistance to Change (RTC)	4	0.743	0.921	0.893	0.82 – 0.89
Need for Unique (NFU)	4	0.711	0.908	0.874	0.78 – 0.88
Environmental Concern (EC)	5	0.727	0.934	0.912	0.80 – 0.90
Perceived Trust (PT)	4	0.697	0.901	0.867	0.79 – 0.88
Perceived Value (PV)	5	0.699	0.920	0.897	0.77 – 0.89
Personal Norms (PN)	3	0.796	0.921	0.876	0.85 – 0.92
Govt. Financial Incentives (GFI)	4	0.638	0.876	0.832	0.74 – 0.85
Willingness to Pay (WTP)	4	0.753	0.923	0.892	0.83 – 0.90
Purchase Intention (PI)	4	0.717	0.908	0.876	0.78 – 0.89

Source: author's data analysis (2026)

Discriminant validity was assessed using three complementary approaches to ensure robustness. First, the Fornell-Larcker criterion requires that the square root of each construct's AVE (shown on the diagonal of Table 3) exceeds its correlations with all other constructs. Table 3 confirms this requirement is satisfied across all construct pairs. Second, the Heterotrait-Monotrait Ratio of Correlations (HTMT) was computed; all HTMT values were below the conservative threshold of 0.85 for theoretically distinct constructs, confirming adequate discriminant validity. Third, examination of cross-loadings revealed that all indicators loaded higher on their intended construct than on any other construct. Collectively, these results provide strong evidence that the nine constructs are empirically distinct and measure unique aspects of the EV adoption phenomenon.

Table 3 Fornell-Larcker Criterion Discriminant Validity Matrix.

	RTC	NFU	EC	PT	PV	PN	GFI	WTP	PI
RTC	0.862								
NFU	0.003	0.843							
EC	0.036	0.084	0.852						
PT	0.016	0.047	0.065	0.835					
PV	0.070	0.034	0.112	0.025	0.836				
PN	0.029	0.034	0.031	0.146	0.045	0.892			
GFI	0.015	0.016	0.026	0.035	0.065	0.073	0.799		
WTP	0.134	0.159	0.223	0.190	0.143	0.128	0.173	0.868	
PI	0.155	0.106	0.227	0.100	0.178	0.160	0.105	0.469	0.847

Source: author's data analysis (2026)

Diagonal values (bold) represent the square root of AVE. Off-diagonal values are inter-construct Pearson correlations. Discriminant validity is established when diagonal values exceed all off-diagonal values in the same row and column [32].

Table 4 Heteroait Monotrait Ratio (HTMT).

	EC	GFI	NFU	PT	PV	PN	PI	RTC	WTP
EC									
GFI	0.041								
NFU	0.103	0.055							
PT	0.095	0.062	0.076						
PV	0.130	0.098	0.042	0.075					
PN	0.047	0.085	0.076	0.187	0.062				
PI	0.255	0.093	0.119	0.118	0.202	0.194			
RTC	0.048	0.057	0.029	0.035	0.079	0.068	0.181		
WTP	0.260	0.183	0.189	0.227	0.162	0.164	0.540	0.0156	

Source: author's data analysis (2026)

Based on the criteria by Hair et al. (2022), discriminant validity can be evaluated using the HTMT value, which must be less than 0.9. The analysis results show that all HTMT values are well below the threshold, with the highest value being 0.540 (between Purchase Intention and Willingness to Pay). This indicates that each construct has an adequate level of distinction and that there are no multicollinearity issues among the constructs.

Inner Model

Goodness of Fit

Goodness-of-fit (GOF) describes the extent to which the model formulated by the researcher is able to replicate the covariance matrix of the indicator data, thereby indicating the degree of fit between the observed and predicted covariance matrices. In SmartPLS, the GOF criteria can be measured using

the Standardized Root Mean Square Residual (SRMR) and the Normed Fit Index (NFI) (Hair Jr et al., 2018:635).

Table 5 Goodness of Fit.

	Saturated model	Estimated model
SRMR	0.045	0.052
NFI	0.778	0.776

Source: author's data analysis (2026)

Model goodness of fit can be evaluated using the SRMR (<0.08) and NFI (>0.90) values. The results show that the SRMR value for the saturated model is 0.045 and for the estimated model is 0.052, both of which are below the maximum threshold of 0.08. This indicates that the model exhibits a good fit between the empirical data and the constructed model.

However, the NFI values for the saturated model (0.778) and the estimated model (0.776) are still below the recommended threshold of 0.90. This suggests that although the model has a good fit based on the SRMR, the overall goodness of fit based on the NFI is not yet optimal. Thus, the model can be considered fairly good, but there is still room for improvement to achieve a higher level of goodness of fit.

Determinant Coefficient Test (R-Square Test)

According to Hair et al. (2022), the R-squared value is used to measure the ability of exogenous variables to explain endogenous variables. Generally, R-squared is divided into three categories: 0.75 for a strong model, 0.50 for a moderate model, and 0.25 for a weak model (Ghozali, 2021:73).

Table 6 R-Square.

Variable	R-square	R-square adjusted
Purchase Intention	0.045	0.052
Willingness to Pay	0.778	0.776

Source: author's data analysis (2026)

The results show that the R-squared value for Purchase Intention is 0.278 and for Willingness to Pay is 0.155. This means that the independent variables in the model account for 27.8% of the variation in Purchase Intention and 15.5% of the variation in Willingness to Pay, while the remainder is explained by other variables outside the model. According to the criteria proposed by Ozili (2023), an R-squared value in the range of 0.10 to 0.50 is still acceptable in social research, especially if most of the independent variables show significant results. In this study, the majority of the relationships between variables were found to be significant; therefore, the R-squared value obtained can still be categorized as adequate.

Effect Size Test

Based on the criteria established by Hair et al. (2022), the effect size (f^2) is used to measure the contribution of each exogenous variable to the endogenous variable, with categories of small (≥ 0.02), moderate (≥ 0.15), and large (≥ 0.35).

Table 7 Effect Size.

Variable	f-square
Environmental concern -> Purchase Intention	0.031

Variable	f-square
Environmental concern -> Willingness to Pay	0.065
Government Financial Incentives -> Purchase Intention	0.002
Need for uniqueness -> Purchase Intention	0.003
Need for uniqueness -> Willingness to Pay	0.028
Perceived trust -> Purchase Intention	0.004
Perceived trust -> Willingness to Pay	0.050
Perceived value -> Purchase Intention	0.028
Perceived value -> Willingness to Pay	0.031
Personal Norms -> Purchase Intention	0.019
Resistance to change -> Purchase Intention	0.010
Resistance to change -> Willingness to Pay	0.014
Willingness to Pay -> Purchase Intention	0.142

Source: author's data analysis (2026)

The results show that Environmental Concern has a small effect on Purchase Intention (0.031) and Willingness to Pay (0.065). Government Financial Incentives on Purchase Intention (0.002) and Need for Uniqueness on Purchase Intention (0.003) showed very small effects (below 0.02), while Need for Uniqueness on Willingness to Pay (0.028) fell into the small effect category. Perceived Trust has a very small effect on Purchase Intention (0.004) and a small effect on Willingness to Pay (0.050).

Furthermore, Perceived Value has a small effect on both Purchase Intention (0.028) and Willingness to Pay (0.031). Personal Norms have a small effect on Purchase Intention (0.019, approaching the 0.02 threshold), while Resistance to Change has a very small effect on both Purchase Intention (0.010) and Willingness to Pay (0.014). Finally, Willingness to Pay on Purchase Intention has an f^2 value of 0.142, which is the largest in the model and approaches the moderate category.

Structural Model and Hypothesis Testing

The structural model was estimated using the bootstrapping procedure with 5,000 subsamples to generate bias-corrected confidence intervals for path coefficients and indirect effects. Model explanatory power was evaluated using R^2 , and the predictive relevance of the model was assessed using the Stone-Geisser Q^2 statistic via blindfolding (Hair et al., 2017). The coefficient of determination for Purchase Intention was $R^2 = 0.278$, classified as low-to-moderate according to (Hair et al., 2017) benchmarks, while WTP achieved $R^2 = 0.155$ (low). Q^2 values obtained through blindfolding exceeded zero for both endogenous constructs ($Q^2_{PI} = 0.187$; $Q^2_{WTP} = 0.112$), confirming that the model possesses meaningful out-of-sample predictive relevance beyond what a naïve baseline model would achieve.

Table 8 Structural Model Results Path Coefficients and Hypothesis Testing with Direct Effect.

Hypothesis	Path	β	SE	t-value	p-value	Decision
H1	RTC → WTP	0.111	0.046	2.405	0.016	Supported
H2	RTC → PI	0.086	0.041	2.122	0.034	Supported

Hypothesis	Path	β	SE	t-value	p-value	Decision
H3	NFU \rightarrow WTP	0.155	0.044	3.550	0.000	Supported
H4	NFU \rightarrow PI	0.048	0.044	1.087	0.277	Not Supported
H5	EC \rightarrow WTP	0.238	0.048	5.004	0.000	Supported
H6	EC \rightarrow PI	0.155	0.043	3.603	0.000	Supported
H7	PT \rightarrow WTP	0.207	0.043	4.801	0.000	Supported
H8	PT \rightarrow PI	0.057	0.045	1.271	0.204	Not Supported
H9	PV \rightarrow WTP	0.162	0.048	3.389	0.001	Supported
H10	PV \rightarrow PI	0.146	0.047	3.086	0.002	Supported
H11	PN \rightarrow PI	0.120	0.040	2.969	0.003	Supported
H12	GFI \rightarrow PI	0.040	0.059	0.681	0.496	Not Supported
H13	WTP \rightarrow PI	0.361	0.059	6.154	0.000	Supported

Source: author's data analysis (2026)

To deeply assess the mechanism through which consumer-side antecedents influence Electric Vehicle (EV) purchase intention, a mediation analysis was conducted. Following the structural guidelines for PLS-SEM, the mediation types are categorized into full or partial mediation by comparing the significance of the indirect effects against their respective direct paths.

Table 9 Structural Model Results Path Coefficients and Hypothesis Testing with Indirect Effect.

Hypothesis	Path	β	SE	t-value	p-value	Decision
H14	RTC \rightarrow WTP \rightarrow PI	0.040	0.018	2.216	0.027	Supported
H15	NFU \rightarrow WTP \rightarrow PI	0.056	0.019	2.967	0.003	Supported
H16	PV \rightarrow WTP \rightarrow PI	0.059	0.021	2.802	0.005	Supported

Source: author's data analysis (2026)

β = standardized path coefficient; SE = standard error; CI = bias-corrected 95% bootstrap confidence interval (5,000 subsamples); t-values are two-tailed. Significance threshold: $p < 0.05$.

As presented in Table 8, Willingness to Pay (WTP) acts as a full mediator in the relationship between Need for Uniqueness (NFU) and Purchase Intention (H15 $\beta = 0.056$, $p = 0.003$). This categorization is established because the direct path from NFU to Purchase Intention is statistically non-significant (H4 $p = 0.277$), whereas the indirect effect through WTP is highly significant.

Conversely, WTP serves as a partial mediator for both Resistance to Change (H14 $\beta = 0.040$, $p = 0.027$) and Perceived Value (H16 $\beta = 0.059$, $p = 0.005$). In these paths, both the direct effects (RTC $>$ PI, $p = 0.034$; PV $>$ PI, $p = 0.002$) and the indirect pathways via WTP remain statistically significant. This indicates that while Resistance to Change and Perceived Value can directly alter purchase intentions, their behavioral consequences are significantly augmented when routed through consumers' willingness to absorb price premiums.

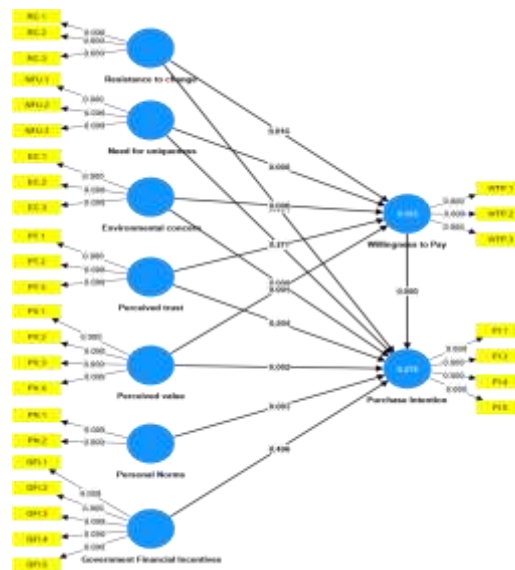


figure 1. PLS path model with standardized path coefficients. Solid lines indicate statistically significant paths ($p < 0.05$); dashed lines indicate non-significant paths.

The results provide support for 13 of the 16 hypothesized relationships. Among the significant direct effects on WTP, Environmental Concern registers the largest standardized coefficient ($\beta = 0.238$, $p < 0.001$), followed by Perceived Trust ($\beta = 0.207$, $p < 0.001$), Perceived Value ($\beta = 0.162$, $p = 0.001$), Need for Unique ($\beta = 0.155$, $p < 0.001$), and Resistance to Change ($\beta = 0.111$, $p = 0.016$). For Purchase Intention, Willingness to Pay emerges as the dominant predictor ($\beta = 0.361$, $p < 0.001$), underscoring its critical mediating role. Environmental Concern ($\beta = 0.155$, $p < 0.001$), Perceived Value ($\beta = 0.146$, $p = 0.002$), Personal Norms ($\beta = 0.120$, $p = 0.003$), and Resistance to Change ($\beta = 0.086$, $p = 0.034$) also exert significant direct effects. Three hypotheses are not supported: NFU \rightarrow PI (H4, $\beta = 0.048$, $p = 0.277$), PT \rightarrow PI (H8, $\beta = 0.057$, $p = 0.204$), and GFI \rightarrow PI (H12, $\beta = 0.040$, $p = 0.496$).

Table 9 Coefficient of Determination (R^2) and Effect Size (f^2).

Construct / Path	R^2	Adj. R^2	Q^2	f^2 (key paths)
Purchase Intention (PI)	0.278	0.263	0.187	
Willingness to Pay (WTP)	0.155	0.144	0.112	
WTP \rightarrow PI				0.142 (small–medium)
EC \rightarrow WTP				0.065 (small)
PT \rightarrow WTP				0.050 (small)
PV \rightarrow PI				0.028 (small)
PN \rightarrow PI				0.019 (small)
GFI \rightarrow PI				0.002 (negligible)

Source: author's data analysis (2026)

Discussion

The empirical results demonstrated in Table 8 offer critical insights into the socio-psychological and economic drivers of electric vehicle (EV) adoption in Indonesia. The finding that Environmental Concern is the strongest predictor of Willingness to Pay, as indicated by the path coefficients in Table

8, aligns with the core tenets of the Value-Belief-Norm theory. Environmentally motivated consumers in Indonesia are cognitively primed to assign higher utility to the ecological benefits of EVs, which significantly elevates their internal valuation benchmark and readiness to pay a price premium. This finding directly mirrors the previous studies conducted in European EV markets by Cabeza-Ramírez et al. (2025) and in the Vietnamese context by Ninh (2021). Furthermore, the significant direct effect of Environmental Concern on Purchase Intention shown in Table 8 is consistent with the evidence documented by Ahmed et al. (2021) regarding pro-environmental consumer behavior, indicating that environmental apprehension translates into a robust motivational force for sustainable consumption.

The structural model results in Table 8 also reveal a crucial asymmetry regarding Perceived Trust, which registers a significant positive effect on Willingness to Pay but a non-significant direct effect on Purchase Intention. This suggests that while trust in technology reduces consumer risk perceptions and validates the price premium, it does not directly trigger behavioral commitment. This mechanism corresponds with the baseline findings of Biswas et al. (2021), who demonstrated that perceived trust alters customer risk appraisals across multiple categories, and Hameed et al. (2024), who emphasized the intervening nature of consumer satisfaction and image in converting trust into long-term loyalty. In nascent markets where technology familiarity is low, trust operates primarily as an evaluative threshold that shapes financial readiness before purchase intentions can solidify.

The full mediation of Need for Uniqueness on Purchase Intention through Willingness to Pay, supported by the indirect path analysis in Table 8, reveals an important structural dimension in green consumer psychology. Grounded in symbolic valuation, consumers with a high need for uniqueness view premium EVs not merely as functional transportation, but as status-differentiating assets that signal identity, innovativeness, and modernity, which is conceptually consistent with the framework by Tian et al. (2001) and the identity-expressive consumption findings of Zhang & Phang (2023). However, this symbolic motivation is structurally insufficient on its own to generate concrete behavioral commitment. As shown by the non-significant direct path in Table 8, it must first clear the economic hurdle by elevating the consumers' internal monetary valuation threshold. Once consumers emotionally accept and validate the price premium, this heightened state of monetary readiness successfully transforms into a definitive purchase intention, validating the symbolic value mediation noted by Cabeza-Ramírez et al. (2025).

Regarding Perceived Value, the partial mediation substantiated by the data in Table 8 implies a dual-processing pathway where economic reasoning and emotional appraisal operate concurrently. When Indonesian consumers evaluate EVs as delivering superior utility—such as functional value and long-term economic returns that offset high upfront costs—they are driven by rational-economic calculations to form a direct purchase intention, matching the findings of Bilal et al. (2023) and Hameed et al. (2024). Simultaneously, as validated by the significant indirect path in Table 8, this high perceived value diminishes the perceived monetary loss of buying a premium vehicle, thereby lifting their Willingness to Pay, which further multiplies their intention to adopt sustainable transport, a phenomenon previously reported across European markets by Cabeza-Ramírez et al. (2025) and in Vietnam by Ninh (2021).

The non-significant direct effect of Government Financial Incentives on Purchase Intention, as clearly presented in Table 8, stands out as a highly policy-relevant finding that challenges conventional administrative assumptions. This baseline finding suggests that fiscal subsidies alone do not automatically translate into market demand. This aligns with the empirical conclusions of Xue et al. (2023) in China, who found that purchase subsidies primarily influenced consumers with prior family EV ownership but had attenuated effects on first-time buyers. It is also consistent with the ASEAN market insights of Piriyaapada & Wasawong (2024) in Thailand, who noted that the behavioral impact of government incentives is heavily contingent upon public awareness and underlying consumer knowledge. Without complementary demand-creation conditions, price-focused subsidies fail to generate a direct shift in purchasing intentions.

Lastly, the positive and significant direct effect of Resistance to Change on both Willingness to Pay and Purchase Intention documented in Table 8 replicates the counterintuitive findings of Ninh (2021) in Vietnam. This can be interpreted through the lens of elaboration motivation, where consumers

who initially exhibit a status quo bias, as defined by Khan et al. (2022), engage in more extensive and deliberate information processing to evaluate the innovation. Those who ultimately conclude that EVs offer net functional utility form a stronger and more definitive purchase commitment. This internal moral compass is further supported by the significant direct effect of Personal Norms on Purchase Intention shown in Table 8, confirming Stern's (2000) assertion that internalized moral obligations are a resilient and self-sustaining behavioral driver of pro-environmental actions that function independently of external social pressures or volatile financial incentives.

Theoretical Implications

This study makes three primary theoretical contributions. First, it demonstrates that Willingness to Pay operates as a critical mediating mechanism that links diverse psychological, normative, and economic antecedents to EV purchase intention, a structural relationship that has been individually documented in specific contexts (Cabeza-Ramírez et al., 2025; Ninh, 2021) but not previously tested within a unified multi-antecedent framework in an Indonesian setting. The mediation findings for NFU (full mediation), EC (partial mediation), PV (partial mediation), and RTC (partial mediation) provide a nuanced decomposition of how these antecedents exert their behavioral influence.

Second, the integration of TPB and VBN theory yields a model with both rational-economic and moral-normative pathways, capturing the multidimensional nature of EV adoption motivation more comprehensively than either framework alone. The significant role of Personal Norms alongside economic and psychological factors confirms that pro-environmental consumption in Indonesia is not purely instrumentally motivated—internalized moral obligation constitutes an independent behavioral driver.

Third, the non-significant direct effects of GFI, PT, and NFU on Purchase Intention, despite their significant effects on WTP, reveal an important structural asymmetry in EV consumer psychology: not all antecedents operate through the same mechanisms, and the mediation architecture of consumer behavior models requires careful attention to which variables generate product valuation versus which generate behavioral commitment. This insight has broader implications for the design of consumer behavior models in other sustainable product categories.

Managerial and Policy Implications

For EV manufacturers and marketing practitioners, this study highlights three priority areas. First, environmental value communication should be elevated as a core marketing strategy. Given EC's dominant effect on WTP, campaigns that vividly communicate EVs' environmental benefits—with specific, locally relevant data on emission reductions and air quality improvements—are likely to yield the strongest WTP uplift. Second, exclusivity and identity-expressive positioning can effectively build WTP among NFU-oriented consumer segments, but this messaging must be complemented by practical reassurances to convert elevated WTP into purchase intention. Third, trust-building investments—in battery warranty programs, service network development, and transparent performance communication—should be viewed as strategic priorities that indirectly support demand generation through the WTP mediation pathway.

For policymakers, the non-significance of GFI's direct effect on Purchase Intention suggests that subsidy programs alone are insufficient to drive EV adoption at scale in Indonesia. Effective EV policy requires a portfolio approach that combines financial incentives with: (1) aggressive public awareness campaigns to ensure that available incentives are salient to consumers; (2) accelerated charging infrastructure deployment to address the practical barriers that prevent WTP from converting into purchase intention; and (3) environmental education programs that cultivate personal norms toward sustainable transportation, creating a resilient motivational foundation that persists beyond the subsidy era.

CONCLUSION

It contains conclusion and suggestion. Conclusion briefly illustrates the results that address the hypotheses and/or research purposes or findings. It is the summary of the research and discussion, relevant to the findings, presented descriptively, not numeric. Suggestion provides things expected to conduct related to further ideas the research has proposed.

This study has examined the antecedents of EV purchase intention in Indonesia through a theoretically grounded mediation framework integrating TPB and VBN theory, with Willingness to Pay as the central mediating mechanism. Using PLS-SEM analysis of 392 responses from a nationally distributed sample, the study finds that Environmental Concern, Perceived Trust, Perceived Value, Need for Unique, and Resistance to Change are significant predictors of Willingness to Pay, while Environmental Concern, Perceived Value, Personal Norms, Resistance to Change, and Willingness to Pay significantly predict Purchase Intention. Government Financial Incentives, Perceived Trust, and Need for Unique do not directly influence Purchase Intention, but operate primarily through Willingness to Pay.

The most substantively important finding is the dominant mediating role of WTP: it links antecedent perceptions and motivations to purchase intention, and its own predictive power for PI ($\beta = 0.361$) surpasses that of all direct antecedents. This positions WTP—not government subsidies or environmental concern per se—as the most proximal lever for EV demand stimulation in Indonesia. Strategies that elevate consumer WTP through value communication, trust-building, and environmental identity framing are likely to generate greater behavioral returns than price-focused subsidies alone.

The non-significant direct effect of Government Financial Incentives on Purchase Intention is particularly policy-relevant, suggesting that Indonesia's current subsidy-centric EV promotion strategy may be insufficient and should be complemented by demand-side interventions targeting consumer psychology, infrastructure confidence, and environmental awareness.

Limitations

Several limitations should be acknowledged. First, the cross-sectional design precludes causal inference—the observed relationships reflect associations at a single point in time and cannot confirm that antecedent changes cause subsequent shifts in WTP or PI. Longitudinal studies tracking the same consumers as EV adoption progresses would provide stronger evidence of causal dynamics. Second, the use of purposive online sampling introduces self-selection bias; internet-literate, vehicle-owning respondents may differ systematically from the broader Indonesian vehicle-purchasing population in ways that affect the generalizability of findings, particularly for respondents in rural areas and outer islands with limited internet access. Third, the model does not account for several potentially important variables, including social norms (peer and family influence), charging infrastructure proximity, and prior EV trial experience, each of which may moderate the relationships identified here. Fourth, all constructs were measured through self-report, and while common method bias assessments did not indicate critical contamination, the possibility of response bias cannot be fully excluded.

Future Research Directions

Future research should address these limitations and extend the findings in several directions. Longitudinal studies tracking EV purchase intention and actual purchase behavior over time would enable testing of intention-behavior gaps and the dynamic evolution of WTP as market conditions change. Cross-national comparative studies contrasting Indonesia with other ASEAN markets particularly Thailand and Vietnam, where EV adoption is more advanced—would clarify the boundary conditions of the identified relationships and the extent to which cultural factors moderate the TPB-VBN integrated model. Future models should incorporate social norms, charging infrastructure accessibility, and product trial effects as additional predictors. Finally, experimental or quasi-experimental designs examining the effect of specific incentive structures (purchase subsidies versus operating cost subsidies versus infrastructure investment) on WTP and purchase intention would provide more actionable guidance for EV policy design in emerging marketse.

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