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Electric Car Purchase Interest Analysis: Price and Purchasing Power Moderated by Government Policy in Bogor

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ABSTRACT
Price, purchasing power and government policy are three of several factors that are thought to be relatively strong in influencing the interest in buying electric cars. To prove the influence of the three, it is necessary to conduct research with the aim of determining the influence between the variables Price, purchasing power on purchasing interest with government policy as a moderating variable. This research was conducted in the Bogor city community with a sample of 97 respondents, the formula used to calculate it is Lamesshow. Data collection was carried out using questionnaires distributed offline and online. Data was processed using Partial Least Square (PLS-SEM), which is one of the Structural Equation Modeling (SEM) techniques that is able to analyze latent variables, indicator variables and measurement errors. The results show that price and purchasing power influence purchasing interest, government policy moderates the influence between price on purchasing interest, while government policy does not moderate the influence between purchasing power on purchasing interest. based on the results of this study, it shows that all variables influence purchasing interest, even government policy can moderate the relationship between price and purchasing interest, but government policy does not moderate purchasing power on purchasing interest.

Keywords: Purchasing Power, Price; Policy, Buying Interest in Electric Cars

1. INTRODUCTION

Indonesia, as one of the countries that produces the largest carbon emissions in the world, is making efforts to achieve net zero emissions by 2060, based on the Regulation of the President of the Republic of Indonesia Number 55 of 2019 (Widodo & Amin, 2022). One of the efforts being implemented is the acceleration of the battery electric vehicle (BEV) program for road transportation. Vehicles are goods closely associated with the daily lives of Indonesian people, and their numbers continue to increase each year. In Indonesia, there is even a deeply rooted culture of owning multiple vehicles, where most households own more than one. If fossil-fuel vehicles that produce carbon emissions are not soon replaced, this will negatively affect the future of Indonesian society. Government support through these regulations has not yet significantly impacted people's interest in purchasing electric vehicles, mainly because electric vehicles—especially four-wheeled ones—are still considered expensive. According to Meilani (2023), the Ministry of Finance Regulation (PMK) Number 38 of 2023, which provides Value Added Tax (VAT) incentives for the purchase of four-wheeled electric vehicles and electric buses, aims to

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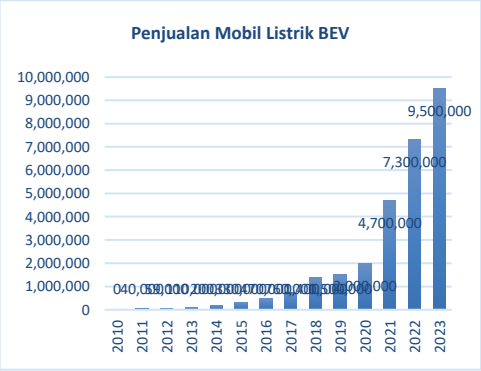
encourage people to shift from conventional fossil-fuel vehicles to electric vehicles. However, this has not been positively received by the public, as indicated by the still low sales of electric cars in Indonesia.

Figure 1.1. Data on Electric Vehicle Sales Based on the International Energy Agency (IEA)



Source: International Energy Agency (IEA)

Ahdiat (2024), using data from the International Energy Agency (IEA), noted that in 2023 global BEV sales reached 9.5 million units, an increase of 30% compared with 2022. This upward trend has drawn attention to battery electric vehicles (KBLBB), which offer value beyond mere transportation—namely their significant contribution to achieving net zero carbon emissions. According to Ahdiat (2023) and Gaikindo data, electric car sales in Indonesia showed an upward trend from 2022 to 2024. In 2022, sales began at a very low level—only 36 units in January—and peaked in December 2024 at 2,404 units. Although sales increased year by year, they remain inconsistent and far below expectations. It can be concluded that the interest in purchasing electric cars in Indonesia is still low, compounded by the fact that electric cars remain expensive, ranging from IDR 600 million to IDR 1.2 billion. Purchase intention is the willingness or desire of consumers to buy a product or service (Kotler & Keller, 2018). Even with the government's push toward adopting electric cars, purchase intention remains low, suggesting the presence of other influencing factors, especially considering the high price of electric cars.

Regarding the main problem—purchase intention—previous studies show that it is influenced by several factors. According to Akhdiyatul'aein (2024), one of these factors is price. Price (Armstrong & Kotler, 2012) refers to the amount of money charged for a product or service, or the value exchanged by consumers for the benefits of owning or using it. Price represents the monetary value that serves as the exchange for the purchased product. When the price matches the perceived benefits and quality, consumers are more likely to be interested in purchasing. Findings from Wijaya, Sabudi, & Suastini (2022) indicate that price affects purchase intention. However, this contradicts the study by Widayat & Purwanto (2020), which found that price does not influence purchase intention. This study focuses on examining price suitability in influencing electric car purchase intention in Bogor City. The inconsistency in previous findings highlights the need for further research. Price suitability is one of the primary consumer considerations in purchasing. According to Nikmatulloh & Wijayanto (2021), price suitability can influence purchase intention.

Based on these interesting findings, this study adds purchasing power as another factor influencing purchase intention. Given the high price of electric cars, the researcher considers that purchasing power is another relevant factor. Therefore, this study assesses purchasing power as a factor affecting electric car purchase intention. Purchasing power is deemed suitable to be paired with price suitability, as individuals with strong purchasing power tend to make purchases more easily (Furqon, Rukhviyanti, Suharti, & Azhari,

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2022), and purchasing power influences purchase intention. Purchasing power (Faizah & Ajimat, 2022) refers to the ability to purchase goods according to demand at certain price and income levels. High purchasing power stimulates consumers to make purchases—even when prices are high—because income supports the ability to buy (Sobari, Zaman, & Rahmatunnisa, 2022). Purchasing power has a significant influence on purchase intention.

Government policy is another important factor influencing consumer purchase intention. According to Winarmo (2012), policy is a proposed direction of action by an individual, group, or government. Government policies related to electric vehicles involve careful considerations aimed at achieving net zero emissions by 2060, as fossil-fuel vehicles contribute heavily to pollution. Therefore, the government needs to issue policies that encourage consumer interest in purchasing electric vehicles. According to Faizah & Ajimat (2022), government policies through reductions in VAT, luxury goods tax, and motor vehicle tax affect purchase intention. Other researchers (Azhar, Lukita, & Sujaya, 2024) also found that government policies through VAT, luxury taxes, and vehicle taxes significantly influence purchase intention. In this research, government policy is treated as a moderating variable, as it indirectly influences electric car purchase intention. Government policy strengthens the relationship between price suitability and purchasing power in influencing purchase intention.

Government policy strengthens the relationship between price suitability and purchasing power toward purchase intention. With supportive policies, consumer interest in purchasing electric cars is likely to increase. According to Anggraeni & Mudiarti (2022), government policy affects purchase intention. Government intervention plays a crucial role in reinforcing price suitability and purchasing power as predictors of electric car purchase intention. Transitioning from fossil-fuel to electric vehicles is complex, as it requires different energy sources and new charging infrastructure to support EV users. Electric cars involve manufacturers (producers), consumer purchase intention, and government contributions through policies, infrastructure development, incentives, regulations, and public outreach to achieve national objectives in reducing carbon emissions that could harm future generations. According to Riyanto, Rahayu, & Hafidz (2023), government policy has a positive effect on consumer purchase intention. Therefore, this study aims to examine the factors influencing electric car purchase intention using three variables: price suitability, purchasing power, and government policy.

2. LITERATURE REVIEW

(Purchase Intention) refers to the consumer's willingness or desire to buy a product or service. Purchase intention is the consumer's willingness to buy the offered product, where the consumer has not yet made a purchase, meaning it can be defined as someone who has the desire to buy. The emergence of consumer purchase intention is influenced by the product's price being perceived as commensurate with its quality and benefits, in addition to being a consumer's desire for a product. According to (Tjiptono, 2015), consumer purchase intention reflects the consumer's drive and desire to purchase a product. Purchase intention, which is an individual's desire to own a product, can

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lead consumers to make a purchase, plan to buy, recommend, choose the product, try a product not yet owned from a brand previously purchased, and finally make a decision. In the context of electric cars, an individual's intention to buy involves various factors for consideration, three of which include price, individual purchasing power, and supporting government policies. According to research conducted by (Akhdiyatul'aein, 2024), the main factor influencing purchase intention is price.

(Price) (Amstrong & Kotler, 2012) is the amount of money charged for a product or service. Price is the value exchanged by the consumer for the benefits of possessing or using the product or service. (Wijaya, Sabudi, & Suastini, 2022) found that price affects purchase intention. An affordable price, which is commensurate with the benefits, aligns with the quality, and is competitive, can foster consumer interest in buying an electric car (Nikmatulloh & Wijayanto, 2021). Price affects purchase intention; if a product's price is expensive but is commensurate with the value of the benefits, then the consumer will be interested (Selviyani & Zurida, 2023). Price is a critical primary factor in determining the purchase intention for electric vehicles; with an appropriate price, consumers will be interested in buying.

(Purchasing Power) (Pawenag, 2016) is defined as the community's ability to buy needed goods or services. In the purchase intention for electric cars, whose prices are still relatively high, there needs to be a supporting factor from the consumer side. Purchasing power is a crucial factor supporting the determination of electric car purchase intention, as the price is still considered expensive (Atmaja & Maryani, 2021); purchasing power affects consumer purchase intention. A person's financial capability will motivate them to make a purchase, even for an expensive product. A consumer with good purchasing power will prioritize the benefits, such as those offered by electric cars, which have many benefits for a better life (Furqon, Rukhviyanti, Suharti, & Azhari, 2022); purchasing power significantly affects purchase intention.

To support the transition to environmentally friendly vehicles used by the entire community, Government Policy is necessary. According to (Ribeiro & Silveira, 2024), government policy related to electric vehicles involves incentive policies, namely subsidies for prospective consumers who plan to buy electric vehicles. Given the relatively high price of electric cars, government policy regarding incentives is needed to stimulate consumer purchase intention (Azhar, Lukita, & Sujaya, 2024). Government policy can help strengthen the relationship between price suitability and purchase intention. With an incentive policy in the form of a subsidy, the price will naturally be lower and thus suitable, and with that suitability, consumers will buy. According to (Indriaty, et al., 2023), price suitability positively affects purchase intention.

Good purchasing power leads consumers to prioritize benefits and quality when making a purchase, including electric cars, which have good benefits for life in the context of reducing harmful gas emissions for human health. According to (Furqon, Rukhviyanti, Suharti, & Azhari, 2022), purchasing power significantly affects purchase intention. Government policy is deemed more helpful in strengthening the growth of consumer purchase intention for electric cars. In research conducted by (Anggraeni & Mudiarti, 2022), government policy through regulation positively and significantly affects purchase intention. The government

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creates tax incentive regulations, purchase subsidies, and infrastructure development, such as electric vehicle charging stations, to support electric car users. Government policy certainly greatly supports strengthening purchasing power on the purchase intention for electric cars. Consumers who choose to prioritize the benefits and quality of the product will be increasingly interested if provided with convenience through the regulations issued by the government.

3. RESEARCH METHOD

The type of research is quantitative, employing an explanatory research with a causal type that seeks to test the influence between variables within a structural model (Mulyanto & Wulandari, 2019). This causal relationship aims to reveal the influence of price suitability and purchasing power on the purchase intention for electric cars, with government policy as the moderating variable. The data is processed using Partial Least Square (PLS-SEM), which is a Structural Equation Modeling (SEM) technique capable of analyzing latent variables, indicator variables, and measurement errors.

3.1. Data Collection Techniques

Primary data collection used in this study (Mulyanto & Wulandari, 2019) was carried out through a questionnaire using Google Forms, in which the questionnaire questions were distributed both online and offline to prospective consumers who met the required criteria. The data collected included consumer perceptions of electric car prices, government policies, purchasing power, and purchase intentions for electric cars.

3.2. Operational Definitions of Variables

Operationalization of variables is intended to understand the meaning of each research variable before conducting analysis or testing (Mulyanto & Wulandari, Research Methods & Analysis, 2019). The components of variable operationalization in this study include definitions, measurements or formulas, and operational scales. The operationalization of variables in this research is presented in the following table.

Table 3.1. Operationalization of Variables

Variables / Concepts	Indicators	Scale
Price	- Price affordability - Price matches quality - Price matches benefits - Price competitiveness	Interval 1 - 10
Purchasing Power	- Income - Taste or preference - Optimism	Interval 1 - 10
Government Policy	- Economic and tax incentives - Government regulations and policies - Infrastructure development - Campaigns and public outreach	Interval 1 - 10
Electric Vehicle Purchase Intention	- Transactional intention - Referential intention - Preferential intention - Exploratory intention	Interval 1 - 10

Source: Summary of Theory, 2025

3.3. Sample Collection Techniques

The sampling technique in this study was adjusted to the characteristics of a population whose exact size is unknown. The population of this research consists of the people of Bogor City and its surrounding areas, and therefore the sample size is considered infinite. Consequently, the researcher employed the Lemeshow sampling method with a confidence level of 95%, a maximum proportion of 50%, and a margin of error of 10%. Based on these calculations, a sample size of 96.04 was obtained, which was then rounded to 97 respondents for this study.

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4. RESULTS AND DISCUSSION

4.1. Results

Respondent Characteristics

Table 4.1 Respondent Characteristics

Respondent	Options	Number	Total
Age	- <25 Years - 26–36 Years - 36–45 Years - 46–55 Year - 55 Years	47 People 24 People 16 People 7 People 3 People	97 Respondents
Gender	- Male - Female	44 People 53 People	97 Respondents
Pendidikan Terakhir	- Junior High School/Equivalent - Senior High School/Vocational School/Equivalent - Bachelor's Degree	15 People 45 People 37 People	97 Respondents
Occupation	- Civil Servant - State-Owned Enterprise Employee - Private Employee - Entrepreneur - Others	0 People 0 People 26 People 14 People 57 People	97 Respondents

Source: Processed using WarpPLS 7.0, 2025

In this study, the respondent characteristics were obtained based on age, gender, last educational background, and occupation, with a total of 97 respondents. These characteristics are explained in more detail in Table 4.1. above.

Reliability and Validity Test

Table 4.2. Validity Test Results

Source: Processed using WarpPLS 7.0, 2025

Based on the statistical test in Table 4.2. all four variables—price suitability, purchasing power, government policy, and purchase intention—are declared valid because the loading values are greater than 0.7.

Table 4.3. Validity Results

Loading / Cross-loadings			
Variable	Indicator	Test Result	Description
Price	X1.1. Electric car prices are affordable	0,822 ≥ 0.7	Valid
	X1.2. Electric car prices match the quality of the product offered	0,841 ≥ 0.7	Valid
	X1.3. Electric car prices match the benefits I feel	0,830 ≥ 0.7	Valid
	X1.4. Electric car prices are competitive compared to other products	0,755 ≥ 0.7	Valid
Purchasing Power	X2.1. My income encourages me to buy more goods or services	0,711 ≥ 0.7	Valid
	X2.2. I I prefer to buy products that fit my lifestyle or preferences	0.814 ≥ 0.7	Valid
	X2.3. Optimism about income growth motivates me to spend more	0.854 ≥ 0.7	Valid
Government Policy	Z1.1. Government subsidies for electric vehicle purchases are effective in increasing public interest	0.713 ≥ 0.7	Valid
	Z1.2. Regulations on emission standards for fossil-fuel vehicles contribute to increasing the use of electric vehicles	0.846 ≥ 0.7	Valid
	Z1.3. The availability of public electric vehicle charging stations (SPBKLU) increases the attractiveness of electric vehicles for the public	0.845 ≥ 0.7	Valid
	Z1.4. Government outreach regarding the use and benefits of electric vehicles is effective in increasing public awareness	0.861 ≥ 0.7	Valid
Purchase Intention	Y1.1. I intend to purchase an electric car	0.894 ≥ 0.7	Valid
	Y1.2. I will recommend electric cars to my friends	0.856 ≥ 0.7	Valid
	Y1.3 I will choose an electric car over a fossil-fuel vehicle	0.919 ≥ 0.7	Valid
	Y1.4. I will consider buying another electric car model I do not yet own	0.877 ≥ 0.7	Valid

Source: Processed using WarpPLS 7.0, 2025

Cronbach's Alpha			
Variabel	Indicator	Test Result	Description
Price	X1. 1 s.d X1.4	0.828 ≥ 0.6	Highly reliable
Purchasing Power	X2.1 s.d X2.3	0.706 ≥ 0,6	reliable
Government Policy	Z1.1 s.d Z1.4	0.833 ≥ 0,6	Highly reliable
Purchase Intention	Y1.1 s.d Y1.4	0.909 ≥ 0.6	Highly reliable

Source: Processed using WarpPLS 7.0, 2025

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Based on the statistical test in Table 4.3. all four variables—price suitability, purchasing power, government policy, and purchase intention—are declared reliable because the Cronbach's Alpha values are greater than 0.6.

Variable Description

Table 4.4. Variable Description Results

	Purchase Intention	Price	Purchasing Power	Government Policy
Mean	23.3814	26.1031	21.4639	23.3814
St. Deviasi	8.38461	5.42596	8.11162	10.15550
Minimum	5.00	3.00	4.00	4.00
Maximum	40.00	30.00	40.00	40.00
Median	26.0000	23.0000	27.000	22.0000

Source: Processed using WarpPLS 7.0, 2025

Table 4.4. presents the descriptive statistics for variables Y, X1, X2, and M. The analysis shows that variable Y has an average value of 23.3814 with a standard deviation of 8.38461. Meanwhile, variable X1 has an average of 26.1031 with a standard deviation of 5.42596. For variable X2, the mean value is recorded at 21.2639 with a standard deviation of 8.11162. Lastly, variable M has the same mean value as Y, which is 23.3814, but with a higher standard deviation of 10.15550.

Model Test

Table 4.5. Model Test Results

Model Fit & Quality Indices	P Value	Value
Average Path Coefficient (APC)	0.009 < 0.05	0.204 > 0.50
Average R-Squared (ARS)	0.001 < 0.05	0.435 > 0.50
Average Adjusted R-Squared (AARS)	0.001 < 0.05	0.410 > 0.50

Source: Processed using WarpPLS 7.0, 2025

The model fit test uses the criteria that an R-square value of 0.75 is considered substantial, 0.50 is considered moderate, and 0.25 is considered weak (Susanto, Handojo, Stella, Prasastyo, & Frengky, 2022). The test results show that the percentage of variance in the endogenous/criterion constructs indicates high R-squared (ARS) and adjusted R-squared values, demonstrating a stronger explanatory power in the research model. The Average Path Coefficient (APC) value obtained is 0.204, which indicates that the model pathways in this study are good. In addition, the P-value test results show a value of 0.009 < 0.05, meaning that variables X1 and X2 have a significant effect on variable Y.

Hypothesis Testing

Table 4.6. t-Test Results

Hypothesis	Path of Influence	P Value	Description
1	Price => Purchase Intention	0.001 < 0.05	H1 accepted
2	Purchasing Power => Purchase Intention	0.001 < 0.05	H2 accepted
3	Government Policy*Price => Purchase Intention	0.002 < 0.05	H4 accepted
4	Government Policy* Purchasing Power => Purchase Intention	0.044 > 0.05	H5 rejected

Source: Processed using WarpPLS 7.0, 2025

Based on the statistical test results in Table 4.6. the t-test for the price variable shows a P-value of 0.001 < 0.05. Thus, H0 is rejected and Ha is accepted,

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indicating that price has an effect on purchase intention. The purchasing power variable also yields a P-value of 0.001 < 0.05, meaning that H0 is rejected and Ha is accepted, indicating that purchasing power influences purchase intention. The government policy variable as a moderating variable for the relationship between price and purchase intention produces a P-value of 0.002 < 0.05. Therefore, H0 is rejected and Ha is accepted, indicating that government policy moderates the relationship between price and purchase intention. Meanwhile, the government policy variable as a moderating variable for the relationship between purchasing power and purchase intention shows a P-value of 0.044 < 0.05, meaning that H0 is accepted and Ha is rejected, indicating that government policy does not moderate the relationship between purchasing power and purchase intention.

4.2. Discussion

The results of the first t-test show that X1 (Price Suitability) has a significant influence on the purchase intention for electric cars. This finding aligns with the research conducted by (Wijaya, Sabudi, & Suastini, 2022), which stated that price suitability affects purchase intention. Price suitability is a consumer's desire when making a purchase; certainly, a consumer strongly wishes for the product obtained to be commensurate with the price paid. Price suitability must be highly considered in determining the purchase intention for electric cars. Campaigns or socialization efforts are also needed to present the competitive advantages and benefits of the car's features.

The results of the second t-test show that X2 (Purchasing Power) has a significant influence on the purchase intention for electric cars. This finding aligns with the research conducted on purchasing by (Furqon, Rukhviyanti, Suharti, & Azhari, 2022). Good purchasing power represents a person's financial ability to buy many desired goods. Purchasing power also leads a person to make purchases by considering the advantages of a product. The better the community's purchasing power, the higher the purchase intention for electric cars, due to the desire to experience the benefits.

The results of the third t-test show that M (Government Policy) can moderate the relationship between price suitability and the purchase intention for electric cars. This finding aligns with the research conducted by (Anggraeni & Mudiarti, 2022). Government policy is a factor that highly supports the influence of price suitability on purchase intention. With the existence of incentive policies, consumers naturally feel that the price of electric cars can be affordable, thus creating the consumer's desire to make a purchase and experience the benefits.

The results of the fourth t-test show that M (Government Policy) cannot moderate the relationship between purchasing power and the purchase intention for electric cars. This finding is not in line with the research conducted by (Anggraeni & Mudiarti, 2022) and (Faizah & Ajimat, 2022). Consumers with good purchasing power certainly want to experience the benefits of the product they buy, including electric car products which are rich in benefits. Consumers with high purchasing power should naturally drive various policies that can have a positive impact on many people.

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5. CONCLUSION

There are three main findings that influence the purchase intention for electric cars. Two independent variables, namely price suitability and purchasing power, are proven to be key factors in fostering purchase intention. A price that aligns with consumer expectations, along with adequate purchasing power, forms the fundamental basis for purchase decision-making. Meanwhile, the moderating variable, government policy, is capable of strengthening the relationship between price suitability and the purchase intention for electric cars. This indicates that government support in the form of regulations or incentives can make the price feel more affordable. However, government policy does not act as a moderator in the relationship between purchasing power and purchase intention, because consumers with high purchasing power do not heavily rely on policy intervention to decide on a purchase.

This study is limited to three main variables: price suitability, purchasing power, and government policy. There are still other factors that potentially influence the purchase intention for electric cars but have not been further analyzed in this study.

As a development, it is suggested to test other variables besides purchasing power in order to broaden the understanding of the factors that influence purchase intention. High purchasing power tends to make consumers place greater consideration on the quality and benefits of a product. Electric cars, which offer advantages in terms of quality and long-term utility, should rationally become the choice for consumers with good financial capability.

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