

ABSTRACT

This study aims to analyze the effect of co-brand preference, perceived benefits of co-branding, and co-brand equity toward intention to use the co-branded credit card and airline. The research model consists of three independent variables and one dependent variable. The data analysis technique applied in the study was Partial Least Squares - Structural Equation Modeling (PLS-SEM) using SmartPLS software (3.3.3). The study obtained conducted on respondents utilizing airline credit cards who are housing in JABODETABEK. Respondents of the study amounted of 154 respondent who fulfilled the questionnaire distributed through Google form. Data analysis of the study was carried out in three stages, specifically outer model analysis, inner model analysis, and hypothesis testing. The results have shown that there is a positive significant effect between co-brand preferences and co-brand equity toward intention to use the co-branded credit card and airline, while perceived benefits of co-branding insignificant toward intention to use the co-branded credit card and airline. In addition, the most significant factor that affects consumers' intention to use is co-brand preference. Through the preferences of each embedded brand, users certainly feel the airline credit card is an attractive credit card than similar credit cards and customers will increase to utilize co-branding airline credit card in the future.

Keywords: *co-brand preference, perceived benefits of co-branding, co-brand preference, intention to use.*