Brand Image, Service Quality, and Purchase Decisions: The Mediating Role of Promotional Programs

Oktaweno Orlando[1]
[1]Faculty of Economics and Business-Universitas Kristen Krida Wacana-Jakarta-Indonesia
Budi Haryono[2]
[2]Faculty of Economics and Business-Universitas Kristen Krida Wacana-Jakarta-Indonesia

Correspondence: oktaweno.012024012@civitas.ukrida.ac.id[1]

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ABSTRACT

***Purpose*:** This study aims to analyze the effect of brand image and service quality on new motorcycle purchase decisions, with promotional programs serving as a mediating variable at PT WOM Finance Palu Branch. The study is motivated by fluctuations in new motorcycle financing demand, indicating that consumers' purchase decisions are influenced not only by economic considerations but also by marketing factors, including brand image, service quality, and promotional programs.

Design/Methodology/Approach: This study employed a quantitative approach using an explanatory research design. Data were collected through a survey of 75 consumers selected using proportional sampling. The research instrument consisted of a structured questionnaire measured on a five-point Likert scale. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS software to examine both direct and indirect relationships among the variables.

***Findings*:** The results indicate that brand image, service quality, and promotional programs have positive and significant effects on purchase decisions. Brand image and service quality also have positive and significant effects on promotional programs. Furthermore, promotional programs significantly mediate the relationship between brand image and purchase decisions, as well as between service quality and purchase decisions. These findings demonstrate that integrating a strong brand image, excellent service quality, and effective promotional strategies plays a crucial role in enhancing consumers' purchase decisions for new motorcycle financing.

Keywords: *Brand Image; Service Quality; Promotional Program; Purchase Decision; PLS-SEM*

INTRODUCTION

The development of the motorcycle financing industry in Indonesia has become increasingly competitive in response to the growing public demand for financing services that are accessible, efficient, and reliable. This condition has encouraged financing companies to compete not only through financial aspects but also by implementing marketing strategies that create superior value for consumers. From a modern marketing perspective, purchase decisions are no longer determined solely by price considerations; instead, they are increasingly influenced by brand image, service quality, and the effectiveness of the company's promotional programs. This shift in consumer behavior indicates that consumers increasingly consider psychological factors and service experiences when making purchase decisions (Kotler & Keller, 2023; Lemon & Verhoef, 2023).

From a marketing economics perspective, brand image functions as a quality signal that reduces information asymmetry and strengthens consumer trust in a company. Meanwhile, service quality is regarded as a key factor in enhancing consumers' perceived value, whereas promotional programs serve as marketing communication tools that reinforce consumer preferences for products or services. The integration of these three factors is expected to improve purchase decisions and enable companies to maintain their competitiveness in the increasingly dynamic financing industry.

This phenomenon can be observed at PT WOM Finance Palu Branch, particularly in its new motorcycle financing products. Sales data from 2023 to 2025 indicate that although average sales increased from approximately 2,275 units in 2023 to around 2,940 units in 2025, sales fluctuations also became more pronounced. The lowest sales were recorded at 1,498 units in January 2024, while the highest sales reached 5,209 units in December 2025. These findings suggest that increasing sales have not been accompanied by stable consumer demand. From an economic perspective, such demand volatility indicates that purchase decisions remain influenced by various dynamic factors, including consumers' perceptions of the company and the effectiveness of its marketing strategies.

Previous studies have demonstrated that brand image, service quality, and promotional programs are closely associated with purchase decisions. Rahman et al. (2023) reported that brand image has a positive effect on purchase decisions, while Sari and Nugroho (2024) found that service quality significantly improves consumers' purchase decisions. Furthermore, Putra et al. (2023) confirmed that promotional programs play a significant mediating role in strengthening the relationship between brand image and purchase decisions. However, other studies have reported contradictory findings. Pratama and Lestari (2024) concluded that brand image has no significant effect on purchase decisions; Hidayat et al. (2023)

found that service quality does not significantly influence purchase decisions. Wijaya and Saputra (2024) reported that promotional programs fail to significantly mediate the relationships among the variables. These inconsistent findings indicate a research gap that warrants further investigation.

Based on the empirical phenomenon and the identified research gap, this study aims to examine the effects of brand image and service quality on new motorcycle purchase decisions, with promotional programs serving as a mediating variable at PT WOM Finance Palu Branch. The findings are expected to contribute to the advancement of consumer behavior research in the financing industry while providing practical insights for financing companies in developing more effective marketing strategies to enhance consumers' purchase decisions.

METHODS

Operational Variable Definition

Table 1. Operational Variable Definition

Variable	Operational Definition	Indicators	Source
Brand Image	Consumer perception of the company's reputation and credibility.	Reputation, Trust, Popularity, Superiority	Kotler & Keller (2023); Pratama & Lestari (2024)
Service Quality	Company's ability to provide services that meet customer expectations.	Speed, Accuracy, Friendliness, Ease of Process, Convenience	Parasuraman et al. (1988); Tjiptono (2023)
Promotional Program	Marketing activities designed to encourage purchasing decisions.	Discount, Advertising, Sales Promotion, Promotional Intensity	Belch & Belch (2023)
Purchase Decision	Consumer decision to use the financing service.	Confidence, Need Suitability, Purchase Decision, Satisfaction	Kotler & Armstrong (2023); Schiffman & Wisenblit (2023)

Research Approach

The research approach serves as the foundation for collecting, processing, and analyzing data to address the research problems and achieve the research objectives. The selection of the research approach was based on the characteristics of the research problem, the objectives of the study, and the data analysis techniques employed.

This study adopted a quantitative approach using an explanatory research design. The quantitative approach was selected because the study aims to examine the causal relationships among brand image, service quality, promotional programs, and new motorcycle purchase decisions at PT WOM Finance Palu Branch. According to Creswell and Creswell (2023), quantitative research is appropriate for testing theories by measuring variables using numerical data analyzed through statistical techniques.

The data were collected through questionnaires distributed to customers of PT WOM Finance Palu Branch. They were analyzed using Structural Equation Modeling–Partial Least Squares (PLS-SEM) with the assistance of SmartPLS software. This analytical method was chosen because it can examine both direct and indirect relationships among variables, including the mediating effect of promotional programs, and is suitable for research involving complex structural models (Hair et al., 2023).

Research Location and Context

This research was conducted at PT WOM Finance Palu Branch, located at 58 Moh. Hatta Street, South Lolu Village, East Palu District, Palu City, Central Sulawesi, Indonesia. The research site was selected because PT WOM Finance Palu Branch is one of the leading motorcycle financing companies with a high volume of financing activities and dynamic market demand for new motorcycles, making it relevant to the objectives of this study.

The research focused on customers who used new motorcycle financing services at PT WOM Finance Palu Branch. Specifically, the study examined the effects of brand image and service quality on new motorcycle purchase decisions, with promotional programs serving as a mediating variable. The findings are expected to provide practical insights for improving the company's marketing strategies.

Population and Sample

The population of this study consisted of all customers of PT WOM Finance Palu Branch who utilized financing services, including both new motorcycle financing and cash loan financing. Based on the company's internal records, the total population comprised 1,897 customers.

The sample size was determined using the Slovin formula, which is commonly applied in social and economic research to estimate an appropriate sample size based on a specified margin of error. Using a

10% margin of error, the required sample size was 75 respondents. The Slovin formula is expressed as follows:

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

n : Sample Size,
N : Population Size,
e : Margin of Error.

Data Collection Technique

Data were collected using a structured questionnaire developed based on the indicators of each research variable, namely brand image, service quality, promotional programs, and purchase decisions. The questionnaires were distributed directly to customers of PT WOM Finance Palu Branch to obtain primary data relevant to the research objectives.

The research instrument employed a five-point Likert scale, consisting of Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4), and Strongly Agree (5) (Sugiyono, 2020). This scale was used to measure respondents' level of agreement with each statement, enabling qualitative perceptions to be transformed into quantitative data for further analysis using Structural Equation Modeling–Partial Least Squares (PLS-SEM).

Data Analysis Technique

This study employed Structural Equation Modeling–Partial Least Squares (PLS-SEM) using SmartPLS software. This analytical technique was selected because it allows simultaneous examination of relationships among latent variables, including both direct and indirect effects through a mediating variable (Hair et al., 2023).

The data analysis consisted of two stages: measurement model (outer model) evaluation and structural model (inner model) evaluation. The outer model was assessed through convergent validity, discriminant validity, and construct reliability using Composite Reliability and Cronbach's Alpha. The inner model was evaluated using the coefficient of determination (R^2), predictive relevance (Q^2), effect size (f^2), and Goodness of Fit (GoF) to assess the explanatory and predictive capability of the proposed model.

Hypothesis Testing

Hypothesis testing was conducted using the bootstrapping procedure in SmartPLS by examining the path coefficients, t-statistics, and p-values. A hypothesis was accepted when the t-statistic exceeded 1.96, and the p-value was less than 0.05, indicating statistically significant direct or indirect effects through the mediating variable.

RESULTS

Measurement Model Evaluation (Outer Model)

The data were analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach with the assistance of SmartPLS software. Model evaluation was conducted in two stages: measurement model (outer model) evaluation and structural model (inner model) evaluation. The measurement model was assessed to examine construct validity and reliability through convergent validity, discriminant validity, and construct reliability tests.

The structural model evaluation was performed to examine the relationships among the latent variables by assessing the coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2). To provide an initial overview of the relationships among the constructs, the estimated research model generated using the PLS algorithm is presented below.

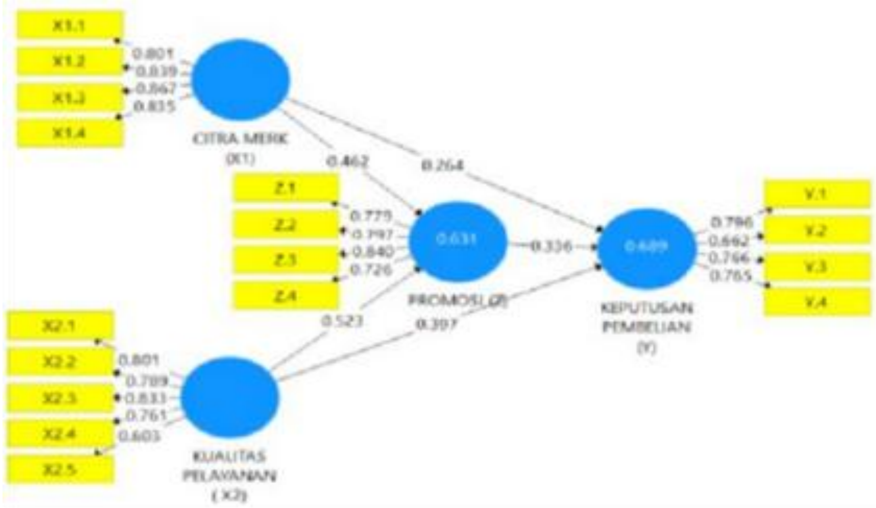


Figure 1. Estimated PLS Algorithm
Source: Processed using SmartPLS 3 software (2026)

Convergent Validity

Table 2. Estimated Convergent Validity

Variable	AVE	R	Criteria
Brand Image	0,698	0,50	Valid
Service Quality	0,580	0,50	Valid
Promotional Program	0,618	0,50	Valid
Purchase Decision	0,561	0,50	Valid

Source: Processed using SmartPLS 3 software (2026)

Based on Table 2, all research constructs achieved an Average Variance Extracted (AVE) value greater than 0.50, indicating that the measurement model satisfies the criterion for convergent validity. These results demonstrate that each construct explains more than 50% of the variance of its indicators, confirming that all constructs are valid and suitable for further analysis.

Discriminant Validity

Table 3. Discriminant Validity (Fornell–Larcker Criterion)

Variable	Brand Image	Service Quality	Promotional Program	Purchase Decision
Brand Image	0.835			
Service Quality	0.621	0.762		
Promotional Program	0.701	0.734	0.781	
Purchase Decision	0.648	0.721	0.689	0.749

Source: Processed using SmartPLS 3 software (2026)

Table 3 presents the discriminant validity assessment using the Fornell–Larcker criterion. The square root of the AVE for each construct exceeds the correlations with other constructs, indicating that each construct is empirically distinct from the others. Therefore, the discriminant validity of the measurement model has been successfully established (Hair et al., 2023).

Table 4. Estimated Reliability

Variable	Cronbach's Alpha	Composite Reliability	Decision
Brand Image	0.857	0.902	Reliable
Service Quality	0.815	0.872	Reliable
Promotional Program	0.793	0.866	Reliable
Purchase Decision	0.737	0.836	Reliable

Source: Processed using SmartPLS 3 software (2026)

Based on the reliability assessment, all research constructs achieved Cronbach's Alpha and Composite Reliability values greater than 0.70, indicating that they satisfy the recommended reliability criteria. These findings demonstrate that each construct possesses good internal consistency in measuring the research variables. Therefore, the research instrument is considered reliable and appropriate for subsequent structural model analysis.

Structural Model Evaluation (Inner Model)

The inner model evaluation was conducted to examine the structural relationships among the latent constructs. The assessment included the coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2), and hypothesis testing to evaluate the explanatory and predictive capability of the proposed research model.

R-Square

Table 4. Estimated R-Square

Variable	R - Square	Interpretation
Promotional Program	0,631	*Strong*
Purchase Decision	0,689	*Strong*

Source: Processed using SmartPLS 3 software (2026)

Based on the R^2 test results, the coefficient of determination for the Promotional Program construct was 0.631, while the Purchase Decision construct achieved an R^2 value of 0.689. These values indicate that the proposed model has strong explanatory power, as both exceed the recommended threshold of 0.50 (Hair et al., 2017). Specifically, Brand Image and Service Quality explain 63.1% of the variance in Promotional Program, whereas Brand Image, Service Quality, and Promotional Program jointly explain 68.9% of the variance in Purchase Decision. The remaining variance is attributable to other factors not included in the research model.

F-Square

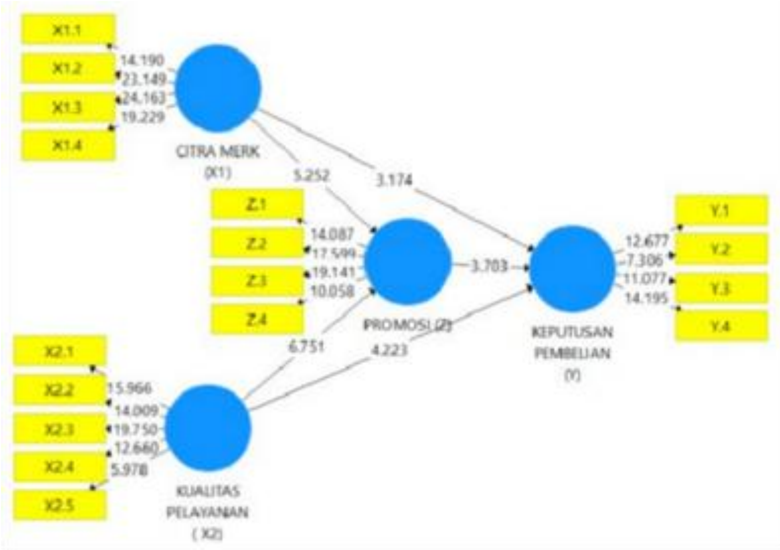
Table 6. Effect Size (f^2) Results

Endogenous Variable	Exogenous Variable	Effect Size (f^2)	Interpretation
Purchase Decision	Brand Image	0.134	Small
	Service Quality	0.276	Medium
	Promotional Program	0.134	Small
Promotional Program	Brand Image	0.527	Large
	Service Quality	0.674	Large

Source: Processed using SmartPLS 3 software (2026)

Hypothesis Testing

Hypothesis testing was conducted after both the measurement model (outer model) and the structural model (inner model) had satisfied the required evaluation criteria. The hypotheses were tested using the bootstrapping procedure in SmartPLS by examining the original sample (O), t-statistic, and p-value. The original sample indicates the direction and magnitude of the relationships among the constructs. In contrast, the t-statistic and p-value were used to determine the statistical significance of these relationships. A hypothesis was accepted when the t-statistic exceeded 1.96, and the p-value was less than 0.05. The overall hypothesis testing results based on the bootstrapping analysis are presented below.



Source: Authors' calculation using SmartPLS 3 (2026)
Figure 2. PLS-SEM Bootstrapping Model

Based on Figure 2, all structural relationships exhibit t-statistic values greater than 1.96, indicating that the hypothesized relationships are statistically significant. The highest t-statistic was observed for the relationship between Service Quality and Promotional Program, suggesting that service quality exerts the strongest influence on promotional programs. Furthermore, the relationship between Brand Image and Purchase Decision was also found to be statistically significant. These findings indicate that Brand Image and Service Quality significantly influence Purchase Decision, both directly and indirectly through Promotional Program as a mediating variable.

DISCUSSION

Effect of Brand Image on Purchase Decision

The findings indicate that Brand Image has a positive and significant effect on Purchase Decision. This suggests that consumers are more likely to choose motorcycle financing services from companies with a strong reputation and high credibility. In the financing industry, where consumers face financial risks, a positive brand image reduces uncertainty and increases confidence in purchasing decisions.

This finding is consistent with Rahman et al. (2024) and Chen et al. (2024), who reported that brand image significantly influences purchase decisions. However, it differs from Pratama and Lestari (2024), who found no significant relationship between the two variables. The research context may explain the difference, as financing services require higher consumer trust than consumer goods.

These findings support the marketing theory of Kotler and Keller (2023), which states that brand image functions as an intangible asset capable of shaping consumer perceptions and influencing purchasing behavior.

Effect of Service Quality on Purchase Decision

The results demonstrate that Service Quality has a positive and significant effect on Purchase Decision. Consumers tend to prefer financing companies that provide prompt, accurate, and professional services because these services enhance trust and reduce uncertainty during the financing process.

This finding is supported by Sari and Nugroho (2024) and Hassan et al. (2024), who concluded that service quality improves consumers' purchasing decisions. However, it contradicts Hidayat et al. (2024), whose study reported an insignificant relationship. The inconsistency may result from differences in industrial characteristics and customer expectations, as financing services rely heavily on customer trust and continuous interaction.

These findings reinforce the SERVQUAL theory proposed by Parasuraman et al. (1988), emphasizing that superior service quality creates positive customer experiences and encourages purchase decisions.

Effect of Promotional Program on Purchase Decision

The findings show that Promotional Program positively and significantly affects Purchase Decision. Attractive promotional activities encourage consumers to purchase financing products by increasing awareness of product benefits and reducing purchase hesitation.

This result is consistent with Kumar et al. (2024) and Putra et al. (2024), who found that promotional activities significantly influence purchase decisions. However, the findings differ from Wijaya and Saputra (2024), who reported that promotional activities were not significant. These differences may reflect variations in promotional strategies, consumer preferences, and research settings.

The findings support the Integrated Marketing Communication theory proposed by Belch and Belch (2023), which explains that effective promotional communication strengthens consumers' purchase intentions.

Effect of Brand Image on Promotional Program

The results indicate that Brand Image has a positive and significant effect on Promotional Program. Consumers are generally more responsive to promotional campaigns conducted by companies with strong reputations because they perceive the promotional information as more credible and trustworthy.

This finding supports Putra et al. (2024), who argued that brand image enhances promotional effectiveness by increasing consumer confidence in marketing communications. A positive corporate image therefore strengthens consumers' responses to promotional activities.

These findings are consistent with Kotler and Keller (2023), who emphasized that brand image improves the effectiveness of marketing communication by building consumer trust.

Effect of Service Quality on Promotional Program

The findings reveal that Service Quality positively and significantly affects Promotional Program. Consumers who experience excellent service tend to respond more positively to promotional offers because previous service experiences strengthen their confidence in the company.

This result supports Hassan et al. (2024), who concluded that service quality enhances the effectiveness of marketing activities by improving customer satisfaction and trust. In financing services, positive service experiences increase consumers' willingness to respond to promotional campaigns.

Theoretically, these findings indicate that service quality not only influences customer satisfaction but also strengthens the effectiveness of promotional strategies.

Mediating Effect of Promotional Program on the Relationship between Brand Image and Purchase Decision

The findings demonstrate that Promotional Program partially mediates the relationship between Brand Image and Purchase Decision because both the direct and indirect effects are statistically significant. This indicates that promotional activities strengthen, rather than replace, the influence of brand image on consumers' purchasing decisions.

This finding is consistent with Putra et al. (2024), who found that promotional activities reinforce the impact of brand image on consumer purchasing behavior. However, it differs from Wijaya and Saputra (2024), who reported that promotional programs did not significantly mediate the relationship between marketing variables and purchase decisions. The difference may be attributed to the characteristics of financing services, where promotional activities are more effective when supported by a strong corporate reputation.

From a theoretical perspective, these findings suggest that brand image creates consumer trust, while promotional programs enhance consumers' awareness and strengthen their intention to purchase. Therefore, promotional programs function as a partial mediator, complementing the direct influence of brand image on purchase decisions.

Mediating Effect of Promotional Program on the Relationship between Service Quality and Purchase Decision

The results indicate that Promotional Program partially mediates the relationship between Service Quality and Purchase Decision. Since both the direct effect of service quality and the indirect effect through promotional programs remain significant, the mediation is classified as partial mediation. This suggests that service quality directly influences purchase decisions while promotional activities further strengthen that influence.

This finding extends previous studies by demonstrating that promotional activities become more effective when consumers have already experienced high-quality services. Positive service experiences increase consumer trust, making promotional messages more convincing and encouraging purchase decisions.

These findings support the service marketing perspective, which emphasizes that service quality and promotional activities should not be implemented separately. Instead, integrating superior service quality with effective promotional programs enables companies to maximize their influence on consumer purchase decisions.

Research Implications

The findings of this study provide both theoretical and practical implications for the development of marketing strategies in the motorcycle financing industry. Theoretically, this study enriches the consumer behavior literature by confirming that Brand Image, Service Quality, and Promotional Program are important determinants of Purchase Decision. More importantly, this study demonstrates that Promotional Program acts as a partial mediating variable, indicating that marketing communication strengthens, rather than replaces, the influence of Brand Image and Service Quality on consumers' purchase decisions. These findings extend the application of Signaling Theory and the SERVQUAL model within the context of financial service institutions, particularly motorcycle financing companies in emerging markets.

From a managerial perspective, the results suggest that PT WOM Finance Palu Branch should not rely solely on promotional activities to increase purchase decisions. Instead, promotional programs should be integrated with efforts to strengthen the company's brand image and continuously improve service quality. Since Service Quality was found to have the strongest influence on Purchase Decision, management should prioritize employee competence, service responsiveness, and customer convenience. Furthermore, maintaining a strong corporate reputation while implementing attractive and targeted promotional programs is expected to enhance consumer trust, increase purchase decisions, and strengthen the company's competitive position.

Overall, this study implies that sustainable business performance in the financing industry can be achieved through an integrated marketing strategy that simultaneously emphasizes Brand Image, Service Quality, and Promotional Program as complementary factors influencing consumers' purchase decisions.

CONCLUSION

Based on the results of the data analysis and hypothesis testing, the following conclusions can be drawn:

1. Brand Image has a positive and significant effect on Purchase Decision. This finding indicates that consumers' perceptions of the company's reputation, credibility, and superiority play an important role in influencing their purchasing decisions for motorcycle financing services.
2. Service Quality has a positive and significant effect on Purchase Decision. This result demonstrates that improvements in service quality, including responsiveness, reliability, friendliness, and convenience, significantly enhance consumers' purchase decisions. Service quality was identified as the most influential determinant of purchase decisions.
3. Promotional Program has a positive and significant effect on Purchase Decision. Effective promotional activities, including financial incentives, attractive financing schemes, and marketing communications, encourage consumers to make purchase decisions.
4. Brand Image has a positive and significant effect on the Promotional Program. A strong brand image enhances the effectiveness of promotional activities because consumers tend to

respond more positively to promotions offered by a reputable and trustworthy company.

5. Service Quality has a positive and significant effect on the Promotional Program. Positive service experiences strengthen consumers' perceptions of promotional activities, thereby improving the attractiveness and effectiveness of promotional programs.
6. The Promotional Program significantly mediates the relationship between Brand Image and Purchase Decision. This finding indicates that promotional activities strengthen the influence of brand image on consumers' purchase decisions, making a favorable brand image more effective when supported by well-designed promotional strategies.
7. The Promotional Program also significantly mediates the relationship between Service Quality and Purchase Decision. This result suggests that integrating high-quality services with effective promotional strategies enhances consumers' purchase decisions more effectively than relying on service quality alone.

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