

CONSUMER TRUST MEDIATION: THE RELATIONSHIP BETWEEN BRAND IMAGE AND PRICE PERCEPTION ON PURCHASE DECISIONS AT MIXUE NUSALOKA

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ABSTRACT

The rapid growth of Indonesia's ice cream market, driven by changing consumer lifestyles and preferences, has intensified competition among brands. Mixue, a prominent Chinese ice cream and beverage chain, faces challenges in maintaining customer loyalty amidst rising competitors like AI Cha and Momoyo. Understanding how brand image and price perception influence purchase decisions, mediated by consumer trust, is critical for Mixue's strategic positioning. This study examines (1) the direct effects of brand image and price perception on trust and purchase decisions, and (2) the mediating role of trust in these relationships at Mixue Nusaloka BSD. A quantitative approach was employed, collecting data from 100 respondents via on-site questionnaires using a 5-point Likert scale. Partial Least Squares Structural Equation Modeling (PLS-SEM) analyzed the relationships between variables, with validity (loading factors ≥ 0.70 , AVE ≥ 0.50) and reliability (Cronbach's alpha ≥ 0.70) confirmed. Brand image and price perception significantly enhance trust ($\beta = 0.430$ and 0.488 , respectively) and directly influence purchase decisions ($\beta = 0.325$ and 0.353). Trust also positively affects purchase decisions ($\beta = 0.288$) and mediates the price-perception-to-purchase link, not the brand-image-to-purchase relationship. Mixue should prioritize strengthening brand image and competitive pricing to foster trust and drive purchases. Future research should expand samples across locations, incorporate variables like service quality, and use mixed methods to enhance generalizability. These insights offer actionable strategies for F&B brands in competitive markets.

KEYWORDS *Brand Image, Consumer Trust, Price Perception, Purchasing Decisions*



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INTRODUCTION

The ice cream industry in Indonesia has experienced significant growth in recent years. The increase in consumer purchasing power, lifestyle changes, and product innovations have been the main factors driving this growth. A 2023 report from Euromonitor indicates that the Indonesian ice cream market is expected to grow at an annual rate of 6.4% until 2025. This reflects the high consumer interest in ice cream, especially among younger generations who prioritize unique and refreshing culinary experiences (Euromonitor International, "Ice Cream in Indonesia," Euromonitor Report, 2023).

China has leveraged this phenomenon as an opportunity through Mixue, a Chinese ice cream and beverage brand. Mixue is known for its high-quality ice cream and tea products, which are affordable, making it a favorite among young consumers. Mixue ranks fifth in the number of outlets worldwide, following Domino's Pizza and Burger King, with 21,582 outlets spread across China and Southeast Asian countries such as Indonesia, Malaysia, and Vietnam (Pangestu, 2024).

Mixue Ice Cream & Tea has successfully established its presence in Indonesia through aggressive expansion strategies, an effective franchise model, and a focus on delivering quality products at competitive prices. As an information system, its website and social media platforms are expected to meet essential dimensions of information systems, such as easily accessible system quality and accurate information quality, thereby creating user satisfaction and ultimately providing benefits (Patalo et al., 2021). Social media campaigns and product innovations continue to assist Mixue in attracting more customers and expanding its reach in the Indonesian market. Mixue Ice Cream & Tea competes in a crowded market with various brands targeting different market segments, ranging from premium to economical.

A preliminary survey at Mixue Nusaloka BSD identified brand image, price perception, consumer trust, and purchasing decisions as key factors influencing visitor decline. Mixue's distinctive brand image, symbolized by its snowman mascot, attracts customers, but competition from newer brands like AI Cha and Momoyo has altered perceptions of its pricing and brand appeal. Trust in Mixue's product quality and consistency emerged as critical to purchasing decisions. This study employs indicators from Kotler & Armstrong (2018), Rahayu et al. (2023), and others, framing consumer decisions through five stages: problem recognition, information search, alternative evaluation, purchase decision, and post-purchase behavior. Brand image, measured via strength, advantages, and uniqueness (Damayanti et al., 2023; Maftuchac & Kusnuranti, 2021), is vital for competitiveness, while price perception—assessed through quality conformity, benefit alignment, competitiveness, and affordability (Syaeful Irfan, 2022; Wasik et al., 2023) shapes consumer evaluations. Trust, defined as reliance on a brand's competency, integrity, and benevolence (Kotler & Keller, 2016; Solihah et al., 2024), mediates the link between brand image, price perception, and purchasing decisions.

Despite the survey's insights, studies integrating these four variables in the local ice cream/tea sector are scarce, particularly amid rising competition from

brands like AI Cha and Momoyo. Limited research explores trust's mediating role in specific outlets such as Mixue BSD Nusaloka. This study addresses these gaps by analyzing how brand image, price perception, and trust collectively impact purchasing decisions. Prior findings on these relationships are mixed: while some studies affirm brand image's positive influence (Damayanti et al., 2023; Fahmy et al., 2024), others contradict (Wowor et al., 2021). Similarly, price perception's impact varies (Maharani & Wiyadi, 2024) vs. (Mendur et al., 2021), and trust's role as a mediator (Setiawan & Keni, 2023) warrants deeper investigation. By examining these dynamics, this research aims to clarify uncertainties and inform strategies for maintaining Mixue's market position.

RESEARCH METHOD

This study is categorized as quantitative research. The analysis method employs a statistical testing tool, Partial Least Squares (PLS). The statistical testing results are divided into two main parts: the outer model (measurement model) testing, which includes convergent validity tests, discriminant validity tests, and reliability tests, and the inner model (structural model) testing, which includes R² tests, Q² Predict tests, PLS Predict tests, and hypothesis testing.

The population in this study consists of consumers at the Mixue Nusaloka BSD outlet. The sample was determined using non-probability sampling, specifically accidental sampling, involving 100 respondents who made purchases at the outlet, as suggested by Cooper & Imory (1996). Questionnaires were distributed directly on-site, using a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

RESULT AND DISCUSSION

Based on the demographic profile of the respondents, out of 100 respondents, 45% were male and 55% were female. The majority of respondents were in the age range of 20–29 years (48%), followed by those aged 16–20 years (27%), 30–39 years (22%), and above 40 years (3%). Most respondents were private employees (53%), followed by students (18%), and others, including housewives (6%), university students (6%), and other professions (13%). The majority of respondents had a high school education (77%), followed by those with a bachelor's degree (16%), a diploma (5%), and a master's degree (2%).

Evaluation of Measurement Model Results

The measurement framework for this research utilizes a reflective measurement model, where the indicators brand image (BI), price perception (PP), trust (T), and purchase decision (PD) are assessed reflectively. As per Hair et al. (2022), the assessment of a reflective measurement model includes the following standards: loading factor of at least 0.70, composite reliability of at least 0.70, Cronbach's alpha of at least 0.70, and average variance extracted (AVE) of at least 0.50. Furthermore, discriminant validity is examined through the Fornell-Larcker criteria and HTMT (Heterotrait-Monotrait Ratio) being below 0.90.

Based on Table 1, the brand image variable is assessed using six valid items that have outer loading values between 0.744 and 0.836. This suggests that all six measurement items are highly effective in representing brand image. The reliability

of the brand image variable is satisfactory, as indicated by a composite reliability score of 0.912 and a Cronbach's alpha score of 0.885, both of which are above the 0.70 benchmark. Furthermore, the convergent validity is evidenced by an AVE value of 0.65, which is greater than the 0.50 mark, confirming the variable's dependability. Among the six valid measurement items for brand image, BI2 (LF=0.826) and BI4 (LF=0.836) stand out as the strongest indicators. BI2 reflects that consumers perceive Mixue Nusaloka BSD as having a strong reputation among similar products, while BI4 highlights that Mixue Nusaloka BSD consistently delivers enjoyable experiences whenever consumers use its products.

Table 1. Measurement Model Results

Variable	Item	Outer Loading	Cronbachs Alpha	Composite Reliability	AVE
Brand Image (X1)	BI1	0.780	0.885	0.912	0.65
	BI2	0.826			
	BI3	0.809			
	BI4	0.836			
	BI5	0.781			
	BI6	0.744			
Trust (Z)	K1	0,840	0.913	0.932	0.697
	K2	0,852			
	K3	0,802			
	K4	0,853			
	K5	0,825			
	K6	0,835			
Purchase Decision (Y)	KP1	0,853	0.947	0.954	0.677
	KP10	0,817			
	KP2	0,830			
	KP3	0,863			
	KP4	0,818			
	KP5	0,808			
	KP6	0,867			
	KP7	0,799			
	KP8	0,754			
Price Perception (X2)	KP9	0,815	0.928	0.941	0.666
	PH1	0,840			
	PH2	0,850			
	PH3	0,839			
	PH4	0,791			
	PH5	0,805			
	PH6	0,878			
	PH7	0,752			
	PH8	0,764			

The price perception variable is measured by eight (8) valid items with outer loading values ranging from 0.752 to 0.878, indicating that all eight measurement items are valid in reflecting price perception. The reliability level of the price

perception variable is demonstrated by composite reliability and Cronbach's alpha values exceeding 0.70. The convergent validity is confirmed by an AVE value of $0.666 > 0.50$, establishing the variable as reliable. Among the eight valid measurement items, price perception is more strongly reflected by PH2 (LF=0.850), which states that the price of Mixue Nusaloka BSD products reflects the quality expected by consumers, and PH6 (LF=0.878), which highlights that the price of Mixue Nusaloka BSD products is more competitive compared to similar brands in the market.

The trust variable consists of six items, labeled K1 to K6, which are considered valid, showing outer loadings between 0.802 and 0.853. This suggests that these six items are effective in representing the concept of trust. The dependability of the trust variable is satisfactory, indicated by a Cronbach's alpha of 0.913 and a composite reliability score of 0.932, both of which surpass the threshold of 0.70. Moreover, the AVE value of 0.697, which is greater than 0.50, confirms its convergent validity, affirming the reliability of the variable. Out of the six valid measurement items, K2 (LF=0.852) is the most prominent in depicting trust, which indicates that consumers believe Mixue Nusaloka BSD consistently maintains product quality, and K4 (LF=0.853), which reflects that consumers trust Mixue Nusaloka BSD to conduct its business ethically.

The purchase decision variable is measured by ten (10) valid items with outer loading values ranging from 0.754 to 0.867, signifying that all ten measurement items are valid in reflecting purchase decisions. The reliability level of the purchase decision variable is demonstrated by composite reliability and Cronbach's alpha values exceeding 0.70. The convergent validity is confirmed by an AVE value of $0.677 > 0.50$, establishing the variable as reliable. Among the ten valid measurement items, purchase decisions are more strongly reflected by KP1 (LF=0.853), which states that consumers purchase Mixue Nusaloka BSD products because they recognize the need for quality ice cream or tea, and KP6 (LF=0.867), which highlights that consumers perceive Mixue Nusaloka BSD as a better choice compared to other similar alternatives.

Discriminant Validity

Table 2. Discriminant Validity

	<i>Brand Image</i>	Trust	Purchase Decision	Price Perception	Des.
Method: Fornell-Lacker					
<i>Brand Image</i>	0,797				Valid
Trust	0,759	0,835			
Purchase Decision	0,780	0,808	0,823		
Price Perception	0,673	0,777	0,794	0,816	
Method: HTMT					
Trust	0,834				Valid
Purchase Decision	0,833	0,864			
Price Perception	0,721	0,839	0,840		

According to the information provided in Table 2, the explanation is as follows: Assessing discriminant validity involves evaluating a measurement model

to confirm that the variables are conceptually different and have been empirically or statistically validated. This assessment utilizes the Fornell and Larcker criteria along with the HTMT (Heterotrait-Monotrait Ratio). The Fornell and Larcker criterion indicates that the square root of the AVE for each variable must surpass the correlation between that variable and other variables. The Brand Image variable has an AVE of 0.797, exceeding its correlations with Trust (0.759), Purchase Decision (0.780), and Price Perception (0.673). This finding demonstrates that the discriminant validity for the Brand Image variable is established. Likewise, the variables Trust, Purchase Decision, and Price Perception also fulfill the requirement where the square root of AVE is greater than the correlations among the variables. Hair et al. (2019) advocate for the use of HTMT since this approach is deemed more sensitive and precise for analyzing discriminant validity. The desirable threshold is below 0.90. The results from the tests reveal HTMT values that are less than 0.90 for the variable pairs, validating that discriminant validity is present. The variables effectively segregate the variation of measurement items more thoroughly within the items specifically measuring them than across items relating to other variables.

Structural Model Evaluation

Structural model evaluation relates to hypothesis testing on the influence of the study variables. According to Hair et al. (2019), structural model evaluation involves checking for the absence of multicollinearity between variables, indicated by an Inner VIF (Variance Inflation Factor) below 5, hypothesis testing, and 95% confidence intervals for the path coefficient estimates. The direct influence of variables on the structural level is evaluated using the F-squared (F-squared values: 0.02 low, 0.15 moderate, and 0.35 high). The ϵ statistic is used for mediating effects, which is obtained by squaring the mediation coefficient. Lachowicz et al. (2018), as interpreted in Ogbeibu et al. (2021), suggest low mediation influence (0.02), moderate mediation influence (0.075), and high mediation influence (0.175). Overall model evaluation consists of R^2 with Chin's (1998) criteria: 0.19 (low influence), 0.33 (moderate influence), and 0.66 (high influence); Q^2 above 0, Hair et al. (2019); SRMR below 0.08 or Karin Schmelleh et al. (2003), where SRMR values of 0.08–0.10 are considered acceptable. PLS Predict, as shown by RMSE and MAE, where the PLS model performs better than the linear regression (LM) model (Hair et al., 2019). Though not detailed in this study, the Robustness Check consists of linearity and heterogeneity in the structural model with FIMIX PLS Sarstedt et al. (2019).

The results of the structural model evaluation indicate that the model is acceptable, with no multicollinearity between variables, as indicated by the inner VIF being below 5 and robust parameter estimates. Furthermore, the R^2 value shows that the combined effect of Brand Image and Price Perception on Trust is 70.0% (high influence), and the combined effect of Brand Image and Price Perception on Purchase Decision is 75.9% (high influence).

The Q^2 value is a measure of validity in PLS to assess model predictive relevance. A Q^2 value above 0 indicates that the model has predictive relevance (Hair et al., 2019). The model's SRMR value is 0.083, which, according to Karin Schmelleh et al. (2003), still falls within the acceptable fit range.

Table 3. Hypothesis Testing / Structural Model Testing

Hypothesis	Path Coefficient	P Value	95% Confidence Interval for Path Coefficient		Testing Result	VIF	F ² / Upsilon v	R ²	Q ² Predict
			Lower Bound	Upper Bound					
Direct Effect									
H ₁	0,430	0,000	0.269	0.582	Accepted	1.826	0.345	0.700	0.683
H ₂	0,488	0,000	0.243	0.631	Accepted	1.826	0.443		
H ₃	0,325	0,004	0.022	0.568	Accepted	2.455	0.183		
H ₄	0,353	0,002	0.324	0.626	Accepted	2.636	0.201	0.758	0.718
H ₅	0,288	0,032	0.304	0.655	Accepted	3.399	0.104		
Indirect Effect / Mediation									
H ₆	0,325	0,097	0.008	0.297	Rejected		0,00040	1.1	
H ₇	0,353	0,023	0.013	0.274	Accepted		0,00864		

Note: H1 = Brand Image -> Trust, H2 = Price Perception -> Trust, H3 = Brand Image -> Purchase Decision, H4 = Price Perception -> Purchase Decision, H5 = Trust -> Purchase Decision, H6 = Brand Image -> Trust -> Purchase Decision, H7 = Price Perception -> Trust -> Purchase Decision.

Development of Hypothesis Testing

Based on Table 3 above, the required t-statistic value must be greater than 1.966, and the p-value must be less than 0.05 for the hypothesis to be accepted. The following are the results of hypothesis testing:

Hypothesis 1 (H1): The Effect of Brand Image on Trust

The analysis shows that brand image significantly affects trust, with a t-statistic value of 4.541 (greater than the critical limit of 1.966) and a p-value of 0.000 (less than 0.05). However, the effect of brand image on trust has a medium influence at the structural level (f-square = 0.345). Therefore, H1 is accepted, meaning that the better the brand image, the higher the level of consumer trust. This finding is consistent with previous studies that stated that brand image positively and significantly affects consumer trust (Benhardya et al., 2020; Burman & Iqbal, 2019; Rachim et al., 2023).

Hypothesis 2 (H2): The Effect of Price Perception on Trust

The t-statistic value for the effect of price perception on trust is 5.928 (greater than 1.966), and the p-value is 0.000 (less than 0.05), indicating a significant result. The effect of price perception on trust has a strong influence at the structural level (f-square = 0.443). Therefore, H2 is accepted, indicating that positive price perception contributes to increased consumer trust. This finding aligns with

previous research that found price perception significantly affects trust (Benhardya et al., 2020).

Hypothesis 3 (H3): The Effect of Brand Image on Purchase Decision

The effect of brand image on purchase decision is also significant, with a t-statistic value of 2.914 (greater than 1.966) and a p-value of 0.004 (less than 0.05). However, the effect of brand image on purchase decision has a medium influence at the structural level (f-square = 0.183). Based on this result, H3 is accepted, meaning that a good brand image positively influences consumer purchase decisions. This finding is in line with previous studies that showed that brand image significantly impacts purchase decisions Nugraha & Nurdiyansyah, 2022; (Azmy et al., 2020; Fahmy et al., 2024).

Hypothesis 4 (H4): The Effect of Price Perception on Purchase Decision

The testing results show that price perception significantly influences purchase decision, with a t-statistic of 3.264 and a p-value of 0.002. The effect of price perception on purchase decision has a medium influence at the structural level (f-square = 0.201). Since the t-statistic is greater than 1.966 and the p-value is less than 0.05, H4 is accepted. This indicates that positive price perception can encourage consumer purchase decisions. This finding is consistent with previous studies that show price perception significantly impacts purchase decisions (Ardianto et al., 2022; Setiawan & Keni, 2023).

Hypothesis 5 (H5): The Effect of Trust on Purchase Decision

Trust and purchase decisions have a significant effect, with a t-statistic value of 2.178 and a p-value of 0.032. However, the effect of trust on purchase decision has a small/low influence at the structural level (f-square = 0.104). Since the t-statistic is greater than 1.966 and the p-value is less than 0.05, H5 is accepted. This means that the higher the level of consumer trust, the greater the likelihood of making a purchase decision. This finding aligns with previous research showing that consumer trust significantly affects purchase decisions (Setiawan & Keni, 2023) and (Ardianto et al., 2022).

Hypothesis 6 (H6): The Indirect Effect of Brand Image on Purchase Decision through Trust

The analysis shows that brand image does not have a significant indirect effect on purchase decision through trust, with a t-statistic of 1.674 (less than the critical limit of 1.966) and a p-value of 0.097 (greater than 0.05). Therefore, H6 is not accepted (rejected). This means that, in this model, brand image does not significantly influence purchase decisions through trust as a mediating variable. This finding is inconsistent with the study by Damayanti, Saputra, and Rahmawati (2023), which found that trust can mediate the effect of brand image on purchase decision.

Hypothesis 7 (H7): The Indirect Effect of Price Perception on Purchase Decision through Trust

For the indirect effect of price perception on purchase decision through trust, the t-statistic value is 2.302 (greater than 1.966) and the p-value is 0.023 (less than 0.05), indicating a significant result. Therefore, H7 is accepted, meaning that price

perception significantly indirectly affects purchase decision through trust as a mediating variable. This suggests that positive price perception can increase consumer trust, increasing the likelihood of a purchase decision. However, based on the $\text{upsilon } v$ value, the mediation effect is categorized as weak (below 0.01). This finding aligns with previous research showing that price perception can enhance trust (Syaeful Irfan, 2022), and through increased trust, it can influence purchase decisions (Syaeful Irfan, 2022).

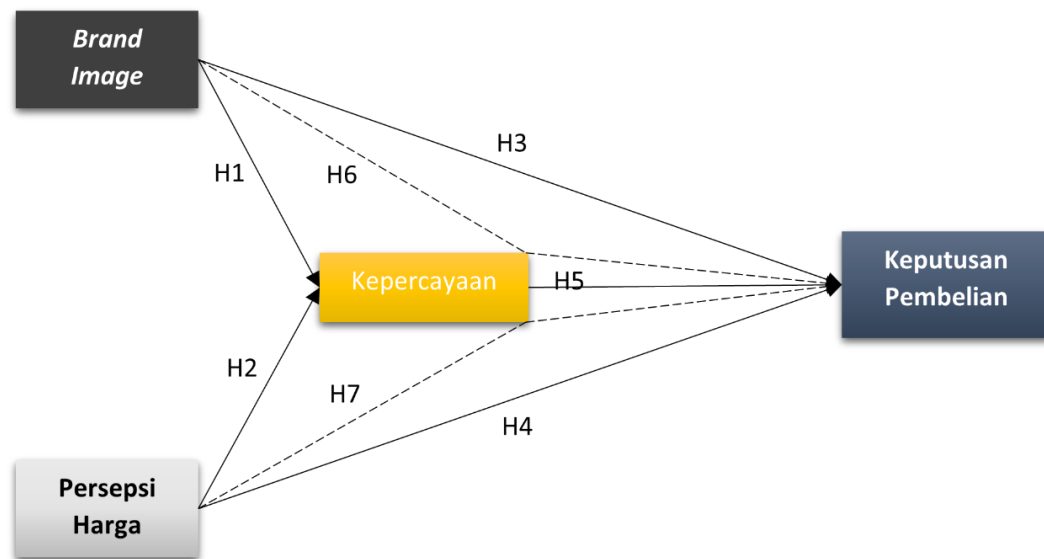


Figure 1. Conceptual Framework

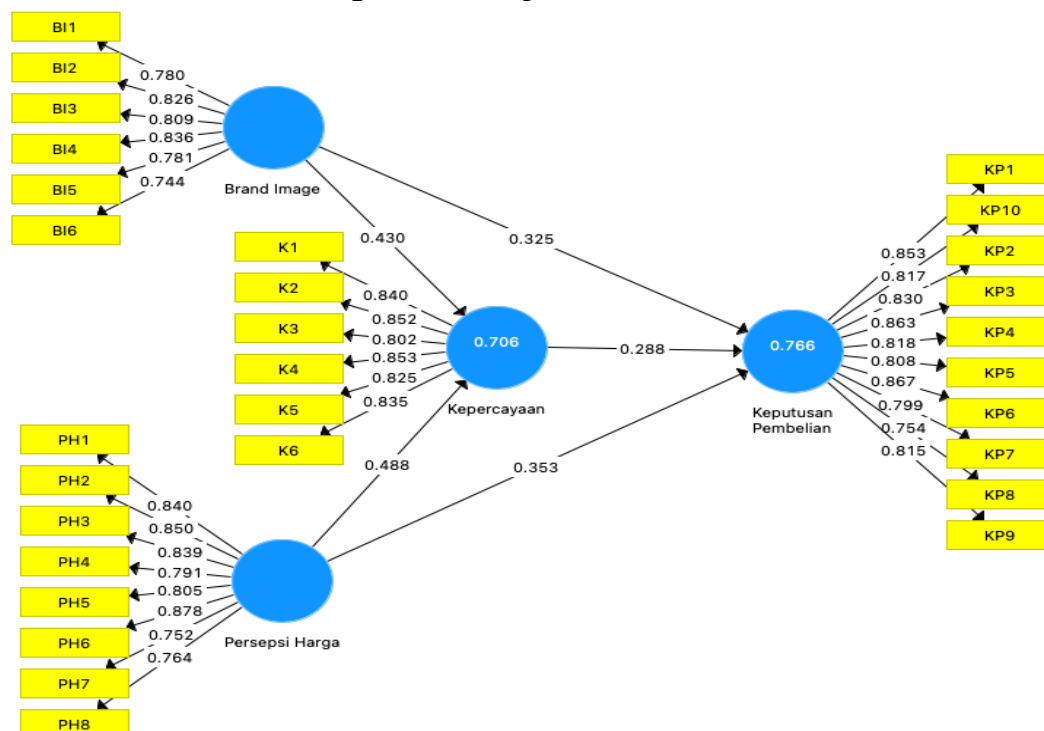


Figure 2. Path Coefficient and Factor Loading

SRMR Value

The Root Mean Square Residual (RMSR) is a measure of the average residual covariance, and the Standardized Root Mean Square Residual (SRMR) is based on the transformation of the sample covariance matrix and the predicted covariance matrix into a correlation matrix. SRMR is defined as the difference between the observed correlation and the correlation matrix implied by the model. Thus, SRMR allows one to evaluate the average difference between the observed and expected correlations as an absolute fit criterion. Values smaller than 0.10 or 0.08 (Hu & Bentler, 1999) fit well.

Table 4. SRMR Value

	Saturated Model	Estimated Model
SRMR	0,083	0,083
d_ULS	3,185	3,185
d_G	2,545	2,545
Chi-Square	1117,035	1117,035
NFI	0,661	0,661

Based on the table above, the SRMR value is 0.083, which falls between 0.08 and 0.10. This SRMR value is considered to have a good fit (acceptable fit). This aligns with Karin Schmelleh et al. (2003), who indicate that this SRMR value shows an acceptable fit model. The estimated model value of 0.083 means the model has an acceptable fit, where empirical data can explain the influence between variables in the model.

PLS Predict Value

Hair et al. (2019) ate that PLS is SEM analysis with a prediction goal. Therefore, a model validation measure is needed to show how well the predictive power of the proposed model is. PLS predict serves as a form of validation for the predictive power of PLS.

Table 5. PLS Predict

Variable	Item	Model PLS			Model LM		
		Q² predict	RMSE	MAE	Q² predict	RMSE	MAE
Trust	K5	0,439	0,435	0,309	0,260	0,499	0,347
	K1	0,403	0,474	0,328	0,162	0,561	0,402
	K4	0,556	0,435	0,304	0,350	0,526	0,342
	K2	0,514	0,415	0,295	0,290	0,501	0,340
	K3	0,469	0,500	0,349	0,297	0,575	0,410
	K6	0,446	0,463	0,334	0,279	0,528	0,368
Purchase Decision	KP7	0,528	0,468	0,324	0,468	0,497	0,339
	KP6	0,515	0,507	0,348	0,390	0,568	0,392
	KP3	0,419	0,568	0,392	0,198	0,668	0,467
	KP2	0,498	0,457	0,310	0,418	0,493	0,355
	KP8	0,471	0,509	0,390	0,343	0,567	0,395
	KP4	0,357	0,601	0,431	0,209	0,666	0,489
	KP5	0,383	0,639	0,464	0,417	0,621	0,441
	KP1	0,578	0,414	0,284	0,450	0,472	0,325
	KP9	0,518	0,425	0,302	0,286	0,517	0,325

Variable	Item	Model PLS			Model LM		
		Q ² predict	RMSE	MAE	Q ² predict	RMSE	MAE
	KP10	0,525	0,386	0,270	0,519	0,389	0,257

To demonstrate that the PLS results have a good model prediction power, they should be compared with the baseline model, the linear regression model (LM). The PLS model is said to have prediction power if the RMSE (Root Mean Squared Error) or MAE (Mean Absolute Error) is lower than that of the linear regression model. If all PLS model measurement items have lower RMSE and MAE values than the linear regression model, the PLS model has high predictive power. The prediction power is medium if most items show lower RMSE and MAE values. Based on the table above, the RMSE and MAE values of the measurement items for the PLS model are mostly lower, indicating good predictive power, categorized as having medium prediction power.

CONCLUSION

This study concludes that brand image and price perception significantly enhance consumer trust and directly influence purchase decisions at Mixue Nusaloka BSD, with trust further strengthening the link between price perception and purchases, though it fails to mediate brand image's impact. Limitations include a restricted sample (100 respondents), narrow variable focus (excluding factors like product quality), short data collection period (October–November 2024), and potential respondent bias from in-store surveys. For future research, expanding sample diversity across locations, incorporating additional variables (e.g., service experience), and employing mixed methods (e.g., interviews with surveys) are recommended. Testing alternative mediators (e.g., emotional attachment), leveraging digital data collection (e.g., POS analytics), and conducting cross-industry comparisons (e.g., vs. competitors like AI Cha) could deepen insights into consumer behavior and improve generalizability.

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