



The Influence of Product Quality, Promotion and Role of Influencers on Customer Trust and Their Implications in Financing Decisions at KPR Bank XYZ Syariah

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Abstract: This study aims to analyze the role of Trust as a mediator between the relationship between product quality, promotion and the role of influencer on mortgage financing decisions at Bank XYZ Syariah. This research was conducted using a quantitative method with a total sample of 370 respondents who were customers of Bank XYZ Syariah using a purposive sampling technique. Researchers used a questionnaire to collect data. The data analysis technique used in this study was The Structural Equation Modeling (SEM) from the PLS 3.0 statistical software package. Based on the results of the study, it was found that product quality did not directly influence financing decisions, promotion had a direct effect on financing decisions, the role of influencer had a direct effect on financing decisions, trust was proven to be able to mediate the relationship between product quality, promotion and the role of influencer on financing decisions, and Trust able to perfectly mediate the relationship between product quality and financing decisions.

Keywords: Product Quality, Promotion, Role of Influencer, Trust, Financing Decisions

INTRODUCTION

The property and real estate industry will continue to grow rapidly every year. This is because the population continues to grow, and everyone needs a place to live. Based on press release data issued by Bank Indonesia with No. 24/16/DK Kom The Bank Indonesia Banking Survey indicated that on a quarterly basis, new credit growth in the fourth quarter of 2021 was higher than the previous quarter. This is reflected in the value of the weighted net balance which shows how much new credit has been disbursed. SBT for new loan requests in the fourth quarter was 87%, higher than the previous quarter's SBT of 20.9%. There are indications of the growth of new credit distribution for all types of use, this is indicated by the positive recorded SNB value. In the first quarter of 2022, new credit growth is expected to slow down as indicated by the SNB prediction of 52%. While the press release with no

No.24/53/DKom stated that KPR financing is still the most popular way to buy a house, with a portion of 75.65 percent of all financing. (www.bi.go.id). The large percentage of financing for home ownership (KPR), currently become an option for buyers to get the property they want to buy in a fairly easy way. Many banks offer mortgage financing products with a variety of conveniences and flexibility. Among these mortgage financing there are 2 products, namely financing with conventional mortgages and financing with sharia products.

According to the www.rumah.com survey, it was found that in second semester of 2020 there were an increase in consumer preference for choosing Sharia KPR. This increased from 29% of respondents in the first semester of 2020. Meanwhile, conventional mortgage enthusiasts experienced a decrease from 37% compared to the first semester of 2020. Banking data also shows a positive trend of Islamic mortgages. Regarding KPR, financing is given to the public in large quantities. According to the Ministry of Home Affairs, as of December 2021, Indonesia's population is 273.8 million, of which 236.53 million are Muslims. This constitutes 86.9% of the population. Based on data from the Financial Services Authority, sharia banking transactions grew 6.83% per year to IDR 421.57 trillion in 2021. Meanwhile, third party funds (DPK) grew 15.3% per year to IDR 548.10 trillion in 2021. The decision to purchase mortgage products is a decision that must be really thought through because it requires quite a lot of money. In financing, customers must be able to choose whether to make purchases in cash or through financing. The right choice is with credit because the financing is light and customers can make repayments over a long period of time. The bank itself must think about a strategy so that customers can buy mortgage products that are offered, in which case apart from having to provide quality products, the bank must also provide accurate information, as well as provide some promo and be able to give trust to customers so that customers are more confident in the mortgage product. The higher the company's service quality, the more revenue it will create. This is consistent with study (Mappesona et al., 2020) that suggests that product quality and promotion have an impact on purchase decisions; thus, organizations must boost advertising, sales personal services, sales promotions, and direct marketing through promotion. One of the banks that provides mortgage financing is Bank XYZ Syariah. To strengthen allegations regarding the phenomenon that the researchers found, a pre-survey was carried out on customer preferences regarding the selection of options for mortgage financing that had been taken at Bank XYZ Syariah. The pre-survey was carried out by asking customers questions regarding the factors that were suitable and not suitable for Sharia KPR financing, which were taken in terms of price, process, product, people, promotion, place, influencer, and trust. The pre-survey was carried out using a questionnaire that disseminated through electronic media, using Google form. Questionnaires were distributed to 20 respondents who already had mortgage financing facilities at Bank XYZ Syariah, whether they had been paid off or were still running account. From the results of the pre-survey of customers, the overall results of the pre-survey gave a good score, but 3 of the 8 lowest variables indicated that the factors that needed to be improved were product, promotion and role of influencer factors. Customers consider that currently, prices are already competitive and competitive and so on. Customers also think that the process and people who serve their mortgage financing facilities are running according to what they expect.

From the results of the pre-survey and from the results of previous studies regarding product quality, promotion and the role of influencer, the researchers took the topic entitled Effects of Product Quality, Promotion and Role of Influencers on Customer Trust and the Implications for XYZ Bank Sharia Mortgage Financing Decisions. The difference between this research and previous research is that in this study the trust variable will be a variable that will mediate between product quality, promotion and role of influencer on mortgage financing decisions at Bank XYZ Syariah.

LITERATURE REVIEW

Consumer Behavior Theory

Consumer behavior, according to (Kotler and Keller, 2016), is the study of how people, groups, and organizations choose, acquire, use, and dispose of goods, services, ideas, or experiences to meet their needs and desires. Consumer behavior is the process people use to decide what to buy. They do this by looking at products and services, and then deciding whether or not to buy them. (Anang, 2018). Consumer behavior is the actions and tendencies that people use when buying goods, such as deciding what to buy, where to buy it, and how to pay for it.

Buying Decision

Purchasing decisions that lead to repeat purchases will be able to create customer satisfaction (Ali, 2019). Purchase decisions, according to Kotler Armstrong (2016: 177), are part of consumer behavior, which is the study of how people, communities, and organizations select, purchase, use, and utilize products, services, ideas, or experiences to meet their needs and wants. Purchase decisions, according to Cao et al (2018), have a positive and significant impact on consumer satisfaction.

Product Quality

According to Kotler Armstrong (2008: 347), a product is anything that may be supplied to a market in order to attract attention, be purchased, utilized, or satisfy a want or need. Product quality is a product's capacity to fulfill planned and latent demands (Rizza Anggita, 2016). A product is defined as anything that can be sold in a market. According to Lupiyoadi and Hamdani (2009:131) when in a marketing situation where competition is getting tougher, the role of product quality is getting bigger in the company's development. Furthermore, buyers choose items with the highest quality, performance, and unique features.

Promotion

According to Kotler Keller (2016), promotion is a type of communication carried out by businesses to consumers or the target market with the goal of conveying information about the company's products in order for consumers to want to buy, and it includes advertising, direct marketing, individual selling, sales promotion, and public relations. Promotion is one of the marketing actions associated with a product. Promotion is an effort used to persuade consumers to want to buy products or services from a company (Praestuti, 2020). Promotion is a method of spreading information, influencing people, or reminding people about the company's products or services. This can help make people more inclined to buy it (Latief, 2018).

Influencers

Camenos (2018) in Banjarnahor, et al 2022 revealed the benefits of using influencer marketing, such as lower risk and smaller rewards compared to traditional celebrities, but being able to make the company's brand more relevant to the target market and help reach a specific target audience, despite not being able to reach a scale of followers as large as a celebrity can. Influencers are well-known social media users who amass followers by creating authentic online charms (Casaló et al., 2020). Most influencers make money on Instagram and YouTube, however depending on the sort of company, influencers can also be found on Facebook, Twitter, LinkedIn, Snapchat, and other platforms. The term influencer can apply to somebody who has power.

Research Model

The model of this research is:

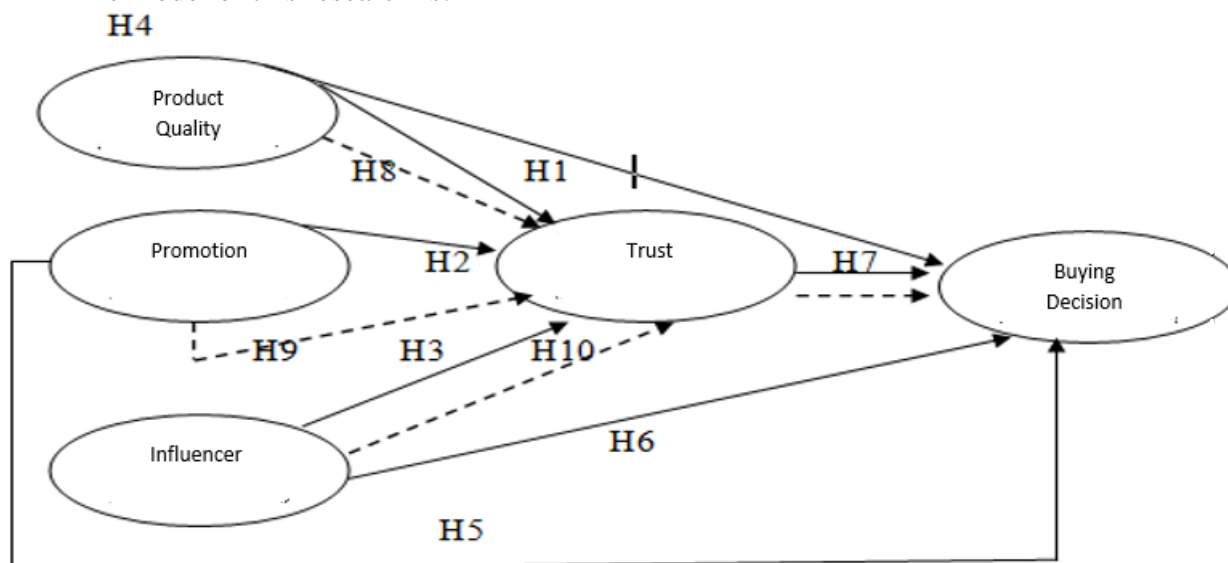


Figure 1. Research Model

Hypothesis:

- H1: Product quality has a positive and significant effect on trust for financing decisions KPR at Bank XYZ Syariah
- H2: Promotion has a positive and significant effect on trust for financing decisions KPR at Bank XYZ Syariah
- H3: The role of influencer has a positive and significant effect on trust for financing decisions KPR at Bank XYZ Syariah
- H4: Product quality has a positive and significant effect on financing decisions KPR at Bank XYZ Syariah
- H5: Promotion has a positive and significant effect on financing decisions KPR at Bank XYZ Syariah
- H6: The role of influencer has a positive and significant effect on financing decisions KPR at Bank XYZ Syariah
- H7: Trust has a positive and significant effect on financing decisions KPR at Bank XYZ Syariah.
- H8: Trust mediates the relationship between product quality and financing decisions KPR at Bank XYZ Syariah
- H9: Trust mediates promotional relationships and financing decisions KPR at Bank XYZ Syariah
- H10: Trust mediates the role of influencer relationship and financing decisions KPR at Bank XYZ Syariah

RESEARCH METHODS

This research was conducted using a quantitative method (quantitative method). According to Creswell (2009), in quantitative research the research problem is in the form of a problem. The research is explanatory descriptive in nature. Explanatory study, according to Sugiyono (2013), is research that attempts to determine what happens between the numerous things we learn and how they relate to one another. This is done by testing the hypotheses that have been formulated based on what we know. The population taken is the number of KPR customers at Bank XYZ Syariah with a total population of 11.80, the sample required for this study is 370. This study uses a non-probability sampling technique using a non-

probability sampling approach. purposive sampling. The data collection process involves giving questionnaires to respondents. The test is then processed using the Hypothesis Testing program and the PLS-based Structural Equation Model approach.

FINDINGS AND DISCUSSION

Measurement Evaluation (*Outer Model*)

The tests in the Measurement Evaluation test (*Outer Model*) are as follows:

Table 1. AVE Output Results

	<i>Average Variance Extracted (AVE)</i>
Product quality	0.745
Promotion	0.826
Role of influencers	0.751
Trusts	0.816
Financing Decision	0.740

Source: PLS output results, 2023

Table 2. Discriminant Validity Test Results (Fornell-Larcker Criterion)

	Product Quality	Promotion	Role of Influencer	Trust	Purchase Decision
product quality	0.923				
Promotion	0.863	0.909			
role of influencers	0.879	0.861	0.886		
Trusts	0.868	0.859	0.867	0.904	
financing decisions	0.818	0.821	0.857	0.860	0.860

Source: PLS output results, 2023

The AVE root value indicates that the value of the variable in the study is greater than the value of the other variables. This means that the variables in the study have good discriminant validity.

If all latent variable values have a composite reliability value or Cronbach's alpha > 0.70, the constructs and questionnaires employed in study are trustworthy and consistent.

Table 3. Composite Reliability & Validity Test Results

	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>
Product quality	0.962	0.967
Promotion	0.929	0.950
Role of influencers	0.953	0.960
Trusts	0.962	0.969
Financing Decision	0.956	0.962

Source: PLS output results, 2023

Table 3. The value of Cronbach's alpha for this research variable is high (> 0.70), meaning that all of them meet the reliability requirements. That is, the research questionnaire is reliable and consistent, so that it can be used to test the proposed model.

Structural Model Test (*Inner Model*)

The evaluation of the structural model (*inner model*) was analyzed as follows:

Table 4. R-Square Value Test Results

	<i>R Square</i>	<i>R Square Adjusted</i>
Trust	0.827	0.826
Financing Decision	0.789	0.787

Source: PLS output results, 2023

Table 4 shows that the R-Square value for the financing decision variable is 0.789, indicating that the product quality, promotion, and role of influencer variables can explain 78.9% of changes in the financing decision variable, whereas the R-Square value for the trust variable is 0.826, indicating that the product quality variable, promotions, and role of influencer variables can explain 82.6% of changes in the trust variable.

Hypothesis test

Regardless of whether a hypothesis is accepted, it must be tested using Smart PLS 3.0's bootstrapping mechanism. When the T-statistics or p-value are more than 1.96, the hypothesis is accepted. The table below displays the test results for each study variable using the SEM-PLS software and bootstrapping:

Table 5. Hypothesis Testing Results

	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>T Statistics (/O/STDEV/)</i>	<i>P Values</i>
Product quality → Trust	0.227	0.242	0.104	2.182	0.030
promotion → Trust	0.227	0.232	0.090	2.515	0.012
role of influencer → Trust	0.491	0.472	0.113	4.332	0.000
Product quality → Financing Decision	0.004	0.014	0.087	0.051	0.960
promotion → Financing Decision	0.169	0.184	0.084	2.013	0.045
role of influencer → Financing Decision	0.358	0.350	0.073	4.932	0.000
Trust → Financing Decision	0.394	0.380	0.095	4.131	0.000
Product Quality → Trust → Financing Decision	0.090	0.090	0.043	2.073	0.039
Promotion → Trust → Financing Decision	0.089	0.085	0.036	2.453	0.015
Role of influencer → Trust → Financing Decision	0.194	0.184	0.075	2.584	0.010

Source: PLS output results, 2023

Discussion

All hypotheses in this study have been tested and the results are as follows:

The first hypothesis is that product quality influences trust in XYZ Syariah Bank's mortgage lending. According to Table 6, product quality has a substantial impact on confidence. As seen by the t-statistics value $2.182 > 1.96$ and the p-value $0.030 < 0.05$, the first hypothesis is supported.

The second hypothesis is that advertising affects trust in mortgage lending at Bank XYZ Syariah. According to Table 6, the enhancement of trust has a substantial impact, as seen by the t-statistics value of $2.515 > 1.96$ and the p-value of $0.012 < 0.05$, implying that the second hypothesis is supported. This can be interpreted that the better the promotion carried out by XYZ Syariah Bank, the customer's trust will increase and vice versa if the promotion is bad, the customer's trust in KPR products at XYZ Syariah Bank will also decrease. Promotion is an effort used to persuade consumers to want to buy products or services from a company (Praestuti, 2020). According to Koes (2008) in Alma and Murriyati (2008: 303), the better the marketing mix activities in a company, the more consumer confidence will increase. This is supported by research conducted by Wahyono & Susilawati, (2016) and Yudhistira, (2021). It can be concluded that sales promotion is one of the important aspects that can build consumer trust.

The third hypothesis is that the role of influencer influences trust for mortgage financing at Bank XYZ Syariah. According to Table 6, the function of influencer on trust has a substantial effect, as evidenced by the t-statistics $4.332 > 1.96$ and the p-value $0.000 < 0.05$. Hence we may infer that the third hypothesis is correct. This can be interpreted that the better the ability of a role of influencer in explaining a product, the customer's trust will increase

and vice versa if an influencer's ability to explain a product is bad, the customer's trust in KPR products at Bank XYZ Syariah will also decrease. With the expertise possessed by the role of influencer, it is possible that it will increase the interest of a consumer and make consumers interested and will make people feel confident about the product. Research conducted by Purwanto & Purwanto, (2019) states that the role of influencer influences consumer trust. This is also supported by researchers Danniswara et al., (2017), Belanche et al., (2019).

The fourth hypothesis is that product quality influences mortgage financing decisions at Bank XYZ Syariah. According to table 6, product quality has no significant influence on financing decisions, as evidenced by the t-statistics value $0.051 < 1.96$ or the p-value $0.960 > 0.05$. As a result, the fourth hypothesis is rejected. These results can be interpreted that product quality does not affect a customer's purchasing decision in purchasing mortgage products at Bank XYZ Syariah. In this case the customer is not too concerned about the quality of the mortgage product when he wants to make a financing decision on a mortgage at Bank XYZ Syariah. The results of this study are in contrast to research conducted by Ayodya & Khasanah, (2016) stating that quality influences consumer decisions because it is one of the things that consumers see when considering a purchase.

The fifth hypothesis of promotion has an effect on mortgage financing decisions at Bank XYZ Syariah. According to table 6, the promotion of funding decisions has a substantial influence, as evidenced by the t-statistics $2.013 > 1.96$ and the p-value $0.045 < 0.05$. As a result, the fifth hypothesis is accepted. This may be read as the greater the advertising carried out by XYZ Syariah Bank, the greater the customer's choice to purchase mortgage products from XYZ Syariah Bank. This study agrees with Hermiyenti and Wardi (2019) finding that promotions have a major impact on consumer purchasing decisions, and it is reinforced by Imaningsih (2018) finding that increasing promotions would result in improved purchase decisions.

The sixth hypothesis is that the role of influencer influences mortgage financing decisions at Bank XYZ Syariah. According to Table 6, the function of influencer on financing decisions has a substantial effect, as evidenced by the t-statistics value of $4.932 > 1.96$ or the p-value of 0.000 when the value is less than 0.05 . Hence we may infer that the sixth hypothesis is correct. This can be interpreted that the better the ability of a role of influencer in explaining a product, the more a customer's decision to make a purchase decision will increase and vice versa. This means that an influencer who has high popularity, credibility, many fans and many followers on social media can become a role of influencer to directly determine purchasing decisions. This is in line with the research of Wilis & Augustina (2022).

The seventh hypothesis of trust influences the decision to finance mortgages at Bank XYZ Syariah. Based on table 6, it can be determined that trust in financing decisions has a substantial influence, as evidenced by the t-statistics value of $4.131 > 1.96$ and the p-value of $0.000 < 0.05$. This can be understood to mean that the more a customer's trust, the more likely he or she is to make a purchase choice, and vice versa. this is in line with research conducted by Mirza et al., (2021), which states that trust influences purchasing decisions, and is supported by research by Puspita & Suryoko (2017), Suhaily & Darmoyo (2017) and Irawan & Suprapti (2013).

The eighth hypothesis is whether trust at Bank XYZ Syariah mediates the link between product quality and KPR financing decisions. Table 7 shows that at Bank XYZ Syariah, trust can moderate the link between product quality and KPR financing choices. This is demonstrated by the t-statistic value of $2.073 > 1.96$, as well as the p-value of $0.039 < 0.05$. The ninth hypothesis is then accepted. This is consistent with Chinomona's studies (2013), Pratama & Nasikh (2021) and Prasetya et al., (2014), Chandra et al. (2013), Puspita and

Suryoko (2018), Suhaily & Darmoyo (2017) Lily Suhaily and Syarief Darmoyo (2017) and Irawan & Suprpti (2020). This shows that, trust influences purchasing decisions, customers decide to do financing if the customer already believes in XYZ Sharia Bank KPR products, therefore Bank XYZ Syariah must improve the quality of its products by always increasing the value of trust in customers.

The ninth hypothesis is whether trust mediates the relationship between promotion and KPR financing decisions at XYZ Syariah Bank, it can be seen from Table 7 that trust can mediate the relationship between promotions and KPR financing decisions at XYZ Syariah Bank as seen from the t-statistic value of $2.453 > 1.96$ or it can be Also seen from the p-value of $0.015 < 0.05$, the ninth hypothesis is accepted. The results show that trust is successful in mediating the relationship between promotions and mortgage financing decisions at Bank XYZ Syariah. This shows that the customer decides to do financing if the customer already believes in XYZ Syariah Bank KPR products, therefore Bank XYZ Syariah must increase its promotion so that it can increase the value of customer trust. This is supported by Wahyono & Susilawati (2016) and Yudhistira (2021).

The tenth hypothesis is that trust can mediate the relationship between influencers and mortgage financing decisions at Bank XYZ Syariah. The score of $2.584 > 1.96$ and the p value of 0.010 indicate that the hypothesis is accepted. According to the findings of the study, when customers believe the influencer's position knowledge, the customer will decide to do XYZ Syariah Bank KPR financing. This means that customers will have more confidence in Bank XYZ Syariah KPR products and will make purchases. Research conducted by Purwanto & Purwanto (2019), Danniswara et al., (2017), Belanche et al., (2019).

CONCLUSIONS AND SUGGESTIONS

Based on the elaboration of the research, it can be concluded that product quality, promotion, and the role of influencer directly affect trust, product quality does not affect financing decisions, while promotion and role of influencer directly influence financing decisions. Regardless of the role of trust, which is a mediating variable, this study shows that trust can play a role in the relationship between product quality, promotion, and the role of influencers. With the trust variable, it can partially mediate the promotion relationship and the role of influencer on the decision to purchase KPR Bank XYZ Syariah. And the perfect mediation to see the relationship between product quality and financing decisions. This means that Islamic Banks must further improve product quality and customer trust in XYZ Syariah Bank so that customers can be attracted and do mortgage financing at XYZ Syariah Bank. One of the important considerations in choosing the right influencer role is that the bank must find someone who has the ability to convince customers to choose Bank XYZ Syariah KPR products. They must also have expertise in delivering Bank XYZ Syariah KPR products, have an attractive appearance, use good language, and be liked by the public. In addition, banks must always maintain customer trust, increase customer trust in XYZ Syariah, and this is mainly through increased promotions and the quality of the products they offer. If the customer already trusts a product, the quality of the product is not so important for the bank. Banks care more about ensuring that customers have the best experience when applying for mortgages. By doing this, the bank will build customer trust over time. XYZ Syariah Bank is required to increase the promotion of its products, especially in terms of what they offer. For example, they may offer more innovative mortgage products that suit customer needs and are convenient to use. The most important thing is that the bank must be clear and easy to understand when offering this product to its customers. This can be achieved by choosing the right influencer role to promote the product.

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