THE EFFECT OF PRICE AND BRAND IMAGE ON PURCHASE DECISION WITH TRUST AS AN INTERVENING VARIABLE IN E-COMMERCE TOKOPEDIA

Sri Wahyuni[1], Andyni Yulfanis Aulia Masrifa[2] and Siti Sofia[3]

[1]Perbanas Institute, Graduate School
Jl Perbanas, Karet Kuningan, Setiabudi, Jakarta Selatan

[2]Perbanas Institute, Faculty of Economic & Business
Jl Perbanas, Karet Kuningan, Setiabudi, Jakarta Selatan

[3]Perbanas Institute, Faculty of Economic & Business
Jl Perbanas, Karet Kuningan, Setiabudi, Jakarta Selatan

ABSTRACT

This study analyzes the factors that influence purchase decisions on E-Commerce Tokopedia. The intended factors tested are Price, Brand Image, and Trust. The data used in this study are primary data obtained from distributing questionnaires to Tokopedia E-Commerce consumers in Jabodetabek. The sample collection technique in this study was non-probability purposive sampling with a total of 162 samples. The type of research used is an associative analysis method with a quantitative approach, which is assisted by the AMOS version 26 processing tool. The results showed that Price has a significant effect on Trust, Brand Image has no considerable impact on Trust, Trust has no significant effect on Purchase decision, Price has a substantial effect on Purchase Decision, and Brand Image has no significant impact on Purchase decision and Brand Image has no considerable effect on Purchase decision.

KEYWORDS: Price, Brand Image, Trust, and Purchase Decision.

1. INTRODUCTION

Indonesia is a developing country, and the level of technological development at present is increasingly sophisticated. Even daily life is accustomed to using technology for work, eating, transportation, and shopping. Shopping is a significant factor in fulfilling human needs. Indonesian people are obsessed with technology. In today's global era, almost every human chooses to do or do something the easy way with the best results. The Tokopedia shopping application is an E-commerce platform in the form of business-to-customer (B2C) with a vast market opportunity in Indonesia.

Based on research on the Databoks website, the Tokopedia page in 2021 is the most visited. Tokopedia visitors in 2021 have increased traffic on their site, with 149.6 million visitors, and compared to Shopee, its average monthly visitors reached 131.89 million. Meanwhile, Bukalapak has an average monthly visitor number of 29.88 million. Next is Lazada, which has an average monthly visitor number of 28.58 million. Then Blibli has an average number of visitors of 17.51 million, Orami 10.28 million, and Bhinneka 6.08 million. So Tokopedia is an e-commerce that has more visitors than other e-commerce—sites; based on research from the web source Databoks in the last 3 three years of the 2019-2022 period, it was calculated in quarters that Tokopedia has fluctuating movements in each quarter. Tokopedia has the most visitors in Indonesia in the second quarter of 2022. According to Databoks source data, in this period, Tokopedia had an average of 158.3 million website visitors per month, the highest compared to other competitors. In the third quarter of 2019, Tokopedia only had 65.9 million website visitors per month. However, after that, the trend continues to rise, as shown in Table 1.1. can be accumulated; from the third quarter of 2019 to the second quarter of 2022, the number of visitors to the Tokopedia website has grown by around 140%.

The development of global E-Commerce is very volatile in today's modern era. The development of the era and the technology used in society significantly affect marketing strategies, especially in retail companies. Many retail companies, including Tokopedia, have successfully developed online marketing strategies. Pratiwi and Ekawati (2020) define E-commerce as the use of the Internet and the Web in conducting business transactions, and e-commerce is digitally able to facilitate commercial transactions between organizations and individuals. According to Yudiarno, Rofi'a, Cahyani, and Hayati (2021), E-Commerce is an innovation or breakthrough in buying and selling products or services via the Internet.

Price difference is one of the main methods to divert consumers in deciding product purchases. Price comparison refers to buyers choosing goods in e-commerce or direct markets. According to Hasan (2014), price is all about the monetary costs sacrificed to obtain, own, and utilize several combinations of goods and services from a product. For example, before making a purchase, consumers can be sure always to compare the price and quality of store A and store B, as well as the prices in the offline and online markets, which decide some consumers switch to an online market where the price is lower, and the purchase process is more straightforward. Some consumers choose to buy products that are more affordable and cheaper. However, it only affects loyal consumers who already believe in a product and continue to purchase it even though there are other new products with lower prices. This is supported by Halim and Iskandar (2019); price is the amount of money needed or exchanged to obtain or have the benefits and functions required.

Siahaan (2022) states that Brand Image is a sign or characteristic that consumers always remember by having distinctive and attractive characteristics that are different from other brands. Building a business in Brand products is the central concept that must be conducive. Brand Image provides information and assessment of a brand by consumers.

Trust is a significant factor in consumer interest in a product or service. Only consumers who believe and have trust can transact purchases online. According to Muslimah, Hamid, and Aqsa (2021), trust greatly influences consumers in determining their further repurchase interest because consumer trust is the main foundation of a business, especially in online shopping. Brand trust will pick consumer purchases of brands, and Brand Image trust will create high-value relationships.

From several studies, it has been proven that price affects purchase decisions. Based on research conducted by Ritanto (2021), pricing has a positive and significant effect on purchase decisions at Goro Assalam and Hypermart. However, it differs from the results of research by Destarini and Prambudi (2020), which concluded that price has a negative and insignificant effect on purchase decisions because the higher the price, the more expensive the purchase decision decreases.

Several studies also prove that price affects consumer trust. For example, Japarianto and Adelia (2020) state that price significantly affects trust even in online transactions and that consumers are willing to pay higher prices for more trustworthy vendors. However, a different opinion was conveyed from Deza and Lubis's research (2022) that price has a negative and insignificant effect on trust in price discount purchase decisions.

Several studies have also proven that brand image variables can influence purchase decisions. Research from Suryani and Rosalina (2019) shows that brand image positively and significantly affects repurchase decisions, meaning that if the brand image increases, the decision to repurchase will also increase. However, it differs from Sari's research (2020) results, which state that brand image has a negative and insignificant effect on food purchase decisions on the grab application during the COVID-19 period at Universitas Muhammadiyah Sumatera Utara.

Several studies also prove that brand image affects trust, namely Santoso's research (2020) on brand image significantly affects consumer trust in Oppo smartphones. However, a different opinion was generated from Yosua's research (2021), namely that brand image has a negative and insignificant effect on consumer trust in Prudential.

Several studies prove that trust affects purchase decisions. Namely, Dewi and Sudiksa (2019) state that trust in brands positively and significantly affects buying decisions on Maybelline products. This contradicts the research results by Saleha and Kuswati (2018), which state that count significantly negatively affects online purchase decisions.

Based on this description, the research title is The Effect of Price and Brand Image on Purchase Decision with Trust as an Intervening Variable in Tokopedia E-Commerce. This study continues Suryani and Rosalina's (2019) previous research as a reference for researchers.

II. LITERATURE REVIEW

Purchase Decision

According to Kotler and Keller (2018), purchase decisions are an evaluation stage; consumers form preferences among brands in choice, and there is a possibility of an intention to buy a preferred brand. This means that a purchase decision is a brand or product that consumers want or like, so consumers decide to make a purchase. According to Tirtayasa, Lubis, and Khair (2021), purchase decisions have four indicators. Namely, the first is quickly deciding. Second, the purchase is made by yourself. Third, act because of product excellence. Moreover, the fourth is confidence in the purchase.

Trust

According to Kenneth and Baack (2018), trust is a customer who can trust a brand's reliability. Kotler and Keller (2018) explain four indicators of trust: first, integrity (honesty); second, benevolence (sincerity); third, ability (ability); and fourth, willingness to depend.
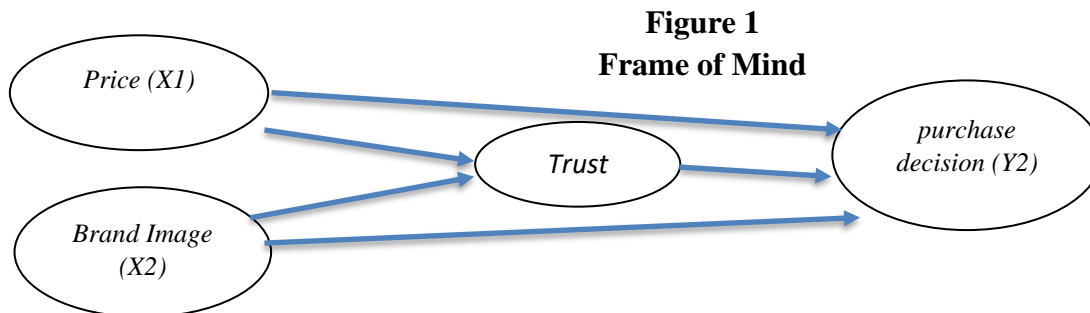
Price

According to Kotler and Armstrong (2016), price is the amount of money given for a good or service that consumers can exchange for valuable goods or services. According to Kotler and Armstrong (2016), price has four indicators: first, affordability; second, price compatibility is important with product and service quality; third, price competitiveness; and fourth, the price given is competitive.

Brand Image

Kotler and Keller (2018) state that brand image is a perception and belief by consumers, as reflected in the associations embedded in the minds of consumers and always remembered when hearing the slogan for the first time. According to Kotler and Keller (2018), there are three indicators of Brand Image, namely first, straightness (strength); second, Uniqueness (uniqueness); and third, Favorable (ability to remember).

Frame of Mind

Based on the gap phenomenon, a framework of thought can be drawn regarding the relationship between variables: price affects trust, price affects purchase decisions, brand image affects trust, brand image affects purchase decisions, and trust involves purchase decisions.

Figure 1
Frame of Mind

Source: Primary Data, 2023

The Effect of Price on Trust (H1)

Sudjatmika's research (2017) found that the price on E-Commerce Tokopedia is a unit of money exchanged to obtain the benefits of a product or service. According to Lubis (2015), prices are usually expressed with various terms, such as dues, tariffs, rent, interest, premiums, commissions, wages, salaries, honorariums, tuition fees, etc. From a marketing point of view, a price is a monetary unit or other measure exchanged to obtain the right to ownership or use of a good or service. Andi Lala, Bachtiar, and Saputra (2018) state that price determines trust in online purchases. Based on this description, the hypothesis of this study is:

H1: It is suspected that price affects trust in E-commerce Tokopedia.

The Effect of Brand Image on Trust (H2)

Pratama and Santoso (2018) state that brand image is how consumers perceive a company's brand. Companies need to make an attractive impression of the brand because every consumer has a different view of the Brand Image. Kotler and Keller (2016), Brand Image is the perception of beliefs held by consumers as a reflection of the associations remembered by consumers, consistently reflected first in listening to slogans. Based on this description, the hypothesis of this study is:

H2: It is suspected that Brand Image affects trust in E-commerce Tokopedia.

The Effect of Trust on Purchase Decision (H3)

According to Iskandar and Nasution (2019), trust is a feature of a store or seller's reputation that is a consideration for buyers to transact. The better the reputation, the higher the consumer trusts the online store. According to Mulyadi, Eka, and Nailis (2018), trust is the knowledge consumers must have about the product. Rahmizal and Yuvendri (2020) state that trust is a thought that a person has that can give an idea about something. Based on this description, the hypothesis of this study is:

H3: It is suspected that Trust has a significant effect on Purchase Decisions on E-Commerce Tokopedia.

The Effect of Price on Purchase Decisions (H4)

According to Nasution and Lesmana (2018), price is the main determining factor in the minds of consumers and influences consumers to decide whether or not to buy a product. Another opinion from Sari and Prihartono (2021) is that price plays an essential role in influencing buyers' choices in buying goods and services. Price has a significant effect on consumer buying interest. Based on this description, the hypothesis of this study is:

H4: It is suspected that price affects purchase decisions on E-Commerce Tokopedia

The Effect of Brand Image on Purchase Decisions (H5)

According to Miati (2020), brand image is a thought that exists in people's minds about a good or service that they have known, used, or consumed. According to Arianti and Andira (2021), brands with an excellent image to the public regarding product or service quality tend to be more preferred and readily accepted than brands with a poor or neutral image. Sarifudin, Fitriani, and Zulkarnaen (2019) state that Brand image is a series of tangible and intangible properties such as ideas, beliefs, values, and features that are unique or characterized. Based on this description, the hypothesis of this study is:

H5: It is suspected that Brand Image affects purchase decisions on E-Commerce Tokopedia.

III. RESEARCH METHOD

This study uses quantitative methods with a research design using causal associative. The author takes a causal relationship because it is considered the most appropriate for his research, meaning that the causal relationship is causal. This study has independent variables (variables that influence) and dependent ones (affected). The unit of analysis used is individuals, namely Tokopedia customers who have purchased Lifebuoy bath soap products on E-Commerce Tokopedia in Jabodetabek. The researcher chose the Jabodetabek location area, the Tokopedia E-commerce user community respondent, and other E-commerce because Jabodetabek is a central area developing more rapidly and densely populated. The population in this study were all buyers of Lifebuoy bath soap products through the Tokopedia application in Jabodetabek. This study took a sampling of 162 samples. Sampling was conducted for ten days for Tokopedia E-Commerce consumers in Jabodetabek. The data collection method used in this research method uses an instrument in the form of a questionnaire to respondents. The questionnaire results were processed with AMOS (Analysis of Moment Structures) version 26.

Validity and Reliability Testing using IBM SPSS version 27 Software: The data is valid by comparing each item's corrected item-total correlation value with the statement R count> R table. There is an essential relationship if the significant value (P value) <0.05. This test uses a trial sample of 30 respondents from 162 respondents, so the r table value is 0.361 with an alpha value of 5%. It is known that the results of the validity test of the price variable (X1) of the 8 statement items are declared valid because the results of the R count are more significant than those of the R Table (0.361). The reliability test results of the price variable (X1) show that Cronbach's alpha of 0.774 exceeds the R table of 0.6. Then, these results can be used to conclude that the price variable statement (X1) is reliable. The results of the Brand Image variable (X2) validity test of the 7 statement items were declared valid because the results of the T Count were greater than those of the R Table (0.361). The Brand Image (X2) variable

reliability test results show that Cronbach's Alpha 0.725 exceeds the R Table of 0.7. Then, these results can be used to conclude that the Brand Image (X2) variable statement is reliable. The results of the validity test of the Trust variable (Y1) of the 6 statement items were declared valid because the results of the R count were greater than those of the R Table (0.361). The Trust variable reliability test (Y1) results show that Cronbach's Alpha 0.738 exceeds the R Table of 0.6. Then, these results can be used to conclude that the trust variable statement (Y1) is reliable. The results of the validity test of the Purchase Decision variable (Y2) of the 4 statement items were declared valid because the results of R count were more excellent than those of R Table (0.361). The reliability test results of the Purchase Decision variable (Y2) show that Cronbach's Alpha 0.744 exceeds the R Table of 0.4. Then, these results can be used to conclude that the purchase decision variable statement (Y2) is reliable.

IV. Result and Discussion
SEM Assumption Test

Outliers are observations from data with unique characteristics that look very different from other observations and appear in extreme values, either for a single variable or a combination of variables (Ghozali, 2014). Detection of multivariate outliers is done by paying attention to the Mahalanobis distance value. The criterion used is based on Chi-squares at a degree of freedom of 25, namely the number of indicator variables at a significance level of p<0.001. The Mahalanobis distance value x2 (25, 0.001) = 699.268. This means all cases with a Mahalanobis distance greater than 699.268 are multivariate outliers. Outlier data will be excluded in the analysis using SEM; here are the results of outlier detection:

Table 1 Outlier Detection in SEM Data Mahalanobis Distance Results

Observation number	Mahalanobis d-squared	p1	p2
124	77.050	.000	.000
129	74.266	.000	.000
123	69.928	.000	.000
126	69.650	.000	.000
161	67.662	.000	.000
…	…	…	…
…	…	…	…
…	…	…	…
78	16.269	.907	1.000
2	16.261	.907	1.000
17	15.729	.923	1.000
1	15.319	.934	1.000
83	15.138	.938	1.000

Source: Data processed by researchers (2023)

Normality Test and Multicollinearity Test

This test uses a critical ratio skewness of C.R -+ 2.58 at a significant 1% or 0.01 level. The data is usually distributed if the value exceeds the absolute price of 2.58 (Ghozali, 2014). In the normality test results for the variables, two variable construct indicators have a probability value of p <0.05 and meet the convergent validity values of 0.009 and 0.022, except for variables that have a value of 1000 and 0.804. so, it can be concluded that the data in the complete model diagram is valid, namely, two significant and three insignificant variables. Here are the results of the normality test:

Table 2 Normality Test Results

Variable Construct			Estimate	S.E.	C.R.	P	Label
TR	<---	BI	.153	709.379	.000	1.000	par_23
TR	<---	PRC	.569	.216	2.630	.009	par_26
PUD	<---	PRC	.463	.203	2.283	.022	par_24
PUD	<---	TR	.060	.242	.248	.804	par_25
PUD	<---	BI	.091	422.811	.000	1.000	par_27

Source: AMOS Data Processing Results (2023)

Confirmatory Factor Analysis Test (CFA)

Figure 2 below shows the output of data processing using the AMOS program,

Figure 2
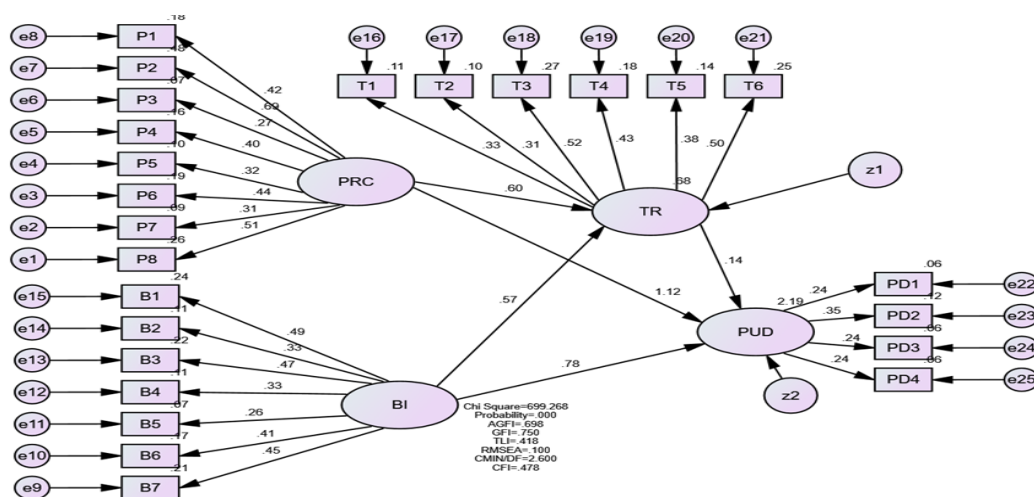
Source: AMOS Data processing results (2023)

Table 3 Goodness of Fit Testing Results (GOF)

No	Goodness of Fit Index	Cutt of Value	Analysis Results	Model Evaluation
1	X^2 – Chi-Square	Expected to be small	699.268	Marginal Fit
2	Significance Probability	≥ 0.05	0.000	Marginal Fit
3	RMSEA	≤ 0.08	0.100	Marginal Fit
4	GFI	≥ 0.90	0.750	Marginal Fit
5	AGFI	≥ 0.90	0.698	Marginal Fit
6	CMIN/DF	≤ 2.00	269	Marginal Fit
7	TLI	≥ 0.95	0.418	Marginal Fit
8	CFI	≥ 0.95	0.478	Marginal Fit

Source: AMOS Data processing results (2023)

Chi-Square X2 in this study is 699,268 with a probability of 0.000 in the results of RMSEA, GFI, AGFI, TLI, and CFI, showing the evaluation of the Marginal fit model all including CMIN / DF because it is almost close to the cut of value.

Table 4 Direct Effect Test Results

	BI	PRC	TR	PUD
TR	.569	.600	.000	.000
PUD	.858	1.203	.137	.000

Source: AMOS Data processing results (2023)

Table 5 Indirect Effect Test Results

	BI	PRC	TR	PUD
TR	.000	.000	.000	.000
PUD	.078	.082	.000	.000

Source: AMOS Data processing results (2023)

So, it can be concluded from the direct and indirect effects that the intervening variable has a smaller value than the direct variable, so the intervening variable does not contribute.

Hypothesis Test Results H1

The p-value of the effect of the Price variable on Trust (PRC ---> TR) research results show a p-value (0.009) <0.05 with CR 2.630> 1.96. So, it can be concluded that price has a positive and significant effect on trust, meaning that the price that E-Commerce Tokopedia has set on lifebuoy bath soap

products follows E-Commerce Tokopedia consumers' expectations. This supports hypothesis 1 H1 in this study, which is accepted.

Hypothesis Test Results H2
The p-value of the effect of the Brand Image variable on Trust (BI ---> TR) research results show the p-value (1000) > 0.05 with CR .000 < 1.96. So, it can be concluded that Brand Image has a positive and insignificant effect on trust because Tokopedia consumers are more effective products than the Brand Image of the product. This does not support Hypothesis 2 H2 in this study, which is rejected.

Hypothesis Test Results H3
The p-value of the effect of the Trust variable on Purchase Decisions (TR ---> PUD) research results show a p-value (.804) > 0.05 with CR .248 < 1.96. So, it can be concluded that Trust has a positive and insignificant effect on Purchase Decisions because Tokopedia consumers prioritize more affordable prices. This does not support Hypothesis 3 H3 in this study, which is rejected.

Hypothesis Test Results H4
The p-value of the effect of the Price variable on Purchase Decisions (PRC ---> PUD) research results show a p-value (0.022) <0.05 with CR 2.283> 1.96. So, it can be concluded that price has a positive and significant effect on purchase decisions, meaning that the price that E-Commerce Tokopedia has set on lifebuoy bath soap products is based on the expectations of E-Commerce Tokopedia consumers. This supports hypothesis 4 H4 in this study, which is accepted.

Hypothesis Test Results H5
The p-value of the effect of the Brand Image variable on Purchase Decisions (BI ---> PUD) research results show the p-value (1000)> 0.05 with CR .000 < 1.96. it can be concluded that Brand Image has a positive and insignificant effect on purchase decisions. Because there are other more significant variables, namely price, Brand Image has little effect on purchase decisions. This does not support Hypothesis 5 H5 in this study, which is rejected.

V. CONCLUSIONS AND RECOMMENDATIONS

CONCLUSIONS
Based on the results of the analysis using the SEM method, the following conclusions can be obtained: The price variable has a significant effect on trust, the Brand Image variable has an insignificant effect on trust, the trust variable has an insignificant effect on purchase decisions, the price variable has a significant effect on purchase decisions, and the Brand Image variable has an insignificant effect on purchase decisions.

RECOMMENDATION

In connection with the conclusions, the suggestions and recommendations are as follows: The indicator with the lowest value on price is P7 with a value of 0.615, namely Lifebuoy bath soap products on E-Commerce Tokopedia are considered a good purchase. Meanwhile, the indicator with the highest value in the price variable is P2 with a value of 1.715, namely, "I think there are many price options for the same Lifebuoy bath soap at E-Commerce Tokopedia." The author suggests that the Lifebuoy bath soap seller at E-Commerce Tokopedia should set a more affordable or cheaper price than other sellers.

The lowest indicator in the Brand Image variable is B5 with a value of 0.153: "I think consumers use Lifebuoy bath soap products because of the slogan about total care protection." Conversely, the indicator with the highest value in Brand Image is B6 with a value of 0.323: "I think consumers buy Lifebuoy bath soap products on E-Commerce Tokopedia because consumers remember anti-germ and bacteria soap." Lifebuoy bath soap consumers prioritize the function of Lifebuoy soap products; it would be better if the seller still maintains the quality and function of the product appropriately.

The lowest indicator in the trust variable is T2 with a value of 0.838; namely, I buy Lifebuoy bath soap products in original and suitable packaging on E-Commerce Tokopedia. Meanwhile, the indicator with the highest trust value is T6, with a value of 1.822, namely, consumers are ready if there is a risk in Lifebuoy bath soap products. The author suggests that the Lifebuoy bath soap seller improve the quality of effective Lifebuoy soap products.

The lowest indicator, namely the value on the purchase decision variable, is PD4, which has a value of -0.092. That is, I buy Lifebuoy bath soap products on the Tokopedia e-commerce, have no doubts, and based on confidence in the product. Meanwhile, the indicator with the highest value in the purchase decision variable is PD1 with a value of 1000, namely, "I shop at Tokopedia e-commerce and immediately see and decide to make a purchase." The author advises Lifebuoy bath soap sellers in Tokopedia e-Commerce to maintain the best quality and rating, hoping that consumers will immediately choose purchase decisions at the top store in the search.

REFERENCES

[1] Aaker, A. D., & Biel, A. L. (2009). Brand Equity and Advertising: Advertising Role in Building Strong Brand. Hillsdale: *Lawrence Erlbaum Associates*.

[2] Alma, B. (2016). Manajemen Pemasaran dan Pemasaran Jasa. Bandung: *Alfabeta.*

[3] Destarini, F., dan Prambudi, B. (2020). Pengaruh Produk dan Harga terhadap Keputusan Pembelian Pada Konsumen 212 Mart Condet Batu Ampar. *Ekonomi, Bisnis dan Manajemen, 10*(1). 58-66.

[4] Dewi, N, S., dan Sudiksa, I , B. (2019). Peran Kepercayaan Merek Memediasi Electronic Word of Mouth terhadap Keputusan Pembelian. *E-Jurnal Manajemen, 8*(6). 3784-3813.

[5] Deza, M., dan Lubis, P, H. (2022). Pengaruh Diskon Harga terhadap Purchases Intentions yang Dimediasi oleh Kepercayaan Konsumen dalam Pembelian Sepatu Olah Raga Secara Online Di Kota Banda Aceh. *Jurnal Ilmiah Mahasiswa Ekonomi Manajemen, 7*(1). 18-32.

[6] Halim, N, R., dan Iskandar, D, A. (2019). Pengaruh Kualitas Produk, Harga dan Persaingan terhadap Minat Beli. *Jurnal Riset Manajemen dan Bisnis, 4*(3). 415-424.

[7] Hasan, A. (2014). Marketing & Kasus-Kasus Pilihan. Jakarta: *CAPS (Center For Academic Publishing Service).*

[8] Japarianto, E., dan Adelia, S. (2020). Pengaruh Tampilan Web dan Harga terhadap Minat Beli dengan Kepercayaan sebagai Intervening Variable Pada E-Commerce Shopee. *Jurnal Manajemen Pemasaran, 14*(1). 35-43.

[9] Kotler, P. dan Armstrong, G. (2016). Principles of Marketing. Sixteenth Edition. England: *Pearson Education, Inc*.

[10] Kotler, P. Keller, K, L. (2018). Manajemen Pemasaran Edisi 13. *PT. Gelora Aksara Pratama*.

[11] Muslimah, S., Hamid, R, S., dan Aqsa, M. (2021). Analisis Dampak Kepercayaan terhadap Keputusan Pembelian Online Perspektif Marketing MIX. *Jurnal Ekonomi dan Ekonomi Syariah,4*(1). 137-150.

[12] Ritanto, M, H. (2021). Pengaruh Kualitas Pelayanan, Harga, dan Lokasi terhadap Keputusan Pembelian yang Dimediasi oleh Variabel Minat Beli Pada (Studi Perbandingan Goro Assalam Dan Hypermart). *Ums Library, 1*(1). 1-16.

[13] Saleha, A., dan Kuswati, R. (2018). Antecedents Of Online Purchase Behavior Anteseden Perilaku Pembelian Secara Daring. *Jurnal Manajemen dan Bisnis, 3*(2). 39-48.

[14] Santoso, D, H. (2020). Pengaruh Celebrity Endorser Dan Brand Image terhadap Keputusan Pembelian Smartphone Oppo Dengan Kepercayaan Konsumen Sebagai Variabel Intervening. *Umm Library, 1(*2). 5-54.

[15] Sugiyono. (2017). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Bandung:Alfabeta

[16] Wahyuni, S., dan Ghozali,I. (2019). The Impact of Brand Image and Service Quality on Consumer Loyalty in the Banking Sector. *International Journal of Economics and Business Administration, 7*(4). 395-402.

[7] Yudiarno, F, S., Rofi'a, I., Cahyani, R, D., dan Hayati, N. (2021). Optimalisasi Strategi Pemasaran BUMDes melalui E-Commerce di Era Pandemi Covid-19. *Buletin Pemberdayaan Masyarakat dan Desa, 1*(1). 1-12.

[17] Yosua, A. (2021). Pengaruh Personal Selling, Brand Image, Dan Kualitas Produk terhadap Kepercayaan (Trust) Konsumen Dan Dampaknya Pada Keputusan Pembelian Polis Asuransi. *Jurnal Syntax Transformation, 2*(12). 1687-1699.