

Analysis of the Influence of Price and Product on Purchasing Decisions Mediated by Brand Image at Maybank Indonesia Finance Lampung Branch

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ABSTRACT

Maybank Indonesia Finance is a financing company operating in Indonesia. In this research, there are various factors that can underlie consumer purchasing decisions. Researchers will focus on price, product and brand image as factors that can encourage consumer purchasing decisions. The existence of these various factors made researchers interested in conducting research entitled "Price and Product Analysis of Purchasing Decisions Mediated by Brand Image at Maybank Indonesia Finance Lampung Branch" as the title of this research. This type of research is causal research because it is research that looks for relationships - effects (causal relationships). The population in this research is all Maybank Indonesia Finance customers. In this research, the samples that will be taken are Maybank Indonesia Finance customers at the Bandar Lampung branch. The minimum sample size is 135 samples. Data was collected using a questionnaire, and analysis was carried out using Linear Regression and Path Analysis. From the research findings, the four variables namely price, product, brand image, and purchase decision, are within the "good" range. This indicates that these factors are perceived positively by Maybank Finance customers in Bandar Lampung. The analysis also shows that there is an influence among these variables, both partially and through mediation, affirming the importance of interrelated relationships among them. Therefore, it is recommended for the company to pay attention to good pricing policies, design products that meet consumer needs, and develop a strong brand image to drive consumer purchase decisions for Maybank Finance Indonesia products.

Keyword: Price, Product, Purchasing Decisions, Brand Image, Banking

INTRODUCTION

The introduction contains the purpose of the article/research formulated and presented with an adequate introduction and avoids detailed references and presentation of research results. Urgency of the research, supporting facts and data should be included. The results of preliminary research should be explained as the basis of the research. Before mentioning the research objectives, a gap analysis should be described. The gap analysis states the differences between the research and previous research. At this point, the novelty will be apparent. The stance of the research should be included, whether it corrects, argues, or supports previous research. One of the drivers of credit in the financing industry is the automotive industry. The Association of Indonesian Automotive Industries (Gaikindo) reported that the volume of car sales from factories to dealers (wholesales) in the domestic market reached 1,005,802 units throughout 2023. This figure is down 4.04% compared to the previous year (year-on-year/yoy) which is 1,048,040 units.

Wholesale car sales in the domestic market in 2023 also failed to reach Gaikindo's target which was set at 1.05 million units last year. Gaikindo Chairman I Jongkie D. Sugiarto said that the sales target for four-wheeled vehicles was not achieved because of the slowdown in the automotive market in the second half of 2023. However, the sales trend for wholesale cars in the domestic market tends to increase compared to the beginning of the pandemic. In 2020, domestic sales of four-wheeled vehicles plummeted



to only 532,027 units. In terms of trends, wholesale car sales in the domestic market have tended to fluctuate in the last decade.

Maybank Indonesia Finance is a financing company operating in Indonesia. Maybank (Malayan Banking Berhad) is one of the leading banking groups in Southeast Asia and has a long footprint in the region. Maybank was founded in Malaysia in 1960 and has since grown to become one of the largest financial institutions in Southeast Asia, with a strong presence in various countries including Indonesia. Maybank entered the Indonesian market through the acquisition of Bank Internasional Indonesia (BII) in 2008, which later became Maybank Indonesia. Maybank Indonesia Finance is part of Maybank Indonesia which focuses on the leasing business, especially for motorized vehicles, including two-wheeled and four-wheeled vehicles. As corporate financing, Maybank Indonesia Finance provides various financing schemes to help individuals and companies obtain the vehicles they need.

Maybank Indonesia Finance is a part of Maybank Indonesia which operates in the Leasing sector, especially for 2-wheeled and 4-wheeled vehicles. With this service, Maybank Indonesia Finance participates in facilitating access to financing for people and businesses in Indonesia, as well as contributing to the development of the financial sector in Indonesia. Maybank Indonesia Finance strives to offer relevant and competitive credit products, including various financing schemes for motor vehicles. They also focus on quality and transparent customer service, so that consumers feel comfortable and confident with the products and services they choose. Consumer purchasing decisions are expected to be the final target for Maybank Indonesia Finance because this is the main indicator of their business success. Consumers' decisions to choose the credit products they offer contribute directly to company turnover and growth. The more consumers who entrust their financial needs to Maybank Indonesia Finance, the greater the growth potential of this company.

As the capital of Lampung Province, Bandar Lampung plays an important role as the center of economic activity in the region. Bandar Lampung has a number of traditional markets and modern shopping centers which are the center of trading activities. Bandar Lampung has a strategic role as a transportation center with a port and good road access. Good transportation infrastructure can improve connectivity and facilitate the flow of goods and services, supporting economic growth in this province. This research focuses on Maybank Indonesia Finance in Bandar Lampung. In this research, there are various factors that can underlie consumer purchasing decisions. Researchers will focus on price, product and brand image as factors that can encourage consumer purchasing decisions. Price is a very significant factor in purchasing decisions. If the price of a product is considered reasonable or provides good value, then this can form a positive image of the brand. According to Kotler and Armstrong (2018), price is the amount charged for a product or service, or the amount of value that consumers exchange to own or use the product or service. Price is a benchmark for value, whether a product is considered valuable or not. In the financial industry, prices are expressed through interest rates, incentives and other characteristics of the financial products offered.

It is hoped that the existence of prices and products can form a good brand image. Brand image is the perception formed in consumers' minds about a particular brand. Brand image can play an important role as a link or mediator in the relationship between independent variables. Understanding brand image can provide a deeper understanding of consumers' mental processes in choosing certain. Kotler & Keller (2018) explain that brand image is the consumer's perception of a brand as a reflection of the associations that exist in the consumer's mind. Meanwhile, Tjiptono (2014) revealed that brand image is a description of consumers' associations and beliefs towards a particular brand. If it is

based on experience and getting a lot of information, the relationship between a brand and the product being sold will be closer. In the financial industry, Maybank Indonesia Finance really needs a good and positive brand image.

In previous research, conducted by Mbete and Tanama (2020), the results showed that convenience and brand image had a significant positive effect on online purchasing decisions in the Shopee marketplace. Meanwhile, service quality, price, trust and information quality do not have a significant effect on online purchasing decisions on the Shopee marketplace. Meanwhile, research by Dyatmika and Firdaus (2021) found that partially, price (X1) had a significant influence on purchasing decisions at JalanJalan.id, the service quality variable (X2) had a significant influence on purchasing decisions at JalanJalan.id, company image (X3) had an influence on purchasing decisions at JalanJalan.id, and simultaneously, price variables, service quality variables, and company image variables have a significant influence on purchasing decisions for JalanJalan.id in Gresik.

Maybank Indonesia Finance has a strong hope of encouraging consumer purchasing decisions regarding the various credit products offered, therefore it is important for Maybank Finance to be able to encourage the components of Price, Product, Service Quality and Brand Image which are used to form better purchasing decisions in the future. day. The existence of these various factors made researchers interested in conducting research entitled "Price and Product Analysis of Purchasing Decisions Mediated by Brand Image at Maybank Indonesia Finance Lampung Branch" as the title of this research. The objectives of this research are:

1. Analyze the influence of the price variable on brand image
2. Analyze the influence of product variables on brand image
3. Analyze the influence of the price variable on purchasing decisions
4. Analyze the influence of product variables on purchasing decisions
5. Analyze the influence of brand image variables on purchasing decisions
6. Analyze the influence of the price variable on purchasing decisions mediated by brand image
7. Analyze the influence of product variables on purchasing decisions mediated by brand image

METHODS

This study is a causal research aimed at identifying cause-effect relationships and examining the influence of research variables to draw conclusions (Sugiyono, 2019). The population of this research consists of all Maybank Indonesia Finance customers, defined as a generalized area comprising objects or subjects with specific characteristics and qualities determined by the researcher to be tested and evaluated (Sugiyono, 2019). The sampling method used is non-probability sampling, where the probability of each population member being selected is unknown (Kuncoro, 2013). Specifically, purposive sampling will be applied, a technique in which respondents are selected based on specific criteria. The sample will be drawn from customers of the Maybank Indonesia Finance Bandar Lampung branch, with the selection criteria being: (1) active customers of the Bandar Lampung branch, (2) having made payments at the Bandar Lampung branch for at least three months, and (3) residents of the Bandar Lampung area. The minimum sample size is determined using Hair's (2011) sampling technique, which requires a minimum of 135 samples for 27 indicators. Data will be collected using questionnaires to ensure the capture of relevant and valid data.

RESULTS AND DISCUSSION

This research aims to provide deeper insight into the factors that influence consumer purchasing behavior in the context of financial products, especially motor vehicle loans, offered by Maybank Finance. Researchers have collected data from 185 respondents, who are Maybank Finance customers in Bandar Lampung, via Google Forms. This data includes their responses to the variables studied, namely price, product, brand image and purchasing decisions. This data will be used to test and analyze the relationship between these variables using SPSS (Statistical Package for the Social Sciences) statistical software.

- In this study, there were 107 male respondents (57.81%) and 78 female respondents (42.19%) from Maybank Finance customers at the Bandar Lampung branch. This shows that the majority of respondents are male, with a ratio of almost 3:2 compared to female respondents. With this information, there are more male customers who take out credit at Maybank Finance.
- The survey results show the age distribution of respondents from Maybank Finance customers at the Bandar Lampung branch. The largest age range was between 41 and 45 years, with 71 respondents (around 38.41% of the total respondents). Followed by the age range 31-35 years with 43 respondents (around 23.37%). The age range of 36-40 years also has a significant number, namely 41 respondents (around 22.28%). Meanwhile, other age ranges had a lower number of respondents. From this data, researchers can see patterns of customer preferences or needs for purchasing 4-wheeled motorized vehicles, especially those aged 41-45 years.
- 100% of respondents have used financing services at Maybank Indonesia Finance Lampung Branch. This fact shows that all respondents meet the validation requirements and have direct experience with the financing services offered by Maybank Indonesia Finance Lampung Branch.
- A total of 163 respondents (around 88.59%) stated that they were aware of Maybank Indonesia Finance Lampung Branch products, while 22 respondents (around 11.41%) stated that they did not know about these products.



A price range that is considered good can indicate that the motor vehicle credit prices offered by Maybank Finance Bandar Lampung branch are at a level that is appropriate or competitive with the market. This is important because a reasonable price will affect the attractiveness and accessibility of the financial product for consumers.



The finding that the product is in the good range indicates that the motor vehicle credit offered has adequate features, benefits and quality. Products that meet good standards will provide satisfaction to consumers and increase Maybank Finance's reputation as a reliable provider of financial solutions.

1	1.8	2.6	3.4	4.2	5
Sangat Buruk	Buruk	Moderat	Baik	Sangat Baik	
			4.061		

A brand image that is in the good range reflects consumers' positive perception of Maybank Finance as a brand and financial institution. A good brand image will strengthen consumer trust in the products and services offered, and build long-term customer loyalty.

1	1.8	2.6	3.4	4.2	5
Sangat Buruk	Buruk	Moderat	Baik	Sangat Baik	
			4.065		

The finding that purchasing decisions are in the good range indicates that consumers tend to accept and respond positively to motor vehicle credit offers from Maybank Finance. This indicates that consumers feel confident and satisfied with the products and purchasing process offered by the company.

Validity test

Table 1. Validity Test

variabel	no item	nilai korelasi	nilai patokan	keterangan
Harga (Price)	PRI_01	.897**	.300	item valid
	PRI_02	.895**	.300	item valid
	PRI_03	.830**	.300	item valid
	PRI_04	.916**	.300	item valid
Produk (Product)	PRO_01	.891**	.300	item valid
	PRO_02	.853**	.300	item valid
	PRO_03	.884**	.300	item valid
	PRO_04	.887**	.300	item valid
	PRO_05	.934**	.300	item valid
	PRO_06	.900**	.300	item valid
Brand Image	BI_01	.878**	.300	item valid
	BI_02	.906**	.300	item valid
	BI_03	.888**	.300	item valid
	BI_04	.866**	.300	item valid
	BI_05	.877**	.300	item valid
	BI_06	.666**	.300	item valid
	BI_07	.793**	.300	item valid
	BI_08	.899**	.300	item valid
Keputusan Pembelian	PD_01	.873**	.300	item valid
	PD_02	.900**	.300	item valid
	PD_03	.888**	.300	item valid
	PD_04	.887**	.300	item valid
	PD_05	.798**	.300	item valid

PD_06	.911**	.300	item valid
PD_07	.923**	.300	item valid
PD_08	.782**	.300	item valid
PD_09	.886**	.300	item valid

Based on the table above, it was found that the items studied had a correlation value above 0.300. Thus, all items are valid.

Reliability Test

Table 2. Reliability Test

variabel	alpha conbach	kriteria	keterangan
Harga (Price)	.898	.600	Reliabel
Produk (Product)	.944	.600	Reliabel
Brand Image	.937	.600	Reliabel
Keputusan Pembelian	.959	.600	Reliabel

Source : SPSS data processing, 2024

Cronbach's Alpha results for the variables Price (.898), Product (.944), Brand Image (.937), and Purchase Decision (.959) show a high level of reliability. These values far exceed the generally accepted minimum limit for validity, namely 0.600. Therefore, it can be concluded that these variables can be considered valid in the relevant research context. The high reliability of these results confirms that the questions or items used to measure each variable have strong internal consistency, so that these variables effectively represent the construct or dimension that wants to be studied.

Hypothesis testing

Table 3. Regression Equation Test

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig
		B	Std. Error			
1	(Constant)	.079	.083		.951	.343
	Harga (Price)	.435	.053	.443	8.208	.000
	Produk (Product)	.023	.068	.025	.341	.733
	Brand Image	.520	.062	.521	8.337	.000

Source : SPSS Data Processing, 2024

t test

With a confidence level of 95%, the hypothesis tested is:

- H01: There is no influence of price on brand image
- H1: There is an influence of price on brand image
- H02: There is no influence of product on brand image
- H2: There is an influence of the product on brand image

Table 4. Partial Hypothesis Test 1 and 2

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig
		B	Std. Error			
1	(Constant)	.358	.096		3.742	.000
	Harga (Price)	.164	.062	.167	2.649	.009
	Produk (Product)	.740	.059	.793	12.600	.000

Source : SPSS Data Processing, 2024

From testing hypothesis 1, a sig value of 0.009 was obtained, smaller than the standard error of 0.05. ($0.009 < 0.05$). Thus, reject H_0 and accept H_1 , which means that there is an influence of price on brand image. The existing influence is a positive influence, which means that an increase in price characteristics will encourage the Brand Image of Maybank Finance customers in Bandar Lampung.

From testing hypothesis 2, a sig value of 0.000 was obtained, smaller than the standard error of 0.05. ($0.009 < 0.05$). Thus, reject H_0 and accept H_2 , which means that there is an influence of the product on brand image. The influence that exists is a positive influence, which means that increasing product characteristics will encourage brand image among Maybank Finance customers in Bandar Lampung.

F Test

With a confidence level of 95%, the hypothesis tested is:

- H_{03} : There is no influence of price on purchasing decisions
- H_3 : There is an influence of price on purchasing decisions
- H_{04} : There is no product influence on purchasing decisions
- H_4 : There is a product influence on purchasing decisions

Table 5. Partial Hypothesis Test 3 and 4

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig
		B	Std. Error	Beta		
1	(Constant)	.265	.094		2.812	.005
	Harga (Price)	.520	.061	.530	8.525	.000
	Produk (Product)	.407	.058	.438	7.035	.000

Source : SPSS Data Processing, 2024

From testing hypothesis 3, a sig value of 0.000 was obtained, smaller than the standard error of 0.05. ($0.000 < 0.05$). Thus, reject H_0 and accept H_3 , which means that there is an influence of price on purchasing decisions. The existing influence is a positive influence, which means that an increase in price characteristics will encourage purchasing decisions among Maybank Finance customers in Bandar Lampung.

From testing hypothesis 4, a sig value of 0.000 was obtained, smaller than the standard error of 0.05. ($0.000 < 0.05$). Thus, reject H_0 and accept H_2 , which means that there is an influence of the product on purchasing decisions. The existing influence is a positive influence, which means that increasing product characteristics will encourage purchasing decisions among Maybank Finance customers in Bandar Lampung.

With a confidence level of 95%, the hypothesis tested is:

- H_{05} : There is no influence of Brand Image on purchasing decisions
- H_5 : There is an influence of Brand Image on purchasing decisions

Table 6. Partial Hypothesis Test 5

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig
		B	Std. Error	Beta		
1	(Constant)	.237	.100		2.364	.019
	Brand Image	.942	.024	.945	38.911	.000

Source : SPSS Data Processing, 2024

From testing hypothesis 5, a sig value of 0.000 was obtained, smaller than the standard error of 0.05. ($0.000 < 0.05$). Thus, reject H_0 and accept H_5 , which means that

there is an influence of Brand Image on purchasing decisions. The existing influence is a positive influence, which means that increasing Brand Image will encourage purchasing decisions among Maybank Finance customers in Bandar Lampung.

Table 7. Simultaneous Hypothesis Testing

Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	102.259	3	34.086	804.243
	Residual	7.671	181	.042	
	Total	109.930	184		

Source : SPSS Data Processing, 2024

For the F test, a sig value of 0.000 was obtained, smaller than the standard error of 0.05. ($0.000 < 0.05$). Thus, there is an influence of price, product and brand image on purchasing decisions. The existing influence is a positive influence, which means that increasing prices, products and brand image will encourage purchasing decisions for Maybank Finance customers in Bandar Lampung.

Mediation Test

The mediation test is carried out on the hypothesis:

- H6: There is an influence of price on purchasing decisions which is mediated by brand image
- H7: There is a product influence on purchasing decisions that is mediated by brand image

With a confidence level of 95%, the hypothesis tested is:

- H06: There is no influence of price on purchasing decisions mediated by brand image
- H6: There is an influence of price on purchasing decisions which is mediated by brand image
- H07: There is no product influence on purchasing decisions mediated by brand image
- H7: There is a product influence on purchasing decisions that is mediated by brand image

Table 8. Mediation Hypothesis Test

Model	Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Sig
	B		Beta		
1	(Constant)	.265	.094	2.812	.005
	Harga (Price)	.520	.061	.530	.000
	Produk (Product)	.407	.058	.438	.000

Source : SPSS Data Processing, 2024

Model	Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Sig
	B		Beta		
1	(Constant)	.358	.096	3.742	.000
	Harga (Price)	.164	.062	.167	.009
	Produk (Product)	.740	.059	.793	.000

Source : SPSS Data Processing, 2024

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
1	(Constant)	.237	.100	2.364	.019
	Harga (Price)	.942	.024	.945	.000

Source : SPSS Data Processing, 2024

For Hypothesis Test 6, the calculation results were obtained:

- For the direct influence (price on purchasing decisions), the standard coefficient (beta) value is 0.530.
 - Direct effect: $0.530 \times 100\%$
 - Direct impact: 53.0%
- For indirect influence (price on purchasing decisions mediated by brand image)
 - Price to brand image: 0.167
 - Brand image on purchasing decisions: 0.945
 - The indirect effect is $(0.167 \times 0.945) = 0.157 \times 100\% = 15.7\%$

Thus, to test hypothesis 6, indirect effect < direct effect, which means there is partial mediation. This means accepting H0, which means there is no influence of price on purchasing decisions mediated by brand image

For Hypothesis Test 7, the calculation results were obtained:

- For the direct influence (of the product on purchasing decisions), a standard coefficient (beta) value of 0.438 was obtained.
 - Direct effect: $0.438 \times 100\%$
 - Direct influence: 43.8%
- For indirect influence (price on purchasing decisions mediated by brand image)
 - Price to brand image: 0.793
 - Brand image on purchasing decisions: 0.945
 - The indirect effect is $(0.749 \times 0.945) = 0.749 \times 100\% = 15.7\%$

For Hypothesis 7, Indirect effect > direct effect, which means there is full mediation. This means rejecting H0, which means there is an influence of the product on purchasing decisions which is mediated by brand image

CONCLUSIONS

The results of the hypothesis testing reveal several significant relationships between price, product, brand image, and purchasing decisions. H1 and H2 are accepted, indicating that both price and product significantly influence brand image, where an effective pricing strategy and a quality product enhance the overall perception of the brand. H3 and H4 are also accepted, showing that both price and product have direct impacts on purchasing decisions, with consumers considering both factors in their decision-making process. Additionally, H5 is accepted, confirming that brand image plays a critical role in influencing purchasing decisions, as a strong and positive brand image increases consumer trust and loyalty. For H6, it is found that the indirect effect is smaller than the direct effect, indicating partial mediation, which leads to accepting H0—meaning that price does not influence purchasing decisions through brand image, but rather has a direct impact. In contrast, for H7, the indirect effect is greater than the direct effect, indicating full mediation, which means rejecting H0 and concluding that the product influences purchasing decisions primarily when mediated by a positive brand image, suggesting that a strong product combined with a solid brand image greatly enhances consumer decision-making.

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