JURNAL AR RO'IS MANDALIKA (ARMADA)
Journal website: https://ojs.cahayamandalika.com/index.php/armada

ISSN: 2774-8499 Vol. 5 No. 3 (2025)

Research Article

The Influence of Service Quality, Trust, and Brand Image on Consumer Purchase Decisions of CCTM Products in Naeboruk, Viqueque District, Dili, Timor Leste

Antonio de Almeida[1], Luh Komang Candra Dewi[2], Luh Putuh Agustini Karta[3]

Faculty of Business, Tourism, and Education, Triatma Mulya University[1,2,3]
Corresponding Author, Email: antoniodealmeida078@gmail.com

Abstract

In a competitive business environment, understanding the factors that influence consumer decisions is crucial. Service quality, trust, and brand image are key elements that can determine purchasing decisions. This study aims to explore the influence of Service Quality, Trust, and Brand Image on the decision to purchase CCTM products in Naeboruk, Viqueque, Dili, Timor - Leste. This study uses a quantitative approach involving 100 respondents selected through purposive sampling, namely consumers who are currently and have previously purchased CCTM products. Data was collected through a questionnaire designed to measure the variables of Service Quality, Trust, and Brand Image, as well as purchasing decisions. Data analysis was conducted using multiple regression to test the influence of independent variables on purchasing decisions. The analysis results indicate that Service Quality has a positive and significant influence on consumer decisions, with a regression coefficient of 0.356 and a p-value of 0.001. Meanwhile, Trust shows a negative regression coefficient of -0.185 and a p-value of 0.062, which is not significant. Brand Image has the highest regression coefficient of 1.282 with a p-value of 0.000, indicating a significant influence on consumer decisions. The simultaneous test shows that these three variables together have a significant influence on purchasing decisions, with an F-value of 60.714 and significance of 0.000. This study concludes that Service Quality and Brand Image have a positive and significant effect

This is an open access article under the CC BY License (https://creativecommons.org/licenses/by/4.0).

on consumer purchasing decisions, while Trust is not significant. Therefore, companies need to focus on improving service quality and strengthening brand image to enhance purchasing decisions in the future.

Keywords: : service quality, trust, brand image, purchasing decision, cctm.

INTRODUCTION

In this era of globalization, competition among small and medium-sized enterprises (SMEs) is inevitable. Marketers who wish to sell their products, whether goods or services, must be able to meet the needs and desires of their consumers, providing value that surpasses that of their competitors. According to Supranto and Limakrisna (2011), marketers must strive to influence consumers in every way possible so that they are willing to buy the products offered, even convincing those who initially have no desire to purchase. This is because, in principle, a consumer who rejects today may not reject tomorrow, which leads to competition in offering high-quality products at competitive prices in the market.

The rise of such fierce competition has led businesses to race against each other to face the competition and gain a competitive edge. To survive in an increasingly competitive industrial era, a solid marketing strategy is essential for operating a business effectively and efficiently. Cooperativa de Crédito de Timor-Leste (CCTM), as a small and medium-sized enterprise (SME), is required to understand consumer behavior in the market and target audience by offering or selling quality products and good service to its customers. Understanding consumer behavior helps explain how consumers make purchasing decisions regarding goods or services.

Sales efforts are focused on creating good product quality in marketing activities, which demand efforts to compete with other SMEs. Therefore, it is crucial to seek quality human resources capable of creating new ideas in line with the trends of the time.

Cooperativa de Crédito de Timor-Leste (CCTM) is also an SME that operates in the agricultural and local product industries, such as selling Virgin Coconut Oil, Ginger Candy, and Ginger Beverages, which have unique characteristics, with its location in Naeboruk, Viqueque, Dili, Timor Leste. Due to the intense competition in the business world, SMEs are required to innovate their products to cater to different

age groups, from children to adults. Products like Virgin Coconut Oil, Ginger Candy, and Ginger Beverages offer alternative options for people who wish to consume them. The trend for such products, including Virgin Coconut Oil, Ginger Candy, and Ginger Beverages, is very much considered by SMEs, and even large businesses need to implement the right strategies to sustain such operations. Therefore, creativity is crucial to attract consumers.

METHOD

Research Design

Quantitative descriptive analysis is the analytical technique used to analyze data by describing or depicting the collected data as it is, without intending to draw general conclusions or generalizations. This quantitative descriptive data analysis technique specifically analyzes data in the form of numbers using mathematical logic and statistical approaches (Sugiyono, 2021).

This study aims to examine the impact of the relationship between four variables: Service Quality, Trust, and Brand Image as independent variables, and Consumer Decision as the dependent variable.

Population and Sample

The population refers to the area of generalization consisting of objects or subjects with certain qualities and characteristics defined by the researcher to be studied and then concluded upon (Sugiyono, 2021). In this study, the population consists of consumers who have purchased CCTM products in Naeboruk, Viqueque District, Dili, Timor Leste.

The sampling technique used in this study is non-probability sampling with purposive sampling. Purposive sampling is a technique for selecting samples based on specific considerations (Sugiyono, 2021). According to Sugiyono (2021), a sample is a portion of the total population that has certain characteristics. The number of samples taken must be able to represent the population in the study. Sampling is conducted due to the researcher's limitations in terms of time, resources, funds, and the large population size. Therefore, the researcher must select a sample that is truly representative.

The sample size in this study is determined using the guideline by Hair (2016),

where an adequate sample size can be determined by multiplying the number of items in the questionnaire by a factor of 5 to 10 per statement. This study uses 19 questions, so the sample size should be at least 19 x 5 = 95 respondents minimum, and a maximum of 190 respondents. This study uses 100 respondents, where the researcher will distribute questionnaires to consumers who have purchased products from CCTM in Naeboruk, Viqueque, Dili, Timor Leste.

RESULT AND DISCUSSION

Overview of Research Object

East Timor (Democratic Republic of Timor Leste) is a country located in Southeast Asia, covering the eastern part of the island of Timor and the exclave of Oecusse in the northwestern part of the island. It is bordered by Indonesia to the west and surrounded by the Timor Sea to the south and east. East Timor has an area of approximately 15,410 km² and is the youngest member of ASEAN.

Geographically, Timor Leste is strategically located between Australia and Asia, making it a meeting point between the two continents. The country's topography is dominated by mountains and hills, with the highest peak being Mount Tatamailau. The climate in Timor Leste is tropical, with two main seasons: the rainy season and the dry season.

Viquequeis one of 13 municipalities in Timor Leste and is located in the southern part of the country. With an area of approximately 1,872.7 km², Viqueque is the largest municipality in Timor Leste. The capital of the municipality is also called Viqueque, which is located in an area surrounded by mountains and has access to the coast. The city of Viqueque is known for its natural beauty, including beautiful beaches and fertile agricultural land. The people in Viqueque are mostly farmers and fishermen, with agricultural products including rice, corn, and various vegetables. In addition, Viqueque is also rich in local culture and traditions, which are reflected in the daily lives of its people.

The population of Viqueque was approximately 73,033 as of the 2015 census, with the majority of the population speaking Tetum, Makasae and Nauety. The culture in Viqueque is heavily influenced by local traditions and a long history spanning colonial times and the struggle for independence. The people of Viqueque are known for their hospitality and rich traditions, including local dances, music and festivals.

Respondent Profile

Respondents by Gender

The characteristics of respondents in this study based on gender are presented in table 1 below:

Table 1. Respondents by Gender

No	Gender	Frequency (people)	Percentage (%)
1	Man	52	52
2	Woman	48	48

Amount	**100**	**100**

Source: Processed primary data

Based on Table 5.1 above, it appears that the respondents in this study were dominated by male gender at 52%. While female respondents were only 48%. Thus, men have a slightly higher proportion than women with a difference of 4%. The greater male position can affect how service quality, trust, and brand image are perceived by each gender, potentially influencing purchasing decisions.

Respondents by Age

The characteristics of respondents based on age are presented in Table 5.2 below:

Table 2. Respondents by Age

No	Age	Frequency (People)	Percentage (%)
1	17-20	11	11
2	21-30	11	11
3	31-40	60	60
4	> 50	18	18
Amount		**100**	**100**

Source: Primary data processed 2025

From table 5.2. above, it can be seen that out of a total of 100 respondents, the 31-40 age group dominates with 60 people or 60% of the total respondents. This shows that the majority of respondents are in a more mature age range, who have more mature experience and perspective in terms of purchasing decisions.

Respondents by Occupation

The characteristics of respondents based on their jobs are presented in Table 5.3 below:

Table 3. Respondents Based on Occupation

No	Work	Frequency (People)	Percentage (%)
1	Student	7	7
2	Businessman	78	78
3	civil servant	15	15
Amount		**100**	**100**

Source: Primary data processed 2025

From Table 5.3 above, it can be seen that from a total of 100 respondents, the majority are entrepreneurs with 78 people (78%), followed by civil servants with 15 people (15%), and students with 7 people (7%). The dominance of entrepreneurs shows that this group has a significant role in the decision to purchase CCTM products.

Descriptive Statistics

Descriptive analysis is a statistical method used to describe or depict the

characteristics of data collected from a sample or population without generalizing or testing hypotheses. This technique presents data in the form of measures of central tendency (such as mean, median, mode) and measures of dispersion (such as standard deviation, variance, and range). Its main purpose is to provide an overview of the variables studied before further analysis is carried out.

This analysis is very useful in quantitative research to find out the profile of respondents or the distribution of initial data before conducting inferential tests. The results of descriptive analysis are usually presented in the form of tables, diagrams, or graphs to make them easier to understand (Sugiyono, 2019).

Table 4 Statistical Description of Service Quality Variables

No	Variables	Average	Standard Deviation
1	[KP1] Have clear service standards	3.83	0.842
2	[KP2] Respond to every customer/applicant who wants to get service	3.52	0.959
3	[KP3] Officers provide a guarantee of timely service	3.58	0.923
4	[KP4] Officers serve and respect every customer	3.79	0.988
5	[KP5] Comfort of the place where services are provided	4.14	0.829
6	Total Service Quality Score	18.86	3,590

Table 4 presents the mean and standard deviation of each indicator in the Service Quality variable. In general, the mean value of each indicator is in the range of 3.52 to 4.14, indicating that respondents' perceptions of service quality are relatively high.
The indicator with the highest average value is [KP5] Convenience of service location with a score of 4.14 and a standard deviation of 0.829. This shows that most respondents feel comfortable with the service location facilities provided, with a relatively low distribution of answers. Meanwhile, the indicator with the lowest average is [KP2] Responding to every customer/applicant who wants to get service of 3.52, with the second highest standard deviation (0.959), which indicates a variation in respondents' opinions on the speed and accuracy of officers' responses in providing services.

The total average score for all indicators is 18.86 with a standard deviation of 3.590. This value indicates that overall the quality of service perceived by respondents is included in the good category, although there are still some aspects that can be improved, especially in the responsiveness of officers in serving customers.

Table 5. Statistical Description of Trust Variable

No	Variables	Average	*Standard Deviation*
1	[T1] CCTM shows concern for consumers	3.58	0.901
2	[T2] CCTM consistently delivers on promises	3.28	0.944
3	[T3] CCTM's ability to provide quality services or products	3.37	0.884
4	[T4] CCTM is very transparent in	3.71	0.844

	communicating		
5	[T5] To get information is very easy	3.43	1,037
6	Total Trust Score	17.37	3,532

The results of the descriptive analysis in Table 5.5 show the respondents' perceptions of the five indicators of the trust variable or confidence in CCTM. The average value of each indicator is in the range of 3.28 to 3.71, which indicates that the level of respondents' trust in CCTM is quite good but can still be improved.

The indicator with the highest average score is [T4] CCTM in communicating is very transparent with a value of 3.71 and a standard deviation of 0.844. This shows that most respondents consider CCTM to be quite open in conveying information, and their perceptions are relatively uniform. Meanwhile, the indicator with the lowest average score is [T2] CCTM consistently fulfills promises of 3.28, with a standard deviation of 0.944. This reflects that the aspect of CCTM's consistency in fulfilling promises is felt to be less than optimal and there is a fairly high variation in opinions from respondents.

Another indicator that also needs attention is [T5] To get information is very easy, which obtained an average value of 3.43 and the highest standard deviation of 1.037. This indicates that although some respondents feel it is quite easy to get information, there are significant differences in experience among respondents.
Overall, the total trust score shows an average value of 17.37 with a standard deviation of 3.532. This value illustrates that the level of respondent trust in CCTM is in the medium to high category, but there are several dimensions that need improvement, especially in terms of service consistency and ease of access to information.

Table 6. Statistical Description of Brand Image Variables

No	Variables	Average	Standard Deviation
1	[BI1] CCTM with excellent service quality and stay experience	3.74	0.981
2	[BI2] You get more benefits from the consumer experience at CCTM compared to other similar consumers.	3.75	0.869
3	[BI3] CCTM has unique characteristics that are different from other products or businesses.	3.97	0.771
4	Total Brand Image Score	11.46	2,329

Based on Table 5.6, it is known that the respondents' perception of the CCTM brand image is quite positive, as indicated by the average value of the three indicators which ranges from 3.74 to 3.97.

The indicator with the highest score is [BI3] CCTM has a uniqueness that is different from other products or businesses, with an average value of 3.97 and a standard deviation of 0.771. This shows that the majority of respondents consider CCTM to have a clear differentiation compared to competitors, with a distribution of answers that tends to be homogeneous.

Meanwhile, the indicator with the lowest average value is [BI1] CCTM with excellent service quality and stay experience, which is 3.74 with a standard deviation of 0.981. Although quite high, this value shows that there is still variation in opinion among respondents regarding the service experience they feel.

Indicator [BI2] You get more benefits from the consumer experience at CCTM compared to other similar consumers has a mean value of 3.75 and a standard deviation of 0.869. This value indicates that most respondents feel higher benefits compared to similar services, although there are still differences in perception between them.

Overall, the total brand image score obtained an average value of 11.46 with a standard deviation of 2.329. This result indicates that CCTM's brand image is considered quite strong in the eyes of consumers, especially in terms of uniqueness, but there is still room for improvement in the service experience that is consistently felt by all customers.

Table 7. Statistical Description of Consumer Decision Variables

No	Variables	Average	Standard Deviation
1	[KK1] You choose the product according to your wishes	3.81	0.884
2	[KK2] The brand has a big influence on your decision to buy this product.	3.65	0.914
3	[KK3] Information about CCTM is easy to obtain	3.71	0.880
4	[KK4] You plan before buying products on CCTM	3.84	0.940
5	[KK5] The product choices offered by CCTM are very varied.	4.10	0.893
6	[KK6] Payment methods used are easy during transactions	4.04	1,537
7	Total Consumer Decision Score	23.15	4,462

Table 7 shows the results of descriptive analysis of consumer decision variables based on six indicators. The average value of all indicators is in the range of 3.65 to 4.10, which indicates that in general consumer decisions towards CCTM are in the high category.

The indicator with the highest average value is [KK5] The choice of products offered by CCTM is very varied with a score of 4.10 and a standard deviation of 0.893. This shows that product diversity is one of the main attractions that influences consumer decisions. Followed by [KK6] The payment method used is easy during transactions with an average of 4.04 and the highest standard deviation of 1.537. Although the average score is high, this large standard deviation value indicates a significant difference in respondents' experiences or perceptions of the ease of payment methods.

Meanwhile, the indicator with the lowest score is [KK2] The influence of the brand is very large in your decision to buy this product, which has an average of 3.65 and a standard deviation of 0.914. This shows that the CCTM brand has not fully become a dominant factor in consumer purchasing decisions. The total consumer decision score reached an average of 23.15 with a standard deviation of 4.462.

This value shows that in aggregate, consumer decisions on purchases at CCTM are relatively high, indicating that the combination of product aspects, information, ease of access, and transaction processes have met the expectations of the majority of respondents. However, the relatively large total deviation value indicates that there are variations in the level of satisfaction or decisions between respondents that need to be further examined.

Research Instrument Test

Validity Test

Validity test is used to measure the extent to which an instrument is able to measure what should be measured. In this study, the validity test was conducted using the Pearson Product Moment correlation technique between the score of each item and the total score of the variable. An item is said to be valid if it has a correlation value (r count) greater than the r table value at a certain level of significance.

With a sample size of 100 respondents, the r table value at a significance level of 5% ($\alpha = 0.05$) is 0.197. Therefore, the question item is said to be valid if it meets the criteria: r count > r table (0.197) and significance (p) < 0.05. All items that meet these criteria are declared valid and can be used in further measurements of the research variables.

Table 8 Validity Test of Service Quality Variables

No	Variables	Pearson Correlation	p-value	Information
1	[KP1] Have clear service standards	0.811	0.00	Valid
2	[KP2] Respond to every customer/applicant who wants to get service	0.814	0.00	Valid
3	[KP3] Officers provide a guarantee of timely service	0.790	0.00	Valid
4	[KP4] Officers serve and respect every customer	0.846	0.00	Valid
5	[KP5] Comfort of the place where services are provided	0.679	0.00	Valid

Validity test aims to determine the extent to which the statement items in the questionnaire are able to measure the intended variable construct. Based on the results of the validity test shown in the table above, all items in the Service Quality variable show a Pearson correlation value (r count) greater than r table of 0.197 (n = 100, $\alpha = 0.05$). In addition, the p-value of all items is 0.00 which is smaller than 0.05, so all items are declared valid.

The item with the highest correlation is KP4 (Officers serve and respect each customer) with a value of r = 0.846, which indicates that the item has a very strong relationship with the total score and is very representative in measuring the service quality variable. While the item with the lowest correlation is KP5 (Convenience of the place to perform service) with a value of r = 0.679, which remains well above the threshold of the r table and is therefore also declared valid.

CONCLUSION

Based on the discussion above, it can be concluded that the results of this study provide important insights into the influence of Service Quality, Trust, and Brand Image on consumer decisions in purchasing CCTM products.

1. Quality of Serviceproven to have a positive and significant influence on

consumer decisions, with a regression coefficient of 0.356 and a p-value of 0.001. This shows that improving service quality can significantly improve consumer decisions.

2. Trust/Trustdoes not show a significant influence on consumer decisions, with a negative regression coefficient of -0.185 and a p-value of 0.062. This indicates that the level of consumer trust in CCTM is not strong enough to influence purchasing decisions.
3. Brand Imagehas the highest positive and significant influence on consumer decisions, with a regression coefficient of 1.282 and a p-value of 0.000. A strong brand image plays an important role in influencing consumer purchasing decisions,
4. From the results of the Partial Test, it can be concluded that Service Quality and Brand Image have a significant influence on consumer decisions, while Trust does not show a significant influence. This shows that companies should pay more attention to service quality and brand image in their marketing strategies.
5. Simultaneous test shows that Service Quality, Trust, and Brand Image collectively have a significant effect on consumer decisions, with an F value of 60.714 and a significance of 0.000. This means that these three variables together are able to explain variations in consumer purchasing decisions, and companies need to consider all of these factors in their marketing strategies.

Bibliography

Alma, B. (2019). Manajemen Pemasaran dan Pemasaran Jasa. Bandung: Alfabeta.

Amstrong, G., & Kotler, P. (2012). Dasar-Dasar Pemasaran. Jilid I, Alih Bahasa Alexander Sindoro dan Benyamin Molan. Jakarta: Penerbit Prenhalindo.

Bastian, J., & Widodo, S. (2022). Pengaruh Kepercayaan Terhadap Loyalitas Pelanggan Pada Station Sato Petshop Cibinong Kabupaten Bogor. Jurnal Ilmiah Mahasiswa (JIMAWA), 2(1), 29. https://doi.org/10.32493/jmw.v2i1.19518

Darwin, S., & Kunto, Y. S. (2014). Analisis Pengaruh Kualitas Layanan Terhadap Loyalitas Pelanggan Dengan Kepuasan Dan Kepercayaan Pelanggan Sebagai Variabel Intervening Pada Asuransi Jiwa Manulife Indonesia-Surabaya. Jurnal Manajemen Pemassaran, 2(1), 1-12.

Fandy, T., & Chandra, G. (2005). Service, Quality & Satisfaction. Yogyakarta: Andi.

Febriani, E. P., & Sudarwanto, T. (2023). Pengaruh Brand Image Dan Live Streaming Marketing Di Tiktok Terhadap Keputusan Pembelian Produk Somethinc. Jurnal

Ilmiah Wahana Pendidikan, 9(21), 290–303.

Ginoga, V. (2019). Pelayanan Terhadap Keputusan Pengunjung Dan Kepuasan Pengunjung Pada Objek Wisata Hutan Bukit Bangkirai Kutai Karta Negara Kalimantan Timur. Jurnal Economic Resource, 1(2), 146–159. https://doi.org/10.33096/jer.v1i2.162

Haeriah, & Rahayu, Y. I. (2018). Pengaruh Kualitas Layanan, Kepercayaan, Dan Image Terhadap Kepuasan Debitur Bank Sultra. Gender and Development, 120(1), 0–22. Retrieved from http://www.uib.no/sites/w3.uib.no/files/attachments/1._ahmed-affective_economies_0.pdf

Intan Maharani, dkk. (2022). Pengaruh Kualitas Pelayanan, Brand Image, Terhadap Keputusan Konsumen Dengan Minat Konsumen Sebagai Variabel Intervening (Studi Kasus Pada J&T Express Cabang Kabupaten Ngawi).

Jackson R.S. Weenas, "Kualitas Produk, Harga, Promosi, dan Kualitas Pelayanan terhadap Keputusan Pembelian Spring Bed Comforta", Jurnal Emba, (Vol. 1 No.4, 2013) hal. 607-618

Kotler, P., & Amstrong, G. (2018). Principle Of Marketing. New Jersey: Pearson Pretice Hall.

Kotler, P., & Keller, L. (2016). A Framework of Marketing Management. Sixth Edition, Pearson Education Limited, England.

Maharsi, S., & Fenny. (2006). Analisa Faktor-Faktor yang Mempengaruhi Kepercayaan dan Pengaruh Kepercayaan Terhadap Loyalitas Pengguna Internet Banking di Surabaya. Jurnal Akuntasi dan Keuangan, 8(1), 35-51.

Ngakan Putu Surya Adi Dharma dan I Putu Gede Sukaatmadja, "Pengaruh Citra Merek, Kesadaran Merek, Dan Kualitas Produk Terhadap Keputusan Membeli Produk Apple", E-Journal Manajemen Unud, (Vol. 4 No.10, 2015) 3228-3255

Palaba, S. (2020). Pengaruh Kualitas Pelayanan Terhadap Keputusan Memilih Hotel dan Wisma di Kabupaten Pinrang. PUSAKA (Journal of Tourism, Hospitality, Travel and Business Event), 2(1), 35–43. https://doi.org/10.33649/pusaka.v2i1.37

Patria, R. A., & Susila, I. (2023). Pengaruh Kualitas Pelayanan E-Wom Dan Brand Image Terhadap Keputusan Pembelian Konsumen Dimediasi Oleh Brand Trust. Manajemen Dan Bisnis, 5(2), 103–116. Retrieved from https://jurnal.uisu.ac.id/index.php/MdB

Praptiningrum, D. A., & Talumantak, R. (2022). Pengaruh Kualitas Pelayanan, Citra Merek, Dan Lokasi Terhadap Keputusan Menginap di Hotel Mercure Jakarta Gatot Subroto. AKSELERASI: Jurnal Ilmiah Nasional, 4(3), 12–25. https://doi.org/10.54783/jin.v4i3.587

Rahmat, S. J., & Hardaningtyas, R. T. (2021). Pengaruh Brand Image, social media, dan Daya Tarik Wisata Terhadap Minat Berkunjung Pada Objek Wisata Kampung Heritage Kayutangan Kota Malang. Jurnal Riset Manajemen, 12(1), 1652–1661.

Rivaldo, Y., Supardi, & Yusman, E. (2021). Analisis Faktor-Faktor yang Mempengaruhi Konsumen Terhadap Keputusan Pemilihan Hotel. As-Said, 1(1), 98–106.

Saputra, S., & Yulistianis, S. R. (2019). Pengaruh Kualitas Pelayanan Terhadap

Kepuasan Pelanggan di Grand Setiabudi Hotel & Apartment. Jurnal Bisnis Dan Pemasaran, 9(2), 21–31.

Sari, P. R., & Suprajang, S. E. (2020). Analisis Kualitas Layanan dan Promosi terhadap Keputusan Berkunjung Wisatawan (Studi Kasus pada Wisata Hutan Pinus Gogoniti, Kabupaten Blitar). Jurnal Penelitian Manajemen Terapan (PENATARAN), 5(2), 143–154.

Siti Suryani dan Sylvia Sari Rosalina, "Pengaruh Brand Image, Brand Trust, dan Kualitas Layanan Terhadap Keputusan Pembelian Ulang dengan kepuasan Konsumen Sebagai Variabel Moderating", Journal of Business Studies, (Vol. 4 No. 1, 2019) 2443-3837

Sugiyono. (2015). Metode Penelitian Pendidikan (Pendekatan Kuantitatif, Kualitatif, dan R&D). Bandung: Alfabeta.

Sugiyono. (2019). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Bandung: Alfabeta.

Sugiyono. (2021). Metode Penelitian Kuantitatif, Kualitatif dan R&D. Bandung: PT Alfabet.

Supertini, N. P. S., Telagawati, N. L. W. S., & Yulianthini, N. N. (2020). Pengaruh kepercayaan dan kepuasan pelanggan terhadap loyalitas pelanggan pada Pusaka Kebaya di Singaraja. Prospek: Jurnal Manajemen Dan Bisnis, 2(1), 61. https://doi.org/10.23887/pjmb.v2i1.26201

Susanto, A., Laksana, P. A., & Prianka, W. G. (2019). Pengaruh Brand Image Terhadap Keputusan Berkunjung Wisatawan Nusantara Ke Sari Ater Hotel & Resort, Subang. Jurnal Kepariwisataan: Destinasi, Hospitalitas Dan Perjalanan, 3(2), 88–97. https://doi.org/10.34013/jk.v3i2.34

Syahnur, M. N. (2022). Bauran Pemasaran jasa dan Kepercayaan Pelanggan di Masa New Normal Terkait Keputusan Berpariwisata, 19

Tjiptono, F. (2015). Pemasaran Jasa: Prinsip, Penerapan dan Penelitian. Yogyakarta.

Vanessa Marsellina Tampinongkol dan Yunita Mandagie, "Analisis Pengaruh Word Of Mouth, Kualitas Produk Dan Brand Image Terhadap Keputusan Pembelian Sepatu Converse Di Manado Town Square", Jurnal EMBA, (Vol. 6 No. 4, 2018), 2008-2017

Wati, N. M. D. W. K., Imbayani, I. G. A., & Ribek, P. K. (2020). Pengaruh Kualitas Pelayanan, Brand Image, Dan Kepercayaan Terhadap Kepuasan Konsumen Pada PT Prodia Widyahusada. International Journal of Business and Management, 1(April), 108–119.

Widagdo, T. H., & Ali, A. (2022). Pengaruh Kualitas Pelayanan Inti dan Kualitas Pelayanan Peripheal Terhadap Kepercayaan Pelanggan dan Brand Image Serta Dampaknya Terhadap Keputusan Pembelian (Studi Empirik Pada Sanggar Rias Widya Budaya Semarang). Jurnal Ilmiah Bisnis, Manajemen Dan Akuntansi,

Witari, N. L. A. D., & Suartina, I. W. (2023). Pengaruh Kepercayaan dan Kepuasan Konsumen Terhadap Loyalitas Konsumen Pengguna Sim Card Telkomsel. *WidyaAmrita: Jurnal Manajemen, Kewirausahaan Dan Pariwis.