

*Research Article*

## The Influence of Brand Image on the Decision to Use Services through Trust as a Mediation Variable at PT Nabila Berkah Konsultan

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**Abstract:** This study aims to analyze the influence of brand image on service usage decisions with trust as a mediating variable at PT Nabila Berkah Konsultan, a professional services company engaged in planning, licensing, and business legality. Although the company has adequate experience and technical competence, initial observations indicate that brand image and consumer trust levels have not been optimally formed, resulting in inconsistencies in consumer decisions in using the company's services. Therefore, this study aims to examine the direct influence of brand image on trust and service usage decisions, as well as the indirect influence of brand image on service usage decisions through trust. This study uses a quantitative approach with a causal associative research design. Data were collected through the distribution of structured questionnaires to 133 respondents who are consumers of PT Nabila Berkah Konsultan in the past two years. Structural Equation Modeling–Partial Least Squares (SEM-PLS) is the data analysis method used. The findings indicate that trust has a major impact on choices about service consumption, and brand image has a favourable and considerable impact on trust. Furthermore, it has been shown that judgments about the use of services are directly influenced by brand image, but trust serves as a partial mediating factor in this connection. These findings indicate that a strong brand image can build consumer trust, ultimately strengthening their decision to use a service. Therefore, enhancing brand image through consistent service quality, professionalism, and trust-building strategies are crucial factors in encouraging continued service use.

**Keywords:** Brand Image; Consulting Services; SEM-PLS; Service Usage Decision; Trust

### 1. Introduction

In the increasingly dynamic world of the service industry, consulting firms play a crucial role in helping clients resolve various issues in the areas of licensing, environmental issues, and project management. Competition among consulting firms is currently intensifying, requiring each firm to build a strong brand image to gain the trust and preference of clients (Rizaldi et al., 2025).

Consumer decisions are decisions based on consumer assessments of various alternative choices, based on specific considerations. Consumer decisions are a crucial stage in purchasing behavior, reflecting both the rational and emotional processes involved in selecting a product or service. In the service context, consumer decisions are influenced not only by functional factors such as service quality and price, but also by psychological aspects such as brand image (Anggreini & Masruchan, 2022).

Currently, many new consulting service companies are offering similar services (building permits, environmental, geological and hydrological studies) at lower prices and with more aggressive marketing strategies through digital marketing. PT Nabila Berkah Konsultan is a consulting services company that focuses on building permits, environmental management, geology, and hydrology. Although PT Nabila Berkah Konsultan is known for its good reputation and has handled more than 200 clients across sectors, the company's image in the eyes of customers has not been fully established. There are still companies and agencies that are not familiar with PT Nabila Berkah Konsultan in depth. This condition indicates that the strength of the company's image is not in line with its long experience and established reputation. Furthermore, the increasing number of new consulting firms with more aggressive

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digital promotion strategies makes PT Nabila Berkah Konsultan face challenges in maintaining its brand image position in the consulting services market. Based on this explanation, researchers conducted a pre-survey by giving several questions to consumers of PT Nabila Berkah Konsultan in the form of a questionnaire. The results are as follows:

**Table 1.** Pra-Survey of Consumer Decisions

| No. | Statement  | Number of Consumers |                 |
|-----|--|---------------------|-----------------|
|     |  | Agree (%)           | Don't agree (%) |
| 1   | I am interested in using the services of PT Nabila Berkah Consultant because of its reputation as an experienced consultant. | 8 (27%)             | 22 (73%)        |
| 2   | I consider the decision to use the service PT Nabila Berkah Consultant is based on trust in its professionalism              | 14 (47%)            | 16 (53%)        |
| 3   | I will recommend PT Nabila Berkah Consultant to others because of the satisfactory service.                                  | 11 (36%)            | 19 (64%)        |

Source: 2025 Pre-Survey Respondents

Considering the preceding table, it is known that PT Nabila Berkah Konsultan has extensive experience and credibility in the field of technical consulting, particularly in the field of building and environmental permits. Respondents who disagreed with the second point argued that despite PT Nabila Berkah Konsultan experience, communication and speed of service still need improvement. Respondents who disagreed with the third point felt that the service experience was not entirely consistent, with delays occurring in some projects.

Brand image is the association that arises in consumers' minds when recalling a particular brand (Septiawan et al., 2023). Based on this, researchers conducted a pre-survey by asking consumers of PT Nabila Berkah Konsultan several questions in the form of a questionnaire on brand image. The results are as follows:

**Table 2.** Pra-Survey Brand Image

| No. | Statement   | Number of Consumers |                 |
|-----|---|---------------------|-----------------|
|     |   | Agree (%)           | Don't agree (%) |
| 1   | PT Nabila Berkah Konsultan has an image as a professional and trustworthy consulting company.             | 12 (40%)            | 18 (60%)        |
| 2   | PT Nabila Berkah Consultant is widely known by the public through promotions and digital media.           | 7 (23%)             | 23 (77%)        |
| 3   | PT Nabila Berkah Konsultan has a logo, design and brand communication display that is easily recognizable | 13 (43%)            | 17 (57%)        |

Source: 2025 Pre-Survey Respondents

It is evident from the preceding table that, in the second and third points, respondents who disagreed assessed that the promotion and exposure of the PT Nabila Berkah Konsultan brand in digital media is still limited, and visual identities such as logos and communication displays are not yet very prominent among other competitors. This indicates that PT Nabila Berkah Konsultan brand image has built a professional reputation, but has not been maximized in terms of public recognition and brand differentiation.

In addition to new customers, the views of existing customers are also an important indicator in assessing the strength of PT Nabila Berkah Konsultan brand image. Based on preliminary interviews with several existing clients who have used PT Nabila Berkah Konsultan services for more than three years, it was found that most still considered the company to have good technical competence. However, they also highlighted the need to improve the consistency of service between projects and the speed of communication in completing permit documents. Some existing clients even stated that although satisfied with the final results of the work, they had considered using the services of other consultants who were considered more digitally responsive.

In the context of the service business, trust is a crucial factor in determining the success of the relationship between a company and its customers. According to Morgan & Hunt (1994), trust is a customer's belief in a company's integrity, reliability, and ability to fulfill its promises and responsibilities. Trust serves as the foundation for building long-term relationships between companies and consumers.

**Table 3.** Pra-Survey Trust

| No. | Statement  | Number of Consumers |                 |
|-----|--|---------------------|-----------------|
|     |  | Agree (%)           | Don't agree (%) |
| 1   | I believe that PT Nabila Berkah Konsultan always keeps its promises and completes projects on time.          | 12 (40%)            | 18 (60%)        |
| 2   | I am sure that PT Nabila Berkah Consultant consultants have high professional competence and responsibility. | 11 (37%)            | 19 (63%)        |
| 3   | I feel safe entrusting the documents and data to PT Nabila Berkah Consultants                                | 13 (43%)            | 17 (57%)        |

Based on the results of the pre-survey, the majority of respondents do not yet have full trust in PT Nabila Berkah Konsultan. Respondents who disagree believe that communication and delivery of project information still need to be improved to be more transparent and timely. This phenomenon indicates that trust in PT Nabila Berkah Konsultan is still at a moderate level, where the company's credibility needs to be strengthened through improved communication, consistent service and timely fulfillment of work promises.

Several studies have shown a direct positive impact of brand image on purchasing decisions (Rizaldi et al., 2025), while others report an insignificant effect if trust is not well established (Munir, 2023). This suggests that the influence of brand image can be contextual, depending on consumer characteristics and the quality of interactions between the company and its customers. Research by Suprpto & Haryadi (2022) supports this finding, stating that a strong brand image will not be effective without established trust between customers and the company. However, this result is inconsistent with the findings by Yuliani (2021), which showed that brand image has a direct and significant effect on purchasing decisions without the mediation of trust. Therefore, trust in this study is positioned as an important variable that has the potential to act as a link between brand image and service usage decisions.

## 2. LITERATURE REVIEW

### Brand Image

According to Dobni & Zinkhan (1990) brand image is a mental representation resulting from consumer perceptions of functional and symbolic attributes, as well as emotional experiences associated with a brand. According to Sipayung & Rustam (2022) brand image is the identity of a company known to consumers. Has the aim of differentiating and recognizing a brand or offering in the form of a service originating from the corporation with competitors in the market. In this study, the dimensions of brand image used are quoted from Dobni & Zinkhan (1990), namely: Functional Image, Symbolic Image, Experience Image.

### Decision to Use Service

Decision to Use Service is the stage when consumers choose to use a service based on an evaluation of alternatives, perceived value, and the belief that the service can meet their needs or solve their problems (Kotler & Keller, 2016). The usage decision is one of the steps in the purchasing process before post-purchase behavior occurs. Moving on to the previous stage in deciding to use a service, consumers are faced with many alternatives, so at this stage consumers will act to decide whether to purchase a product or not based on the choices they have made (Siagian & Widayati, 2023).

The dimensions of usage decisions according to Kotler & Keller (2016) are as follows: Problem Recognition. Information Search. Evaluation of Alternatives. Purchase Decision. Post-Purchase Behavior.

### Trust

According to Mayer et al. (1995), trust is defined as a person's readiness to be sensitive to the behaviour of others based on the anticipation that others would behave in a specific way toward them, independent of their capacity to monitor and control them. When someone believes that another party will take significant action for them without direct supervision, they are prepared to put oneself in a vulnerable position to that party's activities (Siregar, 2019).

To understand how trust is formed, this study uses the dimensions of trust proposed by Mayer et al. (1995): ability, benevolence, and integrity. These three dimensions provide a comprehensive picture of how consumers assess a company's competence, benevolence in providing services, and the company's consistency and honesty in fulfilling promises and providing accurate information.

### Research Hypothesis

This hypothesis is formulated to guide the research and serve as a basis for empirical testing. The hypotheses in this study are:

- H1: Brand image has a positive and significant effect on consumer trust at PT Nabila Berkah Konsultan.
- H2: Trust has a positive and significant influence on the decision to use a service at PT Nabila Berkah Konsultan.
- H3: Brand image has a positive and significant influence on the decision to use a service at PT Nabila Berkah Konsultan.
- H4: Trust has a positive and significant influence and acts as a mediating variable in the relationship between brand image and the decision to use service at PT Nabila Berkah Konsultan.

### 3. Research Method

This study employed a quantitative approach. This approach was chosen because the study focused on testing a previously formulated hypothesis: to determine the influence of the independent variable, brand image, on the dependent variable, the decision to use a service, while considering trust as a mediating variable. The quantitative approach allows researchers to collect numerical data through questionnaires and then process it using statistical methods to produce objective and generalizable conclusions.

Population in This study was conducted on all 200 users of PT Nabila Berkah Konsultan services. Based on the calculation results using the Slovin formula, a sample size of 133 respondents was obtained. The data sources used in this study were primary data obtained directly from consumers of PT Nabila Berkah Konsultan through questionnaires, and secondary data obtained from various supporting sources such as company documents (company profiles, project reports, client archives), books, and scientific journals.

The data analysis techniques used in this study consist of:

- a. Research Instrument Test (Validity and Reliability Test)
- b. Descriptive Statistical Analysis
- c. SEM-PLS (Structural Equation Modeling Partial Least Square) analysis, which consists of:
  - 1) Measurement Model or Outer Model (Convergent Validity and Discriminant Validity, Reliability)
  - 2) Inner Model (R-Square, Effect size, Q2 Predictive Relevance, T Test Statistics)

### 4. Results and Discussion

#### Measurement Model or Outer Model (Convergent Validity and Discriminant Validity, Reliability)

The outer model, or SmartPLS version 4 software, was used for the analysis. The outer model focuses on the relationship between latent variables and indicators. The objective of testing the outer model is to confirm the validity and reliability of the instruments used to evaluate the latent variables.

#### Convergent Validity

The loading factor value and the Average Variance Extracted (AVE) value are two metrics for evaluating convergent validity. An indicator is deemed legitimate if the Average Variance Extracted (AVE) value is more than 0.5 and the loading factor correlation value is greater than 0.70 or 0.60. which is considered sufficient (Ghozali, 2021):

**Table 4.** Outer Loading Results of Convergent Validity Test

|    | Brand Image (X) | Trust (M) | Decision to Use Service (Y) | Note: |
|----|-----------------|-----------|-----------------------------|-------|
| X1 | 0.887           |           |                             | Valid |
| X2 | 0.894           |           |                             | Valid |
| X3 | 0.845           |           |                             | Valid |
| M1 |                 | 0.940     |                             | Valid |
| M2 |                 | 0.852     |                             | Valid |
| M3 |                 | 0.929     |                             | Valid |
| Y1 |                 |           | 0.921                       | Valid |
| Y2 |                 |           | 0.870                       | Valid |
| Y3 |                 |           | 0.795                       | Valid |
| Y4 |                 |           | 0.831                       | Valid |
| Y5 |                 |           | 0.913                       | Valid |

Every variable indicator in the research had outer loading values higher than 0.5, as seen in Table 4. According to Ghozali (2021), an outer loading value of 0.5 to 0.6 is believed to be sufficient to meet the requirements for convergent validity.

**Table 5.** AVE Results of Convergent Validity Test

| Variables                  | AVE   | Note: |
|----------------------------|-------|-------|
| Brand Image(X)             | 0.767 | Valid |
| Trust(M)                   | 0.824 | Valid |
| Decision to Use Service(Y) | 0.752 | Valid |

The AVE values for each variable are Brand Image at 0.767, Trust at 0.824, and Decision to Use Service at 0.752. These three variables have values >0.50, meaning they are categorized as valid.

### **Construct Reliability**

Cronbach's Alpha and Composite dependability are the two techniques that may be used to examine construct dependability. A very high degree of reliability is indicated by a Cronbach's Alpha value >0.70 and a composite reliability value >0.70 (Ghozali, 2021).

**Table 6.** AVE Results of Convergent Validity Test

| Variables                  | Cronbach's Alpha | Note:    |
|----------------------------|------------------|----------|
| Brand Image(X)             | 0.848            | Reliable |
| Trust(M)                   | 0.892            | Reliable |
| Decision to Use Service(Y) | 0.917            | Reliable |

All of the variables in the above table have Cronbach's alpha values more than 0.70, which indicates strong reliability.

**Table 7.** Composite Reliability Values

| Variables                  | Composite Reliability | Note:    |
|----------------------------|-----------------------|----------|
| Brand Image(X)             | 0.908                 | Reliable |
| Trust(M)                   | 0.933                 | Reliable |
| Decision to Use Service(Y) | 0.938                 | Reliable |

The composite dependability values for every variable are higher than 0.70, as the following table demonstrates. As a result, every variable has high dependability.

### **Inner Model Measurement Model (Significance Test of Influence)**

Internal model PLS-SEM describes and assesses the link between latent variables in order to ascertain its relevance and strength. R-square and the significance of the association (hypothesis testing) are the two primary components of the assessment.

### **Significance (Hypothesis Testing)**

The PLS-SEM significance test for associations establishes if a model's latent variable connections may be deemed particularly significant. The bootstrapping approach, which computes the route coefficient by resampling, is often used in this procedure. The following table displays the Bootstrapping Direct Effect Path Coefficient results:

**Table 8.** Results of Path Coefficient Boststrapping Direct Effect

| Path Coefficient                             | Original sample | Sample mean | Standard deviation | T statistics | P values | Note:     |
|--|-----------------|-------------|--------------------|--------------|----------|-----------|
| Brand Image(X) → Decision to Use Service (Y) | 0.504           | 0.496       | 0.155              | 3,245        | 0.001    | H1 Proven |
| Brand Image(X) → Trust (M)                   | 0.934           | 0.936       | 0.012              | 77,211       | 0.000    | H2 Proven |
| Trust(M) → Decision to Use Service (Y)       | 0.461           | 0.469       | 0.152              | 3,037        | 0.002    | H3 Proven |

Based on the table above, it can be explained as follows:

- The results show that Brand Image has a significant positive influence on the Decision to Use Service with a coefficient value (influence) of 0.504, a T statistic of 3.245 (>1.978), and a P value of 0.001 (<0.05). This indicates that the better the Brand Image implemented, the higher the Decision to Use Service in the company.
- The results show that Brand Image has a significant positive influence on Trust with a coefficient value (influence) of 0.934, a T statistic of 77.211 (>1.978), and a P value of 0.000 (<0.05). This indicates that the better the Brand Image implemented, the higher the Trust in the company.
- The results show that Trust has a significant positive influence on the Decision to Use Service with a coefficient value (influence) of 0.461, a T statistic of 3.037 (>1.978), and a P value of 0.002 (<0.05). This indicates that the better the Trust implemented, the higher the Decision to Use Service in the company.

The results of the indirect effect bootstrapping can be seen in the following table:

**Table 9.** Results of Path Coefficient Bosttrapping Indirect Effect

| Path Coefficient  | Original sample | Sample mean | Standard deviation | T statistics | P values | Note:        |
|---|-----------------|-------------|--------------------|--------------|----------|--------------|
| Brand Image (X)→<br>Trust (M)→Deci-<br>sion to Use Service<br>(Y) | 0.431           | 0.439       | 0.143              | 3,013        | 0.003    | H4<br>Proven |

The analysis results show that Brand Image has a significant indirect influence on Decision to Use Service through Trust, with a coefficient value of 0.431, T statistic 3.013 ( $>1.978$ ) and P value 0.003 ( $<0.05$ ). This means that a good brand image does not immediately make consumers use the service, but must go through a process of building trust first. Trust acts as a psychological bridge that transforms positive perceptions of the brand (Brand Image) into a real decision to use the service (Decision to Use Service).

### **R-Square**

*R-Square* In PLS-SEM, it measures how well the latent independent variables in the model can explain the variability of the latent dependent variable. The following are the R-Square values in this analysis:

**Table 10.** Results of the R Square (R2) Test

| Variables                   | R Square (R2) | R-square adjusted |
|-----------------------------|---------------|-------------------|
| Trust (M)                   | 0.873         | 0.872             |
| Decision to Use Service (Y) | 0.901         | 0.900             |

According to the analysis results, the independent variable in the model accounts for 87.3% of the variation in the Trust variable, with the remaining 12.7% being influenced by factors outside the model. This suggests that there is a strong relationship between the independent variable and Trust, as indicated by the R-Square value of 0.873 for the Trust variable. The Decision to Use Service variable's R-Square value of 0.901, on the other hand, shows that the independent variable in the model accounts for 90.1% of the variation in this variable, with the remaining 9.9% being influenced by factors outside the model. This suggests that there is a strong correlation between the independent variable and Decision to Use Service.

### **Model Fit Test**

The results of the SmartPLS output estimates are compared to the criteria as described in the following table in order to perform this model fit test:

**Table 11.** Model Fit Test Results

| Parameter  | Rule of Thumb              | Parameter Values    | Note: |
|------------|----------------------------|---------------------|-------|
| SRMR       | Less than 0.10             | 0.09                | Fit   |
| d-ULS      | $> 0.05$                   | 0.776               | Fit   |
| dG         | $> 0.05$                   | 2,032               | Fit   |
| Chi Square | X2 statistics $>$ X2 table | 1104,034 $>$ 19,675 | Fit   |
| NFI        | Approaching 1              | 0.556               | Fit   |

Based on the model fit test table that has been carried out in this study, it was found that this model can be used to analyze the relationship between latent variables with the confidence that the model reflects the data accurately and has very relevant predictive capabilities.

### **Discussions**

The research results provide an empirical basis for the management of PT Nabila Berkah Konsultan to make data-driven decisions regarding brand image strengthening and increasing trust. Finding that brand image has the greatest influence on trust, the company needs to prioritize brand image strengthening strategies in its decision-making.

Furthermore, the finding that trust significantly influences service usage decisions can help company leaders design service policies that are more customer-experience-oriented. Decisions such as service standard operating procedures (SOPs), improving communication quality, and digital branding strategies can be made with greater confidence based on this research.

This research also reinforces the company's previous decision regarding the importance of improving service quality and consultant professionalism. However, this empirical data further justifies the importance of this strategy, which is not only crucial but also has a direct impact on clients' decisions to use PT Nabila Berkah Konsultan services.

Based on research results Brand Image has a positive and significant effect on trust and service usage decisions. This indicates that the better the brand image perceived by consumers, the stronger their trust in the company. Furthermore, a positive brand image encourages consumers to be more confident in their decisions to use the services offered.

Trust has a positive and significant influence on service usage decisions. High levels of trust in a service make consumers feel safe and confident, making them more likely to use or reuse the service.

Brand image also has an indirect influence through trust. This means that improving brand image not only directly impacts the decision to use a service but also strengthens consumer trust, ultimately improving their decision to use the service.

## **5. Research Implications**

### **Implications for Human Resource Management (HRM)**

To increase trust, consultants and administrative staff need to be equipped with professional communication training, time management skills, and more in-depth technical knowledge. Additionally, the performance appraisal system can be expanded to include indicators of client satisfaction, communication responsiveness, and problem-solving ability, ensuring that the evaluation process reflects these important factors. Consumers place greater trust in companies that demonstrate integrity, so it is crucial to clarify service ethics standards and standard operating procedures (SOPs) across all divisions. Lastly, a work culture that emphasizes responsibility, punctuality, and commitment to service promises plays a significant role in strengthening trust and fostering a trust-based organizational culture.

### **Implications for Company Operations**

Improving service speed and accuracy is essential for PT Nabila Berkah Konsultan's functional image, which is assessed through project performance. To achieve this, the company must tighten supervision of work duration and technical output quality. Additionally, the digitalization of service processes can enhance certainty and transparency. By developing project tracking systems, progress dashboards, or digital-based applications, the company can improve service delivery. Stricter standard operating procedures (SOP) are also crucial, as structured and consistent SOPs will increase customer satisfaction and trust while minimizing complaints related to delays and miscommunication. Finally, better inter-divisional coordination is necessary, as projects often involve multiple divisions, such as environmental, building, geology, and hydrology. The effectiveness of internal coordination can directly impact the customer experience.

### **Implications for Customer and Stakeholder Satisfaction**

Improved customer experience can be achieved by providing clear communication, responsive service, and efficient administrative processes, which will lead to increased customer satisfaction. Strengthening relationships with government stakeholders is also crucial, as the company's services are tied to licensing and regulations. Cooperation and positive relationships with the government will streamline the service process and provide more value to clients. Additionally, customer loyalty and retention programs can help PT Nabila Berkah Konsultan retain clients, as satisfied customers are more likely to make repeat orders and recommend the company to others. The company can develop loyalty programs such as priority service or discounts for existing clients. Lastly, increasing transparency in project processes is key. Clients tend to be more satisfied when they are regularly and clearly informed about the process. Structured reporting and transparency in decision-making will help strengthen long-term relationships.

### **Implications for Corporate Sustainability**

Customer sustainability is crucial for a service company's long-term viability, with customer trust serving as its foundation. Research suggests that trust is such a powerful variable that it can act as the basis for sustainable growth. A strong brand image plays a significant role in fostering client loyalty, shaping public perception, and enhancing inter-agency relationships. By continuously strengthening its brand image, PT Nabila Berkah Konsultan can ensure its long-term relevance in the market. Furthermore, operational sustainability is achieved through efficient service processes, supported by standard operating procedures (SOPs) and digitalization. This approach allows the company to operate more cost-effectively, consistently, and with greater resilience to regulatory and competitive changes. Lastly, maintaining strong relationships with key stakeholders, particularly the government and major clients, provides stability, which is vital for companies operating in the licensing consulting services sector.

## 6. Conclusion

Based on the results of data analysis and discussion of research on the influence of Brand Image on the Decision to Use Service through Trust at PT Nabila Berkah Konsultan, several conclusions were obtained, namely Brand Image has a positive and significant effect on Trust and the Decision to Use Services. Trust has a positive and significant effect on the Decision to Use Services. Brand Image also has an indirect effect through Trust. This means that improving brand image not only has a direct impact on the decision to use services, but also strengthens consumer trust first, which ultimately increases their decision to use services.

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