

Research Article

## The Role of Consumer Trust in Mediating the Effect of Service Quality on Medicine Purchase Decisions at Pangkalan Pharmacy

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**Abstract:** Increasing competition among pharmacies requires each pharmacy not only to provide a complete range of pharmaceutical products but also to deliver high-quality services and build consumer trust. This study aims to analyze the effect of service quality on drug purchase decisions, with consumer trust acting as a mediating variable at Apotek Pangkalan in Cirebon Regency. This research employs a quantitative approach with an explanatory research design. Data were collected through questionnaires distributed to 315 consumers of Apotek Pangkalan who had purchased medicines at least once. The results indicate that service quality has a positive and significant effect on drug purchase decisions. Service quality also has a positive and significant effect on consumer trust. Furthermore, consumer trust is proven to have a positive and significant effect on drug purchase decisions. The results of the indirect effect analysis show that consumer trust is able to mediate the relationship between service quality and drug purchase decisions at Apotek Pangkalan. This study concludes that improving pharmacy service quality not only directly encourages purchase decisions but also strengthens consumer trust, which in turn enhances drug purchase decisions.

**Keywords:** Consumer Trust; Pharmacy; Purchase Decision; PLS-SEM; Service Quality.

### 1. Introduction

Pharmacies function not only as places for drug distribution but also as centers for clinical pharmaceutical services, which include the provision of drug information, patient counseling, and monitoring of medication use by pharmacists (Ministry of Health of the Republic of Indonesia, 2009). Therefore, pharmacies have a strategic role in the primary healthcare system, particularly in providing medicines that are safe, high-quality, and beneficial to the community. Along with the increasing public demand for medicines, both generic and branded, competition among pharmacies whether independent pharmacies or franchise chains has become increasingly intense.

In the context of healthcare services, the success of a pharmacy is not determined solely by product availability, but also by service quality and the level of consumer trust (Kotler & Keller, 2016). Regulations issued by the Ministry of Health of the Republic of Indonesia through Regulation No. 73 of 2016 emphasize that pharmaceutical services in pharmacies must be patient-oriented, with a focus on the rational, safe, and effective use of medicines. This indicates that service quality and consumer trust are key elements in driving medicine purchasing decisions.

The phenomenon of fluctuating sales of branded and generic medicines has occurred in several pharmacies in Cirebon Regency, including Apotek Pangkalan. Interview results from several pharmacies indicate that sales fluctuations are influenced by various factors, such as declining purchasing power, increases in medicine prices, and intensified competition due to the emergence of new pharmacies. Nevertheless, pharmacy managers generally emphasize the importance of improving service quality and maintaining consumer trust as the main strategies to sustain and enhance purchasing decisions.

Received: 12 July 2025

Revised: 18 August 2025

Accepted: 26 October 2025

Published: 22 November 2025

Curr. Ver.: 31 December 2025



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Purchasing decisions are an important process in consumer behavior, including for healthcare products such as medicines. Although medicine purchasing decisions can be rapid and urgent, consumers still consider service quality and their level of trust in the pharmacy before making a purchase (Sumarwan & Tjiptono, 2019). Various studies show that service quality and consumer trust have a significant influence on purchasing decisions in the service sector, including pharmacies. However, research that specifically examines the role of consumer trust as a mediating variable in the relationship between service quality and medicine purchasing decisions, particularly in independent pharmacies at the local level, remains relatively limited.

Service quality in pharmacies includes aspects such as service speed, the friendliness of pharmaceutical staff, accuracy in dispensing medicines, facility comfort, and clarity of drug information. Good service quality will create positive perceptions, strengthen consumer trust, and ultimately encourage purchasing decisions (Tjiptono & Chandra, 2019). Consumer trust itself is a fundamental factor in purchasing healthcare products, as it is directly related to the safety and effectiveness of medicines (Connolly, 2020).

Based on this background, this study aims to analyze the effect of service quality on medicine purchasing decisions, with consumer trust as a mediating variable at Apotek Pangkalan. This research is expected to provide theoretical contributions to the development of consumer behavior models in the healthcare service sector, as well as practical contributions in the form of recommendations for improving pharmacy service quality in order to strengthen trust and encourage purchasing decisions.

## 2. Materials and Method

### Type and Research Approach

This study employs a quantitative approach with an explanatory research design. The quantitative approach is chosen because the study focuses on measuring causal relationships among variables through statistical analysis. Explanatory research aims to test hypotheses and explain the effect of service quality on medicine purchasing decisions, with consumer trust as a mediating variable at Apotek Pangkalan.

### Research Location and Period

The research was conducted at Apotek Pangkalan, located in Cirebon Regency, with the research subjects being the pharmacy's consumers. Data collection was carried out in 2025, following the research stages that included instrument development, data collection, data processing, and analysis of the research results.

### Population and Sample

The population in this study consists of all consumers of Apotek Pangkalan. The sample size was determined using the Slovin formula with a margin of error of 5 percent, considering the relatively large population size. Based on the calculation, a total of 315 respondents was obtained. This sample size also meets the minimum requirement for Structural Equation Modeling (SEM) analysis, which is at least five times the number of research indicators. The sampling technique used was non-probability sampling with a purposive sampling method, with the criteria that respondents had purchased medicine at least once at Apotek Pangkalan and were willing to complete the questionnaire.

### Research Instrument

The research instrument used was a closed-ended questionnaire developed using a five-point Likert scale, ranging from strongly disagree to strongly agree. The service quality variable was measured through the dimensions of tangibles, reliability, responsiveness, assurance, and empathy. The purchasing decision variable was measured through the dimensions of product choice, brand choice, place of purchase, purchase quantity, and purchase timing. Meanwhile, the consumer trust variable was measured through the dimensions of integrity, competence, policy, reliability, and transparency.

### Data Sources and Data Collection Techniques

This study utilized both primary and secondary data. Primary data were obtained through the distribution of questionnaires to respondents and were supported by interviews to gain an initial understanding of the pharmacy's condition. Secondary data were collected from relevant literature, scientific journals, and supporting documents related to the research topic.

### Data Analysis Method

Data analysis was conducted using descriptive statistics and Partial Least Squares–Structural Equation Modeling (PLS-SEM) with the SmartPLS software. Descriptive statistics were used to describe respondent characteristics and the tendency of responses for each research variable. PLS-SEM analysis was employed to examine the relationships among latent variables, including both direct and indirect (mediating) effects, as this method is suitable for complex research models and does not require normally distributed data.

### Model Evaluation

The evaluation of the measurement model (outer model) was conducted by testing convergent validity, discriminant validity, and construct reliability using loading factor values, Average Variance Extracted (AVE), Cronbach's Alpha, and Composite Reliability. Furthermore, the evaluation of the structural model (inner model) was performed by assessing R-square values, effect sizes, and the significance of relationships among variables through the bootstrapping procedure.

### Hypothesis Testing

Hypothesis testing was carried out by analyzing t-statistic and p-value values to determine the direct effects among variables. The role of consumer trust as a mediating variable was tested through specific indirect effect analysis, with a significance criterion of p-value < 0.05. The results of this testing were used to explain the effect of service quality on medicine purchasing decisions, both directly and indirectly through consumer trust.

## 3. Results and Discussion

### Discriminant Validity

**Table 1.** Fornell-Larcker Criterion Score.

Variable	Consumer Trust	Purchasing Decision	Service Quality
Consumer Trust	0.819		
Purchasing Decision	0.640	0.796	
Service Quality	0.745	0.558	0.817

**Table 2.** cross Loading Score.

Variable	Consumer Trust	Purchasing Decision	Service Quality
X1.1	0.671	0.521	0.843
X1.10	0.632	0.513	0.853
X1.11	0.619	0.440	0.828
X1.12	0.606	0.459	0.825
X1.13	0.630	0.454	0.825
X1.14	0.591	0.544	0.801
X1.15	0.639	0.448	0.827
X1.16	0.540	0.438	0.792
X1.17	0.592	0.402	0.806
X1.18	0.632	0.412	0.800
X1.19	0.610	0.425	0.816
X1.2	0.574	0.495	0.824
X1.20	0.575	0.384	0.811
X1.21	0.631	0.431	0.832
X1.22	0.614	0.438	0.833
X1.23	0.619	0.439	0.798

X1.3	0.571	0.443	0.847
X1.4	0.613	0.437	0.800
X1.5	0.592	0.508	0.784
X1.6	0.588	0.407	0.810
X1.7	0.595	0.486	0.811
X1.8	0.668	0.492	0.803
X1.9	0.557	0.427	0.804
Y1	0.580	0.807	0.540
Y10	0.508	0.805	0.447
Y11	0.468	0.765	0.408
Y12	0.552	0.820	0.477
Y13	0.536	0.813	0.457
Y14	0.456	0.805	0.391
Y15	0.467	0.785	0.382
Y16	0.507	0.820	0.428
Y17	0.524	0.797	0.417
Y18	0.477	0.776	0.384
Y19	0.421	0.776	0.406
Y2	0.530	0.768	0.399
Y20	0.465	0.793	0.379
Y21	0.492	0.797	0.466
Y3	0.481	0.788	0.419
Y4	0.581	0.775	0.550
Y5	0.416	0.788	0.394
Y6	0.585	0.804	0.526
Y7	0.522	0.810	0.501
Y8	0.503	0.819	0.436
Y9	0.540	0.794	0.429
Z1	0.831	0.525	0.621
Z10	0.808	0.516	0.579
Z11	0.797	0.484	0.573
Z12	0.821	0.484	0.582
Z13	0.832	0.489	0.602
Z14	0.826	0.531	0.606
Z15	0.849	0.586	0.623
Z16	0.816	0.599	0.609
Z17	0.827	0.552	0.646
Z18	0.799	0.503	0.580
Z19	0.818	0.511	0.576
Z2	0.837	0.515	0.655
Z3	0.826	0.496	0.631
Z4	0.773	0.463	0.545
Z5	0.777	0.479	0.567
Z6	0.800	0.470	0.577

Z7	0.845	0.549	0.648
Z8	0.839	0.590	0.682
Z9	0.827	0.580	0.652

Based on Tables 1 and 2, the cross-loading values of each item are greater than 0.70, and each item shows the highest loading on its associated latent variable compared to its loadings on other latent variables. This indicates that each indicator appropriately represents its corresponding latent construct and confirms that the discriminant validity of all items is satisfactory.

**Table 3.** Reliability Test.

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
<i>Consumer Trust</i>	0.973	0.975	0.670
Purchasing Decision	0.971	0.973	0.633
Service Quality	0.977	0.979	0.667

Based on the table above, the composite reliability values of all research variables are greater than 0.70, and the Cronbach's Alpha and AVE values also exceed 0.70. These results indicate that each variable has met the criteria for composite reliability and Cronbach's Alpha. Therefore, it can be concluded that all variables demonstrate a high level of reliability. Consequently, further analysis can be conducted by examining the model's goodness of fit through evaluation of the inner model.

The final validity test was conducted by examining the Heterotrait–Monotrait Ratio (HTMT) values. The required HTMT ratio must be lower than 0.90 in order to meet the criteria for discriminant validity.

**Table 4.** HTMT Test.

Variable	<i>Consumer Trust</i>	Purchasing Decision	Service Quality
<i>Consumer Trust</i>			
Purchasing Decision	<b>0.651</b>		
Service Quality	<b>0.761</b>	<b>0.566</b>	

None of the Heterotrait–Monotrait Ratio (HTMT) values in the table exceed 0.90; therefore, it can be concluded that the research model formed by the four variables is valid.

#### Structural Model (Inner Model)

After evaluating the outer model, the next step is to assess the inner model. The inner model or structural model testing is conducted to examine the relationships among constructs, the significance values, and the R-square values of the research model.

The evaluation of the PLS structural model begins by examining the R-square values of each endogenous latent variable. Table 8 presents the estimated R-square values obtained using PLS.

#### R-Square

**Table 5.** R-Square Test Result.

Variable	R-Square	R-Square Adjusted
Purchasing Decision	<b>0.425</b>	<b>0.421</b>
Service Quality	<b>0.555</b>	<b>0.553</b>

Based on the table above, the R-square value for the Purchasing Decision variable is 0.425. This indicates that the Purchasing Decision variable can be explained by the independent variables by 42.5%, while the remaining 57.5% is explained by other variables not included in this study.

Meanwhile, the adjusted R-square value for the Service Quality variable is 0.555. This means that the Service Quality variable can be explained by the independent variables by 55.5%, while the remaining 44.5% is explained by other variables not examined in this study.

### F-Square

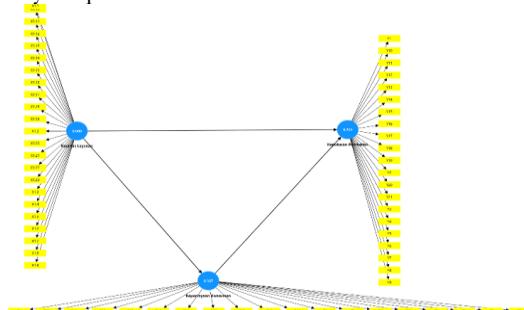
The f-square value in PLS can be used to assess the effect size of each variable in the model. An f-square value of 0.02 indicates a weak effect, 0.12 indicates a moderate effect, and 0.35 indicates a strong effect.

**Table 6.** F-Square Test Result.

Variable	<i>Consumer Trust</i>	Purchasing Decision	Service Quality
<b><i>Consumer Trust</i></b>		<b>0.197</b>	<b>1.245</b>
Purchasing Decision			
Service Quality		<b>0.026</b>	

### Predictive Relevance (Q-Square)

Predictive relevance is a test used to assess how well the observed values are reproduced using the blindfolding procedure by examining the Q-square value. If the Q-square value is greater than 0, the model is considered to have good predictive relevance, whereas if the Q-square value is less than 0, the predictive relevance is considered poor. The Q-square predictive relevance for the structural model measures how well the observed values are generated by the model as well as by its parameter estimates.



**Figure 1.** Predictive Relevance.

Based on the figure above, the conclusions are summarized in the table below.

**Table 7.** Predictive Relevance.

Variable	$Q^2 (=1-SSE/SSO)$	Remarks
Purchasing Decision	0,261	Has predictive relevance
Service Quality	0,364	Has predictive relevance

Based on the data presented in the table above, it can be seen that the Q-square values of the dependent variables are greater than 0. Therefore, it can be concluded that this study demonstrates good predictive relevance, as the Q-square values exceed zero (0).

### Hypothesis Testing Results

Testing of the structural relationship model aims to explain the relationships among the variables in this study. The structural model was tested using Partial Least Squares (PLS) software. The basis for direct hypothesis testing was derived from the graphical output and the values presented in the path coefficients output.

The criteria used to test the hypotheses directly were a p-value < 0.05 (significance level = 5%) and a T-statistic value > 1.960. If these criteria are met, it indicates a significant effect of the exogenous variable on the endogenous variable. The detailed explanation of the hypothesis testing results is presented as follows.

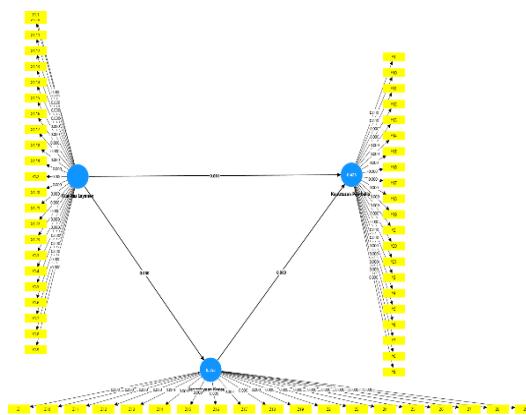


Figure 2. Hypothesis Testing.

Table 8. Hypothesis Testing Result.

Variable	Real Sample (O)	T Statistik	P Values
Service Quality -> Purchasing Decision	0.182	3.205	0.001
Service Quality -> Consumer Trust	0.745	25.423	0.000
Consumer Trust -> Purchasing Decision	0.504	8.358	0.000
Service Quality -> Consumer Trust -> Purchasing Decision	0.376	7.570	0.000

In PLS, statistical testing of each hypothesized relationship is conducted using a simulation approach. In this study, the bootstrapping method was applied to the sample. The results of the PLS bootstrapping analysis are presented as follows:

- Effect of Service Quality on Purchasing Decision  
The results of the first hypothesis test, examining the effect of service quality on purchasing decision, show a path coefficient of 0.182, a p-value of 0.001 ( $< 0.05$ ), and a T-statistic of 3.205 ( $> 1.960$ ). These results indicate that service quality has a significant effect on purchasing decision. Therefore, the hypothesis stating that *service quality has a positive and significant effect on purchasing decision* is accepted.
- Effect of Service Quality on Consumer Trust  
The results of the third hypothesis test, examining the effect of service quality on consumer trust, show a path coefficient of 0.745, a p-value of 0.000 ( $< 0.05$ ), and a T-statistic of 25.423 ( $> 1.960$ ). These findings indicate that service quality has a significant effect on consumer trust. Therefore, the hypothesis stating that *service quality has a positive and significant effect on consumer trust* is accepted.
- Effect of Consumer Trust on Purchasing Decision  
The results of the second hypothesis test, examining the effect of consumer trust on purchasing decision, show a path coefficient of 0.504, a p-value of 0.000 ( $< 0.05$ ), and a T-statistic of 8.358 ( $> 1.960$ ). These results indicate that consumer trust has a significant effect on purchasing decision. Thus, the hypothesis stating that *consumer trust has a positive and significant effect on purchasing decision* is accepted.
- Effect of Service Quality on Purchasing Decision Mediated by Consumer Trust  
The results of the fourth hypothesis test, examining the effect of service quality on purchasing decision mediated by consumer trust, show a path coefficient of 0.376, a p-value of 0.000 ( $< 0.05$ ), and a T-statistic of 7.570 ( $> 1.960$ ). These results indicate that service quality has a significant effect on purchasing decision through consumer trust. Thus, the hypothesis stating that *consumer trust mediates the effect of service quality on purchasing decision* is accepted.

## Discussion

### Results of the First Hypothesis Testing

The effect of service quality on purchasing decision shows a path coefficient of 0.182, a p-value of 0.001 ( $< 0.05$ ), and a T-statistic of 3.205 ( $> 1.960$ ). These results indicate that service quality has a significant effect on purchasing decision. Therefore, the hypothesis stating that service quality has a positive and significant effect on purchasing decision is accepted.

The increasing number of pharmacies that are easily accessible today provides consumers with a wide range of choices when purchasing medicines. This condition intensifies competition among pharmacies in attracting consumers. Therefore, pharmacies need to pay close attention to factors that influence consumer purchasing decisions, one of which is providing high-quality services. Delivering high-quality products and services to consumers is an effective strategy to maintain and increase consumer purchasing behavior (Fitri, Basri, & Lewispri, 2023).

Service quality has a positive and significant effect on medicine purchasing decisions. High-quality service is essential because it can be a crucial factor in increasing the likelihood of consumers making purchasing decisions. Quality service can be reflected through friendliness, courteous behavior, a welcoming attitude, and pharmacy staff who possess adequate skills and reliability in serving consumers (Maramis, Mananeke, & Loindong, 2022). Thus, the better the service quality provided by a pharmacy, the higher the consumers' purchasing decisions.

This finding is consistent with the study by Maramis, Mananeke, and Loindong (2022), which concluded that service quality has a significant effect on purchasing decisions.

#### **Results of the Second Hypothesis Testing**

The effect of service quality on consumer trust shows a path coefficient of 0.745, a p-value of 0.000 ( $< 0.05$ ), and a T-statistic of 25.423 ( $> 1.960$ ). These results indicate that service quality has a significant effect on consumer trust. Therefore, the hypothesis stating that service quality has a positive and significant effect on consumer trust is accepted.

Increasingly intense competition requires every pharmacy to meet consumer expectations and needs (Marwanah & Shihab, 2022), both in terms of product quality and service quality. Consumers tend to place greater trust in pharmacies that provide high-quality products and excellent service. In this context, service quality plays a vital role in fostering consumer trust, which positively contributes to the sustainability of pharmacy businesses. Service quality can also serve as a differentiating factor among pharmacies, creating a competitive advantage.

Based on the data analysis, service quality has a positive and significant effect on consumer trust. High-quality and excellent service leads to consumer satisfaction, which creates positive experiences and ultimately fosters trust in the pharmacy. Service quality is a crucial factor in building trust and motivating consumers to make purchasing decisions (Maramis, Mananeke, & Loindong, 2022). Therefore, improvements in service quality will enhance consumer trust.

This result aligns with the findings of Marwanah and Shihab (2022), who concluded that service quality significantly affects consumer trust.

#### **Results of the Third Hypothesis Testing**

The effect of consumer trust on purchasing decision shows a path coefficient of 0.504, a p-value of 0.000 ( $< 0.05$ ), and a T-statistic of 8.358 ( $> 1.960$ ). These results indicate that consumer trust has a significant effect on purchasing decision. Therefore, the hypothesis stating that consumer trust has a positive and significant effect on purchasing decision is accepted.

Consumer trust is another important factor influencing medicine purchasing decisions. Psychologically, trust involves a willingness to accept risk based on positive expectations of the buyer's intentions or behavior (Fitri, Basri, & Lewispri, 2023). Consumers with a high level of trust are less likely to hesitate when making purchasing decisions, as they experience minimal concern regarding fraud or poor product and service quality.

Consumer trust has a positive and significant effect on medicine purchasing decisions. High trust in a pharmacy increases consumers' confidence in purchasing medicines and reduces anxiety about receiving inappropriate or unsafe products. Consumer trust is formed through experience, product quality, pharmacy reputation, and assurances of safety. Therefore, trust is a key factor in increasing consumer loyalty, which in turn encourages purchasing behavior (Fatkhhan & Mardikaningsih, 2025). The higher the level of consumer trust, the stronger the purchasing decision.

This finding is consistent with Fatkhhan and Mardikaningsih (2025), who found that consumer trust significantly influences the purchasing decisions of herbal medicines.

#### **Results of the Fourth Hypothesis Testing**

The effect of service quality on purchasing decision mediated by consumer trust shows a path coefficient of 0.376, a p-value of 0.000 ( $< 0.05$ ), and a T-statistic of 7.570 ( $> 1.960$ ). These results indicate that service quality has a significant effect on purchasing decision

through consumer trust. Therefore, the hypothesis stating that consumer trust mediates the effect of service quality on purchasing decision is accepted.

To survive in a competitive business environment, pharmacies must continuously enhance medicine purchasing decisions. Understanding consumer trust is a key factor in predicting how purchasing decisions are formed (Maramis, Mananeke, & Loindong, 2022). Service quality contributes to strengthening consumer trust, which is reflected in consumers' willingness to repurchase medicines when needed in the future.

Service quality indirectly has a significant effect on purchasing decisions through consumer trust as a mediating variable. Once trust is established, consumer hesitation decreases, leading to stronger purchasing decisions (Marwanah & Shihab, 2022). Therefore, it can be concluded that service quality influences medicine purchasing decisions through consumer trust; better service quality increases consumer trust, which ultimately encourages purchasing decisions.

This finding is consistent with the study by Maramis, Mananeke, and Loindong (2022), which concluded that service quality significantly affects purchasing decisions mediated by consumer trust.

## 5. Conclusion

The results of the first hypothesis testing, examining the effect of service quality on purchasing decision, show a path coefficient of 0.182, a p-value of 0.001 ( $< 0.05$ ), and a T-statistic of 3.205 ( $> 1.960$ ). These results indicate that service quality has a significant effect on purchasing decision. Therefore, the hypothesis stating that *service quality has a positive and significant effect on purchasing decision* is accepted. The results of the second hypothesis testing, examining the effect of service quality on consumer trust, show a path coefficient of 0.745, a p-value of 0.000 ( $< 0.05$ ), and a T-statistic of 25.423 ( $> 1.960$ ). These findings indicate that service quality has a significant effect on consumer trust. Therefore, the hypothesis stating that *service quality has a positive and significant effect on consumer trust* is accepted.

The results of the third hypothesis testing, examining the effect of consumer trust on purchasing decision, show a path coefficient of 0.504, a p-value of 0.000 ( $< 0.05$ ), and a T-statistic of 8.358 ( $> 1.960$ ). These results indicate that consumer trust has a significant effect on purchasing decision. Thus, the hypothesis stating that *consumer trust has a positive and significant effect on purchasing decision* is accepted. The results of the fourth hypothesis testing, examining the effect of service quality on purchasing decision mediated by consumer trust, show a path coefficient of 0.376, a p-value of 0.000 ( $< 0.05$ ), and a T-statistic of 7.570 ( $> 1.960$ ). These results indicate that service quality has a significant effect on purchasing decision through consumer trust. Thus, the hypothesis stating that *consumer trust is able to mediate the effect of service quality on purchasing decision* is accepted.

For future research, it is recommended to include additional variables, such as consumer satisfaction or customer loyalty, in order to obtain a more comprehensive understanding of the factors influencing medicine purchasing decisions.

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