

The Influence of Price Perception and Digital Marketing on Purchase Decisions through Consumer Trust in Competency-Based Training Products: A Case Study at Sinergi Solusi Academy, Bogor

Pengaruh Persepsi Harga dan Pemasaran Digital terhadap Keputusan Pembelian melalui Kepercayaan Konsumen pada Produk Training Berbasis Kompetensi: Studi Kasus pada Sinergi Solusi Academy Bogor

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ABSTRACT

This study aims to analyze the influence of price perception and digital marketing on purchase decisions, mediated by consumer trust, in the context of competency-based training products at Sinergi Solusi Academy, Bogor. The research employed a quantitative approach using a survey method with questionnaires distributed to participants who had attended training and obtained BNSP professional certification. A total of 102 valid responses were collected using a non-probability sampling method. Data were analyzed using descriptive statistics and Structural Equation Modeling-Partial Least Squares (SEM-PLS). The results show that price perception and digital marketing have a positive and significant effect on consumer trust and purchase decisions. Consumer trust also has a significant mediating role between price perception and digital marketing on purchase decisions. The dominant indicators influencing purchasing decisions are price affordability, digital accessibility, integrity, and payment method. These findings provide managerial implications for training institutions in formulating effective marketing strategies to increase consumer confidence and purchase decisions.

Keywords: *Consumer trust, digital marketing, price perception, purchase decision, SEM-PLS.*

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh persepsi harga dan pemasaran digital terhadap keputusan pembelian dengan kepercayaan konsumen sebagai variabel mediasi pada produk pelatihan berbasis kompetensi di Sinergi Solusi Academy, Bogor. Metode penelitian yang digunakan adalah pendekatan kuantitatif dengan teknik survei menggunakan kuesioner. Sampel penelitian terdiri atas 102 responden yang telah mengikuti pelatihan dan lulus sertifikasi profesi BNSP, dengan metode non-probabilitas. Data dianalisis menggunakan statistik deskriptif dan *Structural Equation Modeling-Partial Least Squares* (SEM-PLS). Hasil penelitian menunjukkan bahwa persepsi harga dan pemasaran digital berpengaruh positif dan signifikan terhadap kepercayaan konsumen dan keputusan pembelian. Kepercayaan konsumen juga memediasi secara signifikan hubungan antara persepsi harga dan pemasaran digital terhadap keputusan pembelian. Indikator yang paling dominan memengaruhi keputusan pembelian meliputi keterjangkauan harga, aksesibilitas digital, integritas, dan metode pembayaran. Temuan ini memberikan implikasi manajerial bagi lembaga pelatihan dalam merumuskan strategi pemasaran yang lebih efektif untuk meningkatkan kepercayaan dan keputusan pembelian konsumen.

Kata kunci: Kepercayaan konsumen, keputusan pembelian, pemasaran digital, persepsi harga, SEM-PLS.

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INTRODUCTION

Human resource development (HRD) is one of the fundamental pillars of Indonesia's national development agenda in the era of Industrial Revolution 4.0. The government continues to promote competency enhancement among the workforce to strengthen their competitiveness in an increasingly dynamic global labor market. Based on data from the *Central Bureau of Statistics (BPS)*, the number of certified workers in Indonesia increased from 4.7 million in 2019 to 7.76 million in 2023, representing only about 5.6 percent of the national labor force. This indicates a significant unmet demand for competency-based training and professional certification, presenting both opportunities and challenges for vocational training institutions across the country.

Competency-Based Training (CBT), as regulated by *Government Regulation No. 31 of 2006* and *Ministerial Regulation No. 8 of 2014*, is designed to ensure that workers possess skills aligned with industrial needs. Under this system, trainees not only receive theoretical instruction but also undergo performance assessments administered by the *National Agency for Professional Certification (BNSP)*. The resulting certification provides an objective guarantee of professional competence and enhances industry confidence in the quality of Indonesian human capital. Nevertheless, private training providers still face various obstacles, ranging from public perception of pricing and value, to the effectiveness of digital marketing and consumer trust in training institutions.

One of the active organizations in this sector is Sinergi Solusi Academy (SSA), operating under PT Sinergi Kreatif Inovasi Indonesia in Bogor, West Java. SSA offers a variety of competency-based training programs such as *Digital Marketing, Training of Trainer (ToT), MSME Assistance*, and *Human Resource Management*, in collaboration with licensed *Professional Certification Bodies (LSPs)* recognized by BNSP. Since its establishment in 2023, SSA has shown promising growth in digital reach and promotional engagement. However, sales performance between June 2023 and June 2024 has yet to reach the targeted level. Out of 989 potential participants who showed interest through digital channels, only 497 individuals (51.77percent) proceeded to purchase training and certification programs, indicating a conversion rate below the annual benchmark.

This condition reflects a gap in the consumer purchase decision process. Conceptually, the purchase decision represents the final stage of consumer decision-making, shaped by perceptions, trust, and prior experiences with the product or service (Kotler & Armstrong, 2023). In SSA's case, despite relatively competitive pricing, some prospective participants perceived the training cost as high or misaligned with expected benefits. Price perception, therefore, plays a crucial role in shaping *perceived value* and, consequently, purchase intention (Zeithaml, 1988).

In addition to price, digital marketing effectiveness serves as a key determinant in attracting and retaining customers. SSA has utilized multiple digital platforms, including Meta Ads (Facebook and Instagram), the company website, and social media channels to promote its services. According to internal data (2024), the digital campaigns reached over 250,000 users on average, with a *click-through rate (CTR)* of 1.75percent and a *Return on Ad Spend (ROAS)* ratio of 9.69:1. Despite these promising figures, the actual purchase conversion remains low, suggesting that exposure and engagement have not yet translated into trust and purchase intention, highlighting a trust gap in SSA's digital marketing strategy.

In the context of service marketing, consumer trust functions as a crucial mediating variable. Because training and certification services are intangible, potential customers rely heavily on perceptions of reputation, testimonials, and transparency. Morgan and

Hunt (1994) identify trust as the foundation of long-term marketing relationships, while Mayer *et al.* (1995) explain that trust is derived from perceptions of integrity, competence, and benevolence. In digital environments, trust formation also depends on website design, customer reviews, and transaction security (Gefen *et al.*, 2003; Kim *et al.*, 2008).

A preliminary study at SSA revealed that some potential participants hesitated to register online due to concerns about fraud or the legitimacy of certifications, while most purchases occurred following direct recommendations or alumni testimonials. This finding reinforces the argument that consumer trust acts as a psychological bridge linking price perception and digital marketing effectiveness to purchase decisions.

From an academic standpoint, the interrelationship between price perception, digital marketing, consumer trust, and purchase decision has been widely explored in e-commerce and retail sectors. However, limited studies have examined these constructs within Indonesia's competency-based training and BNSP certification ecosystem. This study fills that gap by analyzing how price perception and digital marketing strategies shape consumer trust and, ultimately, influence purchasing decisions in the non-formal education sector.

Based on the above background, this study aims to analyze the influence of price perception and digital marketing on purchase decisions, with consumer trust serving as a mediating variable at Sinergi Solusi Academy. The findings are expected to contribute both theoretically, by extending consumer behavior models in digital service contexts; and practically, by providing managerial insights for training institutions and policymakers to enhance marketing effectiveness and strengthen public trust in professional certification programs in Indonesia.

LITERATURE REVIEW

Purchase Decision

A purchase decision refers to a consumer's final stage in the decision-making process when selecting a product or service among available alternatives. Kotler and Keller (2021) define a purchase decision as the process through which consumers identify problems, seek information, evaluate alternatives, and ultimately make a choice. In the context of service-based industries, particularly competency-based training, purchase decisions are influenced not only by rational evaluations such as price and quality but also by psychological and relational factors, including trust and perceived credibility Tjiptono (2008).

According to Schiffman and Wisenblit (2019), the purchase decision is a reflection of internal and external stimuli that affect a consumer's behavioral intention. When consumers perceive a product as credible, reliable, and offering value-for-money, their likelihood of making a purchase increases significantly. In educational service contexts such as Sinergi Solusi Academy, the decision to purchase a training and certification program represents a form of commitment to self-investment, meaning it is influenced by perceived long-term benefits, rather than immediate utility.

Consumer Trust

Trust is a key construct in consumer behavior theory, functioning as a mediator between cognitive perceptions (such as price and promotion) and behavioral responses (such as purchase or loyalty). Morgan and Hunt (1994) emphasize that trust is the foundation of long-term relationships, defined as "confidence in an exchange partner's reliability and integrity." Similarly, Mayer *et al.* (1995) explain trust as a psychological

state derived from the willingness to be vulnerable based on positive expectations of another's intentions or behavior.

In online service contexts, trust is even more critical because of the intangible and risk-prone nature of digital transactions. Gefen *et al.* (2003) highlight that online trust is determined by three main components: competence, integrity, and benevolence. A trustworthy institution must demonstrate technical competence, ethical integrity, and customer-oriented benevolence. Kim *et al.* (2008) further assert that design transparency, accurate information, and secure payment systems are essential factors that shape e-trust. In the case of Sinergi Solusi Academy, consumer trust can be developed through consistent digital communication, proof of legitimacy (e.g., BNSP accreditation), and positive alumni testimonials. When trust is high, consumers perceive lower risk and are more likely to proceed with online registration and payment.

Price Perception

Price perception refers to how consumers interpret and internalize the value of a product or service relative to its cost. Zeithaml (1988) defines perceived price as the consumer's overall assessment of the utility of a product based on the trade-off between what is given (price) and what is received (benefits). Dodds *et al.* (1991) further explains that price is not only a monetary sacrifice but also a signal of quality, reputation, and value.

According to Kotler and Keller (2021), a fair price creates a positive perception of value, while prices perceived as excessive can trigger skepticism and reduce purchasing intent. In the context of professional training and certification, the perceived fairness of price strongly influences participants' evaluation of the credibility of the institution. When training programs are seen as affordable yet professionally valuable, the likelihood of purchase increases substantially.

Previous empirical findings support this relationship. For instance, Cahyani and Hartono (2025), and Mulyansyah and Sulistyowati (2021) found that price perception positively affects consumer trust, which subsequently enhances the intention to purchase services. In service-based industries like SSA, transparent pricing information and flexible payment options strengthen consumers' confidence that they are receiving proportionate value for their investment.

Digital Marketing

Digital marketing encompasses all marketing efforts conducted through electronic media and internet-based platforms to engage customers, promote products, and build brand awareness (Chaffey & Fiona, 2019). In the service sector, digital marketing plays an increasingly strategic role in establishing visibility and credibility in highly competitive markets.

According to Kotler and Keller (2021), digital marketing effectiveness depends on four key dimensions: content quality, interactivity, personalization, and credibility. Content that is consistent, informative, and aligned with audience needs increases engagement and strengthens perceived professionalism. Moreover, Parise *et al.* (2016) argue that well-structured digital campaigns foster emotional connections, thereby enhancing trust and purchase intent.

Empirical research in Indonesian contexts (Ardiansyah & Sarwoko, 2020; Widyawati, 2023) indicates that interactive social media content and testimonial-driven advertising have significant effects on trust formation. In the SSA case, digital campaigns via Meta Ads and Instagram posts that showcase alumni success stories and legitimate

certifications have proven instrumental in attracting potential participants. However, consistent follow-up and digital engagement are needed to convert interest into purchase intention.

Relationship among Variables

The interrelationship between price perception, digital marketing, consumer trust, and purchase decision is grounded in both consumer behavior theory and trust-based marketing frameworks. Price perception and digital marketing serve as external stimuli that influence consumer cognition and affective evaluations, which are then internalized as trust before manifesting as behavioral outcomes (purchase decision).

According to Morgan and Hunt's (1994) Commitment-Trust Theory, trust mediates the relationship between marketing activities and long-term consumer behavior. Similarly, Kotler and Keller (2021) propose that perceived fairness in pricing and credibility of marketing communication are antecedents to purchase decision-making, particularly in service industries where quality is difficult to evaluate prior to consumption.

In the context of Sinergi Solusi Academy, these relationships imply that the combination of fair pricing strategies and credible digital marketing can strengthen consumer trust, which subsequently increases the likelihood of purchasing training and certification services. Therefore, trust acts as a psychological bridge that transforms consumers' rational evaluations into actual buying decisions.

Research Hypotheses

Based on the theoretical framework and previous studies, several hypotheses are proposed to examine the relationships among the four constructs: Price Perception (X_1), Digital Marketing (X_2), Consumer Trust (Y), and Purchase Decision (Z).

H1: Price perception has a positive and significant effect on consumer trust.

H2: Digital marketing has a positive and significant effect on consumer trust.

H3: Price perception has a positive and significant effect on purchase decision.

H4: Digital marketing has a positive and significant effect on purchase decision.

H5: Consumer trust has a positive and significant effect on purchase decision.

H6: Consumer trust mediates the relationship between price perception and purchase decision.

H7: Consumer trust mediates the relationship between digital marketing and purchase decision.

The conceptual framework of this study illustrates both the direct and indirect (mediated) relationships among the constructs. The model proposes that Price Perception (X_1) and Digital Marketing (X_2) influence Consumer Trust (Y) and Purchase Decision (Z) directly, while Consumer Trust also serves as a mediator between the two independent variables and the dependent variable.

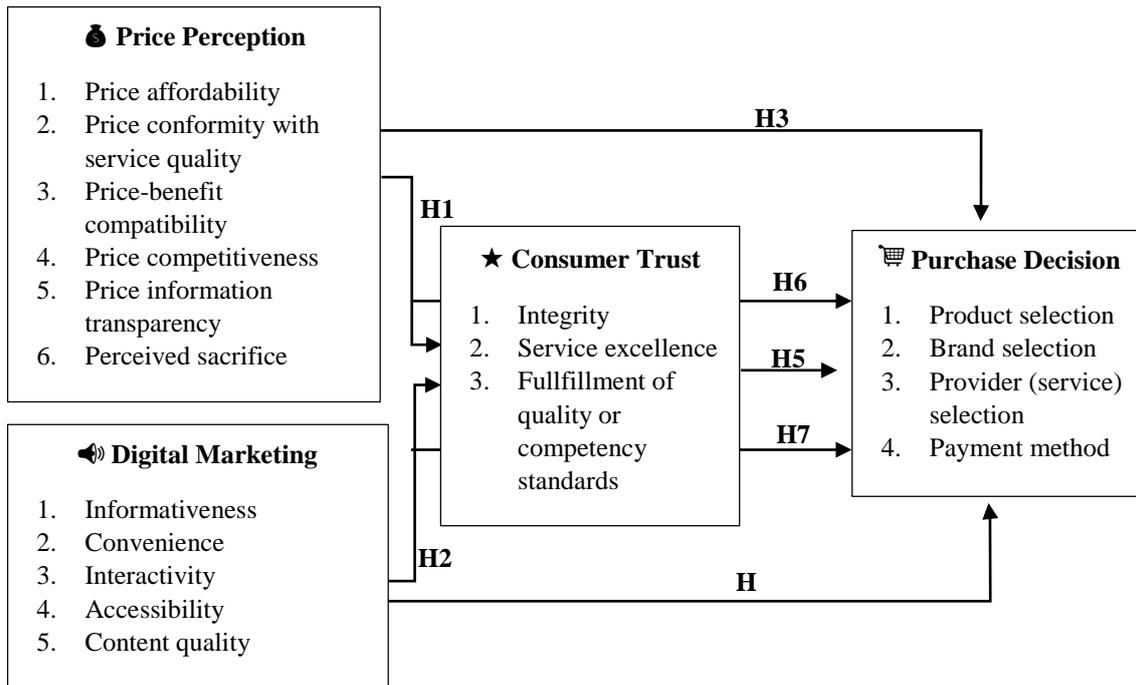


Figure 1. Conceptual Model of the Study

RESEARCH METHOD

Research Design

This study employed a quantitative, explanatory research design to analyze causal relationships among the constructs of price perception, digital marketing, consumer trust, and purchase decision in the context of competency-based training services at *Sinergi Solusi Academy (SSA)*. The research utilized the Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach, allowing simultaneous evaluation of both the measurement (outer) and structural (inner) models.

The study adopted a cross-sectional design, where data were collected once from participants who had enrolled in SSA’s training and certification programs. The research design aligns with the objectives of testing the direct and indirect (mediated) effects between variables as proposed in the conceptual model.

Population and Sample

The population in this study consisted of individuals who participated in competency-based training and *BNSP*-certified professional development programs organized by Sinergi Solusi Academy. These participants represent potential and actual consumers in the non-formal education and professional certification market segment. A total of 132 individuals were invited to participate through purposive sampling, which is appropriate for analytical models requiring respondents with relevant experience and knowledge. Based on data completeness and eligibility criteria, 102 valid responses were retained for statistical analysis. This sample size meets the minimum requirement for PLS-SEM analysis, as recommended by Hair *et al.* (2021), which suggests at least ten times the number of the largest indicator set used in the model.

Data Collection

Primary data were collected using a structured online questionnaire distributed via Google Forms to ensure efficient and accessible data collection. The questionnaire

consisted of closed-ended statements using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). Prior to full distribution, a pilot test involving ten respondents was conducted to ensure item clarity, internal consistency, and content validity. Feedback from the pilot stage was used to refine the wording and order of items. Ethical considerations such as respondent anonymity and informed consent were also observed.

Measurement Instruments

Each construct in the research model was operationalized using multiple indicators adapted from previous validated studies and adjusted to the SSA context.

Table 1. Measurement Instruments

| Construct | Indicators | Source |
|-------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|
| Price Perception (X ₁) | Price affordability, conformity with service quality, price–benefit balance, price competitiveness, price information, perceived sacrifice | Adapted from Zeithaml (1988), Kotler and Keller (2016) |
| Digital Marketing (X ₂) | Informativeness, convenience, interactivity, accessibility, content quality | Adapted from Chaffey and Ellis-Chadwick (2019), Rosalina (2020) |
| Consumer Trust (Y) | Integrity, service excellence, fulfillment of competency standards | Based on Morgan and Hunt (1994), Mayer <i>et al.</i> (1995) |
| Purchase Decision (Z) | Product selection, brand selection, provider selection, payment method | Adapted from Kotler and Armstrong (2023), Tjiptono (2014) |

All items in Table 1 were measured reflectively using interval-scale indicators. The operationalization followed the principle of construct validity, where observed variables reflect the underlying theoretical concepts.

Data Analysis Technique

The data were analyzed using SmartPLS 3.0 software following a two-stage approach: (1) evaluation of the measurement model (outer model) and (2) evaluation of the structural model (inner model).

1. Outer Model Evaluation

The measurement model was tested for convergent validity, discriminant validity, and reliability.

- Convergent validity was assessed using factor loadings (>0.70) and Average Variance Extracted (AVE > 0.50).
- Discriminant validity was tested using Heterotrait-Monotrait Ratio (HTMT < 0.90).
- Reliability was verified through Composite Reliability (CR > 0.70) and Cronbach’s Alpha (>0.70).

2. Inner Model Evaluation

The structural model was assessed by examining path coefficients, t-statistics, p-values, R², f² (effect size), and Q² (predictive relevance). Significance levels were determined through the bootstrapping procedure with 5,000 subsamples.

3. Mediation Analysis

To test the mediating role of consumer trust, the indirect effects of price perception and digital marketing on purchase decision were analyzed. The mediation was confirmed if both the direct and indirect effects were significant (Hair *et al.*, 2021).

RESULT AND DISCUSSION

Measurement Model Evaluation (Outer Model)

The outer model was assessed to ensure that the observed indicators reliably measured their respective latent constructs. The evaluation included tests of convergent validity, discriminant validity, and reliability.

a. Convergent Validity

Convergent validity was established by examining factor loadings and *Average Variance Extracted (AVE)*. All item loadings exceeded the minimum threshold of 0.70, indicating strong correlations between the indicators and their constructs. Likewise, all AVE values were above 0.50, confirming that the constructs captured more than half of the variance of their respective indicators (Hair *et al.*, 2021).

Table 2. Construct reliability and convergent validity

| Construct | Cronbach's Alpha | Composite Reliability | AVE |
|-------------------|------------------|-----------------------|-------|
| Price Perception | 0.895 | 0.920 | 0.657 |
| Digital Marketing | 0.880 | 0.913 | 0.676 |
| Consumer Trust | 0.727 | 0.846 | 0.647 |
| Purchase Decision | 0.864 | 0.907 | 0.710 |

From Table 2, the highest AVE (0.710) was observed for Purchase Decision, demonstrating that its indicators, product selection, brand selection, service provider selection, and payment method, effectively explained the construct. These results confirm the presence of strong convergent validity across all measurement items.

b. Discriminant Validity

Discriminant validity assesses the extent to which a construct is truly distinct from other constructs both conceptually and empirically. Establishing discriminant validity is essential in reflective measurement models because it demonstrates that each latent variable captures a unique phenomenon that is not represented by other variables in the model (Hair *et al.*, 2021).

In this study, discriminant validity was evaluated using the Heterotrait–Monotrait Ratio of Correlations (HTMT), which is regarded as a more reliable and stringent criterion compared to the traditional Fornell–Larcker test (Roemer *et al.*, 2021). The HTMT value is calculated as the ratio of the average correlations across constructs measuring different traits (heterotrait–heteromethod) to the average correlations of indicators within the same construct (monotrait–heteromethod). When the HTMT value is below 0.90, discriminant validity can be considered established.

Table 3. Heterotrait-Monotrait Ratio

| | Consumer Trust | Purchase Decision | Digital Marketing |
|-------------------|----------------|-------------------|-------------------|
| Consumer Trust | | | |
| Purchase Decision | 0.849 | | |
| Digital Marketing | 0.780 | 0.619 | |
| Price Perception | 0.670 | 0.622 | 0.343 |

All HTMT values in Table 3 are below the 0.90 threshold, confirming that the constructs in the model are empirically distinct. The highest correlation (0.861) occurs between *Consumer Trust* and *Purchase Decision*, which is theoretically expected, as trust often acts as a direct antecedent of purchase behavior (Morgan & Hunt, 1994). However,

this value still falls well within the acceptable limit, demonstrating that while the constructs are related, they do not measure the same concept.

c. Construct Reliability

Construct reliability refers to the internal consistency of indicators that form a latent variable, ensuring that all items used to measure a construct produce stable and consistent results (Hair *et al.*, 2021). In this study, two complementary statistical measures were used to assess construct reliability: Cronbach’s Alpha (CA) and Composite Reliability (CR). Both metrics evaluate the extent to which items belonging to the same construct are interrelated, although CR is generally considered a more precise measure in the context of *Partial Least Squares Structural Equation Modeling (PLS-SEM)* due to its sensitivity to different indicator loadings.

Tabel 4. Construct reliability results

| Construct | Cronbach’s Alpha | Composite Reliability | AVE |
|-------------------|------------------|-----------------------|-------|
| Price Perception | 0,895 | 0,920 | 0,657 |
| Digital Marketing | 0,880 | 0,913 | 0,676 |
| Consumer Trust | 0,727 | 0,846 | 0,647 |
| Purchase Decision | 0,864 | 0,907 | 0,710 |

All constructs demonstrated high internal consistency, with Cronbach’s Alpha (CA) values ranging from 0.727 to 0.895 and Composite Reliability (CR) values from 0.846 to 0.920. This result indicates that each construct exhibits stable measurement properties and that the indicators collectively represent the underlying latent variable effectively. The combination of high Cronbach’s Alpha and Composite Reliability values provides robust evidence that all constructs are statistically reliable and exhibit internal measurement stability. The indicators are therefore suitable for inclusion in the structural model evaluation.

Structural Model Evaluation (Inner Model)

The structural model assessment aims to examine the causal relationships among latent constructs (Price Perception, Digital Marketing, Consumer Trust, and Purchase Decision) and to determine the predictive capability of the model. The evaluation followed the guidelines of Hair *et al.* (2021) and Roemer *et al.* (2021) using four key metrics: the coefficient of determination (R^2), and the significance of path coefficients obtained through bootstrapping.

a. Coefficient of Determination (R^2)

The R^2 value represents the proportion of variance in the endogenous constructs that can be explained by the exogenous variables. It therefore indicates the model’s explanatory power (Table 5).

Tabel 5. Coefficient of Determination (R^2)

| Endogenous Construct | R^2 Value | Level of Explanation | Interpretation |
|----------------------|-------------|----------------------|---------------------------------------------------------------------------------------------------------------|
| Consumer Trust | 0.598 | Moderate to Strong | Price Perception and Digital Marketing jointly explain 59.8 percent of variance in Consumer Trust |
| Purchase Decision | 0.674 | Strong | Price Perception, Digital Marketing, and Consumer Trust explain 67.4 percent of variance in Purchase Decision |

b. Significance of Path Coefficients

The bootstrapping procedure with 5,000 sub-samples was performed to test the significance of direct and indirect relationships. Significance was determined at $\alpha = 0.05$, where $t > 1.96$ and $p < 0.05$ indicate statistically significant effects.

Tabel 6. Bootstrapping Results – Path Coefficients

| Path Relationship | Coefficient (β) | t-statistic | p-value | Result |
|--------------------------------------------------------|-------------------------|-------------|---------|-------------|
| Price Perception → Consumer Trust | 0.421 | 5.216 | 0.000 | significant |
| Digital Marketing → Consumer Trust | 0.432 | 5.849 | 0.000 | significant |
| Price Perception → Purchase Decision | 0.258 | 2.431 | 0.016 | significant |
| Digital Marketing → Purchase Decision | 0.296 | 2.757 | 0.006 | significant |
| Consumer Trust → Purchase Decision | 0.304 | 3.214 | 0.002 | significant |
| Price Perception → Consumer Trust → Purchase Decision | 0.128 | 2.417 | 0.016 | significant |
| Digital Marketing → Consumer Trust → Purchase Decision | 0.142 | 2.564 | 0.011 | significant |

From Table 6, all hypothesized paths were positive and significant, confirming that every proposed relationship was empirically supported. Price perception and digital marketing not only exert direct influences on purchase decisions but also produce indirect effects mediated by consumer trust. This demonstrates the dual role of trust—as both an outcome of rational evaluations and a driver of behavioral intention.

Discussion

The Effect of Price Perception on Consumer Trust

The empirical analysis revealed that price perception exerts a positive and statistically significant effect on consumer trust ($\beta = 0.421$; $t = 5.216$; $p < 0.001$). This finding substantiates the hypothesis that when consumers perceive pricing as fair, transparent, and commensurate with service quality, their level of trust toward the provider increases substantially. From a theoretical perspective, this relationship aligns with Zeithaml's (1988) Perceived Value Theory, which posits that consumer trust and satisfaction arise from an evaluative process balancing perceived benefits against monetary sacrifice. When the price is considered reasonable relative to perceived benefits, such as recognized certification, skill advancement, and professional value; trust is reinforced. Likewise, Kotler and Keller (2021) emphasize that price fairness signals integrity and reduces the perception of opportunistic behavior from the provider.

In service industries, particularly education and certification, price acts not only as an economic indicator but also as a trust cue. Unlike tangible products, where consumers can directly assess quality prior to purchase, training services rely heavily on inferred value. Hence, transparent and consistent pricing communicates honesty, professionalism, and reliability.

This empirical result is consistent with Basith & Fadhilah (2018) found that transparent pricing and perceived fairness significantly increased trust in consulting and professional service firms, while Christea *et al.* (2022) emphasized that consumers in intangible-service contexts interpret price as a reflection of credibility and quality assurance. Together, these findings suggest that fair pricing not only reduces cognitive dissonance but also strengthens affective confidence toward the provider.

In the Sinergi Solusi Academy (SSA) context, this relationship is particularly relevant. SSA's participants are mostly adult learners and professionals who assess training programs based on both affordability and perceived certification value. The

academy's practice of clearly outlining all training and certification fees—along with explicit information on *BNSP-licensed certification bodies (LSPs)*—helps mitigate uncertainty. Participants therefore perceive SSA as transparent and accountable, which strengthens their trust even before enrollment.

Moreover, SSA's pricing strategy adheres to value-based pricing principles rather than cost-based pricing. The institution communicates benefits such as mentoring, lifetime access to learning materials, and nationally recognized certification, reinforcing the sense that the price represents a fair exchange. This approach aligns with Ariansyah *et al.* (2020), who argued that perceived fairness and information completeness serve as essential antecedents of trust in digital service marketing.

In a behavioral sense, fair and transparent pricing reduces perceived risk and creates what Morgan and Hunt (1994) describe as a “confidence premium”, a psychological assurance that the provider is trustworthy and committed to value creation rather than exploitation. Thus, the perception of fair pricing operates as both a cognitive evaluation and an emotional signal of integrity.

In conclusion, the supported hypothesis (**H1**) confirms that price perception is a foundational driver of consumer trust in the context of competency-based training. Transparent and value-driven pricing serves not only as a transactional factor but as a strategic trust-building mechanism that enhances SSA's reputation and long-term relational equity with its participants.

The Effect of Digital Marketing on Consumer Trust

The analysis revealed that digital marketing has a positive and significant effect on consumer trust ($\beta = 0.432$; $t = 5.849$; $p < 0.001$). This demonstrates that when consumers perceive digital marketing communications as informative, interactive, and credible, their confidence and trust in the service provider increase accordingly. From a theoretical standpoint, this result aligns with the Commitment–Trust Theory of Morgan and Hunt (1994), which asserts that trust is built through consistent and transparent communication that signals reliability and integrity. In digital environments, this theory is supported by Gefen *et al.* (2003) and Kim *et al.* (2008), who emphasized that website quality, interactivity, and transparency in information sharing contribute significantly to trust formation.

Digital marketing, unlike traditional promotional methods, functions as both a communication channel and a relationship-building mechanism. Its effectiveness lies not merely in exposure or persuasion, but in fostering perceived credibility through authentic engagement. Chaffey and Fiona (2019) describe digital marketing as a two-way interaction process where consumers actively evaluate the professionalism, transparency, and responsiveness of a brand.

Empirically, this finding resonates with Ariansyah *et al.* (2020) found that credibility, informativeness, and interactivity of online communication significantly increased trust in digital retail platforms. Likewise, Yasin *et al.* (2025) emphasized that consistent, transparent, and user-centered digital campaigns reduce perceived uncertainty, thus reinforcing consumer trust in intangible-service brands. These studies collectively highlight that digital marketing is not only a marketing instrument but a *trust infrastructure*.

Within the Sinergi Solusi Academy (SSA) context, this relationship is evident in how digital campaigns shape prospective participants' confidence in the institution. SSA leverages multiple digital channels; particularly Meta Ads, Instagram, and the official website to communicate key elements of trust such as legitimacy, certification credibility,

and participant success stories. The academy's digital content integrates social proof, including alumni testimonials, visual documentation of certification activities, and recognition from *BNSP-licensed LSPs*. These elements function as what Pavlou (2003) describes as *trust cues*, reducing uncertainty by showcasing evidence of performance and authenticity.

SSA's digital marketing also embodies the concept of information assurance, where detailed program descriptions, certification procedures, and transparent pricing are presented consistently across all online platforms. This consistency eliminates information asymmetry, allowing potential participants to form a coherent understanding of the program's credibility before making a decision. Statistically, the strong path coefficient ($\beta = 0.432$) indicates that digital marketing contributes slightly more to trust formation than price perception ($\beta = 0.421$), suggesting that credibility in online communication is a dominant antecedent of trust in digital-service contexts. This is especially important given the intangible nature of training services, where consumers cannot directly evaluate outcomes prior to enrollment.

From a behavioral perspective, consumers in the digital era often rely on *heuristics of visibility and authenticity*. When SSA provides verified content, professional design, and responsive communication, it enhances consumers' perceptions of institutional competence and benevolence—two core dimensions of trust identified by Mayer *et al.* (1995). In contrast, inconsistent, overly persuasive, or ambiguous messages would reduce these perceptions and trigger skepticism.

In conclusion, the supported hypothesis (**H2**) confirms that digital marketing serves as a strategic antecedent of consumer trust in competency-based training services. By emphasizing authenticity, transparency, and relational engagement, SSA's digital marketing transforms online visibility into psychological assurance. Thus, in modern education services, digital marketing is not merely a communication medium, it is the *digital handshake* that builds and sustains consumer trust.

The Effect of Price Perception on Purchase Decision

The results of the structural model analysis demonstrate that price perception has a positive and significant effect on purchase decision ($\beta = 0.258$; $t = 2.431$; $p = 0.016$). This indicates that consumers who perceive the price of SSA's training and certification programs as fair, transparent, and commensurate with the benefits offered are more likely to proceed with enrollment and payment.

This finding is well-grounded in classical and modern consumer behavior theories. According to Kotler and Armstrong (2023), price is one of the most influential extrinsic cues affecting consumer evaluation and decision-making, especially when the perceived quality of a service is uncertain. Zeithaml (1988) explains this through the *Perceived Value Theory*, which frames purchase intention as a function of the trade-off between perceived benefits and sacrifices. When consumers believe that the benefits of purchasing a service outweigh its cost, the likelihood of purchase increases substantially.

In intangible service contexts, such as training and certification, price acts as a quality signal and a risk reducer. Because the outcomes (skills, certification, recognition) cannot be immediately evaluated before purchase, consumers rely on price as a heuristic indicator of quality. A price that is perceived as too low may raise doubts about program legitimacy, while an excessively high price may reduce perceived fairness. Therefore, optimal pricing is not only about affordability but also about *credibility signaling* (Dodds *et al.*, 1991).

The result also aligns with empirical evidence from Christea and Nisa (2022) found that perceived fairness in pricing directly increases consumers' purchase likelihood in the higher-education sector, as it fosters perceptions of integrity and professionalism. Similarly, Basith and Fadhilah (2018) highlighted that transparent pricing in service industries builds perceived accountability, which enhances consumers' willingness to transact. Both findings support the idea that price, beyond its economic function, operates as a trust–decision bridge that influences rational and emotional dimensions of consumer judgment.

Within the Sinergi Solusi Academy (SSA) context, this dynamic is clearly observable. SSA offers a variety of training programs—such as *Digital Marketing*, *Training of Trainer (ToT)*, and *Human Resource Management*—each bundled with official *BNSP* certification. The transparent communication of costs (including both training fees and certification fees) through the website, social media, and digital brochures allows prospective participants to assess the full value proposition. As a result, consumers perceive SSA's programs not as expensive purchases, but as career investments that yield long-term returns through improved employability and professional recognition.

The perception of fair pricing also reinforces consumer autonomy in decision-making. Participants are more confident in their purchase when they feel the pricing structure is rational, comparable to market standards, and justified by clear benefits. This is supported by Ariansyah *et al.*, (2020), who found that clear cost-benefit alignment encourages consumers to finalize purchase decisions by reducing cognitive effort and emotional hesitation.

In behavioral terms, price perception influences both the cognitive and affective phases of decision-making. Cognitively, fair pricing reduces the perceived financial risk; affectively, it triggers a sense of satisfaction and respect toward the provider's honesty. For SSA, this balance between rational and emotional appeal is vital because its programs often target working professionals and entrepreneurs—segments that are both price-sensitive and value-conscious.

The Effect of Digital Marketing on Purchase Decision

The results of the structural model indicate that digital marketing has a positive and significant effect on purchase decision ($\beta = 0.296$; $t = 2.757$; $p = 0.006$). This confirms that effective, credible, and engaging digital marketing activities increase the likelihood that consumers will make a purchasing decision regarding SSA's training and certification programs.

This finding aligns with the Technology Acceptance Model (TAM) and the Stimulus–Organism–Response (S-O-R) framework, which explain that consumers' behavioral responses (purchase decision) are shaped by external stimuli (digital marketing exposure) and internal cognitive–emotional evaluations (trust and perceived value) (Bakker *et al.*, 2014; Davis, 1989; Mehrabian & Russel, 1974). In digital marketing contexts, the *stimulus* takes the form of visual content, interactivity, and information clarity, which collectively influence the consumer's decision-making process.

In the service marketing literature, Kotler and Keller (2021) emphasize that communication credibility and consistency across digital channels directly impact consumers' confidence to act. Digital marketing thus functions not only as an information dissemination mechanism but as a *decision facilitator* that minimizes uncertainty and enhances purchase readiness.

The result is consistent with empirical findings from *JMO*. Wibowo *et al.* (2025) observed that the persuasiveness and informativeness of digital campaigns significantly affect purchase intentions in online service markets. Likewise, Nugraha and Widyastuti (2025) found that storytelling-oriented digital content improves consumers' perceived value and emotional attachment, leading to higher conversion rates. Both studies reinforce the idea that effective digital marketing bridges the *intention–action gap* by enhancing perceived credibility, relevance, and social proof.

In the Sinergi Solusi Academy (SSA) context, the positive path coefficient ($\beta = 0.296$) reflects the effectiveness of SSA's multi-platform digital marketing strategy. The institution leverages Meta Ads, Instagram Reels, WhatsApp Business integration, and its official website to engage target audiences. These channels serve not only to inform potential trainees about program offerings but also to provide visual authenticity through alumni testimonials, certification snapshots, and training footage, which builds confidence in the legitimacy of the academy's services.

SSA's marketing performance data reinforce this behavioral link: an average campaign reach exceeding 250,000 users with a click-through rate (CTR) of 1.75percent and a *Return on Ad Spend (ROAS)* ratio of 9.69:1 indicate strong audience engagement. However, as seen in the purchase conversion rate (51.77percent from interest to enrollment), conversion depends not merely on exposure but on relational quality, precisely the psychological dimension influenced by credible digital communication.

The supported hypothesis (**H4**) confirms that digital marketing serves as a critical antecedent of purchase decision in the context of competency-based training services. For SSA, maintaining high levels of authenticity, informativeness, and interactivity across digital platforms transforms marketing exposure into actionable purchase behavior. This finding underscores the strategic value of digital marketing not merely as a promotional function, but as a behavioral driver that links institutional visibility to consumer conversion.

The Effect of Consumer Trust on Purchase Decision

The empirical analysis shows that consumer trust has a positive and significant effect on purchase decision ($\beta = 0.304$; $t = 3.214$; $p = 0.002$). This finding verifies that higher levels of trust toward the training provider significantly increase consumers' willingness to proceed with a purchase decision.

This relationship is strongly supported by Morgan and Hunt's (1994) Commitment–Trust Theory, which identifies trust as a central component in maintaining enduring customer relationships and facilitating cooperative behavior. In purchase contexts, especially for intangible services such as education and certification, trust functions as a psychological assurance mechanism that reduces uncertainty and perceived risk (Gefen *et al.*, 2003). When consumers believe that the service provider is honest, competent, and benevolent, they are more likely to complete the transaction and recommend the service to others.

From a consumer behavior perspective, Mayer *et al.*, (1995) identify three key trust dimensions—integrity, ability, and benevolence—that together shape the individual's confidence to act. These dimensions are particularly relevant in SSA's context:

- *Integrity* is represented by transparent communication and fair policies.
- *Ability* is demonstrated through the institution's competence in delivering training and certification aligned with *BNSP* standards.
- *Benevolence* is shown through SSA's responsive service and long-term commitment to participant development.

The findings are consistent with previous *JMO* publications. Yasin *et al.* (2025) found that trust significantly mediates the relationship between marketing effectiveness and purchase intention in digital service industries, reinforcing that perceived reliability is a crucial determinant of consumer behavior. Likewise, Ariansyah *et al.* (2020) reported that trust acts as a decisive factor in converting online engagement into transactional outcomes. In line with these studies, the current result demonstrates that in the professional training industry, trust is not only relational but transactional—it directly shapes purchasing behavior by reducing doubt about service authenticity and value.

In the Sinergi Solusi Academy (SSA) setting, consumer trust manifests through tangible indicators such as verified *BNSP* licensing, visible alumni outcomes, and transparent administrative processes. Potential participants often assess the credibility of SSA's programs through the experiences of past trainees shared on social media or testimonials displayed on digital platforms. These elements function as *trust signals*, consistent with Pavlou (2003) argument that third-party assurances and social proof are critical for reducing perceived risk in online and service-based transactions.

Trust also functions as a decision accelerator. In high-involvement purchases, like competency-based certification, consumers typically experience cognitive dissonance due to uncertainty about future benefits. However, when they perceive the provider as trustworthy, this dissonance diminishes, leading to quicker and more confident decisions. For SSA, trust plays this exact role: it bridges the gap between interest and enrollment, converting consideration into action.

In the SSA case, this means that while digital marketing and price communication are critical entry points, the final decision to register and pay depends on how well the institution has established credibility and emotional reliability. As Wibowo *et al.* (2025), trust represents the transition point where cognitive assessment transforms into behavioral commitment. The supported hypothesis (**H5**) affirms that consumer trust is a dominant determinant of purchase decision within the competency-based training market. It serves both as a cognitive filter validating perceived information, and as an emotional anchor strengthening the individual's sense of security in the transaction. For SSA, fostering this trust through consistent quality assurance, certification transparency, and responsive engagement remains the cornerstone of sustaining consumer conversion and long-term loyalty.

The Mediating Role of Consumer Trust between Price Perception and Purchase Decision

The mediation analysis results reveal that consumer trust partially mediates the relationship between price perception and purchase decision ($\beta = 0.128$; $t = 2.417$; $p = 0.016$). This indicates that while price perception directly influences purchase decisions, its effect is amplified when mediated through the formation of trust. In other words, fair and transparent pricing enhances consumer trust, which in turn strengthens their willingness to make a purchase.

This mediating mechanism aligns with the Cognitive–Affective–Behavioral (C-A-B) framework proposed by Fishbein and Ajzen (1975), which posits that cognitive evaluations (e.g., price fairness) influence affective states (e.g., trust), which subsequently drive behavioral outcomes (e.g., purchase decisions). Within this model, price perception operates as the *cognitive antecedent*, trust as the *affective mediator*, and purchasing as the *behavioral response*.

From a theoretical standpoint, this result reinforces Zeithaml's (1988) Perceived Value Theory, which explains that consumers derive trust when they perceive that the

monetary sacrifice required for a service is justified by the expected benefits. Fair pricing signals organizational integrity, reducing skepticism about opportunistic behavior (Dodds *et al.*, 1991). Moreover, Morgan and Hunt (1994) in their *Commitment–Trust Theory* argue that trust transforms transactional exchanges into relational commitments; hence, price perception alone is insufficient to guarantee purchase unless it engenders trust.

Empirically, this finding is consistent with Basith and Fadhilah (2018) observed that in service-oriented firms, perceived fairness in pricing leads to higher trust and subsequently greater purchase intention. Similarly, Christea and Nisa (2022) confirmed that the influence of pricing strategies on consumer behavior is predominantly indirect, mediated through affective trust formation rather than direct economic calculation. Both studies underscore that trust serves as the *psychological bridge* connecting rational price evaluation to actual buying behavior.

In the Sinergi Solusi Academy (SSA) context, this mediation effect can be interpreted through the institution's pricing transparency and value communication. SSA's participants typically evaluate the perceived fairness of the total package, including training sessions, *BNSP* certification, and post-training mentorship. When these prices are clearly communicated and consistent across digital platforms, participants perceive the institution as honest and reliable, which reinforces trust.

However, this trust does more than validate fairness, it transforms perception into conviction. Consumers who trust SSA not only believe that the price is fair but also that the institution will deliver the promised outcomes (i.e., skill improvement and certification validity). This transformation reflects what Gefen *et al.* (2003) describe as *trust as a substitute for information*, whereby trust reduces the need for exhaustive verification in uncertain service contexts.

Behaviorally, this implies that price fairness acts as a trust trigger, and trust acts as the behavioral enabler. For SSA, transparent and fair pricing policies build the cognitive groundwork, while trust cultivated through credibility and service experience completes the decision loop. This mediated relationship underscores a fundamental insight for service-based institutions: consumers do not buy low prices, they buy confidence. For SSA, trust transforms the pricing conversation from “Is it affordable?” to “Is it reliable and worth my investment?” The transition from rational fairness to emotional confidence is what ultimately drives behavioral action.

The supported hypothesis (**H6**) confirms that consumer trust serves as a partial mediator between price perception and purchase decision, reflecting the dual cognitive–affective pathway that governs service purchasing behavior. For SSA, maintaining transparent pricing and reinforcing it with consistent trust-building communication ensures that fairness perceptions translate into real, sustainable purchasing outcomes.

The Mediating Role of Consumer Trust between Digital Marketing and Purchase Decision

The results of the mediation analysis confirm that consumer trust significantly mediates the relationship between digital marketing and purchase decision ($\beta = 0.142$; $t = 2.564$; $p = 0.011$). This finding indicates that while digital marketing directly influences purchasing behavior, its overall impact is strengthened through the development of consumer trust. Effective digital marketing not only attracts consumer attention but also builds credibility, which subsequently converts into purchasing actions.

This result supports the Commitment–Trust Theory (Morgan & Hunt, 1994), which posits that relational trust is the foundation for cooperative and long-term exchange behavior. In the digital context, trust acts as the *psychological bridge* between consumers'

exposure to online marketing and their decision to purchase. Without sufficient trust, even the most persuasive digital campaign may fail to translate into tangible consumer action.

From a behavioral standpoint, this mediating mechanism also aligns with the Stimulus–Organism–Response (S–O–R) framework (Mehrabian & Russel, 1974). In this model, digital marketing functions as the stimulus, trust as the internal organismic state, and purchase decision as the behavioral response. Digital marketing stimuli, such as credibility, interactivity, and informativeness, activate cognitive and emotional evaluations that manifest as trust, ultimately prompting a purchase response.

Empirical evidence from *JMO* publications reinforces this relationship. Wibowo *et al.* (2025) demonstrated that digital engagement and perceived credibility directly affect consumer trust, which in turn mediates their purchasing decisions in online learning platforms. Similarly, Ariansyah *et al.* (2020) found that content authenticity and transparency in digital communication significantly enhance trust, transforming passive online engagement into active behavioral outcomes. These findings confirm that trust plays a central role in converting exposure into exchange.

In the Sinergi Solusi Academy (SSA) context, this mediated relationship is particularly evident in the institution’s digital marketing strategy. SSA utilizes its digital platforms, such as Instagram, Meta Ads, WhatsApp Business, and its official website, not only for promotion but for credibility signaling. The presence of verified contact information, visual documentation of training sessions, and testimonials from certified alumni reduce perceived risk and foster trust. When prospective participants observe that the academy consistently communicates professionalism and legitimacy online, they are more likely to view SSA as a credible and dependable institution worthy of investment.

Behaviorally, this mediation reinforces that trust is the emotional infrastructure of digital marketing. Digital exposure initiates consumer attention, but sustained engagement and eventual purchasing require the assurance that the service provider is both competent and reliable. In SSA’s digital ecosystem, this means that trust is the invisible asset that converts impressions into enrollments.

In summary, the supported hypothesis (H7) confirms that consumer trust partially mediates the relationship between digital marketing and purchase decision, underscoring its central role in digital service transactions. The strength of SSA’s digital marketing does not rest solely on reach or aesthetic appeal but on its ability to instill confidence and perceived authenticity. Thus, trust serves as the decisive mechanism through which digital marketing transforms visibility into behavioral commitment, a finding that is both theoretically consistent and managerially actionable.

CONCLUSION

This study examines the effects of price perception and digital marketing on purchase decisions, with consumer trust as a mediating construct, within the context of competency-based training services at Sinergi Solusi Academy (SSA). Employing the Partial Least Squares–Structural Equation Modeling (PLS-SEM) technique, the empirical results provide robust support for all hypothesized relationships. The findings indicate that price perception and digital marketing exert significant positive effects on consumer trust as well as on purchase decisions. Specifically, perceived price fairness and transparency enhance consumers’ confidence in the service provider, while credible and informative digital marketing communications strengthen trust formation and directly influence purchasing behavior. Consumer trust is further shown to have a significant direct effect on purchase decisions and to partially mediate the relationships between

price perception and purchase decision and between digital marketing and purchase decision. These results suggest that trust represents a central mechanism through which cognitive evaluations of pricing and digital credibility are translated into behavioral outcomes. Overall, the study demonstrates that purchase decisions in competency-based training services are shaped not only by economic considerations or digital exposure, but by the extent to which consumers perceive the institution as trustworthy. This research extends the literature on digital service marketing by validating an integrated cognitive–affective–behavioral framework and offers managerial implications for training providers seeking to enhance conversion effectiveness through trust-oriented pricing and digital communication strategies

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