The Influence of Islamic Advertising Ethics, Consumer Satisfaction, Brand Image on Online Purchasing Decisions

Donny Dharmawan ^{a,1}, Elizabeth ^{b,2}, Silvia Ekasari ^{c,3}, Luh Komang Candra Dewi ^{d,4}, Loso Judijanto ^{e,5}

^aProdi: Manajemen, Fakultas Ekonomi Universitas Krisnadwipayana (FE UNKRIS), Provinsi: DKI Jakarta

^bProdi: FEB Manajemen, Jurusan: Manajemen Pemasaran, Universitas Budi Luhur, Provinsi: DKI Jakarta

°STIE MANAJEMEN BISNIS INDONESIA

^dProdi: Manajemen, Jurusan: Pemasaran, Universitas Triatma Mulya, Provinsi Bali

eIPOSS Jakarta Indonesia, Jakarta

^{1*}donny28dh@gmail.com, ²elizabeth@budiluhur.ac.id, ³silvia.ekasari@stiembi.ac.id, ⁴candra.dewi@triatmamulya.ac.id, ⁵losojudijantobumn@gmail.com

* corresponding author

ARTICLE INFO

ABSTRACT

Article history

Received Revised Accepted

Keywords

Purchasing Decision; Shopee; Islamic Advertising Ethnics; Consumer Satisfaction; Brand Image The purpose of this research is to analyze the factors that can influence online purchasing decisions of Shopee application users. These factors consist of Islamic advertising ethnics, consumer satisfaction, brand image. This research applies quantitative techniques and is analyzed using IBM SPSS version 25. Sampling applies the purposive sampling method and the number of samples for this research is 110 respondents obtained by distributing questionnaires to Shopee users in Surabaya online via WhatsApp. The data was analyzed through several stages of testing, namely validity testing, reliability testing, classical assumption testing, multiple linear regression analysis and determination coefficient testing. The results of this research show that this study shows that Islamic advertising ethnics, consumer satisfaction, have a positive and significant effect on online purchasing decisions, while brand image does not have a significant effect on online purchasing decisions at Shopee.

This is an open access article under the CC-BY-SA license.



1. Introduction

In today's era, a person's activities are greatly influenced by technology. The progress of media technology and communication in Indonesia is currently increasingly rapid, especially smartphones are one of the technologies that are developing rapidly from year to year compared to other technologies (Rizkiana et al. (2023). From time to time, technology is used by most humans in order to do their work because human needs are increasing and developing. The internet is an aspect that has a very large influence on a person due to the rapid development of technology. Not only as a medium of communication and information, over time humans also use technology as a means of buying and selling online. The increasing mobility of internet users, entrepreneurs are required to be able to prepare goods and services quickly according to consumer demand. One concept so that this problem can be overcome and used as a new innovation is e-commerce which will be able to bring together producers and consumers online. In today's online and digital world, shopping can be done online (Saragih et al., 2023). The development of the business world is currently increasing day by day (Sa'diyah et al., 2023). This can also automatically facilitate buying and selling activities between the two parties. As an improvement on direct marketing, e-commerce is currently growing very rapidly and has a tremendous influence in the business world. Currently, there are many competing marketplaces, including Lazada, Shopee, Bukalapak.com, Tokopedia.com, Blibli.com and many other online shopping applications. The marketplace company that is developing very





rapidly is Shopee. Shopee is an online buying and selling marketplace application through a website and utilizing a mobile application easily and quickly. In 2005, Shopee was first inaugurated in Singapore and its reach has been expanded to several countries, including the Philippines, Taiwan, Vietnam, Thailand, Malaysia and Indonesia. As one of the most frequently visited marketplaces, in 2020 Shopee was in second place as Indonesia's Top Brand (19.5%).

Cyberspace (virtual world) is present when the internet is growing rapidly, without exception in the field of marketing and business, considering the number of internet users is growing rapidly and the market potential is very good to be entered by business people, so that it has given birth to a new economic paradigm. There are many benefits that will be obtained, both consumers and companies when the implementation of e-commerce is implemented. In order to understand consumer behavior, this is a demand as well as a logical consequence of the marketing concept that has been implemented. In order for the marketing strategy to run effectively, information and also a broad understanding of consumers are very useful means for management. It can be said that the current state of competition in various industrial fields is so tight, both in terms of creating consumer satisfaction, customer loyalty, market struggle and product innovation are demands for companies, so companies must be able to determine the concept of Islamic advertising ethnics and consumer psychology that are suitable for facing the situation, persisting with the existing paradigm or following the ongoing marketing trend.

The marketplace that is often used for transactions and is quite popular in the Sasak community today is Shopee and allows every business owner and individual to open and manage an online store that is free of charge and easy, while providing a safe and comfortable online buying and selling experience. According to the report https://databoks.katadata.co.id/, Shopee's transaction value is projected to reach US\$ 8.3 billion in 2023. Bank Indonesia NTB recorded that the value of ecommerce transactions in West Nusa Tenggara as of December 2021 reached 178,121,023 million. This number is much higher when compared to the previous year which only recorded a value of 90,258,034 million and an increase of 97.35%. The number of accounts has increased, as has the transactions. the use of which is mostly (https://lombokpost.jawapos.com/).

There are three factors that are considered to influence purchasing decisions, namely Islamic advertising ethnics, consumer satisfaction, brand image where this factor determines positive comments that are very important for companies to be able to win business competition. Islamic advertising ethnics is part of the marketing mix, namely promotion. These three factors can be said to be the most important components for consumers when the desire to buy goods or services has been decided. In advertising, a person cannot be separated from ethics whose scope is the core discussion of critical reactions from the community. Shopee advertising is in the high category, so it is said to be very good and can increase public awareness of Shopee. From this advertising ethic, a person can be influenced to want to connect with Shopee, thus forming consumer loyalty. This is supported by Awaliyah's research (2023)., Islamic advertising ethnics have a significant influence on online purchasing decisions. When a lot of information is obtained and there are many choices of goods, it is not uncommon for consumers to cancel their intention to buy, even customers can switch to other products and tend not to choose any of the products marketed by the company. Products in the eyes of consumers also do not become good when there are too many product choice recommendations. Most customers will tend to cancel purchases of a product and even ignore offers from manufacturers due to too many recommendations.

Consumer satisfaction also indirectly influences purchasing decision making. This is in accordance with previous research conducted by Oktaviani & Hernawan (2022) which states that consumer satisfaction factors have a positive and significant effect on purchasing decisions. In addition to the above factors, brand image is an important attraction for consumers to want to buy a product. The connecting theory between brand image and consumer's loyalty (Murtiningsih et al., (2021) For Shopee users, brand image is used as a reference that can direct where they will buy a product. In making online purchasing decisions, consumers tend to buy well-known brands because they feel safe with something that is known and reliable and whose quality can be accounted for (Wijaksono et al., 2022). The best way to gain trust in a product or service is to project a positive image and impression. Consumers' positive impressions of a brand also show a positive picture related to the brand, then give consumers the ability to carry out purchase transactions. Previous

research results have proven that brand image significantly influences the level of purchasing decisions (Mukminin & Latifah, 2020; Rahi et al., 2017).

The purpose of this research is to analyze factors both partially and simultaneously that can influence online purchasing decisions for Shopee application users.

Literature Review

Purchase Decision

A purchase decision is a final decision that refers to the final purchasing behavior of the customer. Customer behavior in making purchasing decisions consists of understanding a product is needed, searching for product information, the process of evaluating the product and the process of determining the decision (Santoso & Widowati, 2011). Product information obtained by customers is needed as a consideration in assessing the product according to needs. Arifiani & Santoso. (2019), before consumers decide to buy, consumers go through several stages first, namely: problem recognition, information search, alternative evaluation, purchasing decisions, and post-purchase behavior. Consumers who evaluate a choice from many products trigger decision-making based on whether or not they are satisfied with a product. The decision to buy can lead to how the decision-making process is carried out (Wahono & Santoso, 2020). Consumers will feel satisfied when their needs and desires are met. This high purchasing decision has an impact on the high volume of sales so that the company's profits will be higher. Companies must take into account purchasing decisions for products in order to achieve high profits. In competition, companies are able to become superior and gain profits when the company prepares the quality aspects of products/services, prices, advertising/promotions and the like.

Islamic Advertising Ethics and Purchasing Decisions

In the business world, advertising is used as a means of communication and sales promotion. Advertising also shows the difference between one product and another, advertising is very good in promoting products to a wider area and is applied to create the same impression. The media that can be used for promotion by business actors today are not only in the form of writing or oral, but have transformed into communication and telecommunications media models, such as the internet, telephone, fax, television and newspapers. In essence, advertising has two functions, namely as a shaper of public opinion and as a provider of information. From research conducted by Purnama & Safira (2017), Awaliyah (2023), Islamic Advertising Ethics have different levels of importance for Muslim communities in Indonesia. The aspect of honesty that appears in advertising is the most important element that is universal. Including the religious image of Islam in advertising can actually build consumer buying interest. H1: There is an influence of Islamic Advertising Ethics on purchasing decisions

Consumer Satisfaction and Purchasing Decisions

Consumer satisfaction is the level of feeling felt by a person after comparing the performance of a product or the results received with their expectations. Palilati (2007) in Santoso & Kusnilawati (2020), satisfaction will never stop at one point, but will move dynamically following the level of product and service quality with the expectations that develop in the minds of consumers. Customer satisfaction is a sense of satisfaction obtained by consumers for the goods or services they buy. Husain (2013) in Nurhidayati et al. (2022), states that satisfaction is a person's feelings and assessment If a customer is satisfied with the product they buy, then it is likely that they will be a customer for a long time (Wahdi & Santoso, 2021). When customers are satisfied, this will strengthen the relationship between customers and the company, create more harmonious conditions, and encourage customers to continue to repurchase the company's products. Customer satisfaction will rise along with service quality as people become more and more confident in the company (Santoso & Ma'ruf, 2022) Previous research from Oktaviani & Hernawan (2022) stated that the consumer satisfaction factor has a positive and significant effect on purchasing decisions. H2: There is an influence of consumer satisfaction on purchasing decisions.

Brand Image and Purchasing Decisions

Mirza et al. (2018), brand image refers to consumers' perceptions of a brand related to their initial impressions of the brand. Brand image is a depiction of the perception of consumers who have experienced a product or service from a particular brand, based on their experiences (Kurniasih & Elizabeth, 2021). In the context of a company, it is important to maintain a positive brand image in order to continue to provide positive value in the minds of consumers. This is because brand image is closely related to consumer attitudes, including their preferences and beliefs about a brand. A brand that is able to build a positive image is more likely to be chosen by consumers. Usually, products that consumers are interested in are products that have good quality and high benefits. Therefore, each product offered needs to have unique advantages to attract more consumers. The stronger the brand image of a product, the greater its appeal in the eyes of consumers, which in the end can support long-term profits for the company. Kotler & Armstrong (2012) in Santoso (2021), that purchasing is an action by consumers to want or not to buy a product. If the brand image is strong in the minds of consumers, the brand's market share tends to increase or remain stable (Basri & Yuliana, 2022). H3: There is an influence of brand image on purchasing decisions.

2. Method

This research uses a quantitative method with regression analysis. As for sampling, the author applies a purposive sampling method so that a sample of 110 respondents is obtained by distributing questionnaires to Shopee users in Surabaya online via WhatsApp regarding the influence of Islamic advertising ethnics, consumer satisfaction and social brand image on online purchasing decisions of Shopee application users. Users know Shopee and visit the site at least 3 times in 1 week.

In this research, there are 2 variables that will be analyzed, namely the independent variable (free) and the dependent variable (bound).

a) Independent Variable (Free Variable)

In this study, the independent variables are Islamic advertising ethnics (X1), consumer satisfaction (X2) and brand image (X3).

b) Dependent Variable (Bound Variable)

In this research, the dependent variable is the purchasing decision (Y).

After all the data is obtained, it is then analyzed using SPSS 26 for windows software. Data analysis through several tests, including validity, reliability, classical assumptions, multiple linear regression analysis and determination coefficient test.

3. Results and Discussion

Validity and Reliability Test

The purpose of the validity test is to ensure that every questionnaire question distributed by researchers is valid so that it can be used to obtain data correctly. Obtained from the comparison between r-calculation and r-table where df = n-2 with alpha 0.05. If the Pearson Correlation value> r-table, then it can be said to be valid.

Table 1. Validity Test

Variable	Pearson	R-table	Information
	Correlation	$(\alpha = 5\%)$	
Purchase Decision	0,825	0,1966	Valid
Islamic Advertising Ethnics	0,667	0,1966	Valid
Consumer Satisfaction	0,824	0,1966	Valid
Brand Image	0,812	0,1966	Valid

a. Source: Processed Data (2024)

Based on the results obtained in table 1, Islamic advertising ethnics, consumer satisfaction and brand image have Pearson Correlation values above r-table. This indicates that all questions are valid and can be used as measuring tools in further analysis. The reliability of a variable is determined if the Cronbach's Alpha score> 0.6. If the reliability <0.6 is declared less good, but if 0.7 is categorized as good and the reliability of the good category is more than 0.8.

Table 2. Reliability Test

Variable	Cronbach's	N of Items	Information	
	Alpha			
Purchase Decision	0,922	6	Reliable	
Islamic Advertising Ethnics	0,858	8	Reliable	
Consumer Satisfaction	0,922	5	Reliable	
Brand Image	0,912	7	Reliable	

Source: Processed Data (2024)

Based on table 2, the Cronbach's Alpha score on online purchasing decisions = 0.922, Islamic advertising ethnics = 0.858; consumer satisfaction = 0.922; brand image = 0.912. It can be concluded that this study is acceptable and reliable.

Normality Test

This test can be done with the One Sample Kolmogorov Smirnov test, namely if the Asymp Sig (2-tailed) score> 0.05, it is said that there is a normal distribution in the data. However, if the Asymp Sig (2-tailed) score <0.05, it states that there is no normal distribution in the data.

Table 3. Normality Test

	•					
Unstandardized						
Residual						
N	110					
Normal Parameters ^{a,b}	Mean	,0000000				
	Std. Deviation	,95663031				
Most Extreme Differences	Absolute	,103				
	Positive	,103				
	Negatif	-,047				
Kolmogorov-Smirnov Z		1,085				
Asymp. Sig. (2-tailed)		,190				
Test distribution is Normal						
Calculated from data.						

c. Source: Processed Data (2024)

Based on table 3, the significance value (2-tailed) is 0.190. Because the significance value (2-tailed) 0.190 > 0.05, the residual value is normally distributed and variables X and Y are suitable for use.

Multicollinearity Test

If the VIF value is <10 and Tolerance >10, then the multicollinearity problem is not found in the regression equation.

Table 4. Multicollinearity Test

		tandardized oefficients		Standardized Coefficients	Collinearity	Statistics
Model		В	Std. Error	Beta	Tolerance	VIF
1	(Constant)	1,541	,926			
	Islamic Advertising Ethnics	,373	,109	,310	,291	3,434
	Consumer Satisfaction	,328	,061	,519	,256	3,911
	Brand Image	,241	,078	,250	,860	1,139

a. Dependent Variable: Buying decision

Referring to table 4, the independent variables as a whole in this study have a tolerance value > 0.10 and a VIF value < 10. It can be concluded that there are no symptoms of multicollinearity between the independent variables.

d. Source: Processed Data (2024)

Heteroscedasticity Test

A good regression model can be seen from the presence or absence of heteroscedasticity problems. The author uses the Glejser test, namely the significance score is less than 0.05 (5%), then heteroscedasticity is not found.

Table 5. Heteroscedasticity Test

				Standardized Coefficients		
Model	В		Std. Error	Beta	T	Sig.
1	(Constant)	4,274	,019		-,004	,889
	Islamic Advertising Ethnics	,645	,052	,084	,446	,651
	Consumer Satisfaction	,054	,167	,129	,782	,436
	Brand Image	,058	,034	,065	,163	,867

Source: Processed Data (2024)

Based on table 5, the independent variables used have values above 0.05, so the test results show that there is no heteroscedasticity.

Multiple Linear Regression Analysis

Table 6. Multiple Linear Regression

		Standardized Coefficients		
Model		Beta	T	Sig.
1	(Constant)		1,274	,206
	Islamic Advertising Ethnics	,298	2,508	,014
	Consumer Satisfaction	,095	,738	,456
	Brand Image	,328	2,462	,015

a. Dependent Variable: Buying decision

f. Source: Processed Data (2024)

Based on table 6, the value of Islamic Advertising Ethnics (β) is 0.298, Consumer Satisfaction (β) is 0.095 and Brand Image (β) is 0.328, then the equation is obtained, namely: Y = 0.298X1 + 0.295X2 + 0.328X3

Description:

- 1. The coefficient value of Islamic Advertising Ethnics (X1) is positive, which is 0.298, meaning that every increase in Islamic Advertising Ethnics will increase Online Purchasing Decisions.
- 2. The coefficient value of Consumer Satisfaction (X2) is positive, which is 0.367, meaning that every increase in Consumer Satisfaction will increase Online Purchasing Decisions
- 3. The coefficient value of Brand Image (X3) is positive, which is 0.328, meaning that every increase, Online Purchasing Decisions will increase

F Test

The significance value is <0.05, meaning that Ho is rejected, the independent and dependent variables have a significant effect. The significance value >0.05, then Ho is accepted, it can be said that the independent and dependent variables have no influence.

Table 7. F test Sum of Mean Model Df F Sig. Squares Square 105,713 Regression 298,440 3 99,480 0.001^{b} 99,750 107 .941 Residual

-		
Total	398.191	110
20002	-,-,-,-	

- Dependen Variable: Buying decision
- Predictors: (Constant), Islamic Advertising Etnics, Consumer Satisfaction, Brand Image

g. Source: Processed Data (2024)

Based on the results obtained from table 7, it can be stated that the F-count value is 105.713 and the F-table is 2.69, so H0 is rejected. Systematically, a significant value of 0.001 < significant level of 0.05 is obtained, so it can be stated that X1, X2 and X3 simultaneously influence Online Purchasing Decisions at Shopee (Y).

t-test

If the probability value is <0.05, it can be said that there is a significant influence of the independent variable on the dependent variable. While the probability value> 0.05, it can be said that it does not have a significant influence

Table 8. t-test

		Unstandardized Coefficients		Standardized Coefficients		
Model		В	Std. Error	Beta	T	Sig.
1	(Constant)	1,541	3,446		1,274	,206
	Islamic Advertising Ethnics	,293	,117	,298	2,508	,014
	Consumer Satisfaction	,367	,142	,328	2,462	,015
	Brand Image	-,106	,129	-,095	-,738	,456

h. Source: Processed Data (2024)

Based on table 8, Investment Knowledge (X1) has a t-count value = 2.508 and t-table = 1.98525(t-count > t-table) and has a significance value of 0.014 < 0.05. The hypothesis (H1) which states that Islamic Advertising Ethnics influences Online Purchasing Decisions at Shopee for the people of Lombok is partially accepted. The results of this research indicate that Islamic Advertising Ethnics has a positive and significant effect on Online Purchasing Decisions. Consumer Satisfaction (X2) has a t-count value = 2.462 and t-table = 1.98525 (t-count > t-table) and has a significance value of 0.015 <0.05. The hypothesis (H2) which states that Consumer Satisfaction influences Online Purchasing Decisions at Shopee for the people of Lombok is partially accepted. The results of this study indicate that consumer satisfaction has a positive and significant effect on Online Purchasing Decisions.

Brand Image (X3) has a t-count value = 0.738 and t-table = 1.98525 (t-count < t-table) and has a significance value of 0.064> 0.05, so it can be stated that Brand Image has an effect on Purchasing Decisions. Hypothesis (H3). The results of this study indicate that Brand Image has an effect on online purchasing decisions.

Determination Coefficient Test

The R square value is said to be good if it is above 0.5, because the R square value ranges from 0 to 1.

Table 9. Determination Coefficient Test (R ²)						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	,866ª	,749	,742	3,511		

a. Predictors: (Constant), Islamic Advertising Etnics, Consumer Satisfaction, Brand Image Source: Processed Data (2024)

Based on table 9, it can be seen that the Adjusted R Square value is 0.742, which means that the influence of the independent variables (Islamic Advertising Ethnicity, Consumer Satisfaction, Brand Image) on the dependent variable (Purchase Decision) is 74.2% and the remaining 25.8% is influenced by other variables.

Discussion

The Influence of Islamic Advertising Ethnics on Purchasing Decisions

Based on the results of the analysis, Islamic Advertising Ethnics has a positive and significant influence on online purchasing decisions at Shopee, as evidenced by the sig. value of 0.014 <0.05. This proves that the higher the level of Islamic Advertising Ethics provided by Shopee, the more it increases the purchasing decisions made by consumers. Purchasing decisions are very important to consider because purchasing decisions are things that are used by companies to create marketing strategies that will be carried out (Nurkhasanah & Santoso, 2020). The results of this study are in line with research conducted by (Purnama & Safira, 2017), Islamic Advertising Ethics have different levels of importance for the Muslim community in Indonesia. Marketers in this case Shopee must be able to apply elements related to aspects of Islamic Advertising Ethics by considering differences in religion and ethnicity. So, the advertisements displayed by the Shopee marketing team are in accordance with the target market, so that customers do not feel offended and like the advertisements that appear.

The Influence of Consumer Satisfaction on Purchasing Decisions

Based on the results of the analysis, consumer satisfaction has a positive and significant influence on online purchasing decisions at Shopee, as evidenced by the sig. value of 0.015 <0.05, proving that the higher the consumer decides to buy goods or services online at Shopee. This research is also supported by Oktaviani & Hernawan (2022) who stated that the consumer satisfaction factor has a positive and significant influence on purchasing decisions.

The Influence of Brand Image on Purchasing Decisions

Based on the results of the analysis, brand image does not have an impact on investment interest, namely the sig. value produced 0.456> 0.05. This research is also supported by Basri & Yuliana (2022), that brand image influences online purchasing decisions. The best way to gain trust in a product or service is to project a positive image and impression. A positive consumer impression of a brand also shows a positive picture related to the brand, then gives consumers the ability to carry out purchase transactions. Previous research results have also proven that brand image significantly influences the level of purchasing decisions (Mukminin & Latifah, 2020; Rahi et al., 2017).

4. Conclusion

Islamic Advertising Ethics, consumer satisfaction and brand image have a significant and positive influence on online purchasing decisions at Shopee. Islamic Advertising Ethics, consumer satisfaction and brand image have Adjusted R Square values of 0.742, which means that the influence of the independent variables (Islamic Advertising Ethics, Consumer satisfaction, Brand Image) on the dependent variable (Purchase Decision) is 74.2% and the remaining 25.8% is influenced by other variables. The results of this study contribute to the development of science and input for Shopee to focus more on developing local products targeting the millennial generation.

References

- [1] Arifiani, BSK. & Santoso, Aprih. (2019). Persepsi Dan Faktor-Faktor Determinan Keputusan Pembelian. Buletin Bisnis & Manajemen. 5(1). 176-187
- [2] Awaliyah, AZ. (2023). Pengaruh Islamic Advertising Ethics Dan Kualitas Produk Terhadap Keputusan Pembelian Kosmetik Dengan Brand Awareness Sebagai Variabel Intervening Pada Mahasiswi Febi Uin Salatiga (Studi Pada Produk Wardah). Other thesis, IAIN SALATIGA.
- [3] Basri, A. I., & Yuliana, I. D. (2022). Faktor-Faktor Yang Mempengaruhi Ekuitas Merek Pada Pengguna Mobile Banking Bank Syariah Indonesia. JPS: Jurnal Perbankan Syariah, 3(1), 43–56. https://doi.org/10.46367/jps.v3i1.506
- [4] Kotler, Philip & GaryArmstrong.(2012). Prinsip-prinsip Pemasaran. Edisi XII. Jilid 1. Jakarta: Erlangga

- [5] Kurniasih, D. & Elizabeth. (2021). Pengaruh Kualitas Pelayanan, Citra Merek dan Getok Tular terhadap Keputusan Pembelian Jasa (The Influence of Service Quality, Brand Image and Word of Mouth on Service Purchase Decisions). Reviu Akuntansi, Manajemen, dan Bisnis (Rambis). 1(1), 1-8
- [6] Mirza, T. K., Sudjatno, S., & Sunaryo, S. (2018). The Role of Customer Value, Islamic Brand Preference, and Image on Deposit Decision. Jurnal Keuangan Dan Perbankan, 22(2), 350–361. https://doi.org/10.26905/jkdp.v22i2.1341
- [7] Mukminin, M. A., & Latifah, F. N. (2020). Pengaruh Citra Merek dan Kepercayaan Terdahap Loyalitas Nasabah Bank Syariah di Sidoarjo. Perisai: Islamic Banking and Finance Journal, 4(1), 54–72. https://doi.org/10.21070/perisai.v4i1.525
- [8] Murtiningsih, D., Usino, W., Elizabeth., & Juariyah, L. (2021). Student Satisfaction as Mediation Variable of Brand Image and Service Quality Influence on Student Loyalty. Ekonomi Bisnis. 26(3), 140-150
- [9] Nurhidayati., Kusnilawati, N. & Santoso, Aprih.(2022). Employee Satisfaction: Determinants and Its Effect on Performance. Jurnal Manajemen. XXVI(01). 67-81
- [10] Nurkhasanah, L. & Santoso, Aprih. (2020). Determinants of Masks Purchasing Decisions. JSMB: Jurnal Studi Manajemen dan Bisnis. 7 (1). 1-13
- [11] Oktaviani, LS. & Hernawan, E. (2022). Pengaruh Kepuasan Konsumen, Kualitas Produk, Dan Harga Terhadap Keputusan Pembelian pada Produk. EMABI: EKONOMI DAN MANAJEMEN BISNIS. 1(3). 1-12
- [12] Palilati, A. (2007). Pengaruh nilai pelanggan, kepuasan terhadap loyalitas nasabah tabungan perbankan di Sulawesi Selatan. Jurnal Manajemen dan Kewirausahaan,9(1), 73-81
- [13] Purnama, F. A. & Safira, A. (2017a) 'Investigating Islamic advertising ethics: Perceptions of Indonesian Muslims', Journal of Emerging Economies and Islamic Research, 5(2). 23-45
- [14] Rahi, S., Yasin, N. M., & Alnaser, F. M. (2017). Measuring the Role of Website Design, Assurance, Customer Service and Brand Image Towards Customer Loyalty and Intention to Adopt Internet Banking. Journal of Internet Banking and Commerce, 22(S8), 1–18. http://www.icommercecentral.com
- [15] Rizkiana, C., Suryawardana, E., Pratiwi, P. & Santoso, Aprih. (22023). Pengaruh Brand Image, Promosi dan Kualitas Produk Terhadap Keputusan Pembelian Smartphone Infinix. ARBITRASE: Journal of Economics and Accounting. 3(3). 635-642
- [16] Sa'diyah, C., Hartoto, WE. & Santoso, Aprih. (2023). Menakar Faktor Determinan Kepuasan Pelanggan Di Rumah Makan Mbah Surip Semarang. Jurnal AKTUAL. 21(1). 1-8
- [17] Santoso, Aprih. (2021). Measuring the Root Determinant of Tourist Services PurchasesJurnal Kepariwisataan Indonesia 15(1). 1-8
- [18] Santoso, Aprih. & Widowati, SY. (2011). Pengaruh Kualitas Pelayanan, Fasilitas dan Lokasi terhadap Keputusan Pembelian. Jurnal Dinamika Sosial Budaya. 2(1). 179-190
- [19] Santoso, Aprih., & Kusnilawati, N. (2020), Evaluasi Determinan Kepuasan Mahasiswa. Jurnal Ilmiah Manajemen Bisnis Dan Inovasi Universitas Sam Ratulangi (JMBI UNSRAT). 7(1). 52 65
- [20] Santoso, Aprih. & Ma'ruf, MH> (2022). Investigation Of Determinants Of Customer Satisfaction. International Journal of Management, Business, and Social Sciences. 1(2), 51–60
- [21] Saragih, MG., Astuti, D., Ichsan., Vydia, V., & Santoso, Aprih. (2023). Instagram Application and Its Role in Creating Purchasing Decision Determinants. IJAIR Journal. 7(1.1). 1-10
- [22] Wahdi, N. & Santoso, Aprih. (2021). Peran Mediasi Kepuasan Pelanggan Terhadap Loyalitas Pelanggan Pada Pelanggan Marketplace Tokopedia. Jurnal JAEM. 1(2). 49-56
- [23] Wahono, B. & Santoso, Aprih. (2020), Determinants of Online Purchasing Decisions: Empirical Lessons from Olx.co.id. LITERATUS: literature for social impact and cultural studies. 2(2). 96-104
- [24] Wijaksono, D. B., Gaby Jeisy, L., & Chairunissa, R. (2022). Pengaruh Citra Merek dalam Pembentukan Loyalitas dan Minat Menabung Nasabah Bank Syariah Indonesia. Al-Mutharahah: Jurnal Penelitian Dan Kajian Sosial Keagamaan, 19(2), 156–170. https://doi.org/10.46781/al-mutharahah.v19i2.460