



Consumer Trust Mediates Purchase Decisions Influenced by Design, Location, and Price

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ABSTRACT

This study aims to determine and analyze the effect of design, location, and price on consumer trust and purchasing decisions, as well as how consumer trust mediates the relationship between design, location, and price on purchasing decisions. This research is a quantitative study with an explanatory approach. The population in this study were prospective consumers who came to the housing exhibition at PT Neo Pudji Jaya, the sample was determined at 110 people and was taken by accidental sampling technique. Data analysis used the SEM (Structural Equation Modeling) model or Structural Equation Model with the warp PLS 5.0 program. The results of the study show that design and price have a significant effect on consumer trust, while location does not have a significant effect on consumer trust. Design and location have a significant effect on purchasing decisions, while price does not have a significant effect on purchasing decisions. Consumer trust has a significant effect on purchasing decisions. Design and price have a significant effect on purchasing decisions through consumer trust, while location does not have a significant effect on purchasing decisions through consumer trust.

INTRODUCTION

In today's era of increasingly fierce business competition, consumers have a wide choice of products and service providers. Companies compete not only on price but also on product design, location convenience, and appropriate pricing. This requires companies to understand the factors that can attract consumer attention and build trust in order to maintain and increase sales (Zainarti et al., 2024). Empirically, the level of competition is often measured using the Concentration Ratio (CR) and the Herfindahl-Hirschman Index (HHI). Industries with a CR₄ value below 40% indicate that the four largest companies control less than 40% of the market, while the remaining 60% or more is controlled by many other players, indicating high competition. This condition indicates that consumers are faced with a diverse choice of products and services, so

companies cannot rely solely on price but must compete through quality, design, and service to maintain market share. Competition between companies in the property industry is intensifying due to the growing number of developers and increasing consumer expectations for product and service quality (Surya, 2023). Competition in the property industry can be seen in the market share structure of developers, which indicates competitive concentration among companies. This type of competition model requires developers to carry out product differentiation, service innovation, and effective marketing strategies to attract and retain customers amidst fierce competition. The key to increasing a company's existence is to carry out efficient management and be oriented towards the company's vision and goals so that it can optimize resources, increase productivity and strengthen its position in the market (Pangestu & Dora, 2025).

Marketing strategy is a set of basic principles used by management as a guideline in achieving company goals through the management and promotion of products or services in the target market, which includes decision-making related to the marketing mix. Purchasing decision is defined as the act of identifying all possible options for solving a problem and systematically and objectively evaluating these options and their objectives, determining their respective advantages and disadvantages (Kotler et al., 2022). Generally, consumers are willing to buy a product due to motivations, both rational and emotional. These motivations motivate consumers to seek satisfaction through the purchase of goods and services. This creates a certain obligation for a company to satisfy consumer desires.

According to Wardhana (2024), to understand how consumers make purchasing decisions, marketers must identify who makes and provides input into them. Companies are required to closely examine consumer behavior and the factors that influence purchasing decisions (Dharmmesta, 2020). The dynamics of the relationship between consumer trust and its ultimate impact on purchasing decisions remains a challenge for marketing researchers. Few studies have examined the mediating aspect as an explanation of the relationship between trust and purchasing behavior. Building consumer trust is crucial in developing a sales system (A. Hidayat et al., 2021). Trust is defined as all the knowledge held by consumers and all the conclusions drawn about an object, its attributes, and its benefits. Consumer trust plays a crucial role as a bridge between product attributes and purchase intention. Consumer trust arises when consumers believe that a manufacturer/marketer can fulfill promises, deliver quality products, and be responsible for the purchasing process (Tjiptono, 2023). Trust not only drives purchase intention but also acts as a mediating factor, strengthening the influence of design, location, and price on purchasing decisions. The relationship between trust and consumer purchasing decisions is supported by several empirical findings, including (Achmad & Rahmawati, 2020; Amalia & Yulianthini, 2022; Karim et al., 2020; Khan et al., 2024; Mahliza, 2020; Pop et al., 2022; Ramadhan & Muhmin, 2025; Setiawan et al., 2025; Zaheer et al., 2024). However, different research findings were obtained (Dandy et al., 2024; Kartika, 2024; Mbete & Tanamal, 2020; Soegihono & Purba, 2022; Solikhah et al., 2022) which stated that trust had no effect on consumer purchasing decisions.

One of the crucial factors in property purchasing decisions is design. Design can be defined as the process of planning and designing a form, appearance, or structure with the aim of producing a product that is not only aesthetically pleasing but also functional and meets user needs (Dharmmesta, 2020). Attractive, modern, and functional designs provide added value for consumers. Previous research has shown that good product design can enhance perceived quality and directly influence purchase intention (Aprilia & Darmawan, 2025). The effectiveness of design as a sales driver depends on the extent to which the design is able to create positive perceptions and consumer trust in the company's quality. Previous studies have shown inconsistencies in the influence of design, location, and price on purchasing decisions, resulting in increased sales. Research conducted (Alama et al., 2023; Amalyani et al., 2025; Amrin et al., 2025; Baidoun & Salem, 2024; Fahimah et al., 2020; Khaliq et al., 2022; Pantow et al., 2023; Santoso & Anas, 2021; Tri et al., 2025; Waly et al., 2021) (shows that design has a significant

positive effect on purchasing decisions. This means that a better design can improve consumer purchasing decisions. Different results were shown by research (Hananto, 2021; Marendra et al., 2023; Nasution & Harahap, 2022; Parmana et al., 2019; Yuliani et al., 2022) which showed that design did not have a significant effect on purchasing decisions.

Location is the place or position where a business, activity, or facility is located and is a crucial factor influencing ease of access for consumers (Tjiptono, 2023). Location is a distribution channel, a series of interdependent organizations that are closely involved in the process of making a product or service ready for use or consumption. A strategic location, close to transportation access, business centers, educational institutions, and public facilities, increases the attractiveness of a property (Hassan, 2023). However, the increasing number of developers offering similar locations has made consumers more selective. Location strategy plays a role in building consumer trust and purchasing decisions (Niazi et al., 2023). Location is a consideration for consumers because the strategic location of a residence can influence customers, especially access and ease of access. Therefore, this study aims to review and investigate the importance of location in housing purchasing decisions. Research conducted ((Amra et al., 2024; Hanatri, 2023; Hartuti et al., 2020; Lazuardi et al., 2022; Mulanda & Kurniasari, 2025; Siwi & Maskur, 2022; Sudirjo et al., 2024; Waly et al., 2021; Yakin & Hutaaruk, 2023) shows that location has a significant positive effect on purchasing decisions. This means that a more strategic and accessible home location can increase purchasing decisions. Different results are shown by research (Dinata et al., 2025; Hidayat, 2021; Muqarrabin et al., 2022; Suparno & Suwitho, 2019; Wulandari & Noerchoidah, 2025) that location does not have a significant effect on purchasing decisions. Price is a sensitive consideration and often determines a consumer's final decision (Dharmmesta, 2020). Price is the amount of money charged for a product or service. Price is a crucial determinant in the purchasing and post-purchase processes, and its central role is particularly recognized as a crucial variable in product/service marketing. Price is a key factor that significantly influences consumer behavior, acting as an indicator of quality, value, and competitiveness. A mismatch between price and perceived value can decrease purchase intention (Usman & Adekunle, 2020). Conversely, appropriate pricing can increase perceived value and strengthen consumer trust in developers. Previous research also confirms that transparent and competitive pricing can increase consumer trust, thus impacting higher purchase rates. Research (Chaidir et al., 2025; Dinata et al., 2025; Hanatri, 2023; Kumala & Yasri, 2025; Lazuardi et al., 2022; Mulanda & Kurniasari, 2025; Muqarrabin et al., 2022; Sitepu et al., 2025; Wulandari & Noerchoidah, 2025) shows that price has a significant positive effect on purchasing decisions. Therefore, the more affordable the price and the better the match between price and quality of the house, the greater the impact on purchasing decisions. Different results were shown in studies (Chaidir et al., 2025; Dinata et al., 2025; Hanatri, 2023; Kumala & Yasri, 2025; Lazuardi et al., 2022; Mulanda & Kurniasari, 2025; Muqarrabin et al., 2022; Sitepu et al., 2025; Wulandari & Noerchoidah, 2025) that price does not have a significant effect on purchasing decisions.

Many studies focus on purchasing decisions, but few have specifically combined design and location variables with price, and simultaneously explored the mediating role of consumer trust. Consumer trust can be a mechanism of influence, namely how perceptions of design, location, and price shape trust, which then translates into purchasing behavior. Therefore, this research is important and as a novelty this research is not only to test the direct influence of design, location, and price variables on sales, but also to examine whether consumer trust mediates a more complex and realistic approach, reflecting actual market dynamics. Based on these conditions, this research is important to understand the extent to which design, location, and price influence purchasing decisions, and how consumer trust mediates this relationship at PT Neo Pudji Jaya. The research results are expected to provide strategic recommendations for the company in increasing competitiveness and sales by strengthening consumer trust and optimizing product attributes.

LITERATURE REVIEW

The Effect of Design on Purchasing Decision

Product design is a key element that can create "love at first sight" for consumers. Broadly speaking, good design emphasizes not only aesthetics but also functionality, which encourages consumers to make a purchase (Tjiptono, 2023). Consumers often judge the quality of a product based on its packaging and physical appearance. A professional and sturdy design builds the perception of high-value products. An attractive product design that suits consumer preferences can be a key attraction that drives purchasing decisions, directly contributing to increased sales.

A visually appealing design can create a positive first impression, thus stimulating initial interest and opening the opportunity for a purchasing decision. A modern, functional, and proportional design enhances the perception of building quality, thereby strengthening consumer confidence in purchasing. The more a design aligns with a consumer's lifestyle needs, the more likely they are to make a purchase decision. Recent research on electronic products shows that product design has a significant influence on purchasing decisions (Aprilia & Darmawan, 2025).

The Effect of Location on Purchasing Decision

A strategic location that is easily accessible, in a high-traffic area, or close to consumer centers makes it easier for consumers to make purchases, potentially increasing sales volume. Empirical studies of retailers show that the location decision regarding a factory or store is the most crucial marketing mix decision in determining a retailer's revenue (Fox & Postrel, 2007). Furthermore, research evaluating the influence of location on purchasing decisions found that location and price significantly influence consumer purchasing decisions (Sholihuddin et al., 2020). A good location reduces access barriers and increases convenience, thus encouraging consumers to purchase, supporting a significant increase in sales.

Location is the most fundamental factor influencing a home's value and utility. Strategic and easily accessible housing locations enhance the perceived functional benefits for consumers. Furthermore, a convenient and safe location enhances perceived quality of life, thus strengthening consumer purchase intentions and decisions. Property location plays a key role in determining functional benefits, quality of life, and investment security, making it a key determinant in consumer purchasing decisions.

The Effect of Price on Purchasing Decision

Setting the right price, means a price that aligns with consumers' perceptions of product value and is affordable, can increase product appeal and increase consumer purchase opportunities, thus driving increased sales (Hery, 2022). In numerous marketing and consumer behavior studies, price, along with other variables (design, brand image, trust), has been shown to significantly influence purchase decisions or intentions (Evelyn & Hutagaol, 2024). Competitive pricing or good perceived value often makes consumers feel they are receiving greater benefits, leading them to purchase more quickly or choose the product over alternatives. Therefore, pricing strategy is a crucial tool for driving sales within a competitive market.

Property prices are a key determinant of purchasing decisions because they reflect affordability, perceived value, quality, and the level of financial risk perceived by consumers. Price is directly related to consumers' financial capabilities (income, savings, access to mortgages). A house is a high-value product, making purchasing decisions highly price-sensitive. The more closely the house price aligns with the consumer's financial capabilities, the greater the probability of a purchase decision.

The Effect of Consumer Trust on Purchasing Decision

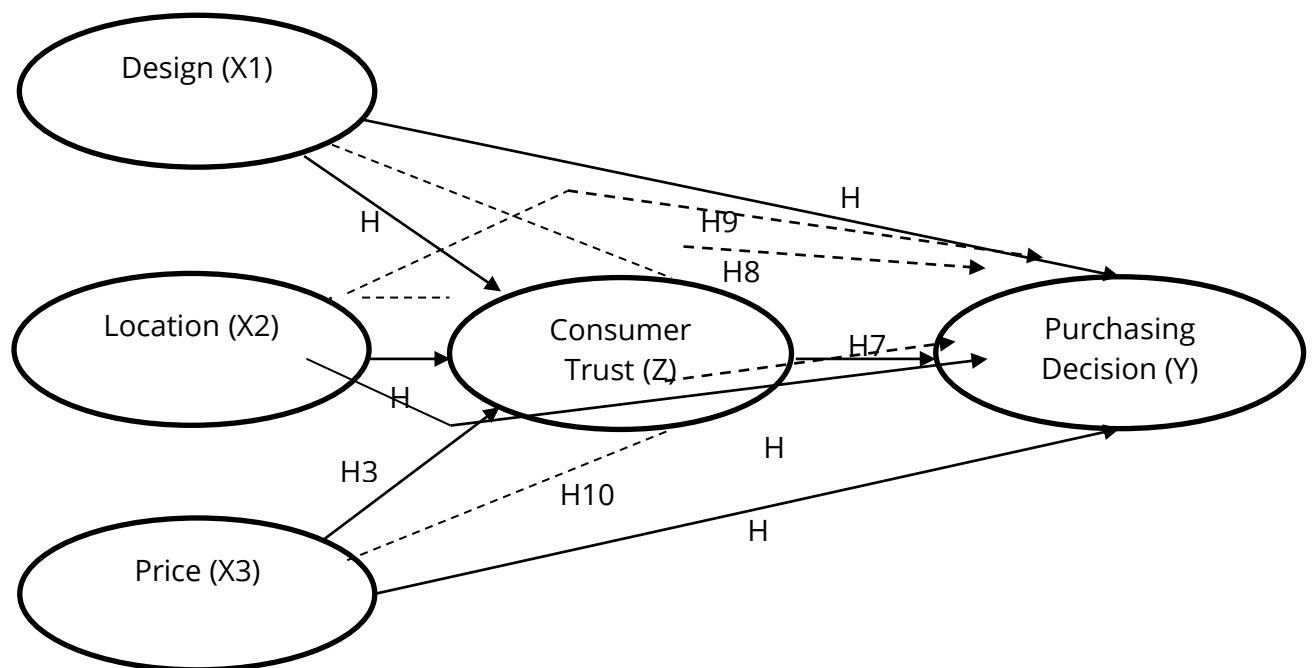
Consumer trust in a product or brand is a crucial foundation for purchasing decisions. Consumers who feel confident that the product is high-quality, safe, and from a trusted provider

are more likely to make repeat purchases or share it with others. Research that incorporates consumer trust (or brand trust) alongside design and brand image shows that trust has a significant positive effect on purchasing decisions (Evelyn & Hutagaol, 2024). When trust is strong, psychological barriers to risk are reduced, allowing consumers to feel comfortable purchasing, which automatically increases sales volume and the potential for long-term loyalty. Therefore, building trust is not merely a short-term strategy but an investment in sales intentions.

Purchasing decisions in property marketing are high-involvement decisions due to the large transaction value, long-term commitment (10–25-year mortgages), and high legal and financial risks. Trust serves as a risk-reduction mechanism that reduces fear and doubt. In this case, consumer trust acts as a key psychological mechanism that reduces risk, increases confidence in developer promises, and compensates for limited information, thus becoming a key determinant in property purchasing decisions.

Conceptual Framework

Figure 1 Conceptual Framework



METHODS

This research is a quantitative study with an explanatory approach. The population in this study were prospective consumers who came to the housing exhibition at PT Neo Pudji Jaya, the sample was determined at 110 people and was taken by accidental sampling technique.

The independent variables included design, location, and price. The intervening variable was consumer trust. The dependent variable was purchasing decision. Data analysis used the SEM (Structural Equation Modeling) model or Structural Equation Model with the warp PLS 5.0 program.

RESULTS

Outer Model Evaluation

Validity testing in SEM-PLS is carried out using Convergent Validity, while reliability testing is carried out using Composite Reliability. The results of WarpPLS 7.0 which describe the results of the validity test can be seen in Table 1.

Table 1. Combined Loadings and Cross-Loadings

	Design	Location	Price	Consumer trust	Purchasing decision
X1.1	0,855	0,116	-0,045	0,253	0,062
X1.2	0,878	0,052	0,075	-0,184	-0,489
X1.3	0,883	-0,164	-0,031	-0,063	0,059
X2.1	-0,016	0,912	-0,027	0,111	-0,113
X2.2	-0,083	0,882	-0,152	0,311	-0,061
X2.3	0,107	0,824	0,193	-0,456	0,190
X3.1	0,111	0,004	0,866	0,063	-0,141
X3.2	0,026	-0,169	0,812	0,097	0,183
X3.3	0,031	-0,148	0,828	0,136	0,049
X3.4	-0,233	0,142	0,841	-0,032	0,076
X3.5	0,069	0,179	0,766	-0,304	-0,264
Z1	0,199	0,095	-0,228	0,798	0,032
Z2	-0,053	0,093	0,033	0,849	-0,151
Z3	0,105	0,034	-0,200	0,814	0,146
Z4	-0,233	-0,049	0,294	0,801	0,218
Z5	0,050	-0,197	-0,089	0,720	-0,190
Z6	-0,060	-0,003	0,176	0,824	0,102
Y1	-0,199	-0,297	0,439	0,344	0,743
Y2	0,148	-0,133	0,039	-0,121	0,839
Y3	-0,110	0,207	0,280	-0,094	0,840
Y4	0,129	-0,062	-0,282	-0,191	0,822
Y5	0,011	0,250	-0,436	0,098	0,833

Sorec: Data proecessed, 2026

Table 1 show that each value in the cross-loadings factor has reached a value above 0.7 with a p-value below 0.001. Thus, the convergent validity test criteria have been met.

Table 2. Reliability Test Results

Variable	Composite Reliability	Cronbach's Alpha
Desaign	0,905	0,843
Location	0,906	0,844
Price	0,913	0,881
Consumer trust	0,915	0,888
Purchasing decision	0,909	0,874

Source: Data processed in 2026

The basis used in the reliability test was the Composite reliability coefficients and Cronbach's alpha coefficients above 0.7. The results in Table 2 shown that the questionnaire instrument met the requirements for reliability test.

Inner Model Evaluation

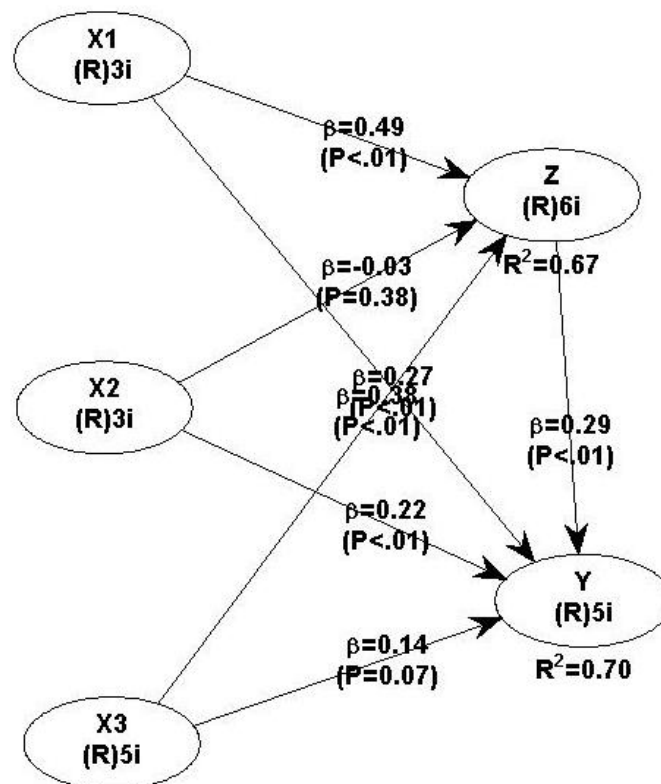
Table 3: Research Model Test

Items	Value	Ideal
Average path coefficient (APC)	$P < 0.001$	$\leq 0,05$
Average R-squared (ARS)	$P < 0.001$	$\leq 0,05$
Average adjusted R-squared (AARS)	$P < 0.001$	$\leq 0,05$
Average block VIF (AVIF)	4,177	$\leq 3,3$
Average full collinearity VIF (AFVIF)	3,058	$\leq 3,3$
Tenenhaus GoF (GoF)	0,693	High
Simpson's paradox ratio (SPR)	0,857	0.7
R-squared contribution ratio (RSCR)	0.987	0,9
Statistical suppression ratio (SSR)	1.000	$\geq 0,7$
Nonlinear bivariate causality direction ratio (NLBCDR)	1.000	$\geq 0,7$

Source: Data processed in 2026

The results of the model fit test show that the model built in this study has a very good fit with the data used.

Figure 2. Analysis Results



Source: Data processed in 2026

The coefficient values of the direct and indirect influence paths can be seen in Table 4.

Table 4. Direct Effect

	Path coefficients	P values	Conclusions
Design (X1) -> Consumer trust (Z)	0,489	<0,001	Significant
Location (X2) -> Consumer trust (Z)	-0,028	0,383	Insignificant

Price (X3) -> Consumer trust (Z)	0,384	<0,001	Significant
Design (X1) -> Purchasing decision (Y)	0,266	0,002	Significant
Location (X2) -> Purchasing decision (Y)	0,218	0,009	Significant
Price (X2) -> Purchasing decision (Y)	0,136	0,071	Insignificant
Consumer trust (Z) -> Purchasing decision (Y)	0,289	<0,001	Significant

Source: Data processed in 2026

The results of the direct effect test show that design and price have a significant effect on consumer trust, while location does not have a significant effect on consumer trust. Design and location have a significant effect on purchasing decision, while price does not have a significant effect on purchasing decision. Consumer trust has a significant effect on purchasing decision.

Table 5. Indirect Effect

	Path coefficients	P values	Conclusions
Design (X1) -> Consumer trust (Z) -> Purchasing decision (Y)	0,141	0,016	Significant
Location (X2) -> Consumer trust (Z) -> Purchasing decision (Y)	-0,008	0,452	Insignificant
Price (X3) -> Consumer trust (Z) -> Purchasing decision (Y)	0,111	0,047	Significant

Source: Data processed in 2026

The results of the indirect effect test, which examined the intervening role of consumer trust, indicate that consumer trust acts as an intervening factor in the effect of design and price on Purchasing decision. The following is a summary of the results of the research hypothesis testing.

Table 6. Summary of Hypothesis Tests

No	Hypothesis	Conclusions
1	Design has a positive and significant effect on Consumer trust	Accepted
2	Location has a positive and significant effect on Consumer trust	Rejected
3	Price has a positive and significant effect on Consumer trust	Accepted
4	Design has a positive and significant effect on Purchasing decision	Accepted
5	Location has a positive and significant effect on Purchasing decision	Accepted
6	Price has a positive and significant effect on Purchasing decision	Rejected
7	Consumer trust has a positive and significant effect on Purchasing decision	Accepted
8	Design has a positive and significant effect on Purchasing decision, through Consumer trust as an intervening variable	Accepted
9	Location has a positive and significant effect on Purchasing decision, through Consumer trust as an intervening variable	Rejected
10	Price has a positive and significant effect on Purchasing decision, through Consumer trust as an intervening variable	Accepted

Source: Data processed in 2026

DISCUSSION

The Effect of Design on Consumer Trust

The results of the study indicate that design has a positive and significant effect on consumer trust. Therefore, the hypothesis stating that design has a positive and significant effect on consumer trust is proven true or H1 is accepted. This means that the better the design of PT.

Neo Pudji Jaya Sidoarjo's properties, the more it will increase consumer trust. Good product design encompasses aspects of aesthetics, uniqueness, and a sense of beauty or art that can strengthen consumer trust in a product or brand. Design acts as a visual and symbolic stimulus that shapes perceptions of quality, professionalism, and security, which ultimately influences the level of consumer trust in a brand or product. In signaling theory, product design functions as an external signal that indicates the internal quality of the product. Consumers often do not have perfect information about the actual quality, so they use visual cues such as shape, color, packaging, and aesthetics to assess product credibility (Tjiptono, 2023).

When consumers perceive design as a reflection of a company's quality and taste, they tend to believe the product was crafted with attention to detail, thus increasing trust in the company's competence and credibility. The more professional and consistent a product's design, the higher the perceived quality, thus increasing consumer confidence in its reliability and worthiness. Research on electronics and smartphones shows that product design significantly influences purchasing decisions, which are often based on trust in the product and brand (Aprilia & Darmawan, 2025). Thus, design is not merely aesthetic value but also the foundation of perceived reliability that shapes consumer trust. The findings of this study align with and support research (Amalyani et al., 2025; Fahimah et al., 2020; Khaliq et al., 2022; Pantow et al., 2023) that demonstrates the influence of design on consumer trust.

The Effect of Location on Consumer Trust

The results of the study indicate that location has a negative but insignificant effect on consumer trust. Therefore, the hypothesis stating that location has a positive and significant effect on consumer trust is not proven true or H2 is rejected. This means that the location factor is not considered a determinant of consumer trust. The insignificant finding means that the location factor is no longer a primary determinant in shaping consumer trust levels, meaning that differences in location are not strong enough to create significant differences in trust levels.

Theoretically, location is often considered an important factor in property purchases because it is related to accessibility, the environment, and investment value. However, in the context of this study, the negative influence indicates that a more strategic location does not automatically increase consumer trust, and even tends to decrease it, although the effect is relatively weak and not statistically strong enough. This can be explained by changes in property consumer behavior that are increasingly rational and information-based. Consumers today place more emphasis on trust in other aspects such as developer reputation, legality, information transparency, building quality, and after-sales guarantees rather than simply location. The findings of this study are inconsistent with the findings of studies (Basir & Hamid, 2025; Mere, Lukitaningtyas, & Sungkawati, 2024; Moko et al., 2024; Mulyati & Maruta, 2025; Raihandra et al., 2025; Rusianto & Khasmir, 2024) which state that location has an effect on consumer trust.

The Effect of Price on Consumer Trust

The results of the study indicate that price has a positive and significant effect on consumer trust. Therefore, the hypothesis stating that price has a positive and significant effect on consumer trust is proven true, or H3 is accepted. This means that the better the property prices offered by PT. Neo Pudji Jaya Sidoarjo, the higher the consumer trust. Price reflects value and perception for consumers; when the price is perceived as fair, competitive, and commensurate with the product's quality and design, consumers tend to believe they are receiving a proportional and fair product. Price is a fundamental variable that is often the primary determining factor for consumers before making a transaction.

In property, consumers find it difficult to assess the quality of construction, materials, and project management before a home is completed. Prices that are too low raise suspicions about quality or legality, while reasonable and competitive prices increase the perception that the project is professionally managed, thus building trust. Several studies have shown that price

perception, along with other factors (such as design and brand reputation), influences purchasing decisions and loyalty (Evelyn & Hutagaol, 2024). Therefore, price is not only a transaction requirement but also a key element in building consumer trust in the value and fairness of a product. This finding aligns with research findings (Chaidir et al., 2025; Lazuardi et al., 2022; Mulanda & Kurniasari, 2025; Muqarrabin et al., 2022; Sitepu et al., 2025), which demonstrate the effect of price on consumer trust.

The Effect of Design on Purchasing decision

The results of the study indicate that design has a positive and significant effect on purchasing decisions. Therefore, the hypothesis stating that design has a positive and significant effect on purchasing decisions is proven true, or H4 is accepted. This means that if the design of PT Neo Pudji Jaya's properties improves, it will encourage increased purchasing decisions.

A visually appealing design can create a positive first impression, thus stimulating initial interest and opening the opportunity for a purchase decision. A modern, functional, and proportional design enhances the perception of building quality, thereby strengthening consumer confidence in purchasing. The more the design aligns with consumers' lifestyle needs, the more likely consumers are to make a purchase decision. Recent research on electronic products shows that product design has a significant effect on purchasing decisions (Aprilia & Darmawan, 2025). Because the purchase decision is the initial stage in the buying process, an effective design will increase purchase intention and the likelihood of consumers choosing the product, thereby boosting aggregate sales volume. Furthermore, a consistent design that aligns with market preferences can help companies differentiate their products from competitors, supporting long-term sales growth. The results of this study are in accordance with the results of research (Alama et al., 2023; Amalyani et al., 2025; Baidoun & Salem, 2024; Fahimah et al., 2020; Khaliq et al., 2022; Pantow et al., 2023; Santoso & Anas, 2021; Tri et al., 2025; Waly et al., 2021) which concluded that design influences consumer decisions.

The Effect of Location on Purchasing Decision

The research

The results of the study indicate that location has a positive and significant effect on purchasing decisions. Therefore, the hypothesis stating that location has a positive and significant effect on purchasing decisions is proven true, or H5 is accepted. This means that the better the location of a PT. Neo Pudji Jaya Sidoarjo property, the better the purchasing decision.

A strategic location that is easily accessible, in a high-traffic area, or close to a consumer center makes it easier for consumers to make purchases. Location is the most fundamental factor influencing the value and utility of a home. A housing location must be strategic and easily accessible, thus enhancing the perceived functional benefits perceived by consumers. Furthermore, a comfortable and safe location enhances perceived quality of life, thereby strengthening consumer purchase intentions and decisions. Property location plays a key role in determining functional benefits, quality of life, and investment security, thus becoming a major determinant in consumer purchasing decisions. The findings of this study support the findings of studies (Hartuti et al., 2020; Lazuardi et al., 2022; Mulanda & Kurniasari, 2025; SWaly et al., 2021; Yakin & Hutaaruk, 2023) which state that location influences purchasing decisions.

The Effect of Price on Purchasing Decision

The results of the study indicate that price has a positive but insignificant effect on purchasing decisions. Therefore, the hypothesis stating that price has a positive and significant effect on purchasing decisions is not proven true or H6 is rejected. This means that the price factor is not considered as a determining factor in purchasing decisions. The finding that property prices have a positive but insignificant effect on purchasing decisions indicates that

although price is perceived as a factor considered by consumers, its role is not dominant in determining the final purchasing decision.

This situation can be explained by the characteristics of property as a high-involvement product, where purchasing decisions are not solely based on price, but also on long-term considerations such as building quality, location, developer reputation, amenities, legality, and investment potential. Property consumers generally focus more on the long-term benefits and security of their investment than on seeking the lowest price. Therefore, as long as the price remains within a reasonable range and commensurate with the value offered, price is no longer the primary differentiator in purchasing decisions. This situation can be explained by the characteristics of property as a high-involvement product, where purchasing decisions are not solely based on price, but also on long-term considerations such as building quality, location, developer reputation, amenities, legality, and investment potential. Property consumers generally focus more on the long-term benefits and security of their investment than on seeking the lowest price. Therefore, as long as the price remains within a reasonable range and commensurate with the value offered, price is no longer the primary differentiator in purchasing decisions.

The Effect of Consumer Trust on Purchasing Decision

The results of the study indicate that consumer trust has a positive and significant effect on purchasing decisions. Therefore, the hypothesis stating that consumer trust has a positive and significant effect on purchasing decisions is proven true, or H7 is accepted. This means that if consumer trust at PT Neo Pudji Jaya improves, it will encourage increased purchasing decisions.

Consumer trust in a product or brand is a crucial foundation for purchasing decisions. Consumers who feel confident that a product is high-quality, safe, and from a trusted provider are more likely to make repeat purchases or recommend it to others. Research that incorporates consumer trust (or brand trust) alongside brand design and image shows that trust has a significant positive effect on purchasing decisions (Evelyn & Hutagaol, 2024). When trust is strong, psychological barriers to risk are reduced, making consumers feel comfortable making purchases. This automatically increases sales volume and the potential for long-term loyalty. Therefore, building trust is not just a short-term strategy but an investment in sustainable sales.

The Effect of Design on Purchasing Decision Through Consumer Trust as an Intervening Variable

The results of the study indicate that design has a positive and significant effect on purchasing decisions through consumer trust as an intervening factor. Based on these results, consumer trust acts as a mediating or intervening variable in the relationship between design and purchasing decisions. Therefore, the hypothesis stating that design has a positive and significant effect on purchasing decisions through consumer trust is proven correct, or H8 is accepted.

The effect of design on purchasing decisions through consumer trust can be explained by the fact that attractive, functional, and tailored product designs can shape positive perceptions and increase trust in the company and its products. Good design not only reflects the company's quality and professionalism but also provides consumers with confidence that the product offers value, comfort, and safety, making it worthy of their choice. The trust formed through this perception of design then encourages consumers to make purchases, recommend products, and make repeat purchases, thus increasing sales. This aligns with research by Wijaya and Hartono (2019), which states that product design has a significant effect on purchasing decisions through consumer trust as a mediating variable.

The Effect of Location on Purchasing Decision Through Consumer Trust as an Intervening Variable

The results of the study indicate that location has a negative but insignificant effect on purchasing decisions through consumer trust as an intervening factor. Consumer trust does not act as a mediating or intervening variable in the relationship between location and purchasing decisions. Therefore, the hypothesis stating that location has a positive and significant effect on purchasing decisions through consumer trust is not proven true or H9 is rejected.

The finding that location has a negative but insignificant effect on purchasing decisions through consumer trust as an intervening variable indicates that location is unable to build strong consumer trust, so it indirectly also has no significant effect on purchasing decisions. The negative effect indicates that the more strategic or better the location of a property, it is not always followed by increased consumer trust that then drives purchasing decisions. In fact, in some cases, certain locations can actually create unfavorable perceptions, such as higher prices, environmental density, or excessive expectations that are not in line with the actual condition of the property.

The Effect of Price on Purchasing Decision Through Consumer Trust as an Intervening Variable

The research results show that location has a positive and significant effect on purchasing decisions through consumer trust as an intervening factor. Consumer trust acts as a mediating or intervening variable in the relationship between price and purchasing decisions. Therefore, the hypothesis stating that price price has a positive and significant effect on purchasing decisions through consumer trust is proven true or H10 is accepted

The effect of price on purchasing decisions through consumer trust can be explained by the fact that fair, transparent pricing, and pricing in accordance with the quality of the product or service offered, can create positive perceptions in consumers' minds. Prices perceived as fair (price fairness) will increase consumer trust because they feel they are not being disadvantaged and are receiving value for money. This established trust then encourages consumers to make repeat purchases and recommend the product to others, thus impacting purchasing decisions. This aligns with research by Pratama and Sari (2020), which found that price has a significant effect on purchasing decisions through consumer trust as a mediating variable.

CONCLUSION

Based on the research results, it was concluded that design and price have a positive and significant effect on consumer trust. Design and location have a positive and significant effect on purchasing decision. Consumer trust has a significant effect on purchasing decision. Consumer trust plays a mediating role in the effect of design and price on purchasing decision.

Referring to the findings of this study, the practical implications of this research are that PT Neo Pudji Jaya is required to focus on aspects of design, location and price as important factors in creating consumer trust and purchasing decisions.

For future research agendas should include the use/addition of other variables such as brand image, customer relationship marketing, consumer satisfaction, and others. This will allow for better findings in explaining consumer trust and purchasing decisions.

LIMITATIONS

This study's limitations relate to the use of a questionnaire instrument, which poses a risk of respondent subjectivity. Furthermore, the respondents were limited on prospective consumers who came to the housing exhibition at PT Neo Pudji Jaya.

RESEARCH TRANSPARENCY AND ETHICS STATEMENTS

1. **Author Contributions:**

SBT: Conceptualization, Methodology, Data Collection, Data Analysis, Writing – Original Draft, Visualization, Review and Editing

EBS:Supervision.

MH:Supervision

N:Supervision

2. **Funding:**

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3. **Conflict of Interest:**

No conflict of interest: The authors declare that they have no conflict of interest related to the research and publication of this article.

4. **Research Ethics:**

The study did not involve any intervention, biological specimens, vulnerable groups, or sensitive personal data. Participation was voluntary, and the confidentiality of the respondents was maintained.

5. **Use of Artificial Intelligence (AI):**

No Use of AI. The authors declare that generative AI was not used in the preparation of this article.

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