



The Influence Of Product Quality And Brand Image On Purchase Decision Of Indosat Card Users With Customer Trust As An Intervening Variable

(Case Study of Economics Faculty Students University Sarjanawiyata Tamansiswa Yogyakarta)

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ABSTRACT

The aim of this research is to test and explain the influence of product quality and brand image on Indosat card users' purchase decisions with customer trust as an intervening variable. This research was conducted on students at the Faculty of Economics, Bacheloriyata Tamansiswa University using the Slovin formula with a sample size of 100 respondents who used statements each variable via Google form to share with students. The research results show that product quality has a positive and significant influence on customer trust, the influence of brand image has a positive and significant influence on customer trust, product quality has no significant influence on purchase decisions, brand image has a positive and significant influence on purchase decisions, and customer trust has a positive and significant influence. significant impact on purchase decisions.

INTRODUCTION

In the current era of globalization, advances in communication technology have changed the way people interact with each other without the limitations of distance and time. Modern society has now entered a highlevel communication zone, where the need for communication technology is included in the category of basic human needs, especially in Indonesia.

PT Indosat Tbk was founded in 1967. The company, better known as Indosat Ooredoo, is a leading telecommunications and information service provider in Indonesia which is a member of the Ooredoo Group, a global telecommunications service provider (Putri & Utami, 2019).

Purchasing decisions are one of the process factors in which consumers choose an action from several alternative choices that are based on certain considerations to purchase goods or services to fulfill their wants and needs (Rosita & Novitaningtyas, 2021).

Customer trust is all the knowledge possessed by the customer and all the conclusions the customer makes about the object, its attributes and benefits. Trust is a foundation in a business

process. A transaction between two or more parties will occur if both parties trust each other (Picaulty, 2018).

Another factor that can influence purchasing decisions is brand image. Brand image is explained as the brand perception that exists in the minds of consumers. Brand image has an important role in influencing consumer behavior (Rosita & Novitaningtyas 2021).

Apart from that, customer trust. Maintaining customer trust, because trust is a belief that someone will get what is expected from other people (Anggun & Ahmad, 2022).

LITERATURE RIVIEW

Product Quality is one of the keys to competition between business actors that is offered to consumers. If the company can implement this, the company will be able to continue to satisfy consumers and increase the number of consumers (Simbolon & Rosmelina, 2022).

A positive brand image will convince consumers to decide to buy a product because the product is able to demonstrate its ability to meet consumer needs thereby creating a very good image of the brand. Having a good product will of course have a positive brand image among the public (Rahmani & Bursan, 2022).

Customer trust is all the knowledge possessed by the customer and all the conclusions the customer makes about the object, attributes and benefits. A transaction between two or more parties will occur if both parties trust each other (Picaulty, 2018).

According to Kotler and Armstrong (2014), purchasing decisions are when consumers buy and are interested in a brand that is a favorite of other brands, where there are two factors between purchase intention and purchase decision, (Rahmani & Bursan, 2022).

The Influence of Product Quality on Customer Trust.

Product quality has a very important role for a company, because without a quality product, a company cannot develop product progress. Buyers or customers will feel comfortable and comfortable if the product offered is of good quality, therefore product quality must be adjusted to the buyer's desires or needs so that product marketing can be successful.

The results of previous research conducted by Irdha & Widiai, (2021) show that there is a positive and significant influence of the Product Quality variable on Customer Trust.

H-1: Product Quality has a positive and significant effect on Customer Trust

The Influence of Brand Image on Customer Trust.

A good brand image will convince consumers to decide to buy a product because the product attributes are able to demonstrate its ability to meet consumer needs, thereby creating positive associations with the brand.

The results of previous research conducted by Faiza & Nurjanah, (2019) show that there is a positive and significant influence from the Brand Image variable on Customer Trust.

H-2: Brand Image has a positive and significant effect on Customer Trust.

The Influence of Product Quality on Purchase Decisions.

Product quality is one of the keys to competition among business actors offered to consultants. Consultants always want to get quality products according to the price paid, even though there are some sections of society who believe that expensive products are quality products.

The results of previous research carried out by Rachmaningtyas & Sulrianto (2022) showed that there was a positive and significant influence from the Product Quality variable on Product Sales.

H-3: Product Quality has a positive and significant effect on Purchase Decision

The Influence of Brand Image on Purchase Decisions.

Brand image is considered as one of the things that will emerge in the minds of consumers if consumers remember the brand. Consumers nowadays really consider the good and bad of a brand image. If the brand image has a positive image in society then consumers feel much more interested in buying the product.

The results of previous research conducted by, Muhani & Sabilah, (2022) show that there is a positive and significant influence of the Brand Image variable on purchasing decisions.

H-4: Brand Image has a positive and significant effect on Purchase Decision**The Influence of Customer Trust on Purchase Decisions**

Customer trust is the customer's belief that a particular individual has integrity, can be trusted and the person they trust will fulfill their obligations in carrying out transactions as expected.

The results of previous research conducted by, Simange & Tawas, (2023) show that customer trust has a positive and significant influence on purchasing decisions.

H-5: Customer Trust has a positive and significant effect on Purchase Decision.**METHODS**

The nature of the research presented in this research is quantitative. The population used in this research were Indosat card users, students from the Faculty of Economics, Bachelorwiyata Tamansiswa University, Yogyakarta. The number of samples in this research was 100 respondents from the Faculty of Economics, Bachelorwiyata Tamansiswa University, Yogyakarta, who used Indosat cards. Using the Slovin formula which researchers use to calculate it. The sampling technique in this research used purposive sampling. The data collection technique used in this research is through direct interviews using a questionnaire tool in the form of a Google form.

RESULTS

This research was conducted on students at the Faculty of Economics, Bachelorwiyata Tamansiswa University, Yogyakarta. Thus, this research covers all students at the Faculty of Economics, Bachelorwiyata University, Tamansiswa, Yogyakarta. Based on the sample size determined in this research, there are 100 respondents from the Faculty of Economics, Bachelorwiyata University, Tamansiswa, Yogyakarta who use Indosat cards. To determine the number of samples to be studied, there is a Slovin formula that researchers use to calculate.

Validity Test

Instrument provisions can be said to be valid if they have a correlation coefficient < 0.05 . The results of the validity test based on the calculation results on all variables can be concluded that all the questions in the questionnaire are valid because each question item has a Corrected Item-Total Correlation value $> r$ -table (0.1966), so the statement item is valid.

Reliability Test

To measure reliability using the Cronbach Alpha statistical test. A variable is said to be reliable if it provides a Cronbach Alpha value > 0.7 even though a result of 0.6 can still be accepted.

Table 1 Reliability

Variable	Cronbach's Alpha	Information
Product Quality	0,847	Reliable
Brand Image	0,882	Reliable
Customer Trust	0,881	Reliable
Purchase Decision	0,931	Reliable

Source: Primary data processed, 2023

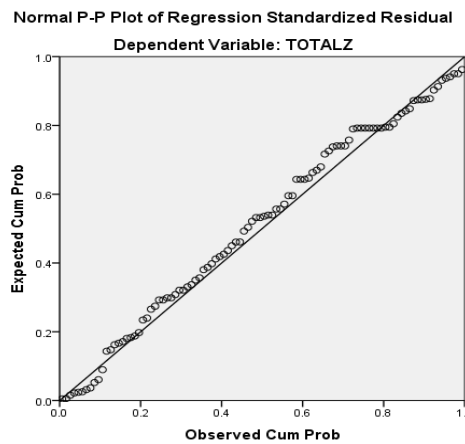
From the results of the reliability test in the table above, it can be seen that the Cronbach's Alpha value of all variables has a value of more than > 0.7 , so it can be concluded that initially the variables, namely Product Quality, Brand Image, Customer Trust and Purchase Decision in this study, can be declared reliable.

Data Normality Test

The normality test is used to determine whether the regression model on the independent and dependent variables can be said to be normal or not. In this case, there are two similarities in analyzing data.

1) Equality 1

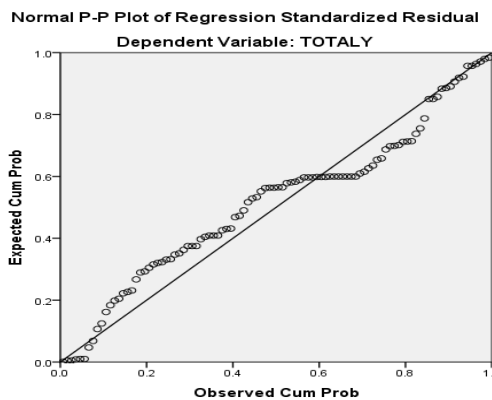
Figure 1 P-Plot Normality Test



Source: Primary data processed, 2023

2) Equality 2

Figure 2 Normality P-Plot Test



Source: Primary data processed, 2023

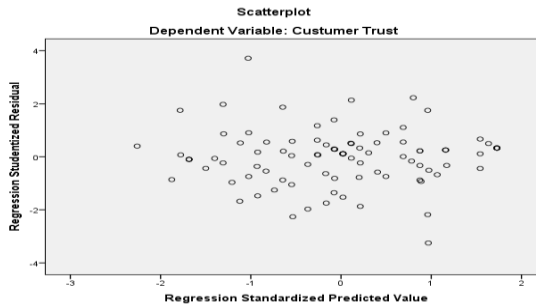
Based on Figure 1 and Figure 2, it can be seen that the points are spread out following a diagonal line. Therefore, it can be concluded that the data is normally distributed.

Heteroscedasticity Test

The Heteroscedasticity test is carried out to determine whether or not there is a similarity in the variance of the residuals to the originally observed linear regression model.

1) Equality 1

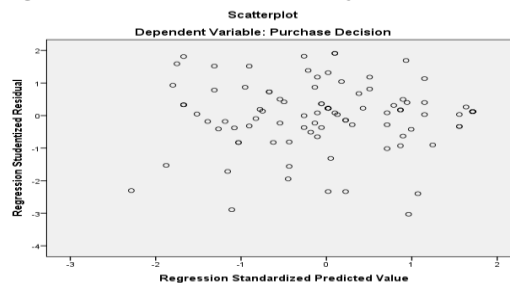
Figure 3 Heteroscedasticity Test Results



Source: Primary data processed, 2023

2) Equality 2

Figure 4 Heteroscedasticity Test Results



Source: Primary data processed, 2023

In Figure 3 and Figure 4 it is known that the points on the graph do not have a particular pattern, but instead the points are spread around the 0 (zero) point or line. Based on this statement, it shows that heteroscedasticity does not occur in the data.

Multicollinearity Test

This multicollinearity test will assess whether the independent and dependent variables will be multicollinearity or not. If the variance inflation factor (VIF) value is below 10 and the tolerance value is above 0.1, it can be concluded that there is no multicollinearity in this variable.

1) Equality 1

Table 2 Multicollinearity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constan)	1.336	1.302		1.025	.308		
1 Product Quality	.305	.090	.284	3.385	.001	.343	2.912
Brand Image	.631	.084	.629	7.498	.000	.343	2.912

a. Dependent Variable: Customer Trust

Source: Primary data processed, 2023

In table 2, equation 1, the product quality tolerance value is 0.343 and the brand image is 0.343. The VIF product quality value is 2.912. Brand image is 2.912. Based on this data, it shows that the tolerance value is > 0.10 and the VIF value is < 10, thus explaining that multicollinearity does not occur.

2) Equality 2

Table 3 Multicollinearity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-2.471	1.830		1.350	.180		
1 Product Quality	.213	.133	.133	1.600	.113	.307	3.256
Brand Image	.649	.148	.435	4.393	.000	.217	4.600
Customer Trust	.554	.142	.372	3.902	.000	.234	4.267

a. Dependent Variable: Purchase Decision

Source: Primary data processed, 2023

In table 3, equation 2, the tolerance value for product quality is 0.307, brand image is 0.217, and customer trust is 0.234. The VIF value of Product Quality is 3,256, Brand Image 4,600, and Product Quality 4,267. Based on the preliminary data, it is shown that the tolerance value is > 0.10 and the VIF value is < 10, thus explaining that multicollinearity does not occur.

Multiple Linear Analysis

Multiple linear analysis is used to determine the existence of a variable with two independent variables, as a predictor factor for general linear regression equations in testing hypotheses.

1) Equality 1

Table 4 Multiple Linear Analysis

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.336	1.302		1.025	.308
1 Product Quality	.305	.090	.284	3.385	.001
Brand Image	.631	.084	.629	7.498	.000

a. Dependent Variable: Customer Trust

Source: Primary data processed, 2023

Regression equation table 4 Z = 0,284 PQ + 0,629 BI

2) Equality 2

Table 5 Multiple Linear Analysis

Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	-2.471	1.830		-1.350	.180
1 Product Quality	.213	.133	.133	1.600	.113
Brand Image	.649	.148	.435	4.393	.000
Customer Trust	.554	.142	.372	3.902	.000

a. Dependent Variable: Purchase Decision

Source: Primary data processed, 2023

Regression equation table 5 $Y = 0,133 PQ + 0,435BI + 0,372CT$

t test

This analysis will compare the calculated t and t table values, with a significance value of 0.05. If the value of t calculated > t table, it will be said that the independent variable has a significant effect on the dependent variable.

Table 6 t test results

Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-2.471	1.830		-1.350	.180
1 Product quality	.213	.133	.133	1.600	.113
Brand image	.649	.148	.435	4.393	.000
Customer trust	.554	.142	.372	3.902	.000

a. Dependent Variable: Purchase decision

Source: Primary data processed, 2023

Based on the results of table 5, it can be seen that:

- Hypothesis 1 states that Product Quality has a positive effect on Customer Trust of 3.385. It can be seen that the calculated t value of the Product Quality variable, while the t table value at the 5% significance level and $df = 100 (100-2)$ is 1.661, which means $t \text{ calculated} > t \text{ table}$ ($3.385 < 1.661$). Meanwhile, the significance value is 0.000, which means it is smaller than 0.05 ($0.001 < 0.05$). It can be concluded that H_0 is accepted, which means that Product Quality has a positive and significant effect on Customer Trust
- Hypothesis 2 states that Brand Image has a positive effect on Customer Trust of 7.498. It can be seen that the calculated t value of the Brand Image variable, while the t table value is at a significance level of 5% and $df = 100 (100-2)$ is 1.661, which means $t \text{ calculated} > t \text{ table}$ ($7.498 < 1.661$). Meanwhile, the significance value is 0.000, which means it is smaller than 0.05 ($0.000 < 0.05$). It can be concluded that H_0 is accepted, which means that Brand Image has a positive and significant effect on Customer Trust.
- Hypothesis 3 states that Product Quality has a negative effect on Pulrchasel Delcision of 1.600. It can be seen that the calculated t value of the Product Quality variable, while the t

table value at the 5% significance level and $df = 100 (100-2)$ is 1.661, which means t calculated $> t$ table ($1,600 < 1.661$). Meanwhile, the significance value is 0.000, which means more smaller than 0.05 ($0.113 < 0.05$). It can be concluded that H_0 is rejected, which means that Product Quality has no significant effect on Purchase Decision.

- d. Hypothesis 4 states that Brand Image has a positive effect on Purchase Decision of 4.393. It can be seen that the t value of the Brand Image variable is calculated while the t table value is at a significance level of 5% and $df = 100 (100-2)$ is 1.661 which means t count $> t$ table ($4.393 < 1.661$). Meanwhile, the significance value is 0.000, which means it is smaller than 0.05 ($0.000 < 0.05$). It can be seen that H_0 is accepted, which means that Brand Image has a positive and significant effect on Purchase Decision.
- e. Hypothesis 5 states that Customer Trust has a positive effect on Purchase Decision of 3.902. It can be seen that the calculated t value of Customer Trust while the t table value is at a significance level of 5% and $df = 100 (100-2)$ is 1.661 which means t calculated $> t$ table ($3.902 > 1,661$). Meanwhile, the significance value is 0.000, which means it is smaller than 0.05 ($0.000 < 0.05$). It can be seen that H_0 is accepted, which means that Customer Trust has a positive and significant effect on Purchase Decision.

F test

F test analysis is used to prove that research that states a significance level of 5% or 0.05 for the proposed hypothesis can be accepted or rejected. The hypothesis is accepted if the significance value of the independent variable is less than 0.05 and the independent variable will have a significant effect on the dependent variable.

Table 7 F Test Results

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	2468.252	3	822.751	124.514	.000 ^b
1 Residual	634.338	96	6.608		
Total	3102.590	99			

a. Dependent Variable: Y

b. Predictors: (Constant), Z, X1, X2

Source: Primary data processed, 2023

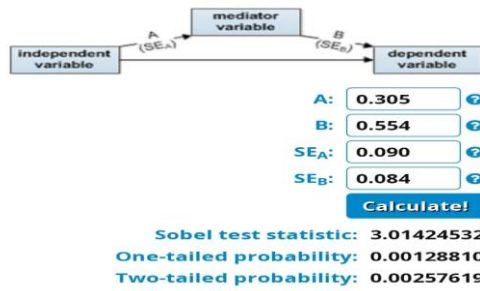
The results of the ANOVA test or F test produce a calculated F value of 124.514 with a significance level of 0.000 or less than 0.05. Soit can be concluded that Product Quality, Brand Image and Customer Trust simultaneously influence Purchase Decisions.

Sobel Test

The Sobel test is a test used to determine whether the relationship between independent and dependent variables through intervening variables is significantly capable of being a mediator in the relationship between variables.

- a. The influence of Product Quality on Purchase Delcision with Customer Trust as an intervening variable.

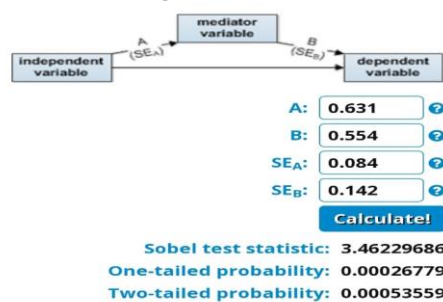
Figure 5 Sobel test



From the results of the Sobel test above with a one-tailed probability value of 0.0001, which means $0.0001 < 0.05$, it can be concluded that the influence of the Product Quality variable on Purchase Decision with Customer Trust as an acceptable intervening variable.

- b. The Influence of Brand Image on Purchase Decisions with Customer Trust as an intervening variable.

Figure 6 Sobel test



From the results of the Sobel test above with a one-tailed probability value of 0.0002, which means $0.0002 < 0.05$, it can be concluded that the influence of the Brand Image variable on Purchase Decision with Customer Trust as an acceptable intervening variable.

Coefficient of Determination (R²)

This coefficient of determination test is used to measure how far the model's ability to explain variations in the dependent variable.

Table 8 Coefficient of Determination (R²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.892 ^a	.796	.789	2.571

a Predictors: (Constant), Customer Trust, Product Quality, Brand Image

b Dependent Variable: Purchase Decision

Source: Primary data processed, 2023

From table 8 it shows that the Adjusted R Square value is 0.789. This data explains that Product Quality (X1), Brand Image (X2), and Customer Trust (Z) have a significant influence of 78.9% on Purchase Decision (Y).

DISCUSSION

The Influence of Product Quality on Customer Trust

Based on the results of the partial t test, it shows that Product Quality has an effect on Customer Trust. It can be seen that the calculated t value for the Product Quality variable is 3.385, while the t table value is at a significance level of 5% and $df = 100 (100-2)$ is 1.661, which means $t_{\text{calculated}} > t_{\text{table}}$ ($3.385 > 1.661$). This can prove that H_0 is accepted, which means that Product Quality has a positive and significant effect on Customer Trust.

Product Quality has a positive and significant effect on Customer Trust. The results of this research also support research conducted by Irdha & Widia (2021), Diza & Imelda, (2016), and Hakim et al., (2014) which stated that Product Quality has a positive and significant influence on Customer Trust.

The influence of brand image on customer trust

Based on the results of the partial t test, it shows that brand image has an effect on Customer Trust. It can be seen that the calculated t value of the Product Quality variable is 7.498, while the t table value at the 5% significance level and $df = 100 (100-2)$ is 1.661, which means $t_{\text{calculated}} > t_{\text{table}}$ ($7.498 > 1.661$). This can prove that H_0 is accepted, which means that Brand Image has a positive and significant effect on Customer Trust.

Brand Image has a positive and significant effect on Customer Trust. The results of this research also support research conducted by Hakim & Yuliyanto, (2014), Maramis & Mananeke, (2022) and Faizal & Nurjanah, (2019) which stated that Brand Image has a positive and significant effect on Customer Trust.

The Influence of Product Quality on Purchase Decisions

Based on the partial t test, it shows that Product Quality has a negative effect on Purchase Decision. It can be seen that the calculated t value for the Product Quality variable is 1.600, while the t table value at the 5% significance level and $df = 100 (100-2)$ is 1.661, which means $t_{\text{calculated}} < t_{\text{table}}$ ($1.600 < 1.661$). This can prove that H_0 is rejected, which means that Product Quality is not significant to the Purchase Decision.

Product Quality does not have a significant effect on Purchase Decision. The results of this research also support research conducted by (Nadiya & Wahyuningsih, 2020), (Ababil et al., 2019), and (Agus & Rizka 2022) which states that Product Quality has no significant effect on Purchase Decision.

The Influence of Brand Image on Purchase Decisions

Based on the results of the partial t test, it shows that brand image influences purchase decisions. It can be seen that the calculated t value for the Product Quality variable is 4.393, while the t table value at the 5% significance level and $df = 100 (100-2)$ is 1.661, which means $t_{\text{calculated}} > t_{\text{table}}$ ($4.393 > 1.661$). This can prove that H_0 is accepted, which means that Brand Image has a positive and significant effect on Purchase Decision.

Brand Image has a positive and significant effect on Purchase Decision. The results of this research also support research conducted by, Muhani & Sabillah, (2022), Faradiba & Husselin, (2022), Naufal et al., (2022), and Febriani & Khairusy, (2020) which stated that Brand Image has a positive effect and significant to Purchase Decision

The Influence of Customer Trust on Purchase Decisions

Based on the results of the partial t test, it shows that Customer Trust has an influence on Purchase Decisions. It can be seen that the calculated t value for the Customer Trust variable is 3.902, while the t table value at the 5% significance level and $df = 100 (100-2)$ is 1.661, which

means t calculated $>$ t table ($3.902 > 1.661$). This can prove that H_0 is accepted, which means that Customer Trust has a positive and significant effect on Purchase Decision.

Customer Trust has a positive and significant effect on Purchase Decisions. The results of this research also support research conducted by Simangel & Tawas, (2023), Simanjuntak & Salimi, (2020) and Anggun & Ahmad, (2022) which stated that Customer Trust has a positive and significant effect on Purchase Decision

CONCLUSION

1. Based on the results of the partial t test, it shows that Product Quality has an effect on Customer Trust. It can be seen that the calculated t value of the Product Quality variable is 3.385, while the t table value at the 5% significance level and $df = 100$ ($100-2$) is 1.661, which means t calculated $>$ t table ($3.385 > 1.661$). This can prove that H_0 is accepted, which means that Product Quality has a positive and significant effect on Customer Trust.
2. Based on the results of the partial t test, it shows that brand image has an effect on Customer Trust. It can be seen that the calculated t value of the Product Quality variable is 7.498, while the t table value at the 5% significance level and $df = 100$ ($100-2$) is 1.661, which means t calculated $>$ t table ($7.498 > 1.661$). This can prove that H_0 is accepted, which means that Brand Image has a positive and significant effect on Customer Trust.
3. Based on the results of the partial t -test, it shows that brand image has a negative effect on customer trust. It can be seen that the calculated t value of the Product quality variable is 7.498, while the t table value at the 5% significance level and $df = 100$ ($100-2$) is 1.661, which means t calculated $>$ t table ($7.498 > 1.661$). This can prove that H_0 is accepted, which means that brand image has a positive and significant influence on Customer Trust.
4. Based on the results of the partial t test, it shows that brand image influences purchase decisions. It can be seen that the calculated t value for the Product Quality variable is 4.393, while the t table value at the 5% significance level and $df = 100$ ($100-2$) is 1.661, which means t calculated $>$ t table ($4.393 > 1.661$). This can prove that H_0 is accepted, which means that Brand Image has a positive and significant effect on Purchase Decision.
5. Based on the results of the partial t test, it shows that Customer Trust has an influence on Purchase Decisions. It can be seen that the calculated t value for the Customer Trust variable is 3.902, while the t table value at the 5% significance level and $df = 100$ ($100-2$) is 1.661, which means t calculated $>$ t table ($3.902 > 1.661$). This can prove that H_0 is accepted, which means that Customer Trust has a positive and significant effect on Purchase Decision.

SUGGESTION

1. For Companies
 - a. The lowest product quality variable is 3.86, where Indosat has not been able to overcome the problem. Therefore, the Indosat company must improve its resolution of problems faced by consumers.
 - b. The lowest brand image variable was 3.89, which means Indosat is far behind its competitors. Of course, the Indosat company must improve the quality of its attributes so that it can compete with other companies.
 - c. The lowest customer trust variable is 3.78, which means the product provided by Indosat is not good. Therefore, the Indosat Company needs to improve the quality of Indosat products, especially in Internet speed, so that consumers who use it feel comfortable.
 - d. The lowest purchase decision variable is 3.78, which means the commitment to buy Indosat products is very low. The Indosat company must spread the network in every remote area so that Indosat consumers are always loyal to use the product.

- e. In hypothesis test 3, H_0 is rejected, which means that Product Quality has no significant effect on Purchase Decision. The quality of Indosat products is still far behind other providers, which causes a lack of interest in purchasing decisions for Indosat cards. Therefore Indosat must improve Product Quality.
2. For future researchers, it would be better to add variables studied, namely other than product quality, brand image, customer trust and purchase decision because there are still many variables that are factors that influence Customer Trust, such as: celebrity endorsers, advertising attractiveness, customer satisfaction and others that do not exist. examined in this research.

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