

The Role of Product Superiority Innovation and Digital Marketing in Driving Purchase Decision Subsidized Mortgage Program

Ainin Hadrah^{1*}, Mahirun², Wenty Ayu Sunarjo³

¹ Department of Management, Faculty of Economics and Business, University of Pekalongan, Pekalongan, 51111, Indonesia

² Department of Management, Faculty of Economics and Business, University of Pekalongan, Pekalongan, 51111, Indonesia

³ Department of Management, Faculty of Economics and Business, University of Pekalongan, Pekalongan, 51111, Indonesia

Corresponding Author at Department of Management, Faculty of Economics and Business, University of Pekalongan, Jl. Sriwijaya No. 3 Kota Pekalongan, 51111, Indonesia
E-mail address: aininhadrah28@gmail.com

ABSTRACT

This study investigates the influence of product superiority and digital marketing on purchase decisions in the context of subsidized mortgage housing at PT Madani Sejahtera Investasi. As competition intensifies in the subsidized housing sector and consumer behavior increasingly shifts toward digital channels, developers are required to differentiate their offerings beyond price. The novelty of this study lies in its integrative approach, examining both the physical attributes of product quality and the strategic use of digital marketing two dimensions rarely analyzed simultaneously within this context. Utilizing a quantitative research method with multiple linear regression analysis, data were collected from 114 purposively selected respondents. The findings reveal that both product superiority and digital marketing have a significant and positive effect on consumers' purchase decisions. These results suggest that improving product specifications and enhancing digital outreach strategies are critical for developers aiming to strengthen market competitiveness in the subsidized housing segment.

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1. Introduction

Access to adequate and affordable housing is universally recognized as a fundamental human right. In the face of rapid urbanization and population growth, Indonesia—like many developing countries—continues to experience a significant housing backlog, particularly for low- and middle-income communities. In response, the Indonesian government introduced the subsidized mortgage program (*Kredit Pemilikan Rumah* or KPR Subsidi), aimed at facilitating home ownership through reduced down payments and fixed interest rates.

The Indonesian government has developed a subsidized Home Ownership Credit (KPR) program as a lighter home financing solution. This program aims to provide easier access to home ownership with affordable prices and a fixed interest rate of 5% throughout the loan period (Sembiring, 2022). While the program offers financial relief, the growing number of participating developers has intensified competition in the subsidized housing market. Developers are no longer competing solely on price, but also on product value and marketing effectiveness.

According to the 2017 population census data, the population is estimated to increase by 1.1% in 2019, indicating that the population is increasing, indicating that a lot of land is needed to meet land needs. The increasing number of middle-class people is driving the growth of the property sector, resulting in increased demand for housing. The level of need for new homes in Indonesia produces 1.2 million per unit annually by 2025, with estimates from the Directorate General of Housing Finance, Ministry of Manpower, and Public Housing. To create products that offer advantages and develop products that are different from the competition, business people are required to update and have the right plan to achieve sales goals. This makes it easier for business people to develop themselves and attract consumer interest, one of the dominant forms of business is the property industry (Hermawan, 2024).

The property industry is an important sector that supports economic growth in Indonesia. The property industry is now one of the trends discussed by the public, especially subsidized housing. Subsidized housing is part of the necessities of life that function to run life in the future era. This makes people increasingly understand and realize the importance of life from now until the next few years. Subsidized housing itself is very competitive, where housing attracts attention and wins the hearts of consumers by providing attractive facilities and services. Although competition in the housing industry is very tight, there are things that can influence purchasing decisions (Hermawan, 2024). However, the decision to purchase a subsidized house is not only influenced by credit relief factors, but also by various marketing factors such as price, service quality, and housing location.

One of the developers actively involved in this program is PT Madani Sejahtera Investasi. In this competitive landscape, product superiority and digital marketing have emerged as strategic tools to attract prospective buyers. At PT Madani Sejahtera Investasi, for instance, innovations in subsidized housing include the use of granite flooring, lightweight steel roofing, aluminum frames, and larger land plots differentiating their offerings from conventional subsidized units. Simultaneously, digital marketing through social media and messaging platforms has become a key channel to engage potential consumers, especially among younger demographics who actively seek housing information online.

Consumers tend to consider the quality of materials such as the use of granite floors, lightweight steel roofs, and anti-termite aluminum frames, as well as a larger building area compared to other housing. In addition, digital marketing also plays an important role in reaching potential buyers through social media, WhatsApp, and other digital. These facts indicate a shift in consumer preferences in the subsidized mortgage program, from initially focusing on price to considering added value and quality.

However, despite these improvements, purchase decisions remain inconsistent—highlighting the need to further examine how product quality and digital marketing influence consumer behavior in this context. Prior studies have shown mixed findings. While Khasbulloh et al. (2023) and Anam et al. (2020) found a significant relationship between product superiority and purchase decisions, other studies (e.g., Rawung et al., 2015; Dewi, 2017) reported otherwise. Similarly, research on digital marketing's influence on housing purchases. This is supported by research by Putri & Marlien (2022), Juli et al. (2021) and Yogastrian (2020) that it influences purchasing decisions. However, according to Pebrianti et al., (2020) and Azizah (2020) it is different that digital marketing has no significant effect on purchase *decisions*.

This study, therefore, aims to analyze the combined impact of product superiority and digital marketing on consumer purchase decisions in subsidized housing, using PT Madani Sejahtera

Investasi as a case study. The novelty of this research lies in its integrative approach, examining both physical and promotional aspects within a single framework an area that remains underexplored in the context of affordable housing. The findings are expected to provide insights for developers seeking to enhance competitiveness and align strategies with shifting consumer preferences..

2. Literature Review

Behavioral Theory

Consumer behavior theory encompasses various models explaining how and why consumers make purchasing decisions. One widely recognized model is the cognitive model, which highlights the importance of mental processes in consumer decision-making (Solomon, 2022). According to Sunarjo (2023), consumer behavior refers to the actions taken by individuals in selecting products both goods and services with the aim of achieving satisfaction and fulfilling their needs.

Kotler and Keller (2021) define consumer behavior as the study of how individuals choose, purchase, use, or dispose of products, services, ideas, or experiences to meet their needs and desires. The present study focuses on consumer behavior in the context of decision-making. The process typically begins with need recognition, followed by information search, evaluation of alternatives, actual purchase, and post-purchase evaluation. This research analyzes the decision-making process, specifically from the information search stage through to the purchase stage within an e-commerce context.

Understanding consumer behavior is a complex task due to the numerous variables involved and the interactions between them. In essence, consumer behavior can be described as a series of actions initiated by the recognition of a need or desire, continuing with product evaluation and consumption, and culminating in post-purchase outcomes such as satisfaction or dissatisfaction.

Purchase Decision

According to Kotler and Keller (2021), a purchase decision represents the consumer's evaluative stage, during which brand preferences are formed and intentions to buy are established. Tjiptono (2020) emphasizes that purchasing decisions are an integral part of consumer behavior, encompassing the process of acquiring and selecting products or services, as well as the decision-making activities before and after the actual purchase.

Pakpahan (2016) highlights that purchasing decisions are influenced by personal characteristics such as age, occupation, and economic status. These factors shape consumer behavior and impact the decision-making process. In summary, a purchase decision is an evaluative process in which consumers select a product or service based on personal preferences, individual traits, and behavioral considerations.

Product superiority

A product is defined as anything offered by producers to be noticed, desired, sought after, purchased, used, or consumed to satisfy market needs and wants (Khasbulloh et al., 2023). Product superiority significantly contributes to consumer satisfaction. According to Oliver (2010), product value is associated with the quality perceived by consumers relative to the price or resources they sacrifice. High-quality products enhance consumer satisfaction, increase brand memory, reduce marketing costs, and drive revenue growth.

Kotler (2018) argues that improved product quality strengthens consumer satisfaction and loyalty, which in turn supports brand advocacy and boosts sales. Product superiority indicators, as

identified by Khasbulloh et al. (2023), include: (1) Accessibility superiority, (2) Design superiority, (3) Durability superiority, (4) Material superiority, and (5) Product facility superiority. Their study found that product superiority significantly and positively affects purchasing decisions.

H1: Product superiority has a positive effect on Purchase Decision

Digital Marketing

Digital marketing refers to marketing efforts that use digital technologies and internet-based platforms to reach and engage with a broader consumer base more efficiently. According to Kotler and Keller (2021), digital marketing involves promoting products or services through channels such as websites, social media, search engines, and email. Chaffey and Ellis-Chadwick (2022) describe it as the application of digital technologies to support marketing strategies, with the goal of customer acquisition and retention through effective communication. Similarly, Strauss and Frost (2014) define it as the process of planning and implementing the distribution of products or services via electronic media to facilitate exchanges that meet personal and organizational goals.

Kotler and Keller (2021) identify six key components of digital marketing: (1) Website, (2) Search Engine Marketing, (3) Web Banner, (4) Social Network, (5) Email Marketing, and (6) Affiliate Marketing. Prior studies by Putri & Marlien (2022), Juli et al. (2021), and Yogastrian (2020) confirm that digital marketing significantly and positively influences consumer purchase decisions.

H2: Digital Marketing has a positive effect on Purchase Decision

3. Method, Data, and Analysis

This study uses a quantitative approach with an explanatory research type. This type of research can be categorized as a correlational study that tests the differences in characteristics of two or more variables due to the relationship between these variables in a particular group (Sugiyono, 2019). The population in this study were all consumers of PT Madani Sejahtera Investasi who had purchased a house in Griya Bahtera 4 Housing type 30/66, which was 146 consumers. The sampling technique used purposive *sampling*, with the following criteria:

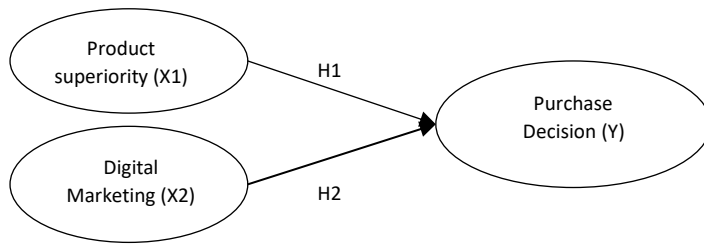
Tabel 1. Respondent Criteria

No	Criteria	Information	
		Yes	No
1	have bought a house in Perumahan Griya Bahtera 4 type	146	-
2	Minimum age 21 years	137	9
3	Minimum education of high school or equivalent	114	23
Total Sample		114	

Based on the criteria set in this study, a total sample of 114 people was obtained that met all the criteria. Data were collected through a questionnaire. google form which is distributed directly to members through platform digital internal cooperative. The questionnaire was designed in the form of a scale Liked 5 points. The variables used in this study are independent variables and dependent variables. The independent (free) variables in this study are Product Superiority (X1) and Digital Marketing variables (X2). While the dependent (bound) variables are *Purchase Decision* (Y). Data analysis techniques used are: 1) Descriptive Statistical Test, 2) Classical Assumption Test consisting of normality test, multicollinearity test, heteroscedasticity test, 3) Multiple Linear Regression Analysis, 4) Model Feasibility Test, 5) Hypothesis Test using SPSS 26.

Research Model

Figure 1. Research Model



4. Result and Discussion

Respondent Characteristics Based on Gender

Table 2. Data gender respondent

Gender	Amount	Percentage
Male	30	26,3%
Female	84	73,7%
Total	114	100%

Source: Output SPSS processed by researchers, 2025

Based on the table above, it shows that the majority of respondents in this study were women, which was 84 people or 73.7% of the total 114 respondents. Meanwhile, male respondents only numbered 30 people or 26.3%. This composition shows that participation in the subsidized mortgage program is more dominant among women. This may indicate that women have an active role in the decision-making process for purchasing a house, including in utilizing the housing subsidy program. In addition, this tendency can also reflect the level of interest or need for women in higher housing ownership in the context of the respondents in this study.

Respondent Characteristics Based on Age

Table 3. Data age respondent

Age	Amount	Percentage
21-30 Years Old	94	82,5%
31-40 Years Old	19	16,7%
41-50 Years Old	1	0,9%
Total	114	100%

Source: Output SPSS processed by researchers, 2025

Based on the table above, it can be seen that the majority of respondents are in the age range of 21-30 years, which is 94 people or 82.5% of the total 114 respondents. Furthermore, 19 respondents or 16.7% are in the age range of 31-40 years, and only 1 respondent or 0.9% are in the age range of 41-50 years. This composition shows that the subsidized mortgage program in this study is more in demand by the younger age group, especially the generation that is entering the early stages of productive life and starting to plan home ownership. This can also reflect that the younger generation is more active in seeking solutions to home ownership through affordable programs such as subsidized mortgages.

Respondent Characteristics Based on Last Education

Table 4. Data education respondent

Education	Amount	Percentage
High Shcool	79	69,3%
Diploma 3	6	5,3%
Bachelor	29	25,4%
Total	114	100,0

Source: Output SPSS processed by researchers, 2025

Based on the table above, it can be seen that the majority of respondents have a final education level of high school or equivalent, namely 79 people or 69.3% of the total 114. respondents. Meanwhile, respondents with Diploma 3 education numbered 6 people or 5.3%, and respondents with Bachelor's education numbered 29 people or 25.4%. This composition shows that the subsidized KPR program in this study is more in demand by individuals with secondary education backgrounds. This may indicate that groups with high school education tend to need more access to affordable housing programs, and are potential targets in subsidized housing policies by the government.

Respondent Characteristics Based on Occupation

Table 5. Data job respondent

Job	Amount	Percentage
Private Employees	70	61,4%
Entrepreneur	11	9,6%
Civil Servants	11	9,6%
Others	22	19,3%
Total	114	100%

Source: Output SPSS processed by researchers, 2025

Based on the table above, it can be seen that the majority of respondents work as private employees, which is 70 people or 61.4% of the total 114 respondents. Respondents who work as entrepreneurs and civil servants (PNS) each number 11 people or 9.6%. The other category includes 22 respondents or 19.3%, which most likely includes jobs such as freelancers, housewives, or not yet working. This composition shows that the subsidized KPR program in this study is more widely accessed by private employees, who may have a fixed income but are still in the lower middle income category, so they need assistance with housing financing through a housing subsidy program.

Validity Test Results

Table 6. Test the validity of each variable

Variable	Item	R Calculate	R Table	Describe
Product superiority (X1)	X1 Question 1	0,667	0.1909	Valid
	X1 Question 2	0,687	0.1909	Valid
	X1 Question 3	0,780	0.1909	Valid
	X1 Question 4	0,705	0.1909	Valid
	X1 Question 5	0,702	0.1909	Valid
Digital Marketing (X2)	X2 Question 1	0,651	0.1909	Valid
	X2 Question 2	0,597	0.1909	Valid
	X2 Question 3	0,715	0.1909	Valid
	X2 Question 4	0,812	0.1909	Valid
	X2 Question 5	0,768	0.1909	Valid

Variable	Item	R Calculate	R Table	Describe
Purchase Decision (Y)	X2 Question 6	0,737	0.1909	Valid
	Y Question 1	0,627	0.1909	Valid
	Y Question 2	0,806	0.1909	Valid
	Y Question 3	0,769	0.1909	Valid
	Y Question 4	0,782	0.1909	Valid
	Y Question 5	0,696	0.1909	Valid
	Y Question 6	0,762	0.1909	Valid

Source: Output SPSS processed by researchers, 2025

Based on the table above, it shows that the validity test of the research instrument with each statement obtained a calculated r value $>$ r table with a significance value $<$ 0.05. So, all statements in the questionnaire are declared valid.

Reliability Test Results

Table 7. Reliability test of each variable

Valiabel	Cronbach Alpha	Standar Alpha	Describe
Product superiority	0,834	0,60	Reliable
Digital Marketing	0,753	0,60	Reliable
Purchase Decision	0,807	0,60	Reliable

Source: Output SPSS processed by researchers, 2025

Based on the table above, it shows that the obtained values cronbach $\alpha >$ 0.60 then the respondents' answers for each variable can be used in research and can be said to be reliable.

Classical Assumption Test

Normality Test Results

Table 8. Normality Test Results

	Unstandardized Residual	Standart	Describe
Asymp. Sig. (2-tailed)	0.200 ^{c,d}	0,05	Normal

Source: Output SPSS processed by researchers, 2025

Based on the results in the table above, it shows that the significance value is 0.200 $>$ 0.05, which means it has a normal distribution.

Multicollinearity Test Results

Table 9. Multicollinearity Test Results

Variable	Tolerance	VIF
Product superiority	0,448	2,233
Digital Marketing	0,448	2,233

Source: Output SPSS processed by researchers, 2025

Based on the table above, it shows that the limit tolerance on each variable is more than 0.10 or $>$ 0.10 and the VIF limit is $<$ 10.00, then it can be concluded that there is no multicollinearity among the independent variables.

Heteroscedasticity Test Results

Table 10. Glejser test result

Variable	Significance	Standard
(Constant)	0,000	0,05
Product superiority	0,113	0,05
Digital Marketing	0,321	0,05

Source: Output SPSS processed by researchers, 2025

From the table above, the results of the Glejser test show that the sig. the value of each variable is greater than 0.05. So overall it can be concluded that there is no heteroscedasticity problem.

Model Feasibility Test Results

Table 11. Model Feasibility Test Results

Model	F	Significance	Describe
Regression	139,051	0.005 ^b	Suitable

Source: Output SPSS processed by researchers, 2025

Based on the table above, the F test results produce an F value of 139.051 with a significance value of 0.005. This significance value is smaller than 0.05, therefore it shows that the regression model in this study is suitable for use in hypothesis testing.

Multiple Linear Regression Analysis Results

Table 12. Multiple Linear Regression Analysis Results

Variabel	B	Std. Error	Describe
(Constant)	1,972	1,333	Positive
Product Superiority	0,245	0,092	Positive
Digital Marketing	0,702	0,078	Positive

$$Y = \alpha + \beta X_1 + \beta X_2 + \epsilon \quad (1)$$

$$Y = 1,972 + 0,245 + 0,702 + e$$

α = 1.972 is the constant value of the regression equation which has a positive value, meaning that if Product Superiority and Digital Marketing are equal to zero (0), then Purchase Decision experienced an increase of 1,972.

β_1 = 0.245 shows a significant positive influence if Product Superiority increases by 1% then Purchase Decision will experience an increase of 0.245.

β_2 = 0.702 shows a significant positive influence when Digital Marketing increases by 1% then Purchase Decision will experience an increase of 0.702.

t-Test Results (Partial)

Table 13. t-Test Results (Partial)

Variable	T	Sig.	Describe
Product Superiority	2,653	0,009	Significance
Digital Marketing	9,045	0,000	Significance

Source: Output SPSS processed by researchers, 2025

Hypothesis test of the Product Superiority education variable (X_1) against Purchase Decision (Y) through the calculation results that have been obtained, the significance level is <0.05 ($0.009 < 0.05$). This shows that the Product Superiority variable has a significant effect on Purchase Decision consumers in subsidized KPR housing PT Madani Sejahtera Investasi. So H_0 is rejected and H_1 is accepted.

Hypothesis test of Digital Marketing variable (X2) against *Purchase Decision* (Y) through the calculation results that have been obtained, the level of significance is <0.05 ($0.001 < 0.05$). This shows that the Digital Marketing variable has a significant effect on *Purchase Decision* consumers in subsidized KPR housing PT Madani Sejahtera Investasi. So H_0 is rejected and H_1 is accepted.

Results of the Determination Coefficient (R^2) Test

Table 14. Results of the determination coefficient test (r^2)

R	R Square	Adjusted R Square	Percentage Remainder	Describe	
.845 ^a	0,715	0,710	71%	29%	Strong Enough

Source: Output SPSS processed by researchers, 2025

Based on the table above, the values obtained are adjusted *r square* of 0.710 which shows that *Purchase Decision* influenced by Product Superiority and Digital Marketing by 71%, while the remaining 29% is influenced by other variables not examined in this study.

Discussion

The Influence of Product Superiority on Purchase Decision

Based on the calculation results in the t-test table, a significance value of $0.009 < \alpha 0.05$ was obtained, which indicates that the Product Superiority variable has a positive and significant effect on the *Purchase Decision* for subsidized KPR houses at PT Madani Sejahtera Investasi. This means that the higher the consumer's perception of the superiority of the product offered, the greater the possibility that they will decide to buy the house.

These results are in line with the theory of Kotler & Keller (2021) which states that product Superiority, both in terms of quality, features, and design, is one of the main factors in forming value perceptions that ultimately influence purchasing decisions. In Griya Bahtera 4 Housing, product Superiority can be seen from the use of quality building materials such as granite floors, aluminum frames, and anti-termite lightweight steel roofs, as well as a land area that is above the average for other subsidized housing. This creates a perception of added value in the eyes of consumers. This finding is also supported by the theory *Value-Based Buying Behavior*, which explains that consumers will still make purchases when the functional value of the product exceeds their expectations regarding price or location.

Thus, it can be concluded that product Superiority has a real contribution in driving home purchasing decisions, especially in the competitive subsidized mortgage market. This result is in line with previous studies by S Khasbullo et al. (2023) and Anam et al. (2020) which stated that product quality and Superiority have a significant effect on property purchasing decisions.

Decision The Impact of Digital Marketing on Purchase Decision

Based on the calculation results in the t-test table, a significance value of $0.000 < \alpha 0.05$ was obtained, which indicates that the Digital Marketing variable has a positive and significant effect on the *Purchase Decision* for subsidized KPR houses. This means that the more effective the digital marketing strategy carried out by the developer, the higher the chance of a purchase decision by the consumer.

These results reinforce the theory of Chaffey & Ellis-Chadwick (2019), which states that digital marketing provides advantages in reaching consumers more widely, quickly, and measurably. Strategies such as the use of social media, online property sites, and interactive communication

features are considered capable of increasing awareness, interest, and ultimately influencing purchasing decisions.

Digital marketing is an important means of conveying product superiority information and answering the information needs of potential buyers in real time. This is in line with the AIDA model (*Attention, Interest, Desire, Action*), where digital marketing helps build awareness and encourages consumers to make quick and informed decisions.

Thus, digital marketing becomes a strategic factor in driving purchasing decisions, especially for the younger generation who are more active in seeking property information through online platforms. This finding is also supported by previous studies such as by Putri & Marlien (2022), Juli et al. (2021) and Yogastrian (2020) which stated that digital marketing has a significant influence on consumer purchasing decisions in the property sector.

5. Conclusion and Suggestion

Conclusion

This study aims to examine the effect of product Superiority and digital marketing on the decision to purchase subsidized KPR houses in Perumahan Griya Bahtera 4 owned by PT Madani Sejahtera Investasi. Based on the results of multiple linear regression analysis and partial test (t-test), it was obtained that the two independent variables, namely product Superiority (X1) and digital marketing (X2), had a positive and significant effect on purchasing decisions (Y). The significance value for product Superiority was 0.009 and for digital marketing was 0.000, both of which were below the threshold of 0.05. This finding strengthens the theory that consumer perceptions of product Superiority (in terms of building specifications, materials, and land area) and the effectiveness of digital marketing strategies (such as social media, online promotions, and easily accessible information) are two main factors in driving property purchasing decisions, especially in the subsidized KPR segment. This means that the higher the perceived product Superiority and the more intensive and targeted the digital marketing strategy carried out by the developer, the higher the likelihood of consumers to make a home purchase.

However, this study has several limitations. First, the object of the study is limited to one housing project, namely Griya Bahtera 4, so the results do not reflect the general conditions of all subsidized housing. Second, the approach used is quantitative, so it does not delve deeper into consumer perceptions, obstacles, or emotional considerations that can influence purchasing decisions. Third, the research model only involves two main variables, whereas other factors such as location, surrounding environment, purchasing power, and consumer testimonials may also have an influence on purchasing decisions and are worthy of further study.

Suggestion

Based on the findings and limitations of the research, the author makes several suggestions as follows:

1. For the developer (PT Madani Sejahtera Investasi), it is recommended to maintain and continue to improve product superiority, such as the quality of building materials, design, and facilities, in order to maintain competitiveness amidst the competition for subsidized housing. In addition, it is necessary to strengthen a more creative and informative digital marketing strategy, in order to reach consumers more widely, especially the younger generation who are tech-savvy.
2. For further researchers, it is recommended to add other variables that have the potential to influence purchasing decisions, such as price perception, location, social environment, and

consumer testimonials. Research can also be conducted with a mixed approach (*mixed methods*) to dig deeper into homebuyer experiences and preferences.

3. For the development of academic literature, this study provides an initial contribution to the study of consumer behavior in the subsidized housing sector. In the future, similar studies can be developed with a focus on the comparison between digital and conventional marketing strategies in the property industry, as well as their effects on various market segments.

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