



The Influence of Brand Image and Brand Trust on Purchase Decisions Through Consumer Trust as Intervening Variables in N'cip Roti

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Abstract. *The fierceness of today's business battles requires business actors to be able to win the competition to achieve the goals that have been planned. Therefore, they must know what factors can influence consumer purchasing decisions. Brand image, brand trust and consumer trust are factors that can influence purchasing decisions. The research aims to determine the effect of brand image and brand trust on purchasing decisions through consumer trust as an intervening variable in N'cip Roti. The research was conducted by distributing questionnaires via Google form to consumers. The population in this study are consumers who make purchases at N'cip Roti. The sample of this research is 80 with purposive sampling technique. Data analysis techniques using SmartPLS 3.2.9. The results of this study indicate that the brand image variable has no effect on purchasing decisions, brand trust has an effect on purchasing decisions, consumer trust has an effect on purchasing decisions, brand image has no effect on purchasing decisions through consumer trust, brand trust has an effect on purchasing decisions through consumer trust in N'cip Roti.*

Keywords: *Brand Image, Brand Trust, Consumer Trust and Purchase Decision*

INTRODUCTION

The fierceness of today's business battles requires business actors to be able to win the competition to achieve the goals that have been planned. Business competition in the culinary field is a challenge for every business actor to maintain and develop his business. The more culinary businesses of this kind make the competition even tighter. Business people must be able to attract consumers in large numbers so that the products marketed sell well, so they must know what factors can influence consumers before making a purchase.

One of the factors that can influence consumer decisions in making purchases is the brand. A brand or commonly called a brand is an identity consisting of a logo, packaging and name as a differentiator. Consumers are facilitated in knowing a particular brand through the

specified brand, the brand can also be a differentiator between other competitors' products. Maslichah in his research (Citra & Santoso, 2016) states "Consumers who have confidence in certain brands are more confident in deciding to buy, these internal factors have a great influence on purchasing decisions".

Bread business is not a new venture in the business world. Until now the business has pretty good prospects, it can be seen from the existence of these businesses everywhere. N'cip Roti is a business engaged in the culinary field of bread and cakes. The owner or owner of N'cip Roti started working in the bakery world from 2015, which initially only served the production of pastries, then innovated into celebration bread and only made orders and did not have a physical shop. Due to the large number of customer requests to hold ready products every day, the owner finally ventured to open a shop called N'cip Roti which was inaugurated in January 2021.

Brand image or brand image makes a product known in the community. The selection of a name or brand is one of the factors that can attract consumers who are only seen from a product brand being sold. The development of the bakery business has made business actors able to compete with other competitors. N'cip Roti is a culinary business that has a brand that can create a relationship between the brand and consumers through its name. In addition, the competitive price offered is also able to make the brand image known by the public.

The sustainability of a brand comes from the influence of strong brand trust. Because, if a brand is no longer reputable, the product market with that brand will not be able to develop. Likewise, if consumers trust the brand, products from that brand can grow in the market (Adhari, 2021). Trust in a brand can be seen from consumer confidence in the product and whether it meets expectations or not. With the quality of its products and services, N'cip Roti can create a good perception in the minds of consumers so that trust in a brand arises. The trust that exists in consumers arises when the product being sold is in accordance with the desired expectations. In this case N'cip Roti creates confidence in consumers, apart from through service and product quality, it also fulfills and maintains the agreements that have been made to consumers.

As with brand trust, consumer perception influences decisions before making a purchase. The initial step of the purchase decision begins when the consumer needs a product, then chooses and decides to purchase a certain brand product previously by determining which product to buy by comparing other brand products. A positive brand image on N'cip Roti is

able to generate trust in a brand in consumers which ultimately influences purchases based on consumer trust in the brand they like.

Based on the description above, the researcher is interested in identifying "THE EFFECT OF BRAND IMAGE AND BRAND TRUST ON PURCHASE DECISIONS THROUGH CONSUMER TRUST AS AN INTERVENING VARIABLE IN N'CIP ROTI".

LITERATURE REVIEW

Brand Image

A brand is something that is used as a certain characteristic of an organization or company, it can also be an individual for a product or service that is owned as a differentiator from others including names, signs and symbols (Firmansyah, 2019).

Kotler in (Susilawati & Wufron, 2017) explains the meaning of own brand image is consumer trust in a particular brand or product. Biel in (Firmansyah, 2019) explains that there are several indicators in brand image including:

1. Corporate image
2. User image
3. Product image

Brand Trusts

According to (Kasnowo et al., 2022) consumers in making brand or product choices to build interest in brands are called trust. According to Delgado in (Susilawati & Wufron, 2017) explaining the definition of self-brand trust is a voluntary act of consumers in entrusting the brand for every obligation that the company has promised for the product it produces.

According to R. Lassoued & J.E Hobs in (Laksono & Suryadi, 2020) states that there are 4 (four) indicators that exist in brand trust, namely:

1. Brand Credibility
2. Brand Competence
3. Brand Favor
4. Brand Reputation

Consumer Trust

According to Morgan & Hunt in (Adabi, 2020) the key to maintaining a long-term relationship, including with a brand, is trust. Long-term relationships will increase consumer confidence in the expectations that will be received from the company, thereby reducing consumer anxiety about the services they receive. Following are some indicators to find out how much consumers trust sellers, according to Kotler and Keller (Mutiarra & Wibowo, 2020). 4 (four) indicators of consumer confidence, among others:

1. Bevelonce
2. Ability
3. Integrity
4. Willingness to Depend

Purchasing Decision

Tjiptono in (Wiranata et al., 2021) explains that purchasing decisions are consumer processes in understanding the problem, seeking information about certain products or brands and evaluating how well these alternatives can solve the problem, which ultimately leads to purchasing decisions. Following are some indicators in purchasing decisions (Wiranata et al., 2021), namely:

1. Variant
2. Benefits
3. Famous
4. Comparison
5. Media information

RESEARCH METHODS

This research is a quantitative research with the reason to test the hypothesis proposed. The population of this research is consumers who have made an unknown number of purchases. The sampling technique used purposive sampling with the method used is non-probability sampling. The population of this study is not yet known. Then the sampling technique is used. According to Ferdinand in (Bastian, 2014) the sample measurement guidelines can be determined depending on the number of parameters estimated. The guideline is 5-10 times the number of parameters estimated. This study has a total of 16 indicators. Therefore, based on the measurement guidelines, the required number of samples is $16 \times 5 = 80$ samples.

In this study obtain data or information sourced from primary data and secondary data. Scale measurements were carried out using a Likert scale with the distribution technique via Google Form. At the data analysis stage using the help of smartPLS 3.2.9 software, while for testing using the Partial Least Square (PLS) based Structural Equation Model (SEM) approach.

RESULTS AND DISCUSSION

A. Measurement Model (outer model)

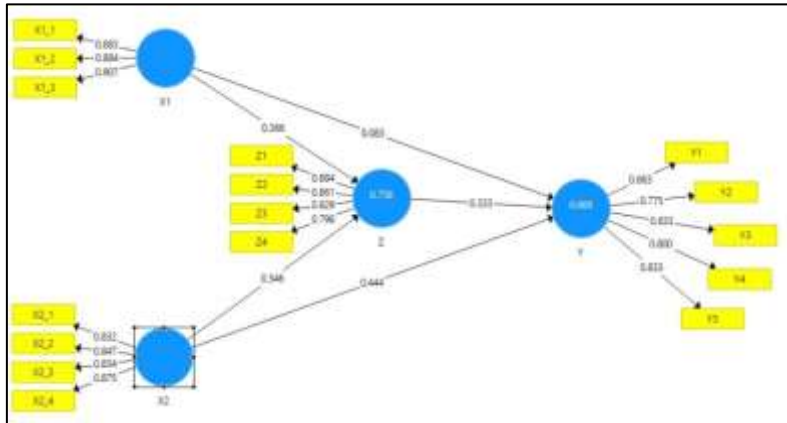


Figure 1. Path Diagram From PLS Algorithm

In this test there are 2 (two) Convergent Validity and Discriminant Validity tests to test whether the construct is valid or not.

1. Validity Test

- **Convergent Validity**

Table 1. Loading Factor Test Results

	X1	X2	Y	Z
X1_1	0,883			
X1_2	0,884			
X1_3	0,907			
X2_1		0,832		
X2_2		0,847		
X2_3		0,834		
X2_4		0,875		
Y1			0,863	
Y2			0,775	
Y3			0,833	
Y4			0,800	
Y5			0,833	
Z1				0,884
Z2				0,861
Z3				0,829
Z4				0,798

Source : Data Processing With SmartPLS (2023)

As seen from table 1. it shows the value of the loading factor for each variable is more than 0.7. This proves that all indicators are valid because it is >0.70.

Table 2. Average Variance Extracted Test Results

	AVE
X1	0,794
X2	0,718
Y	0,674
Z	0,712

Source : Data Processing with SmartPLS (2023)

Table 2. shows the value of each construct > 0.5. According to (Ghozali, 2021) the AVE value must be > 0.5. Therefore the constructs in this study are declared valid and meet the convergent validity test.

- **Discriminant Validity**

Table 3. Cross Loading Test Results

	X1	X2	Y	Z
X1_1	0,883	0,721	0,628	0,711
X1_2	0,884	0,729	0,621	0,739
X1_3	0,907	0,734	0,664	0,720
X2_1	0,738	0,832	0,746	0,765
X2_2	0,669	0,847	0,641	0,700
X2_3	0,655	0,834	0,657	0,612
X2_4	0,697	0,875	0,635	0,770
Y1	0,568	0,717	0,863	0,684
Y2	0,533	0,568	0,775	0,583
Y3	0,662	0,653	0,833	0,612
Y4	0,582	0,593	0,800	0,554
Y5	0,594	0,692	0,833	0,731
Z1	0,693	0,715	0,643	0,884
Z2	0,696	0,760	0,617	0,861
Z3	0,659	0,706	0,616	0,829
Z4	0,687	0,668	0,733	0,798

Source : Data Processing with SmartPLS (2023)

Table 3. shows that the crossloading value is good. Because the correlation value of the constructs and indicators is higher than the other blocks. the resulting value of crossloading also exceeds 0.70.

2. Reliability Test

- Composite Reliability

Table 4. Composite Reliability Test Results

	<i>Composite Reliability</i>
X1	0,920
X2	0,910
Y	0,912
Z	0,908

Source : Data Processing with SmartPLS (2023)

In table 4. composite reliability shows that each construct has a construct value > 0.7 . It can be said that the value of each construct is good and reliable or meets the reliability test.

- Cronbach Alpha

Table 5. Cronbach Alpha Results

	<i>CRONBACH ALPHA</i>
X1	0,870
X2	0,869
Y	0,879
Z	0,864

Source : Data Processing with SmartPLS (2023)

Table 5. shows each cronbachs alpha value > 0.70 . So, it can be concluded that all constructs are acceptable or have good reliability.

B. Structural Models

1. R Square

Table 6. R² Test Results

	<i>R Square</i>	<i>R Square Adjusted</i>
Y	0,669	0,656
Z	0,758	0,752

Source : Data Processing with SmartPLS (2023)

Based on table 6. it shows that the R² value of the Y variable (purchasing decision) is 0.669, meaning that the coefficient of determination (R²) has a moderate effect because it is more than 0.33. So that the Y variable is able to explain its moderate effect of 66.9%, while other variables outside the study that affect it are 33.1%.

Furthermore, for the value of the R Square variable Z (consumer trust) of 0.758 it is said to have a strong influence because it exceeds the strong criterion value of

0.67. So that variable Z is able to explain its strong influence of 75.8% while others are influenced by other variables outside the research of 24.2%.

2. Q Square

Table 7. Q² Test Results

	<i>Q Square</i>
Y	0,423
Z	0,531

Source : Data Processing with SmartPLS (2023)

Based on the table above, the Q Square value of the purchasing decision variable is 0.423 and consumer confidence is 0.531. This shows that it has predictive relevance because Q2 is more than 0. Meanwhile, to find out the effect size of Q2, you can use the following formula:

$$q^2 : \frac{Q^2 \text{ included} - Q^2 \text{ excluded}}{1 - Q^2 \text{ included}}$$

$$q^2 : \frac{0,531 - 0,423}{1 - 0,531}$$

$$q^2 : 0,230$$

So the results of the effect size q² show that the model is moderate because it has a value of 0.230 greater than the rule of thumb value of 0.02 (weak), 0.15 (moderate) and 0.35 (strong).

3. Goodness of Fit

The following is the formula for calculating the Goodness of Fit test value:

$$\text{GoF} = \sqrt{\text{AVE} \times R^2}$$

$$\text{GoF} = \sqrt{0.724 \times 0.7135} = 0,718$$

In the above calculation the GoF (Goodness of Fit) model is declared valid and has great performance because it meets the criteria > 0.38.

C. Hypothesis Testing

According to (Ghozali, 2021), a significant value in hypothesis testing (two-tailed) has a rule of thumb t-value of 2.58 (with a significant level of 1%), 1.96 (with a significant level of 5%) and 1.65 (with a significant level of 10%). In the study using a value of 5%

with a T-statistic of 1.96. It can be concluded that if the p-value < 0.05 and the T-statistic > 1.96 is declared significant, then H_a can be accepted and H_0 is rejected and vice versa.

Direct Effect of Relations Between Variables

Table 8. Path Coefficients

	<i>Original Sample</i>	<i>T statistics</i>	<i>P-Value</i>
(H1) X1 ->Y	0,083	0,619	0,536
(H2) X2 ->Y	0,444	2,733	0,006
(H3) Z ->Y	0,333	2,290	0,022

Source : Data Processing with SmartPLS (2023)

The direct influence on table 8. can be described as follows:

1. H1: Judging from the results of table 8. path coefficient, the direct effect of brand image on purchasing decisions has a significant value of more than (> 0.05), namely 0.536 with a T-statistic value of < 1.96 of 0.619. So, H_0 can be accepted and H_a is rejected. So that brand image does not significantly influence purchasing decisions.
2. H2: Seen from the results of table 8. path coefficient, the direct effect of brand trust on purchasing decisions has a significant value less than (< 0.05) which is equal to 0.006 and the T-statistic value is > 1.96 2.733. So, H_0 is rejected and H_a can be accepted. So that brand trust has a significant effect on purchasing decisions.
3. H3: Seen from the results of table 8. path coefficient, the direct influence of consumer confidence on purchasing decisions has a significant value < 0.05 , namely 0.022 and a T-statistic value of > 1.96 , which is 2.290. So, H_0 is rejected and H_a can be accepted. So that consumer trust has a significant effect on purchasing decisions.

1. Indirect Effect of Relations Between Variables

Table 9. Specific Indirect Effect

	<i>Original Sample</i>	<i>T statistics</i>	<i>P-Value</i>
(H4) X1 ->Y->Z	0,122	1,713	0,085
(H5) X2 ->Y->Z	0,182	2,041	0,041

Source : Data Processing with SmartPLS (2023)

The direct influence on table 9. can be described as follows:

1. H4: Seen from the results in table 9. specific indirect effect, the indirect effect of brand image on purchasing decisions through trust has a significant value of more than (> 0.05), namely 0.084 with a T-statistic value < 1.96 of 1.713. So, H0 can be accepted and Ha is rejected. So that brand image does not significantly influence purchasing decisions through consumer trust as an intervening variable.
2. H5: Seen from the results in table 9. specific indirect effect, the indirect effect of brand trust on purchasing decisions through consumer trust has a significant value of less than (< 0.05), namely 0.041 and a T-statistic value of > 1.96 of 2.041 . So, H0 is rejected and Ha can be accepted. So that brand trust has a significant effect on purchasing decisions through consumer trust as an intervening variable.

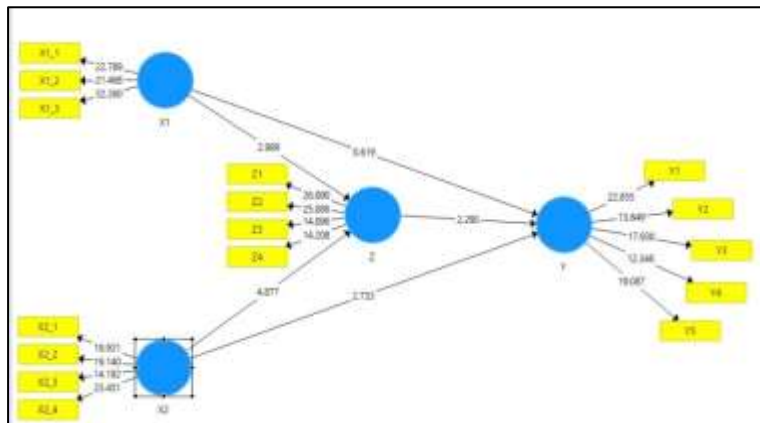


Figure 2. Path Diagram From Bootstrapping

DISCUSSION

1. This study explains that the lack of optimality when building a brand image at N'cip Roti will affect the decisions consumers make before making a purchase. The lack of optimality in building a brand image at N'cip Roti makes consumers less familiar with the products sold at N'cip Roti. However, the brand image in N'cip Roti is like its unique name, so that consumers become curious and make purchases. The unique name of N'cip Roti is also able to differentiate between other competitors so that consumers find it easier to choose the preferred brand.
2. In this study it can be explained that consumers who believe in certain brands will prefer brands they know more than others. This means that when the consumer believes that

the brand reputation will be good, in the end the customer is loyal and will continue to make purchases.

3. In this study it can be explained that the trust that exists in consumers is able to influence purchasing decisions by meeting consumer expectations. Fulfillment of consumer expectations that have been fulfilled by N'cip Roti will have an impact on loyalty which ultimately creates a sense of trust resulting in a purchase decision.
4. This study explains the fourth hypothesis that brand image does not play a role in influencing purchasing decisions through consumer trust. This could be due to a lack of relationship between brands and consumers or it could be because the N'cip Roti brand is still not widely known. Consumers also do not know much about the products sold at N'cip Roti. This creates a lack of confidence in consumers to make purchases. Even so, the fulfillment of expectations made by Ncip Roti was able to make consumers trust and make purchases.
5. In this study, it can be explained that brand trust is interrelated with customer beliefs and purchasing decisions. A good reputation for brand trust makes consumers trust, so that confidence emerges which ultimately influences the decision making that will be chosen.

CONCLUSION

Based on the results of the analysis and description of the discussion that has been presented in the previous chapters, several conclusions can be drawn, such as:

1. Purchase decisions at N'cip Roti are not significantly influenced by brand image.
2. Purchase decisions at N'cip Roti are significantly influenced by brand trust.
3. Purchase decisions at N'cip Roti are significantly influenced by consumer confidence.
4. Purchase decisions through consumer trust as an intervening variable at N'cip Roti are not significantly influenced by brand image.
5. Purchase decisions through consumer trust as an intervening variable at N'cip Roti are significantly influenced by brand trust.

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