

THE INFLUENCE OF PRICE PERCEPTION, BRAND TRUST, AND ONLINE CUSTOMER REVIEWS ON THE PURCHASE DECISION OF SKINTIFIC SKINCARE AMONG STUDENTS OF MERCU BUANA UNIVERSITY YOGYAKARTA



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ABSTRACT

This study aims to examine the influence of price perception, brand trust, and online customer reviews on purchasing decisions of Skintific skincare products among students at Universitas Mercu Buana Yogyakarta. The research adopts a quantitative approach with a causal associative design. A total of 100 respondents were selected using purposive sampling. Data were collected through a five-point Likert scale questionnaire and analyzed using multiple linear regression techniques. The findings reveal that, simultaneously, price perception, brand trust, and online customer reviews significantly influence purchasing decisions. Partially, price perception and online customer reviews have a positive and significant effect on purchasing decisions, whereas brand trust does not show a significant influence. Among the independent variables, online customer reviews emerge as the most dominant factor affecting purchasing decisions. These results indicate that young consumers tend to rely more heavily on peer-generated reviews and perceived value for money rather than solely on brand trust. The study offers important implications for digital marketing strategies, emphasizing the need to strengthen competitive price positioning and actively manage online customer reviews as credible and persuasive sources of consumer information.

Keywords: *Price Perception; Brand Trust; Online Customer Reviews; Purchasing Decisions; Skintific*

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INTRODUCTION

The development of the cosmetics industry, particularly skincare products, has shown a significant upward trend in Indonesia (Kementerian Perindustrian Republik Indonesia, 2024). This growth is partly driven by lifestyle changes and the increasing public awareness of the importance of maintaining skin health and paying attention to personal appearance (Kementerian Perindustrian Republik Indonesia, 2024). Data from the Ministry of Industry of the Republic of Indonesia shows that the number of business actors in the cosmetics industry increased from 726 in 2020 to 1,292 in 2024, with 83% being micro and small scale enterprises, and 17% medium and large scale industries. The intense business competition encourages business players to design appropriate marketing strategies to increase consumer purchasing decisions (Sabella, 2022).

Purchasing decision is a process in which consumers choose to buy a particular product or service after going through the stages of problem recognition, information search, evaluation of alternatives, and final purchase decision (Devi & Fadli, 2023). The level of consumer purchasing decisions can be influenced by several factors, namely price perception, brand trust, and online customer reviews (Tirtayasa et al., 2021).

Price perception refers to the extent to which consumers understand and assess a price as reasonable and in line with the benefits of the product received (Aisyah & Tuti, 2022). Price is an important element influencing consumer decisions because it represents the value consideration in exchanging benefits and costs (Sabella, 2022). A study conducted by Lotulung et al. (2023), found that price perception has a significant positive effect on consumer purchasing decisions. This finding confirms that the better consumers perceive the pricing policies offered by marketers, the more likely purchasing decisions will increase. However, Tiara's (2023) research revealed that price perception is not a determining factor in purchasing decisions; in the context of counterfeit luxury bags, price does not have a significant effect on consumer purchasing decisions.

Consumer purchasing decisions can also be determined by their trust in the product brand. Brand trust is the consumer's belief that a brand has the ability, reliability, and integrity to meet consumer needs or expectations (Tirtayasa et al., 2021). According to Tragandi et al. (2024), the stronger the consumer's trust in a product brand, the more it significantly impacts the increase in purchasing decisions. Conversely, other research findings from Stepanus and Audita (2022) show that consumer trust does not have a significant impact on purchasing decisions.

The shift in consumer shopping patterns from conventional methods to digital transactions has made it easier for consumers to use Online Customer Reviews (OCR) as one of the factors considered in making purchasing decisions (TBP et al. 2025). Online customer reviews are evaluations or opinions from consumers published online after they have used a product or service (Gultom & Khoiri, 2023). According to TBP et al. (2025), OCR can encourage online purchasing decisions because they are considered a trustworthy source of information from fellow consumers.

This study of consumer behavior, particularly regarding purchasing decisions, aims to examine the influence of price perception, brand trust, and online customer reviews on the purchasing decisions of Skintific skincare products. Skintific is one of the local brands that emphasizes its advantages in maintaining the skin barrier and utilizes the latest technology to address skin problems. Therefore, this research is conducted to provide a deeper understanding of the factors that influence purchasing decisions, particularly among students at Universitas Mercu Buana Yogyakarta.

LITERATURE REVIEW

Price Perception

Price perception is one of the main determinants in the purchasing decision-making process (Valentine et al., 2023). This concept refers to the way individuals evaluate the price of a product, not only in nominal terms but also psychologically, based on their perception of the value and benefits gained from the product (Diana & Krisnawati, 2025). In other words, price perception is not merely about whether a product is expensive or cheap, but also reflects the consumer's evaluation of value for money the balance between quality and the cost that must be incurred.

According to Zeithaml (1988), price perception is closely related to value perception, which is the consumer's overall assessment of a product's usefulness based on what is received and what is sacrificed. If consumers feel that the offered price fairly reflects the product's quality, they tend to have a positive price perception. Conversely, a price considered unreasonable or too high compared to the benefits offered will result in a negative perception and hinder purchasing decisions (Valentine et al., 2023).

In the context of university students as the target market, price perception becomes increasingly important due to their limited purchasing power. Young consumers are generally more price-sensitive and more active in comparing prices across products before making a purchase (Diana & Krisnawati, 2025). They also tend to use digital platforms to look for information on discounts, promotions, or price bundling, making it essential for pricing strategies to align with the expectations and behaviors of this digital-native demographic (TBP et al., 2025).

Therefore, price perception is not merely a technical aspect of marketing strategy but also a strategic element directly related to brand image, consumer loyalty, and market competitiveness (Tirtayasa et al., 2021). In a competitive industry such as skincare, understanding how consumers perceive price can be the key to improving purchasing decisions and maintaining the brand's position in consumers' minds.

Brand Trust

Brand Trust is an essential element in establishing a long-term relationship between consumers and a product (Mahmudah, 2023). This trust is built when consumers believe that a brand can consistently meet their expectations in terms of product quality, benefits, and brand communication (Mahmudah, 2023). In the context of marketing, brand trust also reflects the perception of a brand's integrity and reliability, including the extent to which it fulfills its promises and acts in accordance with values that consumers believe in.

Brand trust is formed through two main dimensions: reliability and intentionality (Budihardja & Sitinjak, 2022). A brand that proves to be reliable and has goodwill in meeting consumer needs will foster a sense of security and loyalty. This is particularly important in situations where consumers must make purchasing decisions amid numerous similar product options (Budihardja & Sitinjak, 2022).

Several studies support the positive influence of brand trust on purchasing behavior. Ikhsani et.al (2021) found that trust in a brand can increase purchase intentions, both for first-time and repeat purchases. Strong trust can even reduce consumers' price sensitivity, as the brand is perceived to guarantee quality. However, the effect of brand trust is not always consistent across contexts. For instance, Sholihin (2021) found that in certain product categories, such as fast fashion, brand trust does not significantly affect purchasing decisions. This may occur when consumers are more focused on trends, price, or social recommendations rather than brand credibility.

In today's highly dynamic and digital marketplace, brand trust is increasingly challenged by the abundance of information sources available online (Hutagalung, 2022). Consumers no longer rely solely on company claims but also assess brands based on user reviews, personal experiences, and brand presence on social media TBP et al., (2025). Among younger generations, such as university students, brand trust is often not yet fully established and tends to be more flexible, making them more open to trying new brands if they have a positive experience (Diana & Krisnawati, 2025).

Therefore, while brand trust remains a valuable asset in long-term marketing strategies, companies must understand that building trust today requires more than just promotion or reputation it also demands active engagement, transparency, and authentic customer experiences.

Online Customer Review (OCR)

Online Customer Review (OCR) are a form of horizontal communication between consumers that arises in response to their experience using a product or service (Sari, 2022). These reviews are typically published through various digital platforms such as e-commerce sites, social media, forums, or dedicated review applications.

In an increasingly connected digital environment, OCR plays a strategic role in shaping consumer opinions and perceptions. Reviews often contain information about product quality, delivery speed, product accuracy compared to its description, and customer service (Sari, 2022). OCR can drive purchasing decisions because consumers perceive reviews from fellow users as a form of electronic word-of-mouth (e-WOM) with high credibility (Hutagalung, 2022). Purchasing decisions, which previously relied on one-way information from companies, have now evolved into a process influenced by the experiences and recommendations of consumer communities (Hutagalung, 2022).

Key factors that make OCR influential include the number and intensity of reviews, the quality of the review content (length, detail, and honesty), and the presence of visual elements such as product photos and videos (Sari, 2022). Honest, informative, and detailed OCRs can provide realistic insights that help potential buyers evaluate a product. Additionally, star ratings and the consistency of reviews further strengthen consumer perceptions of a product's or brand's credibility (Hutagalung, 2022).

The influence of OCR is particularly strong among younger generations who are digital natives (Diana & Krisnawati, 2025). University students, for example, are highly familiar with online environments and often rely on reviews before making purchases, especially for personal categories such as skincare. They tend to seek testimonials from other users through social media platforms like TikTok, Instagram, and YouTube, as well as in e-commerce comments, before deciding to buy. This behavior stems from the desire to minimize purchasing risks, as reviews are considered more representative than advertisements (Hutagalung, 2022).

Therefore, online customer reviews have become one of the most vital elements in the purchasing decision-making process. For companies, it is essential to cultivate a healthy and honest review ecosystem by encouraging customers to provide feedback after transactions, actively responding to reviews, and maintaining product and service quality to preserve a strong reputation in the digital space (TBP et al., 2025).

Purchase Decision

A purchase decision is the final result of a series of psychological and behavioral processes undertaken by consumers in selecting and deciding on the product or service to buy (Hatumena et al., 2022). This process reflects how consumers respond to

environmental stimuli, whether in the form of personal needs, social influences, or information from marketing media (Hatumena et al., 2022). The purchasing decision process consists of several key stages: need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior (Hatumena et al., 2022).

In the need recognition stage, consumers become aware of a gap between their actual condition and their ideal condition for example, the need for healthy skin care. The next stage is the information search, where consumers look for references through digital media, online reviews, or other people's experiences to find a suitable solution. During the evaluation of alternatives stage, consumers compare various brands based on attributes such as price, quality, and reputation. The purchase decision is finally made when consumers feel confident enough in their product choice. After the purchase, post-purchase behaviors such as satisfaction or disappointment become important indicators that influence loyalty and future purchasing decisions (Hatumena et al., 2022).

In the context of skincare products, purchase decisions are heavily influenced by both emotional and rational factors simultaneously (Tirtayasa et al., 2021). Consumers consider not only the effectiveness and safety of the product but also brand image, social media trends, influencer recommendations, and testimonials from other users (Tragandi et al., 2024). Moreover, because skincare products are personal in nature and related to self-confidence, consumers tend to be more selective and cautious when making purchasing decisions.

Purchase decisions are also influenced by perceived value, which is the comparison between the expected benefits and the sacrifices made (Tj et al., 2022). Benefits may include product results, satisfaction, or improved appearance, while sacrifices may involve money, time, or risk. In the case of university students, this young consumer group often demonstrates a more critical purchasing process due to budget constraints but high needs related to appearance and social presence (Devi & Fadli, 2023).

In the digital era, purchasing decisions are no longer influenced solely by manufacturer promotions but are also strongly shaped by the digital social environment, including online customer reviews, ratings, and the product's presence on e-commerce platforms or social media (TBP et al., 2025). As digital literacy increases, consumers are becoming more active in seeking information, making comparisons, and even shaping public opinion through the content they create themselves (Hutagalung, 2022).

Therefore, understanding the purchasing decision process is crucial for businesses, especially in designing marketing strategies that align with the behavior and preferences of modern consumers. Efforts to improve price perception, build brand trust, and encourage positive customer reviews can be key to effectively influencing purchase decisions (Tirtayasa et al., 2021; Valentine et al., 2023; TBP et al., 2025).

Research Method

This study employs a quantitative approach with a causal associative research design, aiming to examine the effect of price perception, brand trust, and online customer reviews on the purchase decision of Skintific skincare products (Sugiyono, 2019). The population in this study consists of students from Universitas Mercu Buana Yogyakarta, selected because they are considered a young consumer group that is active in skincare product consumption and responsive to digital information.

The sampling technique used is purposive sampling, with the following criteria:

1. Active students of Universitas Mercu Buana Yogyakarta,
2. Aged at least 17 years, and

3. Have purchased Skintific skincare products at least once in the past three months.

The number of respondents in this study is 100, which is deemed sufficient for conducting inferential statistical analysis.

The research instrument was developed in the form of an online questionnaire using a five-point Likert scale, ranging from 1 = "Strongly Disagree" to 5 = "Strongly Agree." The questionnaire was constructed based on indicators for each variable as follows:

1. Price Perception (X1): measured through four indicators by Valentine et al., (2023) :
 - Price suitability with product quality,
 - Price affordability,
 - Price competitiveness compared to other brands, and
 - Perception that the price reflects the benefits obtained.
2. Brand Trust (X2): measured through four indicators by Tirtayasa et al. (2021):
 - Skintific brand reputation,
 - Confidence in the brand's promises or claims,
 - Consistency in product quality, and
 - Product suitability with consumer expectations.
3. Online Customer Review (X3): measured through four indicators by TBP et al. (2025):
 - Frequency and intensity of reading reviews,
 - Trust in reviews from other consumers,
 - Credibility of information from online reviews, and
 - Influence of reviews on purchasing decisions.
4. Purchase Decision (Y): as the dependent variable, measured through four indicators by Tirtayasa et al. (2021):
 - Confidence in choosing the product,
 - Product loyalty,
 - Intention to repurchase, and
 - Willingness to recommend the product to others.

Before the main data collection, validity testing was conducted using Corrected Item-Total Correlation, and reliability testing was conducted using Cronbach's Alpha. The results showed that all items were valid (r calculated $>$ r table) and reliable ($\alpha > 0.70$) (Ghozali, 2018).

The data analysis technique used is multiple linear regression to determine both the simultaneous and partial effects between variables (Ghozali, 2018). Additionally, classical assumption tests were performed, including normality, linearity, and multicollinearity tests, to ensure the model's feasibility. The coefficient of determination (R^2), F-test, and t-test were used to assess the significance level and the strength of relationships between variables in the regression model (Ghozali, 2018).

RESULTS AND DISCUSSION

This study aims to examine the influence of price perception, brand trust, and online customer reviews on purchasing decisions for Skintific skincare products among students at Universitas Mercu Buana Yogyakarta. Prior to conducting regression analysis, classical assumption tests were carried out, including normality, linearity, and multicollinearity tests, to ensure the feasibility of the model used.

The data analysis results indicate that the regression model involving the three independent variables price perception, brand trust, and online customer reviews can

significantly explain the influence on purchasing decisions for Skintific skincare products. Before testing the regression model, classical assumption tests were performed to ensure the data met analysis requirements. The normality test produced a significance value of 0.200, greater than 0.05, indicating that the data were normally distributed. Furthermore, the linearity test showed that all three independent variables had a linear relationship with the dependent variable, as indicated by significance values below 0.05. The multicollinearity test also indicated no signs of multicollinearity, as all tolerance values were above 0.1 and VIF values were below the critical value of 10.

Multiple linear regression analysis revealed that the regression model was simultaneously significant, with an F-value of 7.708 and a significance value of 0.000. This indicates that price perception, brand trust, and online customer reviews collectively have a significant effect on purchasing decisions. However, when analyzed partially, only two variables price perception and online customer reviews had significant effects.

The findings show that price perception has a positive and significant effect on purchasing decisions, with a regression coefficient of 0.389 and a significance value of 0.049. This confirms that students, as consumers, tend to be sensitive to the perceived value of a product, particularly in terms of price. This means consumers assess price not merely as a number but as an indicator of the benefits and quality they will receive. In consumer psychology, price perception is closely related to perceived value how individuals evaluate whether the price paid is proportional to the quality received. Students, who generally have limited purchasing power but high demand for personal care products, tend to make critical judgments about product pricing. When prices are perceived as fair, transparent, and competitive compared to other brands, they are more likely to make a purchase decision.

The results also show that the online customer review variable has a more dominant and significant effect on purchasing decisions. The regression coefficient of 0.354 and a significance value of 0.024 indicate that consumers are greatly influenced by reviews from other users. In today's digital era, customer reviews have become a new form of electronic word-of-mouth with greater social influence than manufacturer promotions. Student consumers, as part of the digital-native generation, rely heavily on experience-based information from others on online platforms such as e-commerce, TikTok, and other social media. Authentic, detailed reviews accompanied by product usage visuals have a strong persuasive effect. In many cases, consumers even trust other users' reviews more than the company's product claims. This makes online customer reviews a credible and relevant source of information, especially for personal products like skincare.

Conversely, brand trust was found to have no significant effect on purchasing decisions. The regression coefficient of -0.064 and a significance value of 0.774 indicate that this factor does not statistically contribute to students' decisions to purchase Skintific products. This finding is noteworthy because it contradicts several previous studies showing brand trust as a key predictor of purchasing behavior (Tragandi et al., 2024). This lack of significance can be understood in the context of the respondents' characteristics students who tend not to have strong brand loyalty. They are more flexible, trend-adaptive, and likely to explore various brand alternatives, especially if a product offers competitive pricing and positive reviews. Skintific, although increasingly recognized, may not have succeeded in building strong brand attachment or brand equity in this segment. Therefore, brand trust is not a primary reference in their decision-making process.

In terms of influence strength, the standardized coefficients (Beta) confirm that online customer reviews are the dominant factor in this model, with a beta value of 0.297, followed by price perception at 0.257. Brand trust only shows a beta of -0.046, indicating a very weak and insignificant effect. This reflects a paradigm shift in young consumer behavior from brand-loyalty-based trust toward community-based trust shaped by online user experiences.

Overall, these results and discussions indicate that conventional marketing strategies that rely solely on brand strength are no longer sufficient to reach young consumer segments like students. A more effective approach is to ensure fair and competitive pricing perceptions while actively cultivating a customer review ecosystem that is honest, transparent, and easily accessible. Marketers must be able to facilitate and manage horizontal communication among consumers, which has now become the main source of public opinion formation, while avoiding reliance on one-way brand narratives.

Table 1
Regression Test

<i>ANOVA^a</i>						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	269.187	3	89.729	7.708	.000 ^b
	Residual	1117.563	96	11.641		
	Total	1386.750	99			

a. Dependent Variable: Purchase_Decision

b. Predictors: (Constant), Online_Customer_Review, Price_Perception, and Brand_Trust

Source: Data Analyzed SPSS using 26, 2025

Table 2
Coefficients

	Model	Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients		
1	(Constant)	15.245	2.569		5.934	.000
	Price_Perception	.389	.194	.257	1.998	.049
	Brand_Trust	-.064	.223	-.046	-.288	.774
	Online_Customer_Review	.354	.154	.297	2.293	.024

a. Dependent Variable: Purchase_Decision

Source: Data Analyzed using SPSS 26, 2025

CONCLUSION AND SUGGESTIONS

Based on the results of the research conducted on the influence of price perception, brand trust, and online customer reviews on the purchase decisions of Skintific skincare products among students of Universitas Mercu Buana Yogyakarta, it can be concluded that the regression model built shows a significant simultaneous effect. However, partially, only price perception and online customer reviews were found to have a significant influence, while brand trust did not show a meaningful effect on purchase decisions.

Price perception has a positive and significant effect, indicating that consumers consider the balance between product benefits and the price offered. The more reasonable and aligned the price is with the quality of the product, the greater the likelihood of consumers making a purchase. Meanwhile, online customer reviews emerged as the most dominant factor influencing purchase decisions. Consumers tend to trust reviews provided by other users online, and this has become the primary source of

information in shaping product confidence. In the context of young consumers such as university students, information from fellow users through social media and digital platforms has a stronger influence compared to advertisements or narratives from producers.

Conversely, brand trust did not show a significant influence in this study. This finding indicates that in a dynamic market filled with digital information, brand loyalty is no longer the main determinant in purchase decision-making. Young consumers tend to be more rational and open to various product alternatives, as long as clear information and convincing reviews are available.

Thus, this study emphasizes the importance of marketing strategies that focus on competitive pricing adjustments and leveraging the power of online customer reviews. Companies need to build transparent communication, encourage consumers to provide authentic reviews, and deliver a convincing digital experience to foster strong purchase decisions among young consumers.

Based on the findings of this study, several additional variables are recommended for future research in order to provide a more comprehensive understanding of the factors influencing purchase decisions, particularly within the skincare industry and among young consumers. One variable that could be explored is perceived value. Future studies are encouraged to examine perceived value as a potential mediating variable between price perception and purchase decision. Price perception does not always directly influence consumers' decisions to purchase a product. Instead, consumers tend to evaluate whether the benefits they receive are proportional to the costs they must incur, often referred to as value for money. Among university students, purchasing decisions are frequently influenced by the need to balance limited financial resources with high expectations regarding product effectiveness. Therefore, incorporating perceived value into future research would provide deeper psychological insight into how pricing strategies translate into actual buying behavior.

Another variable that could be considered is brand image. Brand image may be examined either as an independent variable or as a mediating variable in future studies. In the highly competitive skincare market, brand image often shapes consumer perceptions even before brand trust is fully established. A strong and positive brand image can increase credibility, reduce consumer uncertainty, and strengthen emotional attachment to a product or brand. This is particularly relevant for young consumers who are highly exposed to social media content, where visual identity, storytelling, and brand positioning play significant roles in shaping preferences and influencing purchase decisions.

In addition, future studies may incorporate influencer marketing and social media engagement as additional variables. Skincare products are widely promoted through digital platforms and frequently endorsed by influencers. For digital-native consumers, influencer recommendations can create emotional appeal and a sense of authenticity, which may influence price perception, brand trust, and the way consumers interpret online customer reviews. Including these variables would enrich the research model by capturing the dynamics of contemporary digital marketing and its impact on consumer behavior.

Perceived risk is another important variable that may be examined as a moderating factor in future research. Because skincare products are directly related to personal health and physical appearance, consumers tend to be more sensitive to potential risks such as side effects, product incompatibility with their skin type, or financial loss if the product does not meet expectations. In this context, online customer

reviews and brand trust may function as mechanisms that reduce perceived risk. By incorporating perceived risk into the research model, future studies could better explain the psychological processes underlying consumers' purchase decisions.

Furthermore, customer satisfaction could also be investigated as a mediating variable between purchase decisions and long-term behavioral outcomes such as repurchase intention and word-of-mouth recommendations. Making a purchase does not automatically guarantee that consumers will remain loyal to a brand. Post-purchase satisfaction plays a crucial role in determining whether consumers will continue buying the product or recommend it to others. Including this variable would therefore extend the research model beyond the initial purchase decision and allow researchers to better capture post-purchase consumer behavior.

Finally, several methodological recommendations can also be considered for future studies. Researchers are encouraged to employ Structural Equation Modeling (SEM) in order to test more complex relationships among variables, including mediation and moderation effects. In addition, expanding the research sample to include different age groups or geographical regions would help improve the generalizability of the findings. Future research may also consider using a mixed-methods approach, combining quantitative and qualitative methods, to explore more deeply the psychological motivations that influence consumers' skincare purchasing behavior.

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