

The Influence of Service Quality and Convenience on Purchase Decisions with Competitive Advantage as a Mediating Variable Among Subsidized Mortgage Customers at BTN Syariah in Banda Aceh

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ABSTRACT

This study aims to identify the effects of quality, trust, and convenience on consumers' buying behavior in which competitive advantage is the mediating variable. The population includes all subsidized mortgage customers of BTN Syariah in Banda Aceh. A total of 230 respondents were selected as the sample. Data were analyzed using Structural Equation Modeling (SEM). The findings show that service quality, trust, convenience, competitive advantage, and purchase decisions among BTN Syariah Banda Aceh Branch customers are considered good. In addition, the hypothesis testing results indicate that service quality, trust, and convenience have a positive impact on competitive advantage. It also shows that service quality, trust, convenience, and competitive advantage positively affect purchase decisions. Further, competitive advantage mediates the relationship between service quality, trust, convenience, and purchase decisions, indicating that improvements in these variables can lead to higher purchase decisions.

Keywords: Service Quality, Trust, Convenience, Competitive Advantage, Purchase Decision

INTRODUCTION

Bank Tabungan Negara (BTN) Syariah is the Sharia-compliant business unit of PT BTN Tbk. It focuses on providing financing services that follow Islamic Sharia principles. The creation of BTN Syariah reflects the institution's dedication to widening access to housing finance for people who want transactions that are free from riba and fully in line with Sharia law. Sharia Home Ownership Financing (KPR), is one of the key products provided by the institution, which also includes a subsidized KPR scheme for the underprivileged society. The financing mechanisms utilized, such as the murabaha and istisna' financing agreements, give an opportunity to acquire a house in a more economical manner without compromising on the Islamic ideology. This particular KPR product has also aided the government in ensuring proper housing in the country.

The KPR scheme is governed by a series of governmental regulations, which aim at providing affordable housing opportunities for poor segments of society. These include the Regulation of the Minister of PUPR No. 11 of 2019 on the Housing Finance System based on Saving, and the Decree of the Minister of PUPR No. 463/KPTS/M/2021 on the Implementation of Housing Financing Assistance for MBR. Individuals meeting certain requirements, including those who do not possess property and earn up to IDR 8 million per month, can get subsidies for their down payment and margin differential payment.

The implementation of this program includes national banking corporations such as BTN Syariah that act as financiers based on the principles of Sharia law. This collaboration highlights how public policy and Islamic financial institutions may collaborate in assisting with the expansion of the housing industry in the nation. In general, the results achieved by BTN Syariah have been growing consistently. By the end of 2024, its total

assets are projected to be worth around IDR 60-61 trillion, while its total financing will be at IDR 44 trillion. This is an impressive figure considering its assets' position in January 2009, which was only at IDR 1.99 trillion. This represents a growth rate of 21.31% per year on average. This significant achievement has been made possible due to high public interest in financing based on Sharia law, especially for housing. With this success, BTN Syariah can contribute to the national initiative of providing proper housing facilities to everyone, particularly in Banda Aceh, where the majority are Muslims.

At the regional level, specifically in Banda Aceh, the analysis of BTN Syariah's consumer financing reveals an irregular trend which gradually increases over time during the 2016–2025 period. Additionally, it is clear from the data that a significant increase is evident after 2020, despite decreases in 2019 and 2024. It is apparent that the consistent increase after 2020 signifies an increased level of interest in Sharia mortgage financing among consumers. Nonetheless, the fluctuations indicate that mortgage performance is impacted by several factors such as macroeconomic conditions, operational efficiency, quality of service, and public perception of Sharia compliance. Overall, these factors determine individual choices when selecting mortgage products. The selection of KPR products is quite complicated. Consumers usually begin by establishing their demand for housing services and subsequently seek information regarding the financing options. Afterward, they compare services offered by different banks and consider elements like margin, simplicity of the process, bank reputation, and quality of services. According to the pre-survey, the purchase decision falls within a relatively positive category with a score of 3.75. Nevertheless, certain factors receive a low rating, especially those concerning the confidence of consumers in the services provided by BTN Syariah relative to other banks.

Competitive advantage can be another possible consideration in buying choices. For Islamic banks, this involves their capacity to offer more value compared to their competitors, including by way of competitive pricing, innovation, flexibility, and understanding of customer wants. From the results of the pre-questionnaire, it is shown that the overall score obtained by BTN Syariah is 3.62. This indicates that the competitiveness of the company is well perceived by its customers. Nonetheless, based on the findings, the competitive factors regarding pricing and installment are quite low.

What makes the condition in Banda Aceh particularly worthy of analysis is that the Qanun on Islamic Financial Institutions is implemented, which means that it is encouraged to conduct the business of Islamic financial institutions in a complete manner. Consequently, there is stiff competition among Islamic banks, such as Bank Aceh Syariah and Bank Syariah Indonesia, vying for the housing finance market. They differ in their ability to provide finance, level of services, simplicity of processes, and effective marketing approaches. Due to such stiff competition, BTN Syariah must continually work on its competitiveness in order to be the choice of the people, particularly for those who get subsidized KPR.

Apart from providing an advantage to the company over its competitors, quality service is an important factor in creating a good customer experience. Based on the pre-survey results, the quality of service received an average score of 3.88, placing it in the category. Customers mostly rated high those factors relating to friendliness, courtesy, and responsiveness. However, factors relating to facility modernization and utilization of service technology had lower scores compared to other factors. This implies that although customers look at service positively, technology-related services still need improvements.

Infrastructural aspects still play an important role in reinforcing the perceptions of professionalism and operational efficiency. Trust also plays a significant role in determining the purchase decision, with the pre-survey indicating that the average score for trust was 3.73. This implies a relatively high degree of trust. However, the trust indicator associated with the bank's concern for its clients' needs had a lower score compared to the other trust indicators. High levels of trust are important in fostering customer loyalty and repeated purchase decisions. Another important aspect is the ease of financing applications. The average score for ease was 3.69, implying a relatively positive rating. Nonetheless, the document requirement indicators were relatively low.

The above implies that despite the fact that the procedure may be perceived to be relatively simple, some of the clients have found it to be a cumbersome process. The work of (Jirani et al., 2024) stresses the importance of

trust and religiosity in Sharia financing choices, but it does not consider procedural ease as a determinant of the purchase decision. It, therefore, becomes evident that there is a significant research gap here.

LITERATURE REVIEW

Purchasing Decisions

According to (Khoiriah et al., 2023), purchasing decisions are often made when consumers realize their needs and are encouraged to search for information on a specific product or brand. Furthermore, (Nugroho & Soliha, 2024) pointed out that making purchasing decisions is equivalent to solving problems related to consumption. Likewise, (Kinanti & Saputra, 2023) explained that consumers select the best brand based on comparisons among alternative brands.

In relation to Islamic banking, customers give significance not only to Islamic values but also to clear and understandable contractual terms. However, service quality that includes reliability, responsiveness, assurance, empathy, and tangibles should be considered as well since it is an important factor that affects customer satisfaction and their purchasing decisions. Service quality was shown by (Sasono et al., 2021) as an important aspect that may influence customer satisfaction and loyalty. Trust is another element that cannot be ignored since the customers should trust digital transactions. Trust was proven by (Habibi, 2023) to mediate the relationship between service quality and purchasing decisions. Also, as mentioned by (Hakeem & Ratnasari, 2021), the convenience may increase trust and purchase intentions of the customers.

Purchasing decision indicators may be obtained from several aspects of consumer behavior. According to (Nugroho & Soliha, 2024), these indicators include product selection, brand selection, distribution channel selection, purchase time, purchase quantity, and payment methods. Consumers determine what kinds of products or services they should buy to satisfy their demands as part of product selection. Then, they choose brands based on their perceptions of quality and reputation and their previous experiences. Consumers must decide where to obtain products during the process of distribution channel selection; they may choose either to acquire the products directly or digitally. Purchase time relates to when consumers make transactions, while purchase quantity denotes the quantity of products consumers purchase. Finally, consumers determine the mode of transaction through the use of cash, bank transfer, cards, or other means during the payment method aspect.

Competitive Advantage

As stated by (Hollensen & Banerjee, 2010), there is the possibility of a business organization attaining competitive advantage through effective differentiation compared to other competing firms or through greater operational efficiencies, thereby enabling the organization to provide competitive prices but at the same time offer similar or higher value. This is an area where the concept of perceived customer value is said to form the basis for competitive advantage. Further, according to (Maryani & Chaniago, 2019), competitive advantage is possible in the face of fierce market competition based on services differentiation, as well as the provision of unique value propositions that other competitors would find difficult to achieve. Similarly, (Suhaeni, 2018) observes that businesses having competitive advantage are better placed to make necessary adjustments in market structure and adopt marketing strategies that can help them sustain their positions. It means that competitive advantage represents a business's capacity to formulate an exclusive value proposition.

Competitive advantage is influenced by various strategic considerations linked to the marketing and operational practices of a business organization. According to (Sumarwan et al., 2011) in (Hidayat et al., 2024), product quality, service quality, brand image, cost, market share, and distribution play an important role in building up a competitive advantage for a business organization. In this regard, when businesses offer their customers products with superior quality levels and excellent service quality, as well as a strong brand image, they enhance the image of themselves in the minds of the consumers. On the other hand, the effectiveness of cost control and management and efficiency in managing distribution channels also determine the level of competitiveness in an organization. (Mohamad & Niode, 2020) further highlight that the price, quality, accuracy of deliveries, innovation, and time to market are important sources of competitive advantages in

organizations. In a similar context, (Hajar & Sukaatmadja, 2016) stress on indicators like competitive pricing, opportunism, resilience to competitive pressures, flexibility, and superior customer relationships as important indicators of competitive advantage.

Service Quality

According to (Hidayah, 2020), service is at the core of meeting community needs since the quality of service is a reflection of the competency of people and the capacity of the organization providing the service. Simply put, service is a series of continuous actions done by service providers and consumers. According to (Akmal et al., 2023), quality can be defined as the adherence to standards, the ability to meet requirements from the start, and the continued process of preventing errors in the provision of service. The measurement of service quality is often based on five key dimensions: tangibles, reliability, responsiveness, assurance, and empathy.

The tangibles dimension concentrates on tangible elements like the appearance of the personnel, the availability of the facilities, and the current state of the equipment used by the firm. The reliability dimension involves the capability of the organization to offer reliable and accurate services along with providing clear information and having skilled personnel. The responsiveness dimension covers the readiness of employees to serve clients and address their concerns effectively. The assurance dimension entails the ability of the staff members to generate trust through courteous and professional behavior. Lastly, the empathy dimension includes attending to the personal needs of the customers.

Trust

Trust is a feeling that one gets when he expects the other party to behave accordingly and keep his promises. Trust becomes an essential basis for business dealings, enabling transactions and cooperation to take place. However, if trust is absent, exchange relations will not endure because both parties will become overwhelmed with doubts and uncertainties. According to (Sumarwan et al., 2011), trust also correlates with the consumer's perception about the quality of the product offered, thus providing its customers with what was promised. In summary, consumer trust refers to the readiness to trust a merchant or company in the light of fulfilling obligations and commitments reliably.

According to (Kotler et al., 2022), there are four key elements that can be used to measure consumer trust. They include benevolence, ability, integrity and willingness to depend. Benevolence refers to the extent to which consumers view the seller as benevolent and interested in fulfilling their interests. The element of ability refers to the seller's ability to perform effectively and impressively when carrying out transactions, as well as provide safe services for them. Integrity is related to the element of truthfulness and the fulfillment of obligations by the seller towards consumers. Finally, the willingness to depend refers to the willingness of consumers to take some risks owing to their trust in the seller.

Convenience

The perception of convenience refers to the degree to which the customer perceives that using the system or the service will not involve much difficulty or effort. According to (Devona et al., 2024), convenience can be seen in an intuitive interface, a straightforward process, and the absence of many technical or procedural barriers. Convenience in mortgage (KPR) services refers to the extent to which prospective clients view the application process as practical, how easy it is to retrieve relevant information, and the quality of the services provided by the bank. Convenience consists of clearly stated requirements, easy to fill out applications forms, and employees who answer inquiries quickly. Perceived ease plays a vital role in the decisions made by consumers regarding financial products or services since it eliminates effort and minimizes uncertainty for them. The same point is made by (Kotler et al., 2022), who argue that easy-to-understand services generate higher levels of comfort and can improve the consumer's intentions to purchase or use a certain product or service.

According to TAM, convenience is one of the main factors influencing consumers' attitudes and behavior concerning a technology system. According to (Tukiran et al., 2022), perceived ease of use positively impacts acceptance and usage. Regarding convenience in housing finance, convenience involves how easily accessible

the information is, how easy it is to apply for a mortgage, and how efficient the processes are, as noted by (Wardhana & Soesanto, 2025). The above three factors suggest that convenience affects consumers' decision to buy a product and serves as a strategic factor for customers' satisfaction and loyalty.

Research Method

The subjects of this study were all BTN Syariah mortgage customers whose housing loans were subsidized by the government. As this study examined customer perceptions and behaviors related to Islamic mortgages, such a sample was deemed appropriate.

The sample size for Structural Equation Modeling (SEM) analysis was determined based on a minimum of 5 and a maximum of 10 times the number of indicators. In this study, a multiplier of 10 was applied to the 23 indicator variables used, following (Ferdinand, 2014)s, resulting in a sample size of 230 respondents. Respondents were limited to individuals who had actively received subsidized mortgage services for at least the minimum number of months required by this study. The adoption of this sampling technique facilitated the acquisition of reliable and valid data.

Data were obtained through a structured survey administered directly to respondents, either in person or through digital means. The survey statements employed a Likert scale to measure respondents' attitudes toward the variables under investigation. Prior to analysis, tests of validity and reliability were conducted to ensure the accuracy and consistency of the measurement instruments. Furthermore, the data were analyzed using Structural Equation Modeling (SEM), specifically with regard to predictive analysis and the examination of more complex models involving multiple constructs.

RESULTS AND DISCUSSION

Hypothesis Testing

The results of data processing for the full SEM model analysis are shown in Figure 1.

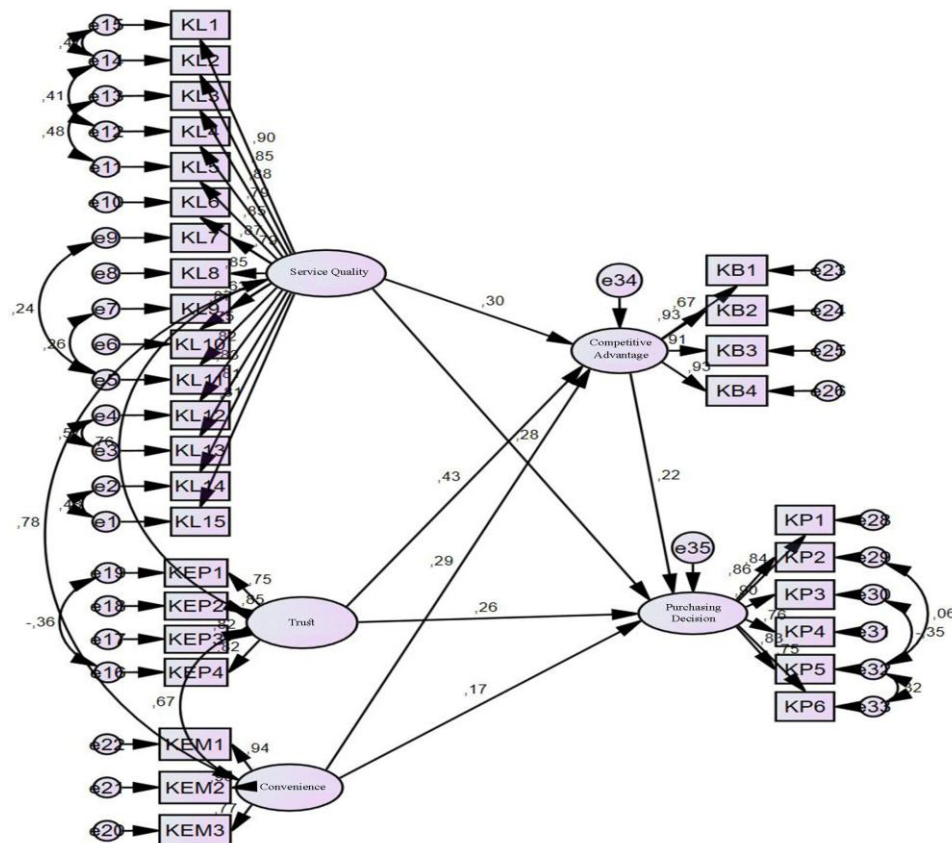


Figure 1. Full Model

The study's hypothesis testing is shown in Table 1 below.

Table 1 Regression Weights of the Structural Equation Model (SEM)

			Estimate	S.E.	C.R.	P
Competitive Advantage	<---	Service Quality	0.300	0.057	2.974	0.003
Competitive Advantage	<---	Trust	0.426	0.062	4.597	0.000
Competitive Advantage	<---	Convenience	0.287	0.060	1.028	0.006
Purchasing Decision	<---	Service Quality	0.276	0.080	3.086	0.002
Purchasing Decision	<---	Trust	0.261	0.089	3.129	0.002
Purchasing Decision	<---	Convenience	0.172	0.086	2.283	0.022
Purchasing Decision	<---	Competitive Advantage	0.221	0.114	3.108	0.002

Source: Primary Data Processed (2025)

Direct Hypothesis Testing

As revealed from the SEM test, there is a positive relationship between service quality and competitive advantage of BTN Syariah Bank. A coefficient of 0.300, combined with C.R. of 2.974 and a significance level of 0.003 (< 0.05), reveals that an improvement in service quality will lead to greater competitiveness. The perceptions of the service quality attributes including tangibles, reliability, responsiveness, assurance, and empathy will aid in building differentiation.

Moreover, trust plays a significant role in the creation of competitive advantage. A coefficient of 0.426, together with C.R. of 4.597 and a significance level of 0.000, reveals that trust is the most dominant variable in creating competitive advantage. The dominant role played by trust can be seen through commitment to Sharia, contract consistency, and credibility in financial management.

However, convenience also adds a positive influence on competitive advantage with an estimated value of 0.287 and a significance level of 0.006 which is less than 0.05, implying that the greater the convenience of the service delivery process, the greater is the competitive advantage for the bank. Service quality has a positive and significant effect on purchase decisions with an estimated value of 0.276, a critical ratio of 3.086, and a significance level of 0.002. Therefore, the provision of professional and fast service makes it easier for customers to have confidence in selecting KPR from BTN Syariah.

It is also worth noting that trust influences customers' purchase decisions. There is evidence of a positive effect of trust with a coefficient of 0.261 and a significance level of 0.002. The confidence customers have in the integrity and credibility of the bank reduces the risks involved in transacting.

On the other hand, convenience significantly influences purchase decisions, with a coefficient value of 0.172 and a significant value of 0.022. This indicates the need for simplicity and convenient access to information as important factors in decision-making. Lastly, competitive advantage is also found to be significantly influential on purchase decisions, with a coefficient value of 0.221 and a significant value of 0.002. This affirms the influence of competitive advantage on the choice and utilization of the bank's financial services products by its customers.

Mediation Hypothesis Testing

Results of the mediation test indicate that competitive advantage serves as a mediator in the relationship between service quality and purchases. As per the Sobel test, the calculated value is 2.887 with a significance value of 0.003 ($\alpha < 0.05$). This implies that the indirect effect of service quality on purchases through competitive advantage is significant. It implies that improvement in service quality influences the purchase behavior not only through a direct channel but also by creating competitive advantage for the company. Since the direct effect is also significant, the mediation is partial.

Moreover, the mediation analysis on the impact of trust on purchasing decision through competitive advantage has revealed interesting results. The Sobel test results showed a value of 3.085 at $\alpha=0.002$. It means that competitive advantage is a partial mediator of the effect of trust. Indeed, when customers exhibit high levels of trust towards an organization, it leads to higher perceived values and product differentiation as well as preference for the organization. Hence, competitive advantage becomes a valuable resource for making better purchasing decisions.

DISCUSSION

The impact of convenience on competitive advantage is another aspect that needs consideration. When customers have an easy time interacting with service delivery process, quick access to information, and ease of process, it leads to comfort and efficiency in the whole activity. In the highly competitive banking industry, quickness and simplicity in the process generate significant value addition. Convenience generates positive perceptions according to Lubis et al. (2024), which ultimately lead to competitiveness.

The findings further show that service quality is crucial in the attainment of competitive advantage. In service industry companies like Islamic banks, service quality constitutes one of the major strategic considerations when positioning the firm competitively. Efficient delivery of service enhances the customers' experience and helps in building the firm's value relative to its competition. Trust too helps build competitive advantage. Customers who see the firm as having high levels of ethicality and transparency, and as being professional are more likely to develop loyalty towards the firm. Trust thus facilitates building of the firm's reputation, while at the same time acting strategically as a means of strengthening market positioning. Service quality has a major impact on purchase decisions. Professional and timely delivery of service leads to increased customer satisfaction and confidence, hence quicker decisions to buy. Purchase decisions are also influenced by trust through reduction of perceived risks and building of long-term confidence. Convenience on the other hand fails to exert significant influence on purchase decisions. Although it builds positive perceptions, customers place higher importance on factors such as trust and service quality. Convenience could however play a role in decision making if backed up by trust and firm reputation.

In addition, competitive advantage plays a major role in affecting consumer purchasing behavior. Competitiveness is achieved through product differentiation, pricing, and good customer services. On the whole, competitive advantage acts as a mediating variable in consumer purchasing behavior. Service quality and trust directly and indirectly affect consumer buying behavior, while convenience acts indirectly through competitiveness.

CLOSING

Conclusion

- 1) Purchase decisions, competitive advantage, service quality, trust, and convenience are all in the good category.
- 2) Service quality greatly influences competitive advantage.
- 3) Trust greatly influences competitive advantage.
- 4) Convenience greatly influences competitive advantage.
- 5) Service quality greatly influences purchase decisions.
- 6) Trust greatly influences purchase decisions.
- 7) Convenience does not influence purchase decisions at all.
- 8) Competitive advantage greatly influences purchase decisions.

- 9) Competitive advantage moderates the effect of service quality to a great extent.
- 10) Competitive advantage moderates the effect of trust to a great extent.
- 11) Competitive advantage moderates the effect of convenience to an extremely great extent..

Suggestions

- 1) Services need to be improved through enhanced interpersonal communication and professionalization.
- 2) Price competitiveness needs to be improved to increase the perception of value for money.
- 3) Information access needs to be optimized using both electronic and manual modes of information delivery.
- 4) The competitive position needs to be improved through innovation and differentiation.
- 5) Marketing campaigns and subsidy programs should be communicated with greater emphasis.
- 6) Digital services need to be continually improved to ensure efficiency and accountability.
- 7) Transformational leadership needs to be enhanced to improve performance.
- 8) Engagement needs to be increased through targeted training and appropriate incentives.
- 9) Differentiation strategies should be expanded to increase competitiveness.
- 10) A data-based monitoring system should be established to increase service quality and decision making.

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