

# The Role of Behavioral Intention to Mediate the Influence of Consumer Trust, Attitudes and Perceptions on the Decision of Students of Doctoral Programs Selecting Private Universities In East Java, Indonesia

Amirullah<sup>\*1,2</sup>, Lilik Kustiani<sup>1</sup>, & Boge Triatmanto<sup>1</sup>

<sup>1</sup>Doctoral Program Economics, Economics and Business Faculty, University of Merdeka Malang, Malang, Indonesia.

<sup>2</sup>Sekolah Tinggi Ilmu Ekonomi Indonesia Malang

**Abstract:-** This study aims to describe and explain and analyze the influence of consumer beliefs, attitudes, and perception variables on behavioral intention and the decision of Doctoral Program students to choose private universities in East Java. The contribution of the research is as a study material for Doctoral Program managers to understand the reasons students choose Private Universities, especially in East Java. The sample of this study amounted to 180 respondents. The data analysis method used descriptive statistics and Structural Equation Modeling Partial - Smart Partial Least Square (SEM-PLS). The results of the study show that consumer beliefs and attitudes have a significant effect on behavioral intention, while perception has no significant effect on behavioral intention. Other results show that consumer attitudes and perceptions have a significant effect on the decision to choose, while consumer trust has no significant effect on the decision to choose. Behavioral intention can mediate the influence of consumer beliefs and attitudes towards the decision to choose. On the other hand, behavioral intention cannot mediate the effect of perception on the decision to choose. Finally, behavioral intention has a significant effect on the decision to choose.

**Keywords:-** *Cconsumer trust, consumer attitude, consumer perception, behavioral intention, decision to choose*

## I. INTRODUCTION

The essence of consumer decision-making is an integrating process that combines knowledge to evaluate two or more alternative behaviors and choose one of them (Peter & Olson, 2010). The result of this integration process is a choice, which is presented cognitively as a behavioral intention. Behavioral desire is a plan (sometimes referred to as a decision plan) to engage in some behavior.

There are many factors that influence consumer buying behavior. Buying behavior is never simple, but understanding it is a very important task for marketing managers. Consumer buying behavior (consumer buyer behavior) refers to the final buying behavior, which can be individuals and households who buy goods and services for personal consumption. All these final consumers combine to

form the consumer market. The consumer market is all individuals and households that buy or obtain goods and services for personal consumption (Kotler & Keller, 2012). Consumer behavior itself includes many things. Among other things about the processes involved when individuals or groups choose, buy, use, or ignore products, services, ideas, or experiences to satisfy needs and wants (Solomon, 2003).

Citing the results of research conducted by Vijayalakshmi and Gurumoorthy (2019), it is the internal state of consumers that encourages people to do, classify and buy products or services that meet their needs or desires both consciously and unconsciously. The results of other studies are also revealed by Sofi and Nika (2017) that intrinsic factors have a significant effect on purchasing decisions. Karnreungsiri and Praditsuwana (2017), customer buying behavior is influenced by social and situational factors at a fairly influential level, while marketing and psychological factors at a very influential level.

The study, conducted by Yi & Jai (2020), investigated consumer perceptions (site trust and normative evaluation) and consumer desires (hedonic and utilitarian desires) in their buying behavior related to restaurant offerings. This study found that hedonic and utilitarian desires have a significant influence on consumers' positive emotions, which in turn affect consumer buying behavior. Ahmad et al. (2019) in his research prove that the factors that have a significant effect on purchasing decisions are positive mood, behavioral intention, and fashion involvement, while the variables that are not significant for purchasing are self-esteem, shopping enjoyment, and hedonism. Jung et al. (2020) research shows that (1) consumer attitudes have a strong positive influence on purchase intention, (2) aesthetic value positively moderates the relationship between attitude and purchase intention, and (3) aesthetic value positively. Utility and social norms do not show a significant moderating effect on the relationship between attitude and purchase intention.

The consumer's decision to buy goods or services is closely related to the problem of consumer trust, attitudes, and behavioral intentions of the individual (Mowen & Minor, 2001). The concept of consumer trust, attitude, and

behavioral intention are interrelated. Generic sentences about the formation of consumer attitudes (consumer attitude formation) are usually used to describe the study of the relationship between beliefs, attitudes, and behavioral intentions. The issue of consumer attitudes has been widely written and discussed in the context of buying decisions when compared to other topics in this field, such as economic and financial aspects and corporate brand personality. However, the aforementioned topics are interrelated (Helgeson et al., 1984). In addition to psychological factors, Lahindah & Siahaan (2018) found that purchasing decisions are also influenced by service quality and product innovation factors.

Among the purchase decision studies that have been carried out as described above; Vijayalakshmi and Gurumoorthy (2019); Sofi and Nika (2017); Arnreungsiri and Praditsuwan (2017); Yi & Jai (2020); Ahmad et al. (2019); Jung et al., (2020); Chao, (2019); Jalil, Ma'rof, and Omar (2019); Li et al., (2018); Kardes, Cline, and Cronley (2011); Rehman and Shaikh (2020); Irafani (2019) and Adyanto and Santoso (2018), there are some limitations. First, judging from the object of research, the study of purchasing decisions is primarily aimed at purchasing decisions of limited service products. Research on the decision to choose a private university, especially for students in the doctoral program (S3) is still rarely done. Second, theoretically, research on purchasing decisions uses factors outside of the individual (external factors), such as the marketing mix. The use of internal variables (internal factors) is still rarely applied, especially on behavioral intention variables. Although it has existed, it is rarely applied in research on the object of educational services (students). Third, this research was carried out in the midst of the Covid-19 pandemic situation, where the complexity of students in choosing universities is becoming increasingly complex. Thus, researchers enter a research gap that is still little or even never done by other researchers. This is the novelty of this research.

Starting from the phenomena that have been described, it is suspected that the student's decision to choose a place of study is influenced by several internal factors (psychological fields), including; 1) trust, 2) attitude, 3) perception, and 4) behavioral intention. Trust in the information and attributes informed by the university contributes to the interest in choosing a college, likewise with attitudes and perceptions. As long as universities can position themselves as campuses that are able to meet the expectations of prospective students, of course, this will also contribute to the choice of study sites. Behavioral intention is an impulse within the individual that occurs when the goals and targets of the study can be manifested in the performance of higher education institutions in producing graduates.

## II. LITERATURE REVIEW

### A. Consumer Purchase Decision

According to Peter and Olson (2010), consumer decision-making is an integrating process that combines knowledge to evaluate two or more alternative behaviors and choose one of them. Purchasing decisions in this study used four indicators, namely: 1) trust in objects, 2) trust in attributes, and 3) trust in benefits. These three indicators are a combination of the concept of purchasing decisions proposed by Mowen & Minor (2001), Amron (2018), Irfani (2019), and (Wong et al., 2018).

Consumer purchasing decisions or in this study, are conceptualized as decisions to choose a Doctoral Program at an accredited PTS at LLDIKTI Region VII influenced by internal/psychological factors (internal factors), including consumer confidence, attitudes, perceptions, and behavioral intentions as researched and proposed by Mursid (2018); Nedunchezian & Babu (2020); Amron (2018); Irfani (2019); Gunawan & Ayuningtiyas (2018); Nasution et al., (2020); Solihin (2020); Buamonabot et al., (2020); Fithoni & Priyatna (2019); Nevine & Beshir (2019); Sofi and Nika (2017); Keren and Sulistiono (2019); Dewi et al., (2017); Sofi and Nika (2017); (Yi & Jai, 2020).

With many factors that influence purchasing decisions, it can be simply formulated that the forces that influence consumer buying decisions can be divided into two strengths, namely: a) Internal strengths, such as; learning experiences, personality, self-concept, motivation, and involvement, attitudes and desires, b) external forces, such as; cultural, social, environmental, and marketing mix factors (Amirullah, 2002).

### B. Behavioral Intention

According to Harisno and Herby (2018), "consumer interest is how likely consumers are to buy a brand or how likely consumers are to switch from one brand to another." Jeedi & Zaiem (2010) and Mramba (2015) stated that interest is one of the psychological aspects that has a considerable influence on behavioral attitudes. Consumers' assessment of the product depends on their knowledge of the actual function of the product. Thus consumers who are interested in purchasing the product are influenced by the information received.

Behavioral intentions can be defined as the consumer's desire to behave in a certain way in order to own, refuse, and use products or services (Mowen & Minor, 2001). The behavioral intention indicators used in this study are 1) transactional interest, 2) preferential interest, 3) referential interest, and 4) explorative interest. Four indicators of behavioral intention refer to the theory and research findings of Mowen & Minor (2001); Chao (2019); Rehman & Shaikh (2020); and Ferdinand (2014)

The results reveal that consumer behavioral intentions are significantly and positively influenced by perceived usefulness and ease of use (Rehman & Shaikh, 2020). Customer buying behavior is influenced by social and situational factors at a fairly influential level, while marketing and psychological factors are at a very influential level (Karnreungsiri & Praditsuwan, 2017).

A person can perform a certain behavior or action if he has the intention, desire (or interest) to perform the behavior (Setyawati, 2020). Interest can also indicate an action or behavior that will be carried out in the future and will repeat in the future (Aditya & Wardhana, 2016).

### C. Consumer Trust

The concept of consumer beliefs developed by Mowen and Minor (2001) is widely used by researchers to examine the effect of consumer trust on behavioral intention and purchase decisions. The variables of trust, convenience, and service quality affect purchasing decisions (Yulian, 2018). Consumer trust has an effect on behavioral intention (Park & Jang, 2016). The results of the study by Khattak & Naqvi (2016) imply that "evaluative belief" is the most important determinant of behavioral intention. Research by Widhiani & Idris (2018) shows that self-confidence has a positive effect on behavioral intention. Likewise, Zulfa & Hidayati (2018), results of their research indicates that consumer trust has a positive and significant effect on purchasing decisions.

Wong (2017) states that there are three factors that shape a person's trust in a company's brand, namely: sincerity/sincerity (benevolence); Ability (ability); and Integrity (integrity).

### D. Consumer Attitude

The role of attitude (attitude) in influencing purchase intention and purchasing decisions is also a concern of many experts and researchers. Consumer attitudes are important factors that will influence consumer decisions. The concept of attitude is closely related to the concept of belief (Marlius, 2017). Meanwhile, Asri Handayani et al., (2019), in their research, prove that there is a positive and significant influence on attitudes towards voting behavior.

In this study, the attitude indicators used include; 1) *Cognitive*, 2) *Affective*, 3) *Conative*. These three indicators refer to research conducted by (Schiffman & Wisenblit (2019) and Eunju & Yeong G (2019). The

influence of attitudes on behavioral intention and purchase decisions has been studied by Eunju & Yeong G (2019); Handayani et al., (2019); Lie et al., (2018); Salem (2016); Wong et al., (2018); Yang & Kim (2018); Nevine & Beshir (2019); Sofi and Nika (2017); Keren and Sulistiono (2019). Most market researchers believe that the better a person's attitude towards a product (or brand), the higher the likelihood that person will buy or use the product (or brand) (Peter & Olson, 2010).

### E. Consumer Perception

In terms of sources, individual perceptions can be influenced by internal and external factors. According to Robbins and Judge (2013), there are three factors that influence a person's perception, namely the situation, the person himself, and the object or target. In this study, the perception indicators used; are motives, interests, experience, expectations, and consumer innovativeness. These five indicators refer to the perception indicators proposed by; Schiffman & Wisenblit (2019); Robbins & Judge (2013); and Kanai et al., (2017).

Why do individuals with each other have a distorted view of an object, here are several factors that influence it (Solomon, 2020): a) The influence of physical appearances, b) Style imitation (stereotypes), c) Deviant signals (irrelevant cues), d) First impressions, and e) Effect of judgment (halo effect).

Purchasing decisions that are influenced by the trust factor are strengthened by the results of Irafani's research (2019). Trust has a significant effect on Purchase Decisions at Online Fashion Stores, in addition to lifestyle, perceived ease of use and trust. Quality of service, brand image, price have a positive and significant effect on product trust. Then, product beliefs have a positive and significant effect on purchasing decisions (Adyanto & Santosa, 2018). The existence of personal and psychological factors that influence consumer purchasing decisions is proven in research conducted by Rudianto (2018). In line with Irafani's research (2019); Rudianto (2018); and Adyanto and Santoso (2018), the effect of trust on purchase intention was also found in Lou & Santoso's research which shows that the informative value of influencer-generated content, influencer trustworthiness, attractiveness, and similarity with followers positively affects followers' trust in influencer-branded posts, which in turn affects brand awareness and purchase intention.

Based on the description above, the concept is the frame of mind that underlies the research to be carried out, as shown in Figure 1.

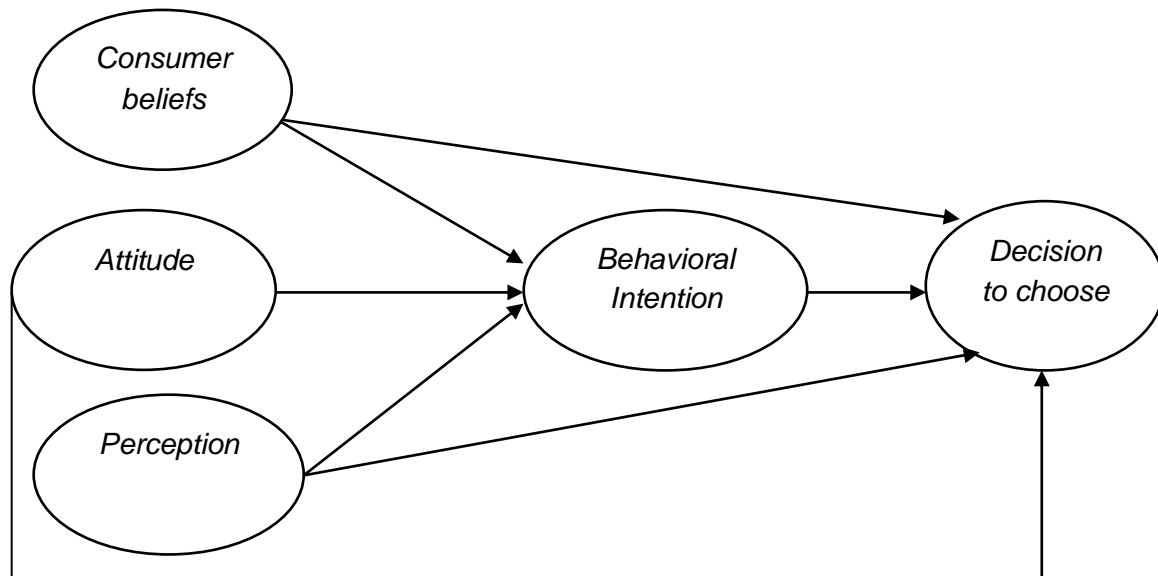


Fig. 1: Research model

#### F. HYPOTHESIS

**H1:** consumer trust has a significant effect on behavioral intention

**H2:** consumer attitudes have a significant effect on behavioral intention

**H3:** The consumer perception variable has no significant effect on the behavioral intention variable

**H4:** consumer trust has no significant effect on the decision to choose

**H5:** consumer attitudes have a significant effect on the decision to choose

**H6:** consumer perception has a significant effect on the decision to choose

**H7:** Behavioral intention mediates the effect of consumer trust on the decision to choose

**H8:** Behavioral intention mediates the influence of consumer attitudes on the decision to choose

**H9:** Behavioral intention cannot mediate the influence of consumer perception on the decision to choose

**H10:** Behavioral intention has a significant effect on the decision to choose

#### III. METHODOLOGY

##### A. Samples and data collection

The sample of this research is Doctoral Program (S3) students at Private Universities (PTS) in East Java who are listed as active or currently taking lectures in each population PTS. Considering the number of population/students cannot be determined with certainty, the determination of the number of samples is obtained by using the Hair JR et al., (2009) formula. Referring to the theory, this study has 36 observed, so that  $36 \times 5 = 180$  respondents. The sampling technique used is Probability Sampling.

##### B. Measurement

To measure the variables of consumer confidence, attitudes, perceptions, behavioral intentions, and purchasing decisions, a questionnaire measurement tool is used with a Likert scale, the lowest score is 1 and the highest score is 5 with the following details. score 1 for strongly disagree (STS), score 2 for response disagree (TS). score 3: for a neutral response (N), a score of 4: for a agree response (S), a score of 5: for a strongly agree response (SS).

##### C. Data Analysis

Data analysis in this study used the Smart Partial Least Square (PLS) program approach. In the PLS analysis stage, there are 2 important things to do: First, assessing the outer model or model measurement. Second, assessing the Inner Model or Structural Model.

**IV. RESULTS**

	<b>Choice Decision</b>	<b>Consumer Attitude</b>	<b>Consumer Perception</b>	<b>Behavioral Intention</b>	<b>Consumer Trust</b>
Choice Decision	0.862			0.786	0.774
Consumer Attitude	0.819	0.873	0.757	0.924	0.880
Consumer Perception	0.982		0.844	0.742	0.723
Behavioral Intention				0.830	
Consumer Trust				0.981	0.845

Table 1: Fornell-Larcker Criterion Discriminant Validity

Source: Research Data for 2022 processed

Table 1 shows that the loading value of each indicator item on its construction is greater than the cross loading value. Or it can also be said that the measurement value is greater than 0.50. Thus it can be concluded that all

constructions or latent variables already have good discriminant validity, where the construction indicator block is better than the other block indicators.

	<b>Choice Decision</b>	<b>Consumer Attitude</b>	<b>Consumer Perception</b>	<b>Behavioral Intention</b>	<b>Consumer Trust</b>
<b>X1.1</b>	0.477	0.537	0.459	0.752	0.825
<b>X1.2</b>	0.490	0.543	0.472	0.758	0.832
<b>X1.3</b>	0.767	0.883	0.711	0.900	0.880
<b>X1.4</b>	0.490	0.522	0.475	0.739	0.809
<b>X1.5</b>	0.766	0.897	0.704	0.897	0.872
<b>X1.6</b>	0.818	0.935	0.747	0.880	0.849
<b>X2.1</b>	0.735	0.895	0.675	0.809	0.778
<b>X2.2</b>	0.691	0.892	0.636	0.813	0.754
<b>X2.3</b>	0.685	0.841	0.655	0.842	0.800
<b>X2.4</b>	0.709	0.874	0.652	0.795	0.775
<b>X2.5</b>	0.739	0.872	0.682	0.799	0.744
<b>X2.6</b>	0.726	0.861	0.662	0.776	0.757
<b>X3.1</b>	0.838	0.510	0.886	0.508	0.499
<b>X3.2</b>	0.832	0.512	0.880	0.534	0.533
<b>X3.3</b>	0.835	0.481	0.883	0.489	0.480
<b>X3.4</b>	0.825	0.901	0.772	0.858	0.829
<b>X3.5</b>	0.816	0.899	0.754	0.850	0.810
<b>X3.6</b>	0.834	0.890	0.776	0.837	0.797
<b>X3.7</b>	0.822	0.463	0.883	0.491	0.485
<b>X3.8</b>	0.814	0.516	0.876	0.530	0.527
<b>X3.9</b>	0.815	0.496	0.860	0.475	0.471
<b>X3.10</b>	0.796	0.503	0.858	0.498	0.490
<b>Y1.1</b>	0.480	0.539	0.462	0.756	0.824
<b>Y1.2</b>	0.716	0.856	0.686	0.896	0.853
<b>Y1.3</b>	0.485	0.511	0.482	0.733	0.782
<b>Y1.4</b>	0.752	0.876	0.706	0.882	0.827
<b>Y1.5</b>	0.785	0.919	0.723	0.873	0.823
<b>Y1.6</b>	0.473	0.531	0.468	0.751	0.808
<b>Y1.7</b>	0.732	0.893	0.681	0.889	0.845
<b>Y1.8</b>	0.710	0.884	0.651	0.844	0.780
<b>Y2.1</b>	0.855	0.949	0.781	0.889	0.864
<b>Y2.2</b>	0.855	0.935	0.780	0.875	0.845
<b>Y2.3</b>	0.859	0.923	0.784	0.865	0.834
<b>Y2.4</b>	0.878	0.501	0.917	0.501	0.509
<b>Y2.5</b>	0.864	0.487	0.908	0.490	0.498
<b>Y2.6</b>	0.863	0.464	0.902	0.466	0.474

Table 2: Cross Loading Discriminant Validity

The output that shows the accuracy, consistency of the accuracy of the measuring instrument is composite reliability. Composite reliability is a reliability test in PLS which shows the accuracy, consistency of the accuracy of a measuring instrument in making measurements. Composite reliability (pc) is a group of indicators that measure a variable having good composite reliability if it has

composite reliability 0.7. although it is not an absolute standard.

Based on table 3. it can be seen that the value of all variables in reliability testing using either Cronbach's Alpha or Composite Reliability is > 0.7. Thus it can be concluded that all constructions or latent variables already have good discriminant validity, where the construction indicator block is better than the other block indicators.

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Choice Decision	0.931	0.931	0.946	0.743
Consumer Attitude	0.937	0.937	0.950	0.762
Consumer Perception	0.955	0.956	0.961	0.713
Behavioral Intention	0.935	0.942	0.946	0.690
Consumer Trust	0.921	0.931	0.937	0.714

Table 3: Composite Reliability

NFI values ranging from 0 – 1 are derived from a comparison between the hypothesized model and a certain independent model. The model has a high fit if the value is

close to 1. Based on the table above, the NFI value is at 0.428 which means it has a weak model fit (Ghozali, 2014).

	Saturated Model	Estimated Model
NFI	0.428	0.428

Table 4: Fit Model

	Original Sample (O)	Statistics ( O/STDEV )	Values
Consumer Trust Behavioral Intention	0.745	19,620	0.000
Consumer Attitude Behavioral Intention	0.266	7,755	0.000
Consumer Perception Behavioral Intention	0.002	0.106	0.915
Consumer Confidence Choice Decision	0.388	4,240	0.000
Consumer Attitude Choice Decision	0.286	4,972	0.000
Consumer Perception Choice Decision	0.846	37,744	0.000
Behavioral Intention Choice Decision	-0.487	3,810	0.000

Table 5: Path coefficient, t-statistics and P-value

*Behavioral Intention*= 0.745 Consumer Confidence + 0.266 Consumer Attitude + 0.002 Consumer Perception  
 Purchase Decision = -0.487 Behavioral Intention + 0.388 Consumer Confidence + 0.286 Consumer Attitude + 0.846 Consumer Perception.

	Specific Indirect Effects	T Statistics ( O/STDEV )	P Values
Consumer Confidence Behavioral Intention Choice Decision	-0.362	3,698	0.000
Consumer Perception Behavioral Intention Choice Decision	-0.001	0.106	0.916
Consumer Attitude Behavioral Intention Choice Decision	-0.130	3,530	0.001

Table 6: Indirect Effect

Based on table 6, it can be seen that the behavioral intention construction can separate the construction of consumer trust from the decision to choose (t statistics > 1.96; p-value < 0.05). Likewise, the behavioral intention construction can separate the attitude construction from the

decision to choose (t-statistics > 1.95: p-value < 0.05). On the other hand, behavioral intention cannot separate the construction of perception from the decision to choose (t statistics < 1.96 p-value > 0.05).

	Original Sample (O)	T Statistics ( O/STDEV )	P Values
Consumer Trust Behavioral Intention	0.745	19,620	0.000
Consumer Attitude Behavioral Intention	0.266	7,755	0.000
Consumer Perception Behavioral Intention	0.002	<b>0.106</b>	<b>0.915</b>
Consumer Confidence Choice Decision	0.026	<b>0.741</b>	<b>0.460</b>
Consumer Attitude Choice Decision	0.156	3,199	0.002
Consumer Perception Choice Decision	0.845	35,373	0.000
Behavioral Intention Choice Decision	-0.487	3,810	0.000

Table 7: Total Effect

R-square value 0.75; 0.50 and 0.25 can be concluded that the model is strong, moderate and weak (Ghozali, 2016). The greater the value of R2, the better in research. For the purposes of evaluating the Goodness of Fit Inner Model, Table 8 is shown as follows:

	R Square	R Square Adjusted
Behavioral Intention	0.978	0.978
Choice Decision	0.983	0.982

Table 8: R-square test results

It can be concluded that the influence of consumer confidence, attitudes and perceptions on behavioral intention gives an R2 value of 0.978 and it can be interpreted that the

variability of the behavioral intention construction which can be explained by the variability of the construction of consumer confidence, attitude, and perception is 97.8% while the rest is explained by the variable others outside of research. Likewise, the model of the influence of consumer trust, attitudes and perceptions on the decision to choose has a value of 0.983 which can be interpreted that the variability of the construction of choosing decisions which can be explained by the variability of the construction of consumer confidence, attitudes and perceptions is 98.3%, while the rest is explained by the variables - variables outside this research.

	Choice Decision	Consumer Attitude	Consumer Perception	Behavioral Intention	Consumer Trust
Choice Decision					
Consumer Attitude	0.559			0.629	
Consumer Perception	16,885			0.000	
Behavioral Intention	0.297				
Consumer Trust	0.289			5,498	

Table 9: F-Square . Test Results

A. Hypothesis test

Bootstrapping is used to test the hypothesis, then the following values are obtained:

- Hypothesis 1 (H1); Consumer trust (X1) has a direct effect on behavioral intention. Because the p-value is 0.000, H0 is rejected and H1 is accepted. This means that X1 has an effect on behavioral intention.
- Hypothesis 2 (H2); Consumer attitudes (X2) have a direct effect on behavioral intention. Because the p-value is 0.000, H0 is rejected and H1 is accepted. This means that X1 has an effect on behavioral intention.
- Hypothesis 3 (H3); Consumer perception (X3) has a direct effect on behavioral intention. Because the p-value is 0.915, then H0 is accepted and H1 is rejected. This means that X3 has no significant effect on behavioral intention.
- Hypothesis 4 (H4); Consumer trust (X1) has a direct effect on the decision to choose. Because the p-value is 0.460, H0 is accepted and H1 is rejected. This means that X1 has no significant effect on the decision to choose.
- Hypothesis 5 (H5); Consumer attitudes (X2) directly affect the decision to choose. Because the p-value is 0.002, then H0 is rejected and H1 is accepted. This means that X1 affects the decision to choose.
- Hypothesis 6 (H6); Consumer perception (X3) has a direct effect on the decision to choose. Because the p-value is 0.000 then H0 is accepted and H1 is rejected. This means that X3 has a significant effect on behavioral intention.
- Hypothesis 7 (H7); consumer trust (X1) affects the decision to choose through behavioral intention. Because the test statistic value is 3.698 and the p-value is 0.000, H0 is rejected and H1 is accepted. This means that X1 affects the decision to choose through behavioral intention.

- Hypothesis 8 (H8); consumer attitudes (X2) affect the decision to choose through behavioral intention. Because the test statistic value is 3.530 and the p-value is 0.000, H0 is rejected and H1 is accepted. This means that X2 affects the decision to choose through behavioral intention.
- Hypothesis 9 (H9); consumer perception (X3) affects the decision to choose through behavioral intention. Because the test statistic value is 0.106 and the p-value is 0.001 then H0 is accepted and H1 is rejected. That is, X3 has no significant effect on the decision to choose through behavioral intention.
- Behavioral Intention(Y1) has an effect on the decision to choose. Because the p-value is 0.000, H0 is rejected and H1 is accepted. That is, Y1 has an effect on the decision to choose.

Research Hypothesis	T Statistics	p-value	Conclusion
Consumer Trust has an effect on Behavioral Intention	19,620	0.000	H1: Accepted
Consumer Attitudes affect <i>Behavioral Intention</i>	7,755	0.000	H2: Accepted
Consumer Perception has an effect on Behavioral Intention	0.106	0.915	H3: Rejected
Consumer Confidence affects the Decision to Choose	0.741	0.460	H4: Rejected
Consumer Attitudes affect the Decision to Choose	3,199	0.002	H5: Accepted
Consumer Perception has an effect on Choice Decision	35,373	0.000	H6: Accepted
<i>Behavioral Intention</i> facilitate the influence of Consumer Trust on the Decision to Choose	3,698	0.000	H7: Accepted
<i>Behavioral Intention</i> mediate the influence of consumer attitudes on the decision to choose	3,530	0.001	H8: Accepted
<i>Behavioral Intention</i> mediate the influence of Consumer Perception on the Decision to Choose	0.106	0.916	H9: Rejected
<i>Behavioral Intention</i> affect Decision to choose	3,810	0.000	H10: Accepted

Table 10: Hypothesis Test Results

## V. DISCUSSION

The influence of consumer trust on behavioral intention is appropriate and supports previous research as studied by Chao (2019); Handayani et al., (2019); Aziza & Wahyudi, (2019) which shows that there is a significant influence of consumer trust on behavior intention. This means that the better the consumer trust received, the better the decisions taken in choosing a college and this will have a positive impact that increases behavioral intention. The description of the trust variable also shows that the respondent's assessment of the trust variable at the university concerned is good.

This study is also in line with the results of research conducted by (Solihin, 2020) which revealed that trust has a positive and significant influence on buying interest (behavioral intention). The consumer's decision to buy goods or services is closely related to the problem of consumer trust, attitudes and behavioral intentions of the individual (Mowen & Minor, 2001). Consumer trust in the context of this research is the trust that is formed when choosing a college. The source of trust comes from the experience of alumni, students who are currently studying in the Doctoral Program and the information obtained during object search.

The acceptance of the results of proving the hypothesis in this study supports the results of the research proposed by Eunju & Yeong G (2019), functional value, conditional value, social value, emotional value have a significant influence on consumer attitudes, which significantly affect purchase intention. The results of this hypothesis test are also in line with the research findings of Asri Handayani et al., (2019), which proves that there is a positive and significant influence between attitudes towards voting behavior. Attitude component behavior describes the intention to behave in a certain way to someone or something. Other studies that are in line with these findings can be found in the results of Salem's research (2016); Wong et al., (2018); and Yang & Kim (2018). Also emphasized by Wong et al.,

Ideally, when people as consumers have more knowledge, of course, they will be better at making

decisions and will then respond to them by believing or choosing certain products to be used. In the context of this research, prospective students will try to find as much information and references as possible before arriving at an interest in a university.

Attitudes are used as standards that help people understand their world. With the function of knowledge, a person's attitude forms a framework of reference in which they interpret their world. Therefore, consumer attitudes greatly affect how they selectively expose themselves and observe marketing communications. The close relationship between consumer attitudes and behavioral intention can also be seen from the description of the variable about behavioral intention that describes consumer attitudes.

The rejection of the hypothesis which states that consumer perceptions have a significant effect on behavioral intention is not in line with the results of previous research conducted by Lie et al., (2018) "there is a strong relationship between the influence of perceptions and attitudes of citizens and behavioral intentions"; Masriah et al., (2018) "There is a relationship between student perceptions of majors in higher education and self-concept with the suitability of interest in choosing majors"; Izadi & Hamidianpour (2018) Kanai et al., (2017) "Characteristics of consumer perception and store image have an impact on purchase intention".

Internal factors show that perceptions are controlled by the individual's mental processes themselves, while external factors cause behavior that arises because perceptions are influenced by their environment (Tama Pambudi & Hardiningtyas, 2017). Consumer perception characteristics and store image have an impact on purchase intention, but consumer perception characteristics have a stronger influence on personal label attitudes than store image (Kanai et al., 2017). On the other hand, in this study, the hypothesis that there is a relationship between perception and purchase intention is not proven.

The rejection of the hypothesis which states that consumer trust has a significant effect on the decision to choose is not in line with previous research conducted by Mursid (2018); Nedunchezian & Babu (2020); Amron



(2018); Irfani (2019); Gunawan & Ayuningtiyas (2018); Nasution et al., (2020); Solihin (2020); Buamonabot et al., (2020); Fithoni & Priyatna (2019). Purchasing decisions that are influenced by the trust factor are strengthened by the results of Irfani's research (2019). The results of the research by Rehman and Shaikh (2020) revealed that behavioral intention was significantly and positively influenced by perceived usefulness and ease of use, while a significant negative relationship was found between consumer behavioral intentions and perceived risk.

The influence of consumer confidence on purchasing decisions has a significant influence, and is closely related to purchasing decisions. Trust is a person's belief in what is known to give rise to positive or negative thoughts about an object (Hairin et al., 2022). Trust is the number of internal and external factors of the organization with the company's responsibility to trust business partners, namely by having it foster integrity, honesty and good character so that it can have a positive effect on the company (Kotler & Keller, 2016). Significant consumer trust and product quality have a positive and positive effect on purchasing decisions (Susanti et al., 2022). The two results of this study actually strengthen the notion/hypothesis that consumer trust has an effect on purchasing decisions. However, in this study, this hypothesis was not proven.

Student trust only has a significant effect on behavioral intention, but has no significant effect on purchasing decisions. In this case, behavioral intention has a strong influence on the decision to choose a doctoral program at a university when compared to the direct influence of consumer trust on purchasing decisions.

The results of the hypothesis test show that consumer attitudes affect the decision to choose, which means that consumer attitudes have a significant influence on the decision to choose a doctoral program at a university, which means that consumer attitudes have a significant influence on the decision to choose. It can be said that the hypothesis which states that consumer attitudes have a significant effect on the decision to choose is acceptable. The description of the attitude variable also shows that the respondent's assessment of the attitude variable at the university concerned is good.

The acceptance of the results of proving the hypothesis in this study supports the results of research conducted by Sofi and Nika (2017) and Keren and Sulistiono) (2019). On the other hand, the results of the hypothesis test of this study contradict the findings of Nevine & Beshir (2019) which revealed that there is a negative relationship between consumer attitudes towards purchasing decisions.

Thus, it can be concluded that the attitude variable has a direct or indirect effect (mediation of behavioral intention) on purchasing decisions. This reaffirms what was stated by Wong et al., (2018) in the results of their research which suggests that consumer attitudes are the main predictors of their intention to buy.

The results of the hypothesis test show that consumer perceptions affect the decision to choose, which means that

consumer perception has a significant influence on the decision to choose a doctoral program at a university, which means that consumer perceptions have a significant influence on the decision to choose. It can be said that the hypothesis which states that consumer perceptions have a significant effect on the decision to choose is acceptable. The description of the consumer perception variable also shows that the respondent's assessment of the perception variable at the university concerned is good.

The acceptance of the results of proving the hypothesis in this study supports the results of research conducted by Dewi et al., (2017), "perception is the most important factor in purchasing decisions"; Sofi and Nika (2017), "intrinsic factors have a significant effect on impulse buying decisions"; (Yi & Jai, 2020), "The urge to buy has a significant and strong influence on purchases".

Factors that influence a person's perception are put forward by Robbins and Judge (2013), that there are three factors that influence a person's perception, namely: the situation (the situation around the campus, both people, physical buildings and), the human itself (the person who judges/students) , and the object or target (S3 study program). The higher a person's level in a community/organization, the better he is at managing his perceptions, because this is closely related to the decision-making process.

Thus, it can be concluded that the perception variable has a direct effect on the decision to choose, but has an indirect effect on behavioral intention.

Consumer trust has no effect on the decision to choose. These results are not in line with the findings of previous studies as well as a number of theories which actually reveal that consumer trust affects the decision to choose. However, when behavioral intention facilitates the influence of consumer confidence on the decision to choose, the results are different. When behavioral intention mediates the effect of belief on the decision to choose, the outcome becomes "significantly influential".

The existence of behavioral intention variables as a mediating relationship between consumer confidence in the decision to choose in this case is very important. That is, although the direct influence has no effect, with a high behavioral intention, the decision to choose can also increase in line with the increase in behavioral intention. This result is in line with the opinion of Solihin (2020) "buying interest is able to mediate the influence of trust on purchasing decisions" and the theory put forward by Mowen & Minor (2001) behavioral intention can be a strong intermediary for the creation of choosing decisions that are influenced by consumer trust.

Consumer attitudes affect buying decisions, either directly or indirectly mediated by behavioral intention variables. These results are in line with the findings of previous studies as well as a number of theories which reveal that consumer attitudes have an effect both directly and through the mediation of behavioral intention. When behavioral intention mediates the influence between

consumer attitudes towards the decision to choose, the effect becomes even stronger when compared to the direct influence of consumer attitudes towards the decision to choose.

Thus, it can be stated that consumer attitudes play a more important role in increasing behavioral intention than in increasing the decision to choose. So far, people assume that attitudes affect behavior. In fact, attitudes and behavior are not always in line. When attitudes and objective norms support the target behavior and the perception of control over the behavior is high, the intention to perform the behavior will be stronger. People who form strong intentions are more likely to perform the behavior.

Consumer attitudes towards the product of a Doctoral Program at a university may vary depending on its orientation. With regard to this attitude, marketers can identify consumer segments based on product benefits desired by consumers. Benefit segmentation is very basic to target consumers, because the benefits desired by consumers will affect their attitudes and behavior towards the brand (campus name).

The existence of the behavioral intention variable as a mediating relationship between consumer perceptions of the decision to choose in this case is not too important or even not necessary. That is, without the mediation of behavioral intention, the direct influence of consumer perceptions on the decision to choose remains high. With the behavioral intention that mediates the consumer's perception of the decision to choose, it has no effect at all.

*Behavioral intention* does not mediate the effect of perception on the decision to choose referring to Solomon's (2020) opinion that most marketers want to create messages above the consumer threshold so that people will pay attention to them. Ironically, a large number of consumers instead believe that marketers design many advertising messages so that they will be perceived unconsciously, or below the threshold of recognition. Another word for threshold is lime, and we call the stimuli that fall in the subconscious lime. Subconscious perception refers to the stimulus below the consumer's level of consciousness.

The results of the hypothesis test show that behavioral intention has an effect on the decision to choose, which means that behavioral intention has a significant influence on the decision to choose a doctoral program at a university, which means that behavioral intention has a significant influence on the decision to choose. It can be said that the hypothesis which states that behavioral intention has a significant effect on the decision to choose is acceptable. The description of the behavioral intention variable also shows that the respondent's assessment of the behavioral intention variable at the university concerned is good.

The acceptance of the results of proving the hypothesis in this study supports the results of research conducted by Rehman & Shaikh (2020), "Consumer behavioral intentions are significantly and positively influenced by perceived usefulness and ease of use", Karnreungsiri & Praditsuwan (2017), "Customer buying behavior is influenced by social

and situational factors at a moderately influential level, while marketing and psychological factors at a very influential level"; Yi & Jai (2020), "The urge to buy has a significant and strong influence on buying"; and Mowen & Minor (2001), "Consumers can form a desire to seek information, tell others about their experiences with a product, buy certain products or services, or ignore products in certain ways".

## VI. MANAGERIAL IMPLICATION

The influence of consumer perceptions which is small (not significant) on behavioral intention indicates that the interest in choosing a Doctoral Program at Private Universities (PTS) in East Java is not influenced by perception. This means that private universities need to develop a positive and effective brand equity model or image in order to be able to influence the interest of prospective students.

The influence of consumer trust which is small (not significant) on the decision to choose indicates that the decision to choose a Doctoral Program at Private Universities (PTS) in East Java is not influenced by consumer confidence. This means that private universities need to increase consumer confidence through physical and non-physical improvements, consistency in maintaining quality, and commitment to meeting consumer expectations.

The small (not significant) mediating role of behavioral intention on the influence of consumer perceptions on the decision to choose a Doctoral Program at Private Universities (PTS) in East Java shows that behavioral intention is not an important thing in choosing decisions seen from consumer perceptions. This means that PTS is very important to pay attention to how aspects of perception are related to the decision to choose PTS. Interest in studying in the Doctoral Program at Private Universities (PTS) in East Java can only be mediated by behavioral intention in relation to consumer beliefs and attitudes.

## VII. CONCLUSION

Consumer trust has a significant effect on behavioral intention. Indicators of object trust, attribute trust, and usefulness trust can contribute to strengthening the construction of consumer trust so that it can have a significant effect on behavioral intention. consumer attitudes have a significant effect on behavioral intention. Cognitive, Affective, Conative indicators can contribute to strengthening the construction of consumer attitudes so that they can have a significant effect on behavioral intention. consumer perception has no significant effect on behavioral intention. Perception indicators which include; physical appearances, stereotypes, irrelevant cues, first impressions, consumer trust has no significant effect on the decision to choose. Consumer confidence indicators which include; object trust, attribute trust, and usefulness trust can contribute to strengthening the construction of consumer trust but the strengthening does not significantly affect the decision to choose. consumer attitudes have a significant effect on the decision to choose. Consumer attitude indicators which include; cognitive, affective, and conative

can contribute to strengthening the construction of consumer attitudes so that they can significantly influence the decision to choose. consumer perception has a significant effect on the decision to choose. Perception indicators which include; physical appearances, stereotypes, irrelevant cues, first impressions, *Behavioral intention* can mediate the influence of consumer trust on the decision to choose. Although the direct influence of consumer trust does not affect the decision to choose, consumer trust can have a significant effect on the decision to choose through behavioral intention mediation. Behavioral intention can mediate the influence of consumer attitudes on the decision to choose. Consumer attitudes directly affect behavioral intention and decision to choose. Likewise, the indirect influence of consumer attitudes towards choosing decisions is mediated by behavioral intention. Behavioral intention cannot mediate the influence of consumer perception on the decision to choose. Consumer perceptions do not have a direct effect on behavioral intention but have a direct effect on the decision to choose. Likewise, the indirect influence of consumer perceptions on the decision to choose which is mediated by behavioral intention does not have a significant effect. Behavioral intention has a significant effect on the decision to choose a Doctoral Program at Private Universities in East Java.

## REFERENCES

- [1.] Adyanto, B. C., & Santosa, S. B. (2018). Pengaruh Kualitas Layanan, Brand Image, Harga Dan Kepercayaan Produk Terhadap Keputusan Pembelian (Studi Layanan E-Commerce Berrybenka. com). *Diponegoro Journal of Management*, 7(1), 1–20.
- [2.] Ahmad, M. B., Ali, H. F., Malik, M. S., Humayun, A. A., & Ahmad, S. (2019). Factors Affecting Impulsive Buying Behavior with Mediating role of Positive Mood: An Empirical Study. *European Online Journal of Natural and Social Sciences*, 8(1), 17–35.
- [3.] Amirullah. (2002). *Perilaku Konsumen*. Graha Ilmu.
- [4.] Amron, A. (2018). The influence of brand image, brand trust, product quality, and price on the consumer's buying decision of MPV cars. *European Scientific Journal*, 14(13), 228–239.
- [5.] Aziza, N., & Wahyudi, E. (2019). Kecenderungan Calon Mahasiswa Memilih Perguruan Tinggi dengan Menggunakan Metode Analisis Faktor. *Journal of Industrial Engineering and Management*, 14(1), 69–76.
- [6.] Buamonabot, I., Syahdan, R., & Arilaha, M. A. (2020). Atribut Perguruan Tinggi, Kepuasan Informasi, Kepuasan Pengguna Sistem Informasi dan Kepuasan Memilih Perguruan Tinggi (Studi pada Sistem Informasi Penerimaan Mahaiswa Baru). *Indonesian Journal on Informations System*, 2(5), 157–167.
- [7.] Chao, C. M. (2019). Factors determining the behavioral intention to use mobile learning: An application and extension of the UTAUT model. *Frontiers in Psychology*, 10(JULY), 1–14.
- [8.] Dewi, H. N., Sukartiko, A. C., & Pamungkas, A. P. (2017). Consumer behavior in their buying decision process of agro-geographical indication products in Yogyakarta. *Agroindustrial Journal*, 4(1), 203\_208.
- [9.] Eunju, W., & Yeong G, K. (2019). Consumer attitudes and buying behavior for green food products. *British Food Journal*, 121(2), 320–332.
- [10.] Ferdinand, A. (2014). *Metode Penelitian Manajemen : Pedoman Penelitian untuk Penulisan Skripsi Tesis dan Desrtasi Ilmu Manajemen* (5 ed.). Universitas Diponegoro Press.
- [11.] Fithoni, A., & Priyatna, A. (2019). Faktor-Faktor yang Mempengaruhi Siswa SLTA dalam Memilih Perguruan Tinggi di Kabupaten Batang Hari (Studi Kasus Pada STAI dan STIE-GK Muara Bulian). *Ekonomis: Journal of Economics and ...*, 3(1), 55–62.
- [12.] Ghozali, I. (2014). *Struktural Equation Modelling Metode Alternatif dengan Partial Least Square PLS*. Penerbit UNDIP.
- [13.] Gunawan, H., & Ayuningtiyas, K. (2018). Pengaruh Kepercayaan, Kemudahan Dan Kualitas Informasi Terhadap Keputusan Pembelian Daring Di Aplikasi Bukalapak Pada Mahasiswa Politeknik Negeri Batam. *Journal of Applied Business ...*, 2(1), 152–165.
- [14.] Hair JR, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2009). *Multivariate Data Analysis* (9 ed.). Prentice Hall, Inc.
- [15.] Hairin, A., Putri, N., & Batu, R. L. (2022). Pengaruh Kepercayaan konsumen dan Kualitas Web terhadap Keputusan Pembelian pada E-Commerce Lazada (Studi kasus pada Mahasiswa Universitas Singaperbangsa Karawang). *e-Jurnal Apresiasi Ekonomi Volume*, 10(2), 222–231.
- [16.] Handayani, A, Azman, H. A., & ... (2019). Pengaruh Pengetahuan Dan Sikap Terhadap Perilaku Memilih Bank Syariah Dengan Faktor Religiusitas Sebagai Moderating Variable. ... *SYARIAH: Journal ...*, 3(1), 1–19.  
<http://ejournal.iainbukittinggi.ac.id/index.php/febi/article/view/934>
- [17.] Handayani, Asri, Azman, H. A., & Ismail, I. (2019). Pengaruh Pengetahuan dan Sikap Terhadap Perilaku Memilih Bank Syariah Dengan Faktor Religiusitas Sebagai Moderating Variable. *Journal Ekonomika Syariah*, 3(1), 1–19.
- [18.] Harisno, & Herby, D. (2018). The Analysis of Factors Affecting the Buying Interest of E-Commerce Customers. CommIT (Communication & Information Technology). *Journal*, 12(1), 13–18.
- [19.] Helgeson, J., Mager, J., & Chey, T. (1984). Trends in Consumer Behavior Literature: A Content Analysis. *Journal of Consumer Research*, 10(Maret), 449\_454.
- [20.] Irfani, H. (2019). Pengaruh Lifestyle, Perceived Ease of Use dan kepercayaan terhadap Keputusan Pembelian pada Toko Pakaian Online. *Psyche 165 Journal*, 12(2), 165–173.
- [21.] Izadi, H., & Hamidianpour, F. (2018). The study of the effects of consumer perception of online retail ethics on brand equity. *Journal of Business Strategies*, 26(11), 146–163.
- [22.] Jalil, H. A., Ma'rof, A. M., & Omar, R. (2019). Attitude and behavioral intention to develop and use

- MOOCs among academics. *International Journal of Emerging Technologies in Learning*, 14(24), 31–41.
- [23.] Jeddi, N., & Zaiem, I. (2010). The impact of label perception on the consumer's purchase intention. *IBIMA Business Review*, 10, 2–14. <http://www.isihome.ir/freearticle/ISIHome.ir-22065.pdf>
- [24.] Jung, H. J., Choi, Y. J., & Oh, K. W. (2020). Influencing factors of Chinese consumers' purchase intention to sustainable apparel products: Exploring consumer "attitude-behavioral intention" gap. *Sustainability (Switzerland)*, 12(5), 1–14.
- [25.] Kanai, M., Chien, S. Y., & Takemura, M. (2017). The effects of Consumer Perception on Store Image and Private label: Comparative Study Between Taiwan and Japan. *International Journal of ...*
- [26.] Kardes, F. R., Cline, T. W., & Cronley, M. L. (2011). Consumer Behavior. In *Consumer behavior: Science and practice*. South-Western Cengage Learning.
- [27.] Karnreungsiri, I., & Praditsuan, N. (2017). Factors influencing buying behavior and buying decision process of customers: An examination on relationship using one-way analysis of variance. *PSAKU International Journal of Interdisciplinary Research*, 6(2), 76–84.
- [28.] Keren, & Sulistiono. (2019). Pengaruh Motivasi, Budaya, dan Sikap Konsumen Terhadap Keputusan Pembelian Produk Indomie. *Jurnal Ilmiah Manajemen Kesatuan*, 7(3), 319–324.
- [29.] Khattak, J. K., & Naqvi, S. (2016). Impact of Consumer Beliefs on Beef Buying Intention in Pakistan: An application of the Theory of Planned Behavior. *Abasyn Journal of Social Sciences*, 9(2), 495–508.
- [30.] Kotler, P., & Keller, K. . (2012). *Marketing Management* (14 ed.). Prentice Hall New Jersey.
- [31.] Kotler, P., & Keller, K. . (2016). *Marketing Management* (16 ed.). Pearson Education.
- [32.] Lahindah, L., & Siahaan, R. A. (2018). The Influence of Product Innovation and Service Quality to Buying Decision and the Impact to Repeat Buying at Progo Road Bandung. *The Asian Journal of Technology Management*, 11(2), 118–124.
- [33.] Li, H., Schein, D. D., Ravi, S. P., Song, W., & Gu, Y. (2018). Factors influencing residents' perceptions, attitudes and behavioral intention toward festivals and special events: A pre-event perspective. *Journal of Business Economics and Management*, 19(2), 288–306.
- [34.] Lou, C., & Yuan, S. (2019). Influencer marketing: how message value and credibility affect consumer trust of branded content on social media. *Journal of Interactive Advertising*, 19(1), 58–73.
- [35.] Marlius, D. (2017). Keputusan Pembelian berdasarkan Faktor Psikologis dan Bauran Pemasaran PT. Intercom Mobilindo Padang. *Pundi*, 1(1), 57–66.
- [36.] Masriah, Z., Malay, M. N., & Fitriani, A. (2018). Persepsi Mahasiswa Terhadap Jurusan Di Perguruan Tinggi Dan Konsep Diri Dengan Kesesuaian Minat Memilih Jurusan. *ANFUSINA: Journal of Psychology*, 1(1), 61–76.
- [37.] Mowen, J. C., & Minor, M. (2001). *Consumer Behavior* (5 ed.). Harcourt, Inc.
- [38.] Mramba, N. R. (2015). Does the Brand Name Matter to Purchase Decision? The Case of Mobile Phone. *European Journal of Business and Management*, 7(4), 335–343.
- [39.] Mursid, A. (2018). Buying decision in the marketing of Sharia life insurance (evidence from Indonesia). *Journal of Islamic Marketing*, 9(2), 370–383.
- [40.] Nasution, S. L., Limbong, C. H., & ... (2020). Pengaruh Kualitas Produk, Citra, Merek, kepercayaan, kemudahan, dan Harga terhadap Keputusan Pembelian pada E-Commerce. *ECOBISMA (JURNAL ...)*, 7(1), 43–53. <http://jurnal.ulb.ac.id/index.php/ecobisma/article/view/1528>
- [41.] Nedunchezhan, V. R., & Babu, R. S. (2020). Factors Influencing Customers Buying Decision towards Shopping Online and Offline with Reference to Coimbatore City. *Academy of Marketing Studies Journal*, 24(1), 1–8.
- [42.] Nevine, E., & Beshir, N. (2019). Effect of Consumer Attitude towards SMS Advertising and Demographic Features on Egyptian Consumers Buying Decision. *Journal of Marketing Management*, 7(2), 7–76.
- [43.] Park, J. A., & Jang, Y. S. (2016). The Effects of Consumer Beliefs for Food Certifications on Purchasing Intention Biases for the Certified Agricultural Products-A Case Analysis based on Tofu. *The Korean Journal of Food And Nutrition*, 29(6), 952\_961.
- [44.] Peter, P. J., & Olson, J. C. (2010). *Consumer Behavior & Marketing Strategy* (9 ed.). McGraw-Hill Irwin.
- [45.] Rehman, Z. U., & Shaikh, F. A. (2020). Critical Factors Influencing the Behavioral Intention of Consumers towards Mobile Banking in Malaysia. *Engineering, Technology & Applied Science Research*, 10(1), 5265\_5269.
- [46.] Robbins, S. P., & Judge, T. A. (2013). *Organizational Behavior* (L. Paoli (ed.); 15 ed.). Pearson Education, Inc.
- [47.] Rudianto, R. (2018). Analisis Faktor-Faktor perilaku Konsumen terhadap Keputusan Pembelian Makanan Siap Saji di BFC Belopa. *JEMMA: Journal of Economic, Management and Accounting*, 1(2), 81–88.
- [48.] Salem, M. Z. Y. (2016). Factors affecting consumer attitudes, intentions and behaviors toward SMS advertising in Palestine. *Indian Journal of Science and Technology*, 9(4), 1–14.
- [49.] Setyawati, R. E. (2020). Pengaruh Perceived Usefulness, Perceived Ease of Use Terhadap Behavioral Intention to Use dengan Attitude Towards Using sebagai Variabel Intervening. *Jurnal Ekobis Dewantara*, 3(1), 39–51. <http://repositorio.unan.edu.ni/2986/1/5624.pdf>
- [50.] Sofi, S. A., & Nika, F. A. (2017). Role of intrinsic factors in impulsive buying decision: An empirical study of young consumers. *Arab Economic and Business Journal*, 12(2), 29–43.

- [51.] Solihin, D. (2020). Pengaruh Kepercayaan Pelanggan dan Promosi Terhadap Keputusan Pembelian Konsumen Pada Online Shop Mikaylaku Dengan Minat Beli Sebagai Variabel Intervening. *JURNAL MANDIRI: Ilmu Pengetahuan, Seni, dan Teknologi*, 4(1), 38–51.
- [52.] Solomon, M. R. (2020). *Consumer Behavior: Buying, Having, and Being* (13 ed.). Pearson Education.
- [53.] Susanti, R., Rustam, T. A., Ilmu, F., & Manajemen, P. S. (2022). Pengaruh Kepercayaan Konsumen Dan Kualitas Produk Terhadap Keputusan Pembelian Pada PT Batam Bangun Prahtama. *Jurnal Ekuivalensi*, 8(1), 80–91.
- [54.] Tama Pambudi, I., & Hardiningtyas, D. (2017). *Psikologi Industri: Dalam Perspektif Sistem Industri* (I. Nukman (ed.)). UB Press.
- [55.] Vijayalakshmi, R., & Gurumoorthy, T. R. (2019). Buying Decision Process of Fast Moving Consumer Goods. *International Journal of Research and Analytical Reviews (IJRAR)*, 6(2), 698–713.
- [56.] Widhiyani, A., & Idris, I. (2018). Pengaruh Promosi, Kemudahan Penggunaan, Kepercayaan Konsumen Dan Kualitas Informasi Terhadap Minat Beli Di Situs Bukalapak. *Diponegoro Journal of Management*, 7(2), 1–6.
- [57.] Wong. (2017). Pengaruh Ability, Benevolence Dan Integrity Terhadap Trust, Serta Implikasinya Terhadap Partisipasi Pelanggan E-Commerce: Studi Kasus Pada Pelanggan Ecommerce Di UBM. *Riset Manajemen dan Bisnis (JRMB) Fakultas Ekonomi UNIAT*, 2(2), 15–29.
- [58.] Wong, S. L., Hsu, C. C., & Chen, H. S. (2018). To buy or not to buy? Consumer attitudes and purchase intentions for suboptimal food. *International Journal of environmental research and Public Helath*, 15(7), 1–13.
- [59.] Yang, H. C., & Kim, Y. E. (2018). The Effects of Consumer Value Perception of PB on Product Loyalty and Repurchase Intention. *The Journal of Distribution Science*, 16(1), 7–15.
- [60.] Yi, S., & Jai, T. (2020). Impacts of consumers' beliefs, desires and emotions on their impulse buying behavior: application of an integrated model of belief-desire theory of emotion. *Journal of Hospitality Marketing & Management*, 29(6), 115–128.
- [61.] Yuliawan, E. (2018). Analisis Pengaruh Faktor Kepercayaan, Kemudahan Dan Kualias Layanan Terhadap Keputusan Pembelian. *Optimla: Jurnal Ekonomi Dan Kewirausahaan*, 12(2), 34–49.
- [62.] Zulfa, L., & Hidayati, R. (2018). Analisis Pengaruh Persepsi Risiko, Kualitas Situs Web, dan Kepercayaan Konsumen Terhadap Keputusan Pembelian Konsumen E-commerce Shopee di Kota .... *Diponegoro Journal of Management*, 7(3), 1–11.