

The Influence of Service Quality and Brand Image on Purchase Decision with Brand Trust as an Intervening Variable

Diki Egie Nugraha^{1*}

Sudarmiati²

Titis Shinta Dhewi³

^{1,2,3}Universitas Negeri Malang, Indonesia

*Author's correspondence: diki.egie.2404138@students.um.ac.id

Abstract. This study aims to analyze the influence of service quality and brand image on purchase decisions with brand trust as an intervening variable on customers and users of Apple products in Malang City. The study used a quantitative approach with data collection techniques through questionnaires to 385 respondents selected using a purposive sampling method. Data analysis was conducted using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with the help of SmartPLS 4. The results of the study indicate that service quality and brand image have a positive and significant effect on purchase decisions, both directly and indirectly through brand trust. In addition, service quality and brand image are also proven to have a significant effect on brand trust, and brand trust has a significant effect on purchase decisions. The results of the mediation test indicate that brand trust acts as a partial mediator in the relationship. These findings confirm that brand trust is a key factor in driving consumer purchasing decisions. This study provides a theoretical contribution in strengthening the role of brand trust within the Theory of Planned Behaviour (TPB) framework and provides practical implications for companies in improving service quality and brand image to build consumer trust sustainably.

Keywords: Theory of Planned Behaviour (TPB); Purchase decision; Service quality; Brand image; Brand trust.

Abstrak. Penelitian ini bertujuan untuk menganalisis pengaruh service quality dan brand image terhadap purchase decision dengan brand trust sebagai variabel intervening pada customer dan user produk Apple di Kota Malang. Penelitian ini menggunakan pendekatan kuantitatif dengan teknik pengumpulan data melalui kuesioner terhadap 385 responden yang dipilih menggunakan metode purposive sampling. Analisis data dilakukan menggunakan Structural Equation Modeling (SEM) berbasis Partial Least Squares (PLS) dengan bantuan SmartPLS 4. Hasil penelitian menunjukkan bahwa service quality dan brand image berpengaruh positif dan signifikan terhadap purchase decision, baik secara langsung maupun tidak langsung, melalui brand trust. Selain itu, service quality dan brand image juga terbukti berpengaruh signifikan terhadap brand

trust, serta brand trust berpengaruh signifikan terhadap purchase decision. Hasil pengujian mediasi menunjukkan bahwa brand trust berperan sebagai mediator parsial dalam hubungan tersebut. Temuan ini menegaskan bahwa brand trust merupakan faktor kunci dalam mendorong keputusan pembelian konsumen. Penelitian ini memberikan kontribusi teoritis dalam memperkuat peran brand trust dalam kerangka Theory of Planned Behavior (TPB), serta memberikan implikasi praktis bagi perusahaan dalam meningkatkan service quality dan brand image guna membangun kepercayaan konsumen secara berkelanjutan.

Kata kunci: *Theory of Planned Behaviour (TPB); Purchase decision; Service quality; Brand image; Brand trust.*

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BACKGROUND

The rapid development of digital technology, coupled with the globalization of trade, has brought significant changes to the dynamics of business competition across various industrial sectors. Companies are no longer solely required to produce quality products but also to be able to respond to increasingly complex and dynamic changes in consumer behavior (Mawardi et al., 2023). In an increasingly competitive environment, marketing strategies are no longer solely oriented toward short-term sales but rather toward creating value and long-term relationships with consumers. Khairi et al. (2024) and Nugraha et al. (2024) emphasized that innovation integrated with adaptive marketing strategies is a crucial factor in building corporate competitiveness in the era of globalization. Furthermore, a company's success is also significantly influenced by its ability to build positive perceptions, customer experiences, and strong emotional connections with customers (Nisa & Millati, 2021). This situation demonstrates that understanding consumer behavior is a crucial aspect in determining the success of a company's marketing strategy.

This shift in competitive patterns is increasingly evident in the global electronics industry, characterized by rapid technological developments and relatively short product life cycles. Companies in this industry compete not only to deliver technological innovation but also to build brand image and consumer trust. Apple is one technology company that has successfully positioned its products as a premium brand, boasting not only technological superiority but also strong symbolic value. In the Indonesian market context, although the market share of the iOS operating system remains smaller than that of Android, demand for Apple products shows a stable trend, especially in the premium segment. The International Data Corporation (IDC) reports that smartphone penetration in Indonesia has exceeded 70 percent, with significant growth in the premium device category. This phenomenon indicates that some consumers no longer consider only the price and basic functionality of a product, but also pay attention to symbolic value, social image, and the brand user experience.

This phenomenon is also seen among consumers in Malang City, known as a city of education and tourism with a relatively large student population. These demographic

characteristics create a high demand for technological devices that can support academic activities, digital communication, and a modern lifestyle. Apple products such as the iPhone, iPad, and MacBook are often perceived as having advantages in camera quality, operating system stability, and device ecosystem integration. In addition to these functional factors, consumer purchasing decisions are also influenced by psychological factors, one of which is the fear of missing out (FOMO) phenomenon, which encourages individuals to use certain products to maintain their social image and avoid feeling left behind in their social environment (Pohan et al., 2025). From a consumer behavior perspective, the decision to purchase Apple products can be categorized as a high-involvement decision due to the relatively high product price and the significant financial risk. Amirullah (2022) explains that decisions with a high level of involvement involve a more complex decision-making process, starting from need recognition, intensive information search, alternative evaluation, and post-purchase evaluation.

Various previous studies have shown that several important factors influence consumer purchasing decisions, including service quality, brand image, and brand trust. Research conducted by Aldiesi and Wahyudin (2024); Azzam et al. (2024); Efilia and Almassawa (2025); Hogas et al. (2024); Hutapea et al. (2024); Luckyta and Raharjo (2024); Sudirman and Herdinata (2023); and Wahyudi et al. (2023) found that service quality has a positive and significant effect on purchase decisions. These findings indicate that good service quality can create a positive experience for consumers, thereby increasing their tendency to make a purchase. However, research conducted by Sitinjak et al. (2023) showed different results, where service quality did not have a significant influence on purchase decisions.

In addition to service quality, brand image also plays a significant role in influencing consumer purchasing decisions. Several studies have shown that brand image has a positive effect on purchase decisions, as found by Albafery and Darimi (2025); Efilia and Almassawa (2025); Harahap et al. (2025); Kuncahyo and Khajar (2025); and Luckyta and Raharjo (2024). These results indicate that a strong brand image can increase consumer confidence in product quality, thus driving purchasing decisions. However, studies conducted by Hutapea et al. (2024) and Prasetyo et al. (2024) show that brand image does not have a significant influence on purchase decisions.

In addition to these two variables, brand trust is also seen as an important factor influencing consumer purchasing decisions. Trust in a brand reflects consumers' belief that a brand is capable of fulfilling promises and delivering benefits according to expectations. Research conducted by Amanda et al. (2025); Irawan and Mangruwa (2024); Juliana et al. (2021); Nurhasanah et al. (2021); Pamuji and Fachrodji (2022); and Subhan and Thalib (2022) show that brand trust has a positive and significant effect on purchase decisions. Furthermore, several studies have also found that brand trust can mediate the influence of service quality and brand image on purchase decisions (Andanawari et al., 2015; Aulia & Asnusa, 2025; Aurellia & Sidharta, 2023; Sari et al., 2022). However, research conducted by Prasetyo et al. (2024); and Subhan and Thalib (2022) showed that brand trust does not always play a significant role as a mediating variable in the relationship between brand image and purchase decisions.

The differences in research results indicate an inconsistency in empirical findings regarding the relationship between service quality, brand image, brand trust, and purchase decisions. This inconsistency indicates a research gap that still needs further study,

especially in the context of premium technology products such as Apple. Furthermore, most previous studies have not specifically examined the consumer behavior of Apple users in the context of an educational city like Malang City, which has unique consumer characteristics. Therefore, this study has novelty by integrating brand trust variables as intervening variables to explain the mechanism of the relationship between service quality and brand image on purchase decisions among Apple users in Malang City.

Based on the description, this study aims to analyze the influence of service quality and brand image on purchase decisions with brand trust as an intervening variable among Apple consumers in Malang City. This study is expected to provide theoretical contributions in enriching consumer behavior studies, particularly regarding the role of brand trust in explaining the relationship between service quality, brand image, and purchasing decisions on products with high involvement characteristics. In addition, this study is expected to provide strategic implications for companies in designing marketing strategies oriented towards improving service quality, strengthening brand image, and sustainably building consumer trust.

THEORETICAL REVIEW

Theory of Planned Behaviour (TPB)

The Theory of Planned Behavior (TPB) is a theory developed by Ajzen (2019) to explain how individual behavior is formed through a rational deliberation process involving attitudes, social norms, and perceived control over an action. This theory explains that human behavior does not emerge spontaneously, but rather through a cognitive process that considers the consequences, benefits, and possible obstacles before someone decides to act (Ajzen, 2019). Thus, individuals are viewed as rational beings who consciously evaluate the information they have before engaging in a particular behavior.

Within the TPB framework, a person's behavior is influenced by three main components: attitude toward the behavior, subjective norms, and perceived behavioral control. These three components simultaneously form behavioral intentions, which then become the primary predictor of actual behavior (Ajzen, 2019). Behavioral intentions reflect an individual's level of motivation to act, while actual behavior is the concrete implementation of those intentions.

Attitude toward behavior refers to an individual's assessment of an action, whether it is perceived as beneficial or detrimental. This attitude is formed based on an individual's beliefs about the consequences of that behavior. In the context of consumer behavior, a positive attitude toward a product or brand emerges when consumers believe the product is of good quality, provides benefits, and provides a satisfying experience (Putri et al., 2023). Therefore, factors such as service quality and brand image play a crucial role in shaping positive consumer attitudes toward a product or company.

In addition to attitudes toward behavior, subjective norms also play a role in shaping a person's intention to act. Subjective norms refer to an individual's perception of social pressure from their environment to perform or not perform a particular action (Ajzen, 2019). This social pressure can come from family, friends, reference groups, or other social environments considered important. In a marketing context, subjective norms can appear in the form of recommendations from friends, positive reviews on social

media, or the influence of influencers that encourage individuals to make purchases (Jia et al., 2023).

The third component of the TPB is perceived behavioral control, which is an individual's belief in their ability and opportunity to act (Ajzen, 2019). Perceived behavioral control relates to the extent to which an individual feels capable of acting, considering the availability of resources such as time, cost, and ease of access to the product. In the context of consumer behavior, a high perception of control will increase consumer confidence in translating purchase intentions into actual purchase behavior (Heptariza, 2020).

The Theory of Planned Behavior (TPB) is highly relevant in explaining consumer decision-making processes. Psychological factors such as service quality and brand image can shape positive attitudes toward a product, while social factors strengthen subjective norms that drive purchase intentions. Furthermore, brand trust plays a role in enhancing perceived behavioral control, as consumers feel more confident and secure in making purchasing decisions (Kim et al., 2020). Thus, the TPB provides a comprehensive conceptual framework for understanding how psychological, social, and perceived control factors influence consumer purchase intentions and behavior (Chen et al., 2020).

Purchase Decision

The purchase decision is the final stage of the consumer decision-making process, reflecting the actual act of purchasing a product. Kotler and Keller (2016) define the purchase decision as the process by which consumers choose and decide to purchase a product after going through various stages of evaluating available alternatives.

The purchasing decision process generally goes through several stages: attention, interest, desire, action, and satisfaction. The attention stage is when consumers first become aware of a product. The interest stage occurs when consumers begin to show interest and seek further information about the product. The desire stage occurs when consumers begin to feel a desire to own the product because they perceive it as capable of meeting their needs. The action stage is when consumers actually make a purchase, while the satisfaction stage is the evaluation after the purchase has been made.

Purchasing decisions are influenced by various internal and external factors. Internal factors include consumer motivation, perception, attitudes, and experiences, while external factors include social and cultural influences, as well as the company's marketing strategies. Therefore, companies need to understand the various factors that can influence consumer purchasing decisions to design more effective marketing strategies (Nugraha & Khusnudin, 2024).

Service Quality

Service quality is a crucial factor influencing consumer perception of a company. Parasuraman et al. (1985) define service quality as the gap between customer expectations for a service and the actual service performance received (Hidayatullah et al., 2022). If the service received meets or even exceeds customer expectations, the service quality will be perceived favorably and has the potential to increase customer satisfaction.

Service quality can be measured using the SERVQUAL model developed by Parasuraman et al. (1985). This model identifies five main dimensions that reflect service quality: tangibles, reliability, responsiveness, assurance, and empathy. The tangible

dimension relates to physical facilities, equipment, and the appearance of employees providing service. Reliability refers to a company's ability to provide services consistently and accurately in accordance with promises made to customers. Responsiveness describes employees' willingness to help customers and provide prompt service. Assurance relates to employees' competence, politeness, and ability to foster customer trust. Meanwhile, empathy reflects the company's attention to and understanding of individual customer needs (Rahmawati et al., 2024; Ramdhan et al., 2019).

Several previous studies have shown that service quality plays a significant role in influencing consumer purchasing decisions. Research conducted by Aldiesi and Wahyudin (2024); Azzam et al. (2024); Hutapea et al. (2024); and Sudirman and Herdinata (2023) found that service quality has a positive and significant effect on purchasing decisions. These findings indicate that the better the service quality provided by a company, the more likely consumers are to make a purchase. However, a different result was found by Sitinjak et al. (2023), who found that service quality had no significant effect on purchasing decisions.

Besides influencing purchasing decisions, service quality also plays a role in building consumer trust in a brand. Consistent, responsive service that meets customer expectations will create confidence that the company is committed to providing the best value to its customers. Research conducted by Hutapea et al. (2024); Sahin et al. (2017); Subhan and Thalib (2022); Zehir et al. (2011) shows that service quality has a positive effect on brand trust.

H1: Service Quality has a significant positive effect on purchase decisions.

H2: Service Quality has a significant positive effect on Brand Trust.

Brand Image

Brand image is a consumer's perception of a brand, formed through experiences, information, and associations stored in the consumer's memory. According to Kotler and Keller (2016), brand image reflects the set of beliefs, ideas, and impressions consumers have of a brand. A strong brand image can add value to a company by differentiating its products from competitors and fostering customer loyalty.

Brand image is formed through various dimensions that reflect consumer perceptions of the company, the user, and the product itself. Kotler and Keller (2016) suggest that brand image can be measured through three main indicators: corporate image, user image, and product image. Corporate image relates to consumer perceptions of the reputation and credibility of the company producing a product. User image describes consumer perceptions of the characteristics of the product's users, such as lifestyle, social status, and personality. Meanwhile, product image relates to consumer perceptions of the attributes, benefits, and quality of the product offered.

Several previous studies have shown that brand image plays a crucial role in shaping consumer trust in a brand. Research conducted by Aurellia and Sidharta (2023); Rachmad et al. (2023); and Sari et al. (2022) found that brand image has a positive and significant effect on brand trust. These findings indicate that a positive brand image can increase consumer confidence that the brand is trustworthy and capable of meeting their expectations. However, research conducted by Kholidah et al. (2025) showed that brand image did not significantly influence brand trust, indicating that consumer trust can also be influenced by other factors such as product quality or user experience.

Besides playing a role in building trust in a brand, brand image can also influence consumer purchasing decisions. Research conducted by Albafery and Darimi (2025); and Rumiris and Firdausy (2025) show that brand image has a positive effect on purchase decisions. These findings indicate that a good brand image can increase consumer confidence in selecting and purchasing a product. However, a different result was shown by research by Hutapea et al. (2024), who found that brand image had no significant effect on purchase decisions, thus indicating that the influence of brand image on purchasing decisions can be influenced by certain contextual factors.

H3: Brand image has a significant positive effect on brand trust.

H4: Brand Image has a significant positive effect on purchase decisions.

Brand Trust

Brand trust is consumer confidence in a brand's ability to deliver reliable performance and consistently meet consumer expectations. Chaudhuri and Holbrook (2001) explain that brand trust reflects consumers' willingness to rely on a brand based on the belief that the brand has integrity, reliability, and goodwill towards customers. Brand trust isn't built instantly, but rather through consumer experiences interacting with a company's products and services. Lukitaningsih and Lestari (2023) explain that brand trust is influenced by several factors, including brand reputation, brand predictability, and brand competence. A good brand reputation will increase consumer confidence in product quality, while brand predictability relates to a company's consistency in providing consistent quality over time.

In the context of consumer behavior, brand trust plays a crucial role in influencing purchasing decisions. Consumers who have a high level of trust in a brand tend to feel more secure and confident in making purchases. Research conducted by Amanda et al. (2025); Kuncahyo and Khajar (2025); and Sari et al. (2022) show that brand trust has a positive effect on purchase decisions. Besides directly influencing purchasing decisions, brand trust also acts as a mediating variable in the relationship between service quality and purchasing decisions. Research by Andanawari et al. (2015); Hutapea et al. (2024); and Subhan and Thalib (2022) show that brand trust can mediate the relationship between service quality and purchase decisions. Similar findings also indicate that brand trust can mediate the influence of brand image on purchase decisions (Irawan & Mangruwa, 2024; Rachmad et al., 2023).

H5: Brand trust has a significant positive effect on purchase decisions.

H6: Service quality has a significant positive effect on purchase decisions through brand trust.

H7: Brand image has a significant positive effect on purchase decisions through brand trust.

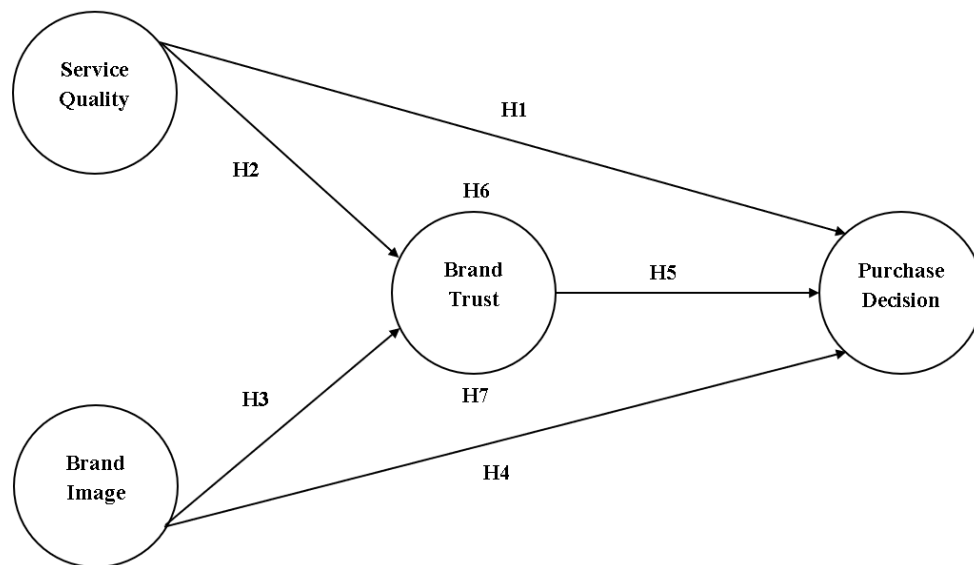


Figure 1. Conceptual Framework

RESEARCH METHODS

This study uses a quantitative approach to analyze the research phenomenon using numerical data, enabling statistical testing. The independent variables in this study include service quality and brand image, while the purchase decision acts as the dependent variable. In addition, this study also involves brand trust as an intervening variable that bridges the influence between the independent and dependent variables. Data collection was carried out by distributing questionnaires to respondents, both directly and through online media such as Google Forms. The research instrument used a five-level Likert scale to measure the level of respondent agreement with each statement. The study population was all customers and users of Apple products in Malang City, whose number is not known for certain. Therefore, the sampling technique used was nonprobability sampling with a purposive sampling method, namely determining the sample based on certain criteria, including Apple product users, having used the product for less than six months, domiciled in Malang City, and being at least 17 years old. Based on calculations using a sample size calculator with a 95% confidence level and a 5% margin of error, the number of samples used in this study was 385 respondents.

The data used in this study consists of primary and secondary data. Primary data were obtained directly from respondents through questionnaires, while secondary data were obtained from various sources such as books, scientific journals, and literature relevant to the research topic. The data analysis technique used was Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with the help of SmartPLS 4 software. The analysis stages were carried out through evaluating the outer model to assess the validity and reliability of indicators, as well as evaluating the inner model to examine the relationship between latent variables and test the research hypothesis through a bootstrapping procedure. This research model aims to analyze the influence of service quality and brand image on purchase decisions, both directly and indirectly through brand trust as an intervening variable.

RESULTS AND DISCUSSIONS

Evaluation of Measurement Model (Outer Model)

Measurement model evaluation was conducted to ensure that the indicators used in the study met validity and reliability criteria, making them suitable for use in structural model analysis. The outer model was tested using convergent validity, internal consistency reliability, and discriminant validity. The test results were obtained through data processing using the SmartPLS 4 application.

a. Convergent Validity

Convergent validity testing aims to determine the extent to which an indicator represents the latent construct being measured. Evaluation is conducted by examining the Average Variance Extracted (AVE) and loading factor values for each indicator. A construct is considered to meet convergent validity if its AVE value is greater than 0.50 and its loading factor value is greater than 0.70.

Table 1. Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Service Quality	0.618
Brand Image	0.648
Purchase Decision	0.592
Brand Trust	0.794

Based on Table 1, all variables in this study have an AVE value above 0.50. The service quality variable has an AVE value of 0.618, brand image of 0.648, purchase decision of 0.592, and brand trust of 0.794. These values indicate that each construct is able to explain more than 50% of the variance of the indicators that form it, thus it can be declared to meet the criteria for convergent validity.

Furthermore, the loading factor values for all indicators were above the recommended minimum limit of 0.70. The service quality indicator had a loading value between 0.728 and 0.829, the brand image indicator ranged from 0.785 to 0.836, the purchase decision indicator ranged from 0.723 to 0.806, and the brand trust indicator had a loading value between 0.888 and 0.894. These values indicate that each indicator is able to represent the latent construct strongly; thus, the measurement model is declared valid.

Table 2. Loading Factor

Variabel	Indicator	SQ	BI	PD	BT
Service Quality (X1)	SQ 1	0.811			
	SQ 2	0.728			
	SQ 3	0.763			
	SQ 4	0.794			
	SQ 5	0.829			
Brand Image (X2)	BI 1		0.836		
	BI 2		0.785		
	BI 3		0.792		
Purchase Decision (Y)	PD 1			0.806	
	PD 2			0.775	
	PD 3			0.761	
	PD 4			0.723	
	PD 5			0.779	
Brand Trust (Z)	BT 1				0.894
	BT 2				0.888

b. Internal Consistency Reliability

Construct reliability testing was conducted to ensure that the indicators used could provide consistent measurement results. Reliability testing in this study used Cronbach's Alpha and Composite Reliability values. A construct is considered reliable if both values are greater than 0.70.

Table 3. Cronbach's Alpha dan Composite Reliability

	Cronbach's Alpha	Composite Reliability
Service Quality	0.845	0.890
Brand Image	0.730	0.847
Purchase Decision	0.827	0.879
Brand Trust	0.741	0.885

Based on Table 3, all variables have Cronbach's Alpha and Composite Reliability values above 0.70. The service quality variable has a Cronbach's Alpha value of 0.845 and a Composite Reliability of 0.890. The brand image variable has a Cronbach's Alpha value of 0.730 and a Composite Reliability of 0.847. The purchase decision variable has a Cronbach's Alpha value of 0.827 and a Composite Reliability of 0.879, while the brand trust variable has a Cronbach's Alpha value of 0.741 and a Composite Reliability of 0.885. Thus, all constructs in this study are declared to have a good level of internal consistency and meet the reliability criteria.

c. Discriminant Validity

Discriminant validity is used to ensure that each construct in the model has distinct characteristics and that there is no overlap between variables. Testing is performed by comparing the square root of the AVE value with the correlation between constructs and through cross-loading analysis.

Table 4. AVE Square Root Values

	<i>Brand Image</i>	<i>Brand Trust</i>	<i>Purchase Decision</i>	<i>Service Quality</i>
<i>Brand Image</i>	0.805			
<i>Brand Trust</i>	0.663	0.891		
<i>Purchase Decision</i>	0.748	0.754	0.769	
<i>Service Quality</i>	0.736	0.699	0.740	0.786

Based on Table 4, all constructs in this study have met the criteria for discriminant validity. This is indicated by the square root of the AVE value for each variable, which is higher than its correlation value with other variables. This condition indicates that each construct namely brand image, brand trust, purchase decision, and service quality has a stronger ability to explain its own indicators compared to other constructs. Thus, each variable in the research model has distinct characteristics and does not overlap conceptually or empirically.

Therefore, the measurement model in this study is declared to have met the criteria for discriminant validity, and all variables are deemed suitable for use in the next stage of structural model analysis. Discriminant validity testing was also conducted through cross-loading analysis to ensure that each indicator has a stronger relationship with the construct it measures compared to other constructs.

Table 5. Cross Loading

Variabel	Indicator	Service Quality	Brand Image	Purchase Decision	Brand Trust
Service Quality	SQ 1	0.811	0.590	0.581	0.580
	SQ 2	0.728	0.476	0.510	0.538
	SQ 3	0.763	0.586	0.576	0.522
	SQ 4	0.794	0.597	0.612	0.539
	SQ 5	0.829	0.633	0.623	0.566
Brand Image	BI 1	0.623	0.836	0.668	0.614
	BI 2	0.585	0.785	0.563	0.486
	BI 3	0.567	0.792	0.567	0.489
Purchase Decision	PD 1	0.598	0.637	0.806	0.601
	PD 2	0.565	0.579	0.775	0.567
	PD 3	0.525	0.552	0.761	0.574
	PD 4	0.545	0.543	0.723	0.543
	PD 5	0.608	0.566	0.779	0.614
Brand Trust	BT 1	0.669	0.598	0.660	0.894
	BT 2	0.575	0.584	0.685	0.888

Table 5 shows that all indicators have the highest loading values on their respective measured variables. The service quality indicator has the highest loading value on the service quality construct compared to other variables. The same pattern is also seen for the brand image, purchase decision, and brand trust variables, where each indicator shows the largest contribution to its own construct. This condition indicates that each indicator is able to accurately represent the latent variable, and there is no overlap between constructs in the research model. Thus, the results of the cross-loading analysis prove that all constructs in this study have good discrimination capabilities, so that the measurement model is declared valid and suitable for further analysis at the structural model testing stage.

Structural Model Evaluation (Inner Model)

Structural model evaluation aims to analyze the relationships between latent variables in the research model and assess the model's ability to explain endogenous variables. Inner model testing in this study was conducted by examining the Adjusted R-Square, Effect Size (f^2), and Predictive Relevance (Q^2) values.

a. Adjusted R-Square

Table 6. Adjusted R-Squares

Variable	Adjusted R-Squares
Purchase Decision (Y)	0.699
Brand Trust (Z)	0.534

Source: Processed by researchers, 2026

The Adjusted R-Square value is used to determine the extent to which exogenous variables can explain endogenous variables in the research model. Based on the analysis results, the purchase decision variable has an Adjusted R-Square value of 0.699. This value indicates that the service quality, brand image, and brand trust variables can explain the purchase decision variable by 69.9%, while the remaining 30.1% is influenced by other variables outside the research model.

Meanwhile, the brand trust variable has an adjusted R-square of 0.534. This value indicates that the service quality and brand image variables are able to explain 53.4% of brand trust, while the remaining 46.6% is influenced by other factors not included in this

study. These results indicate that the research model has a fairly good ability to explain the relationship between variables.

b. Effect Size (f^2)

Effect size is used to measure the contribution of each exogenous variable to the endogenous variable in the structural model. The test results show that the influence of service quality on purchase decisions is in the small category with an f^2 value of 0.075. The influence of brand image on purchase decisions is also in the small category, with an f^2 value of 0.147. Meanwhile, the influence of brand trust on purchase decisions is in the medium category with an f^2 value of 0.211.

Table 7. Effect Size

	Service Quality	Brand Image	Purchase Decision	Brand Trust
Service Quality			0.075	0.209
Brand Image			0.147	0.105
Purchase Decision				
Brand Trust			0.211	

Furthermore, the influence of service quality on brand trust has an f^2 value of 0.209, which is considered moderate, while the influence of brand image on brand trust has an f^2 value of 0.105, which is considered small. These results indicate that service quality has a stronger contribution to building brand trust compared to brand image.

c. Predictive Relevance (Q^2)

The predictive relevance (Q^2) value is used to assess the model's ability to predict endogenous variables. The test results show that the purchase decision variable has a Q^2 value of 0.410, while the brand trust variable has a Q^2 value of 0.419. Both values are greater than zero ($Q^2 > 0$), so it can be concluded that the research model has good predictive ability in explaining endogenous variables.

Table 8. Predictive Relevance

Variabel	Q^2 Squares
Purchase Decision (Y)	0.410
Brand Trust (Z)	0.419

Bootstrapping

Bootstrapping is a method in SEM-PLS used to test the significance of relationships between variables, both direct and indirect effects, and to address data abnormalities through resampling techniques. A variable's influence is considered significant if it meets the criteria of a t-statistic > 1.96 and a P-value < 0.05 . Therefore, the results of the direct effects test through bootstrapping are used as the basis for determining whether to accept or reject the research hypothesis.

The statistical results of the first hypothesis test (H1) show that the t-statistic value is $4.272 > 1.96$ and the significance value ($p\text{-value} = 0.000 < 0.05$), so it can be concluded that service quality has a positive and significant effect on purchase decisions. In total, this influence has a total effect value of 0.243, which is included in the medium effect category. This indicates that service quality has a direct contribution to purchasing decisions, although its influence is relatively smaller compared to the indirect pathway

through brand trust. This finding is in line with research by Aldiesi & Wahyudin (2024) and Ratnasari et al. (2023), which states that service quality has a significant effect on purchasing decisions.

Table 9. Hypothesis Testing

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	t-Statistics (O/STDEV)	P-Values	Information
Direct Effect						
Service Quality (X1) → Purchase Decision (Y)	0.243	0.245	0.057	4.272	0.000	H1 Accepted
Service Quality (X1) → Brand Trust (Z)	0.459	0.460	0.059	7.732	0.000	H2 Accepted
Brand Image (X2) → Purchase Decision (Y)	0.325	0.327	0.060	5.423	0.000	H3 Accepted
Brand Image (X2) → Brand Trust (Z)	0.326	0.326	0.062	5.218	0.000	H4 Accepted
Brand Trust (Z) → Purchase Decision (Y)	0.369	0.366	0.051	7.189	0.000	H5 Accepted
Indirect Effect						
Service Quality (X1) → Brand Trust (Z) → Purchase Decision (Y)	0.169	0.168	0.032	5.278	0.000	H6 Accepted and partial mediation
Brand Image (X2) → Brand Trust (Z) → Purchase Decision (Y)	0.120	0.119	0.026	4.592	0.000	H7 Accepted and partial mediation

The statistical results of the second hypothesis test (H2) show that the t-statistic value is $7.732 > 1.96$ and the significance value ($p\text{-value} = 0.000 < 0.05$), so that service quality has a positive and significant effect on brand trust. This influence has a total effect value of 0.459, which is included in the large effect category. This indicates that service quality is a major factor in building consumer trust in a brand. This finding is also reinforced by respondents' perceptions of high service quality, so that the better the service provided, the stronger consumer trust in the Apple brand.

The statistical results of the third hypothesis test (H3) show that the t-statistic value is $5.423 > 1.96$ and the significance value ($p\text{-value} = 0.000 < 0.05$), so that brand image has a positive and significant effect on purchase decisions. Overall, this influence has a total effect value of 0.325, which is included in the medium effect category. This indicates that a positive brand image can encourage purchase decisions, especially through consumer perceptions of the reputation and symbolic value of Apple products.

The statistical results of the fourth hypothesis test (H4) show that the t-statistic value is $5.218 > 1.96$ and the significance value ($p\text{-value} = 0.000 < 0.05$), so that brand image has a positive and significant effect on brand trust. The total effect value of 0.326 indicates that this influence is in the medium effect category. This indicates that a strong brand image can increase consumer trust, especially through perceptions of the company's reputation and consistent product quality.

The statistical results of the fifth hypothesis test (H5) show that the t-statistic value is $7.189 > 1.96$ and the significance value ($p\text{-value} = 0.000 < 0.05$), so that brand trust has a positive and significant effect on purchase decisions. This influence is reinforced by the effect size (f^2) value of 0.21,1 which is included in the medium to large category, which indicates that brand trust is a key variable in driving consumer purchasing decisions.

The statistical results of the sixth hypothesis test (H6) show that the t-statistic value is $5.278 > 1.96$ and the significance value ($p\text{-value} = 0.000 < 0.05$), so that service

quality has a significant effect on purchase decisions through brand trust. The indirect effect value of 0.169 produces a total effect of 0.62,8 which is included in the large effect category and is the most dominant influence in this research model. This indicates that service quality will be more effective in increasing purchasing decisions if it is able to build consumer trust first.

The statistical results of the seventh hypothesis test (H7) show that the t-statistic value is $4.592 > 1.96$ and the significance value ($p\text{-value} = 0.000 < 0.05$), so that brand image has a significant effect on purchase decisions through brand trust. The indirect effect value of 0.120 produces a total effect of 0.44,6 which is included in the large effect category. This shows that brand image not only influences purchasing decisions directly, but also through increasing consumer trust in the brand.

CONCLUSIONS AND RECOMMENDATIONS

Based on the research results, it can be concluded that service quality and brand image have a positive and significant influence on purchase decisions, both directly and indirectly through brand trust as an intervening variable. All variables in this study are also in the good assessment category, which indicates that consumers have a positive perception of service quality, brand image, brand trust, and purchase decisions for Apple products. In addition, brand trust is proven to act as a partial mediator that strengthens the relationship between service quality and brand image on purchase decisions, so that consumer trust becomes a key factor in driving purchase decisions. Therefore, practically, companies are advised to improve the quality of responsive and professional services and strengthen brand image through consistent communication strategies to build and maintain consumer trust. Theoretically, this study strengthens the role of brand trust within the Theory of Planned Behaviour (TPB) framework. For further research, it is recommended to add other variables such as product quality, price perception, and customer loyalty, as well as expand the object and research methods to obtain more comprehensive results.

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