THE INFLUENCE OF BRAND LOYALTY AND SERVICE QUALITY ON CONSUMER PURCHASE DECISIONS

Aidil Putra

Budianto

STIE Professional Management College Indonesia

aidilputra82@yahoo.com ; *budianto220979@gmail.com*

Abstract

Brand loyalty (brand loyalty) is when consumers ask for a brand and will look anywhere to get the brand. Service quality is the superiority of a service that can only be assessed by customers. Purchasing decisions are a decision-making process in which consumers must first solve problems. This study uses multiple linear regression analysis methods to determine the relationship of each independent variable to the dependent variable. The population in this study were: all customers who have a policy age of more than 5 years, totaling 67 customers. The study used saturated samples so that the number of samples in this study was 67 respondents. The results of the simultaneous hypothesis test showed that Brand Loyalty and Service Quality had a significant effect on Purchasing Decisions. Partially, each Brand Loyalty and service quality had a significant effect on Purchasing Decisions.

Keywords: Brand Loyalty, Service Quality, Purchase Decision

1.   INTRODUCTION

Purchasing decision is an action taken by consumers to buy a product. Purchasing decision is a stage of purchase that occurs after the buyer has a desire or need. Each company has its own strategy that is used to attract consumer interest, so that a purchasing decision is created. The higher the purchasing decision that occurs means: the more effective the strategy carried out by the company. In addition to attracting consumer interest, companies also need to retain existing consumers, so that they do not buy from other companies.

Companies need to improve existing purchasing decisions while also finding ways to increase purchasing decisions, because purchasing decisions are a form of company success in selling their products and services. The higher the purchasing decision from consumers towards the company indicates the higher sales figures that can be achieved by the company. The company will set sales targets that are estimated to be achievable by conducting a number of market analyzes, then creating strategies to achieve them. The company then evaluates the company's achievements, finds ways to maintain sales and fixes weaknesses in existing strategies.

One way that companies can use to maintain and attract consumers to make purchases is: through brand loyalty. Brand loyalty is the loyalty of buyers to a particular brand so that they will always try to buy that brand. Loyalty is a deep commitment to repurchase products or services that are their preferences consistently in the future by repurchasing the same brand despite situational influences and marketing efforts that can cause switching behavior. Some ways that companies can maintain brand loyalty are: by following up after a sale occurs, offering special programs to consumers who have been in a long relationship with the company, or providing immediate feedback on consumer complaints.

Another way that companies can do to improve purchasing decisions or maintain existing purchasing decisions is: with service quality. Service quality is: the way companies provide services to buyers that can provide satisfaction to consumers. Good service quality will make consumers happy with the company and will always subscribe, or can also offer the company to their colleagues. Some examples of service quality that companies can provide are: fast and responsive service, having employees who are quick to listen and resolve consumer problems, listening to consumer complaints, and keeping promises made to consumers. Company officers must also be patient in dealing with every question from consumers.

A company engaged in the insurance sector. This company is a sales portal for WanaArtha Life, namely: a life insurance company. The phenomenon that occurs in the company is: a decline in

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purchasing decisions marked by consumers withdrawing their policies from the company and a decrease in the number of new policyholders. This situation, if allowed to continue, will cause losses for the company.

One of the causes of the decline in purchasing decisions is: brand loyalty. Consumers complain to the company because the company is slow to handle consumer complaints, or the claim process is slow but there is no response from the company. As a result, consumers are disappointed with the company's service. Consumers want the company to always be fast in handling claims submitted, just like the speed of the consumer's process of becoming a consumer. Consumers are also unhappy with the complicated claim process, where the company asks for complete documents with a process that is considered complicated. These problems cause consumer disappointment and ultimately decide to cancel their policy. In addition, if consumers convey their problems to other people, other potential consumers will also think twice before using the company's services.

In addition, there are often problems with failed claims, meaning: the amount claimed by the consumer cannot be paid out in full or does not come out at all on the grounds that it does not meet the requirements. As a result, consumers begin to compare the company's insurance with other insurance. The problem occurs when in the same case, other insurance can issue a claim in a larger amount than the company, thus causing consumer distrust of the company.

The company's lack of effort to maintain its brand has caused the company's name to be less good. As a result, the company cannot maintain or gain brand loyalty from consumers. The company seems to just let complaints from consumers, not trying to make improvements. In addition, the company also does not hold consumers who want to withdraw their policies, so it seems that the company does not care about consumers.

Another cause is: service quality. Consumers complain that the company's marketing often changes, making it difficult for consumers to convey their problems, they don't know who to look for. Consumers feel that the company is unprofessional, because it does not immediately inform consumers about the replacement of the marketing that previously handled their policy. In addition, the company officers who are tasked with handling new consumers, handling claims and handling policy payments are different. As a result, when filing a claim, consumers must look for the claim section, but not the marketing that handled their policy at the time of opening. The company's marketing is considered irresponsible, because it only follows up on new consumer prospects, but cares less about consumer problems when they have become company policyholders. Consumers often have difficulty contacting marketing.

*Marketing*The company also does not maintain its appearance in terms of neatness and politeness. Marketing seems arrogant and feels that consumers will choose its products because they are old labels. In addition, marketing is also less able to maintain good relations with consumers. Marketing often does not answer the phone, and does not call back to its consumers but instead seems to wait for consumers to call back.

2. LITERATURE REVIEW

Previous Research

Yustinus Riyan Adiputra and Imroatul Khasanah (2016) conducted a study entitled, "The Influence of Product Quality, Service Quality, Brand Image and Price Perception on Life Insurance Purchase Decisions (Study at AJB Bumiputera 1912 Cibinong Branch)." The results of the study showed that the coefficient of determination (adjusted) obtained was 0.731. This means that 73.1% of the purchasing decision variables can be explained by variations in the variables of product quality, service quality, brand image and price perception, while 26.9% is explained by other variables not included in this study.

Arif Fadhilah (2015) conducted a study entitled, "The Influence of Brand Awareness, Brand Association, Perceived Quality and Brand Loyalty on the Purchase Decision Making Process of Yamaha V-ixion Motorcycles." The results of the study showed that brand awareness, brand association, perceived quality, brand loyalty can explain 87.8% of the variation in the purchase decision making process. While 12.2% is explained by other variables that were not studied.

Ida Royani Tamba (2015) conducted a study entitled, "The Influence of Personal Selling and Service Quality on Life Insurance Policy Purchase Decisions of PT. Asuransi Jiwasraya (Persero) Pekanbaru Branch.." The results of the study showed that R Square was 0.479, meaning that the contribution of the variable's influence on the variable was 47.9%. While the remaining 52.1% was influenced by other variables not included in this regression model.

Brand

Assauri (2015:204) states that a brand is a name, term, sign or symbol and a combination of two or more of these elements, which are intended to identify (goods or services) from a seller or group of sellers and which differentiate them from competing products.

Understanding Brand Loyalty

Limakrisna and Purba (2019:95) stated that, "Brand loyalty refers to the degree of consistency and choice of a consumer towards the same brand in a product class."

Sari (2017:218) states that, "Brand loyalty (brand loyalty) means that consumers ask for a brand and will look anywhere to get that brand."

Setiyaningrum, et al. (2015:117) stated that, "Brand loyalty is a consistent preference for a particular brand compared to other brands."

Dimensions of Brand Loyalty

Rossanty, et al. (2018:88-89) stated that, there are two approaches used to study brand loyalty:

1.   The first approach is the instrumental conditioning approach which views that consistent purchases over time indicate brand loyalty. So, measuring whether a consumer is loyal or not is seen from the frequency and consistency of their purchasing behavior towards a brand.

2.   The second approach is based on cognitive theory. According to this approach, loyalty states that commitment to a brand may not be reflected only by repeated purchasing behavior. Consumers may frequently purchase a particular brand because it is cheap, and when the price increases, consumers switch to another brand.

Brand Loyalty Indicators

Firmansyah (2019:143-144) stated that, Brand trust will create brand loyalty. The factors that influence it are:

1.   *Brand characteristics*

Having a very important feeling in determining consumer decision making to trust a brand. This is because consumers make an assessment before buying. Brand characteristics related to brand trust include predictability, reputation and competence.

2.   *Company*characteristics

What is behind a brand can also affect the level of consumer trust in the brand. Consumer knowledge about the company behind a product brand. These characteristics include a company's reputation, the company's desired motivation and the company's integrity.

3.   *Consumer*-brand characteristics

They are two groups that influence each other. Therefore, consumer characteristics – brands can affect brand trust. These characteristics include similarities between emotional concepts and brand personality, brand preferences and brand experiences.

Understanding Service Quality

Indahingwati (2019:22) states that, "Service quality is the excellence of a service that can only be assessed by customers."

Rangkuti (2017:81) states that, "Service quality is the quality of service provided to customers."

Dimensions of Service Quality

Kusumawati (2018:27) stated that Servqual was initiated based on the view that customer assessment of service quality is very important. The main dimensions in the servqual model to determine the gap between customer expectations and perceptions are:

1. *Tangibles*(physical facilities, equipment, appearance of personnel, etc.).
2. *Reliability*(the ability to provide promised services accurately, consistently and dependably).
3. *Responsiveness*(willingness to provide prompt service and help customers).
4. Assurance (courtesy, knowledge and ability of personnel to convey trust and demonstrate confidence).
5. Empathy (attention and concern given to individual customers).

Service Quality Indicators

Sudarso (2016:97-98) states that service quality indicators:

1. *Tangibles*
a. Building condition
b. Completeness of facilities provided
c. Supporting infrastructure
d. Comfortable surrounding environment
2. *Reliability*
a. Timeliness of service
b. Same service for all customers
c. Sympathy for customers
d. High level of accuracy in service
3. *Responsiveness*
a. Level of service in fast delivery of information
b. Level of service in delivering accurate information
4. *Assurance*

a.   Providing information to customers in easy to understand words (communication)

b.   Providing guarantees for the trust given to customers (credibility)

c.   Provides a feeling of security in transactions (security)

d.   Staff have optimal skills in handling customers (competence)

e.   Staff are consistently courteous to customers (courtesy)

5.   *Empathy*

a.   Genuine attention to customers

b.   Staff understands individual consumer desires.

Understanding Purchasing Decisions

Soegoto (2015:294-296) stated that, Consumers who are increasingly smart and selective in determining their choices regarding the offers promoted by the company encourage marketers to find out what consumers want. In purchasing a product, consumers will go through the following stages of the purchasing process:

1.   Recognizing the need

Consumers will recognize their needs before making a purchase. At this stage, promotion will help marketers gain consumer interest in their products.

2.   Searching for information

After knowing their needs, consumers will look for information about the products they want. At this stage, through promotion, marketers can offer consumers about the advantages or superiority of their products compared to other products.

3.   Alternative evaluation

Consumers who have obtained information about the same product from several companies will evaluate their alternative choices. At this stage, direct selling by marketers by demonstrating the quality and performance of the product will attract buyers' interest.

4.   Purchase decision

Some selected products will be decided by consumers to buy. At this stage, sales promotions with discounts or other attractive gift offers will influence consumers' purchasing decisions.

5.   Post-purchase evaluation

Consumers will see how the after sales service of the product is after purchase. The company must show its public responsibility through service for a product that has been purchased by the public. Thus, there will be indirect publication by word of mouth about good after sales service.

Purchase Decision Dimensions

Morissan (2015:111-112) states that factors that lie between the purchasing decision and the actual purchase:

1.   Attitude of others

The first factor is the attitudes of others. The extent to which the attitudes of others reduce a person's preferred alternatives will depend on two things:

a.   The intensity of other people's negative attitudes toward the consumer's preferred alternative.

b.   Consumer motivation to comply with other people's wishes.

The more intense the negative attitude of others and the closer the person is to the consumer, the more the consumer will change his purchase intention. The opposite is also true, a buyer's choice of a brand will increase if someone he likes also really likes the same brand. The influence of others becomes complicated when several people close to the buyer have opposing opinions and the buyer wants to please all brands.

2.   Unanticipated situation

The second factor is an unanticipated situational factor that can arise and change the purchase intention. A person may lose his job causing him to buy another product that is felt to be more urgent, or a shop assistant who is asked for his opinion turns out to discourage the consumer from buying the desired product and suggests another brand.

3.   Risk is felt

Consumer decisions to modify, postpone, or avoid a purchase decision are heavily influenced by perceived risk. The magnitude of perceived risk varies according to the amount of money spent, the amount of attribute uncertainty, and the consumer's self-confidence. Consumers develop certain actions to reduce risk, such as gathering information from friends or ensuring a product warranty.

Purchase Decision Indicators

Sunyoto (2015:81-82) states that there are three factors that influence consumer choices, namely:

1.   Individual consumers

Where the choice to purchase a product with a certain brand is influenced by things within the consumer such as needs, perceptions of brand characteristics, attitudes, demographic conditions, lifestyle and individual personality characteristics will influence the individual's choice of various available brand alternatives.

2.   Environment that influences consumers

Consumers' choice of brands is influenced by the environment around them, when a consumer makes a purchase of a product brand, it may be based on many considerations. It is possible that someone buys a product brand because they imitate a friend or maybe because a neighbor has already bought it.

3.   Marketing stimulus or marketing strategy

In this case, marketers try to influence consumers by using marketing stimuli such as advertising and the like so that consumers are willing to choose the brand of the product offered. Marketing strategies commonly developed by marketers are those related to product selling prices, promotional strategies, and how to distribute products to consumers.

3.   RESEARCH METHODS

The research location is located at Jl. Sutomo no.55 Lubuk Pakam. The research period is September to May 2020.

Data collection technique

Hamdi and Bahruddin (2014:49-50) state that, "A questionnaire is: a series of written questions asked by researchers to respondents to obtain written answers."

Siyoto and Sodik (2015:77-78) stated that, "The documentation method is searching for data regarding things or variables in the form of notes, transcripts, books, newspapers, magazines, inscriptions, meeting minutes, agendas and so on."

Lusiana, et al (2015:16) stated that, "Literature study is a research activity carried out by researchers in order to find a theoretical basis for research problems."

In this study, researchers used data collection through distributing questionnaires to respondents from employees. Literature study through literature that has a relationship with research variables. In addition, researchers also use documentation methods to obtain data about employees.

Data Types and Sources

Yaumi and Damopolii (2016:101) stated that, "Qualitative data is a collection of descriptive information constructed from conversations or in narrative form in the form of words. Quantitative data is data related to values in the form of numbers."

Gani and Amalia (2015:2) state that data sources are: "Primary data is data obtained from the first source. Secondary data is data obtained not from the first source."

The types of data in this study are: quantitative data, namely data in the form of numbers, obtained from respondents' answers to the questionnaire. The data sources in this study are: primary data from respondents' answers to the questionnaire. Secondary data sources in the form of literature studies in the form of books and other literature that are related to research variables and documentation studies.

Research Variables and Operational Definitions of Variables

Lusiana, et al. (2015:25) stated that, Operational definition is made to facilitate data collection and avoid differences in interpretation and limit the scope of variables. The variables included in the operational definition are key or important variables that can be measured operationally and can be accounted for (references must be clear).

Yusuf (2017:109) states that, Independent variables are variables that influence, explain, or describe other variables. These variables cause changes in the dependent variable, while dependent variables are variables that are influenced or explained by other variables but cannot influence other variables. The independent variables in this study are: brand loyalty (X1) and service quality (X2). The dependent variable in this study is: consumer purchasing decisions (Y).

4. DISCUSSION OF RESEARCH RESULTS

The results of the multiple linear regression analysis test are:

Table 1

Multiple Linear Regression Analysis

Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	-10,567	2,423
	Brand_Loyalty	,645	,101
	Quality_of_Service	,410	,060

Source: Research Results (Processed Data), 2020

Based on the table above, the multiple linear regression equation is:

Y = -10.567 + 0.645 X1 + 0.410 X2

The equation can be explained as follows:

1.   The constant value is 10,567 and has a negative value, meaning: if there is no brand loyalty and the service quality has a value of 0, then there is no/there is a decrease in purchasing decisions.

2.   The regression coefficient value of brand loyalty is 0.645 and has a positive value, meaning: if there is an increase in brand loyalty by 1 unit, then the purchasing decision will increase by 0.645 units.

1.   The value of the service quality regression coefficient is 0.410 and is positive, meaning that if there is an increase in service quality of 1 unit, the purchasing decision will increase by 0.410 units.

Partial Hypothesis Testing (t-Test)

The results of the partial hypothesis test are:

Table 4.2

Partial Hypothesis Test Results

	Model	t	Sig.
1	(Constant)	-4,360	,000
	Brand_Loyalty	6,362	,000
	Quality_of_Service	6,789	,000

Source: Research Results (Processed Data), 2020

The results of the partial hypothesis test are as follows:

1.   The t-value of the brand loyalty variable is: 6.362 and significance 0.000. Because the t-value of 6.362 > t-table 1.99773 and significance 0.000 < 0.05, it can be concluded that the results of the study accept H1, meaning: brand loyalty has a significant effect on purchasing decisions at .

1.   The t-value of the service quality variable is: 6.789 and significance 0.000. Because the t-value of 6.789 > t-table 1.99773 and significance 0.000 < 0.05, it can be concluded that the research results accept H2, meaning: service quality has a significant effect on purchasing decisions at .

Simultaneous Hypothesis Testing (F Test)

The results of the simultaneous hypothesis test are:

Table 4.3

Simultaneous Hypothesis Test Results

Model		F	Sig.
1	Regression	145,895	,000b
	Residual		
	Total		

Source: Research Results (Processed Data), 2020

With a sample size of 67 respondents and the total number of variables = 3, then Ftable is determined by df1 = 3 – 1 = 2 and df2 = 67 – 3 = 64, so that the Ftable value is: 3.14. The Fcount value is: 145.895 and the significance is 0.000. Because the Fcount value of 145.895> Ftable 3.14 and the significance of 0.000 <0.05, it can be concluded that the results of the study accept H3, meaning: brand loyalty and service quality have a significant effect on purchasing decisions at .

5. CONCLUSION AND SUGGESTIONS

Some conclusions from this study are as follows:

1. *Brand Loyalty*has a significant influence on Purchasing Decisions on .

2. Service Quality has a significant influence on Purchasing Decisions on .

1. *Brand Loyalty*and Service Quality has a significant influence on Purchasing Decisions on .

Some suggestions from this research are:

1. Companies should increase their speed in providing services to customers, especially in terms of filing claims so that customers are more confident in using the company's products. Companies should also always provide updates regarding customer claim submissions. This means that companies must regularly inform customers about the status of the claim, whether it has been approved or is still in process. Thus, customers are not worried and become more confident in the company.

2. Companies should improve the quality of their services such as always replacing employees who resign immediately so that there are no vacancies. In addition, replacement employees should immediately contact customers so that customers know if there has been a change of employees and

are not confused about who to look for if they need help. In addition to contacting customers immediately, companies should also send written emails informing them of employee changes.

1.   Companies should always update customer policy data, so that they can always provide accurate policy information and additional programs to customers. Companies must routinely provide accurate and timely details of customer investment values, and immediately provide information about new programs from the company to customers.

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