

Influence of product selling price on purchasing decisions at MSMEs global accessories and toys Ciapus Bogor Regency with product quality as a moderating variable

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Abstract: Micro, Small, and Medium Enterprises (MSMEs or UMKM) are a strategic sector that plays a crucial role in driving national economic growth, including in Bogor Regency. Increasing competition in the creative industry has caused sales of Global Accessories & Toys products to fluctuate quarterly compared to year-on-year from a marketing perspective, product quality and price are two main determinants that influence consumer behavior, especially in the purchasing decisions-making process. The research used a quantitative method using the Structural Equation Modeling (SEM) method, with a sample size of 150 respondents. The SEM analysis stages include: Normality Test, Validity Test, Reliability Test, Moderation Test, Hypothesis Test, and Goodness of Fit Test. Based on the results of the research conducted, it is known that Price has a significant influence on Purchasing Decisions, this can be seen from the p-value of 0.000 so that Ho1 is accepted, while Product Quality does not affect Purchasing Decisions, this can be seen from the p-value of 0.183 so that Ho2 is accepted. However, Product Quality weakens the influence of Price on Purchasing Decisions, this can be seen from the p-value of 0.888 so that Ho3 is accepted.

Keywords: Selling Price; Product Quality; Purchasing Decisions; Structural Equation Modeling

1. Introduction

Usaha Mikro, Kecil, dan Menengah (UMKM) are a strategic sector that plays a vital role in driving national economic growth, including in Bogor Regency. MSMEs not only contribute to increasing community income but also play a role in job creation and strengthening the local economy. Based on data from the Berdasarkan data Dinas Koperasi dan UMKM Kabupaten Bogor (2024), the number of MSMEs has increased significantly, in line with increasing community needs and the ease of digital access in product marketing and distribution.

According to data from the Dinas Koperasi dan UMKM Kabupaten Bogor (2024), the number of UMKM in the region increased from 12,450 units in 2019 to 18,750 units in 2023, representing an average annual growth rate of around 9.8%. This increase is in line with growing community needs and increasingly easier digital access and online marketing platforms. Furthermore, the contribution of UMKM to the local economy has also increased, with their contribution to Bogor Regency's Gross Regional Domestic Product (GRDP) reaching 42.7% by the end of 2023, compared to 36.4% in 2019.

One UMKM contributing to the creative industry is Global Accessories & Toys, located in Ciapus, Bogor Regency. This UMKM produces and sells various accessories and children's toys, both directly to consumers and through digital platforms, adapting to technological developments and market behavior.

Increasingly fierce competition in the accessories and toy industry, both among UMKM and with large-scale producers, demands that businesses continuously improve the competitiveness of their products. In this context, product quality and price are two key factors influencing consumer purchasing decisions. These two factors are crucial considerations because consumers tend to conduct comparative evaluations of quality and

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Received: Mar 13, 2026;

Revised: Apr 19, 2026;

Accepted: May 22, 2026;

Published: Jun 30, 2026;



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price before making a choice, especially in markets that are price-sensitive and oriented toward the functional value of products (Iacobucci, 2021).

According to Kotler in (Nofrizal et al., 2023) Purchasing decisions are a process in which consumers recognize needs, search for information, evaluate alternatives, and choose products to purchase, influenced by factors such as price, quality, and brand perception. According to Surahrto in (Sugianto et al., 2022) states that purchasing decisions are all actions that determine all available options to choose one of them, by going through the stages of recognition, information search, alternative assessment, purchasing decisions, post-purchase behavior.

From a marketing perspective, product quality and price are two key determinants influencing consumer behavior, particularly in the purchasing decision-making process. Product quality is defined as a product's ability to meet consumer needs and expectations, as reflected in its performance, durability, reliability, and features. Perceptions of high quality tend to increase perceived value and consumer satisfaction, ultimately driving purchasing decisions.

According to Kotler and Armstrong in (Marendra & Aryata, 2025) product quality is the characteristic of a product or service that depends on its ability to satisfy stated or implied customer needs. According to Lupioyadi in (Nasution et al., 2025) product quality is the product received by customers according to their needs and desires when they evaluate it.

On the other hand, price is seen as a representation of the sacrifices consumers must make to acquire a product. In consumer behavior theory, price functions not only as a medium of exchange but also as an indicator of quality and a determinant of perceived value. Consumers generally conduct rational evaluations by comparing the benefits received with the costs incurred (cost-benefit evaluation). Therefore, setting a price that aligns with product quality will strengthen perceived value and increase the likelihood of a purchase decision.

According to Kotler in (Ferriswara et al., 2025) price is the amount of money charged for a product or service. According to Anjani and Siregar in (Harisandi, 2022) price is defined as the amount of money (monetary units) and/or other aspects (non-monetary) that contain certain qualities or uses that are required to obtain a product.

Increasingly fierce competition in the creative industry has caused sales of Global Accessories & Toys products to fluctuate quarterly and year-on-year. Although total sales have increased annually, when compared to sales in the third and fourth quarters of 2024, product sales were not significantly better than in previous years, as seen in the figure below. This is certainly a serious concern for businesses seeking to navigate the increasingly fierce competition.

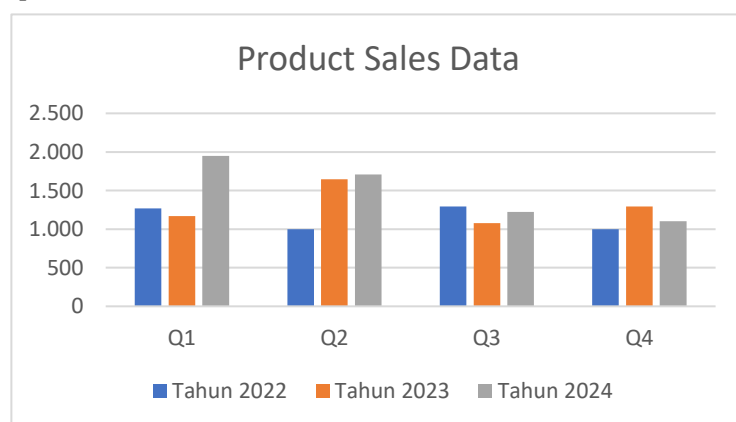


Figure 1. Product Sales Data

Research conducted shows that price, promotion, and product quality simultaneously influence purchasing decisions at Chicago Fried Chicken, Perumnas 2. Research conducted by (Safri Tahir et al., 2025) shows that price and product quality influence purchasing decisions in e-commerce with a coefficient of determination of 56.7%. Research conducted by (Aryata & Marendra, 2025) shows that product quality and price

simultaneously have a significant influence on purchasing decisions at PT. Berlian Multi-tama in Jakarta.

Based on the above problems, research is needed to determine the effect of selling price on purchasing decisions with product quality as a moderating variable. The research method used is quantitative analysis using Structural Equation Modeling (SEM). According to (Hair, 2019) Structural Equation Modeling (SEM) is a multivariate analysis technique used to analyze structural relationships between latent and measured variables simultaneously. SEM combines factor analysis and regression analysis, allowing researchers to test complex conceptual models within a single analytical framework.

The expected results of this study are to determine whether there is a significant influence of price and product quality for each variable on purchasing decisions (Sahar, 2024). It also examines the influence of product quality as a moderating variable in strengthening or weakening price in determining product purchasing decisions. Therefore, the research title chosen in this study is The Influence of Product Selling Price on Purchasing Decisions at UMKM Global Accessories & Toys Ciapus Bogor Regency, with Product Quality as a Moderating Variable.

2. Materials and Methods

This study uses two types of data, namely quantitative data, according to Sugiyono in (Sakinah & Firmansyah, 2021) Quantitative data is data in the form of numbers or qualitative data that is numbered. The data source for this study uses primary data and secondary data. Primary data is data obtained directly from selected respondents at the research location. According to Sugiyono in (Cover, 2025) Primary data is data obtained directly from the object being studied. Primary data in this study is data obtained directly from consumers through questionnaires provided. While secondary data is a data source that does not directly provide data to collectors. This secondary data is data obtained from other sources related to the research object, such as journals, books and examples of previous research related to this research.

Population is the overall score of individuals whose characteristics are to be studied and these units are called units of analysis, and can be people, institutions, objects. According to Sugiyono in (Oktavian & Wahyudi, 2022) Sample is a portion of the number and characteristics possessed by the population". Sample is a portion of the number and characteristics possessed by the population, or a small part of the population members taken according to certain procedures so that they can represent the population.

The sampling technique in this study used purposive sampling. Where the samples selected were customers who had purchased the product and made a purchase at least once. According to Arikunto in (Wijaya, 2024) if the population is less than 100 people, then the sample size is taken as a whole. However, if the population is larger than 100 people, then 10%-15% or 20%-25% of the population can be taken. This study took the entire population of 150 people.

The measurement technique used in this study used a Likert scale with a range of 1-5. The Likert scale is used to measure the attitudes, opinions, and perceptions of an individual or group of people regarding social phenomena. On this scale, the variables to be measured are broken down into variable indicators, which are then used as a starting point for compiling instrument items in the form of statements or questions. A score of 1 represents strongly disagree and 5 represents strongly agree.

There are 30 questions in the questionnaire. There are 5 indicators for the Purchase Decision Variable (Rosselivia & Ekowati, 2023), 5 indicators for the product quality variable (Grace, 2023) and 5 indicators for the price variable (Satdiah et al., 2023). Where each indicator has 2 questions.

The data analysis technique used is Structural Equation Modelling (SEM). According to Ghozali in (Widuri et al., 2025), SEM is a combination of two analysis methods, namely factor analysis and path analysis, into one comprehensive statistical method. Some of the stages carried out in the Structural Equation Modelling (SEM) method include in (Marendra & Aryata, 2025):

1. The validity test can be seen from the value of the loading weight factor of 0.50 or higher, it is considered to have sufficient validity to explain the latent construct.
2. The reliability test can be assessed if the Construct Reliability (CR) value is ≥ 0.70 and the extracted variance value is ≥ 0.50 .
3. Moderation testing is an approach that explains the relationship between independent variables and dependent variables influenced by other latent variables. Variables that affect the relationship between one variable and another are called moderating variables. One method that can estimate the effect of moderation in complex SEM is the Ping method. Ping (1995) states that a single indicator should be used as an indicator of moderating latent variables. This single indicator is obtained by multiplying the indicator of the exogenous latent variable with the indicator of the moderating variable. For example, the relationship between X and Y is influenced by the latent variable Z, where Y is the dependent variable, while X and Z are latent variables, each having its own indicators.
4. Hypothesis testing was conducted by examining the level of significance of the relationships between variables, indicated by a p-value < 0.05 .
5. Goodness of Fit is used to test the model applied in the research. In SEM analysis techniques, several statistical tests are used to evaluate the developed model. These tests measure the level of Goodness of Fit after the SEM assumptions have been met. The Goodness of Fit criteria are shown in the table below.

Table 1. Goodness of Fit

Criteria	Value
Chi-Square	0: Perfect FIT, the bigger the less fit
Probability	$\geq \alpha$: FIT, the value of α that can be used is 5%, 1% and 10%
GFI	0: Unwell; 1: Perfect FIT; ≥ 0.9 : FIT
AGFI	0: Unwell; 1: Perfect FIT; ≥ 0.9 : FIT
RMSEA	$\leq 0,05$: FIT ; $> 0,1$: No FIT
TLI	0: Not FIT; 1: Perfect FIT; ≥ 0.9 : FIT
NFI	0: Not FIT; 1: Perfect FIT; ≥ 0.9 : FIT
PCFI	0: Not FIT; the bigger the fit
PNFI	0: Not FIT; the bigger the fit

3. Results and Discussion

3.1 Research Framework

In this study, price acts as the dependent variable, and purchasing decisions act as the independent variable. Meanwhile, product quality acts as a moderating variable, strengthening or weakening the dependent variable's influence on the independent variable.

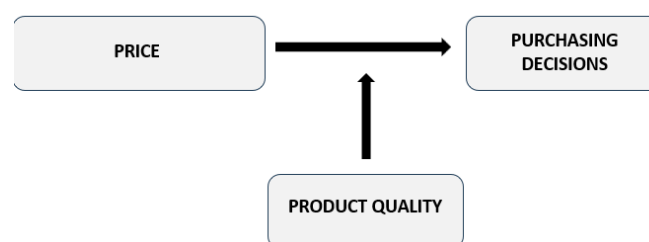


Figure 1. Research Framework

3.2 Early Model

There are 5 indicators in the price variable, 5 indicators in the product quality variable and 5 indicators in the purchasing decision variable as shown in the table below.

Table 2. Research Indicators

Variabel	Indicator	Statement
Price	Price Affordability Price	P1, P2
	Appropriateness to Product Quality Price	P3, P4
	Competitiveness Compared to Competitors Price	P5, P6
	Appropriateness to Product Benefits	P7, P8
	Price's Influence on Purchasing Decisions	P9, P10
Product Quality	Product Quality	Q1, Q2
	Product Reliability	Q3, Q4
	Product Features	Q5, Q6
	Product Added Value	Q7, Q8
	Satisfaction with Product Quality	Q9, Q10
Purchasing Decisions	Purchase Intention	D1, D2
	Actual Purchase Decision	D3, D4
	Loyalty	D5, D6
	Likelihood to Purchase	D7, D8
	Recommendation to Others	D9, D10
	Satisfaction with Purchase Decision	D9, D10

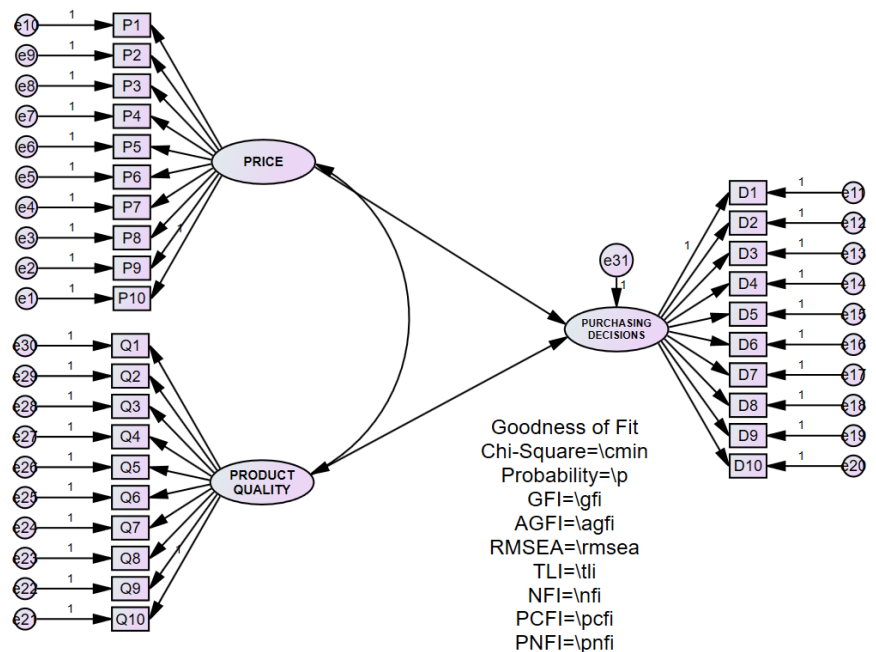


Figure 2. Initial Research Model

3.3 Normality Test

Based on the results of the normality test carried out using SEM AMOS, the Multivariate value was 1.124, where this value was smaller than 2.58, so it was declared to have passed the normality test and the model could be carried out in the next stage.

Table 3. Normality Test

Variable	kurtosis	c.r.	Variable	kurtosis	c.r.
Q1	0,111	0,205	D4	-0,108	-0,2
Q2	0,16	0,295	D3	-0,475	-0,878
Q3	-0,936	-1,73	D2	-0,523	-0,966
Q4	-0,171	-0,316	D1	-0,72	-1,331
Q5	0,954	1,763	P1	-0,712	-1,317
Q6	-0,343	-0,633	P2	-0,188	-0,348
Q7	0,186	0,345	P3	-0,387	-0,716
Q8	0,382	0,706	P4	-0,36	-0,666
Q9	-0,798	-1,474	P5	-0,498	-0,921
Q10	-0,064	-0,119	P6	-0,566	-1,046
D10	-0,852	-1,574	P7	-0,597	-1,104
D9	-0,581	-1,075	P8	-0,18	-0,333
D8	-0,708	-1,309	P9	0,071	0,13
D7	-1,036	-1,914	P10	-0,388	-0,717
D6	-0,92	-1,7	D4	-0,108	-0,2
D5	-0,603	-1,116	D3	-0,475	-0,878
Multivariat				10,881	1,124
e					

3.4 Validity Test

At this stage, a validity test will be conducted to determine whether the statements used in the questionnaire can be used on the research object being conducted and provide accurate results. Based on the output results generated using the AMOS application, it is known that there are several indicators that are declared invalid with a value smaller than the required value of 0.5, so these indicators need to be removed from the model created for further validity testing.

Table 4. Validity Test Stage #1

			Estimate
P10	<---	PRICE	0,125
P9	<---	PRICE	0,248
P8	<---	PRICE	0,206
P7	<---	PRICE	0,075
P6	<---	PRICE	0,906
P5	<---	PRICE	0,907
P4	<---	PRICE	0,88
P3	<---	PRICE	0,884
P2	<---	PRICE	0,8
P1	<---	PRICE	0,905
D1	<---	PURCHASING_DECISIONS	0,584
D2	<---	PURCHASING_DECISIONS	0,591
D3	<---	PURCHASING_DECISIONS	0,598
D4	<---	PURCHASING_DECISIONS	0,565

D5	<---	PURCHASING_DECISIONS	0,859
D6	<---	PURCHASING_DECISIONS	0,925
D7	<---	PURCHASING_DECISIONS	0,834
D8	<---	PURCHASING_DECISIONS	0,885
D9	<---	PURCHASING_DECISIONS	0,868
D10	<---	PURCHASING_DECISIONS	0,873
Q10	<---	PRODUCT_QUALITY	0,288
Q9	<---	PRODUCT_QUALITY	0,286
Q8	<---	PRODUCT_QUALITY	0,938
Q7	<---	PRODUCT_QUALITY	0,844
Q6	<---	PRODUCT_QUALITY	0,815
Q5	<---	PRODUCT_QUALITY	0,883
Q4	<---	PRODUCT_QUALITY	0,901
Q3	<---	PRODUCT_QUALITY	0,736
Q2	<---	PRODUCT_QUALITY	-0,072
Q1	<---	PRODUCT_QUALITY	-0,065

Based on the results of the Validity test for Stage #2, it was found that all statements in the research indicators had an estimate value >0.5 so they were declared Valid and could be tested in the next stage.

Table 5. Validity Test Stage #2

			Estimate
P6	<---	Price	0,906
P5	<---	Price	0,905
P4	<---	Price	0,883
P3	<---	Price	0,883
P2	<---	Price	0,803
P1	<---	Price	0,905
Q8	<---	Product_Quality	0,939
Q7	<---	Product_Quality	0,843
Q6	<---	Product_Quality	0,815
Q5	<---	Product_Quality	0,886
Q4	<---	Product_Quality	0,899
Q3	<---	Product_Quality	0,736
D1	<---	Purchasing_Decisions	0,584
D2	<---	Purchasing_Decisions	0,59
D3	<---	Purchasing_Decisions	0,598
D4	<---	Purchasing_Decisions	0,564
D5	<---	Purchasing_Decisions	0,859
D6	<---	Purchasing_Decisions	0,925
D7	<---	Purchasing_Decisions	0,835
D8	<---	Purchasing_Decisions	0,885
D9	<---	Purchasing_Decisions	0,868
D10	<---	Purchasing_Decisions	0,873

3.5 Reliability Test

In the next stage, reliability testing will be conducted to check the consistency of the results over the research period, across different locations and researchers, and across all parts of the test itself. Based on the results of testing using AMOS software, all indicators were declared reliable, with CR values >0.70 and AVE values >0.50.

Table 6. Reliability Test

Component	Price	Quality Product	Purchasing Decision
CR	0,954	0,942	0,934
AVE	0,777	0,732	0,595

3.6 Moderation Test

At this stage, interaction testing will be conducted by examining the influence of Product Quality as a moderating variable in strengthening or weakening the relationship between the independent and dependent variables, in this case, Price, on Purchasing Decisions. The following is an SEM model where Product Quality acts as a moderating variable.

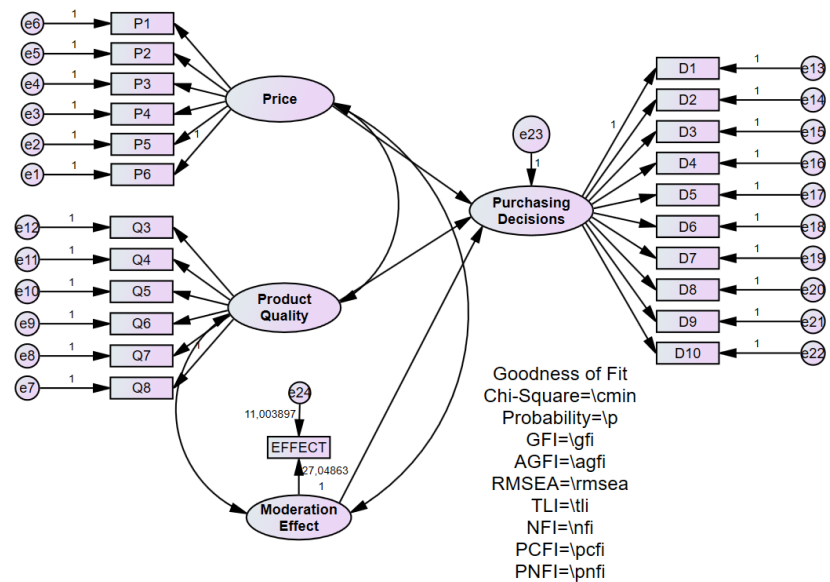


Figure 3. Moderation Test

3.7 Hypothesis Testing

Based on the results of testing conducted using AMOS software, it was found that Price has a significant influence on Purchasing Decisions, this can be seen from the p-value of 0.000 so that Ho1 is accepted, while Product Quality has no effect on Purchasing Decisions, this can be seen from the p-value of 0.183 so that Ho2 is accepted. However, Product Quality weakens the influence of Price on Purchasing Decisions, this can be seen from the p-value of 0.888 so that Ho3 is accepted.

Table 7. Hypothesis Testing

			Estimate	S.E.	C.R.	P
PURCHASING_DECISIONS	<---	Price	0,279	0,079	3,536	***
PURCHASING_DECISIONS	<---	Product_Quality	0,083	0,062	1,331	0,183
PURCHASING_DECISIONS	<---	Moderation_Effect	0	0,002	0,14	0,888

3.8 Goodness of Fit

Based on the results of the moderation test as seen in Figure 2 above, where most of the components are declared NOT FIT, it is necessary to carry out Goodness of Fit to obtain the suitability of the model to the research conclusion results.

Table 8. Goodness of Fit

Components	Conclusion	Components	Conclusion
Chi-Square	NOT FIT	TLI	FIT
Probability	NOT FIT	NFI	FIT
GFI	NOT FIT	PCFI	FIT
AGFI	NOT FIT	PNFI	FIT
RSMEA	NOT FIT		

According to Hair et al (2019), using 4 to 5 Goodness of Fit values that meet the requirements is sufficient to assess the suitability of a model. After modifying the model as shown in the image below, the model's suitability was obtained.

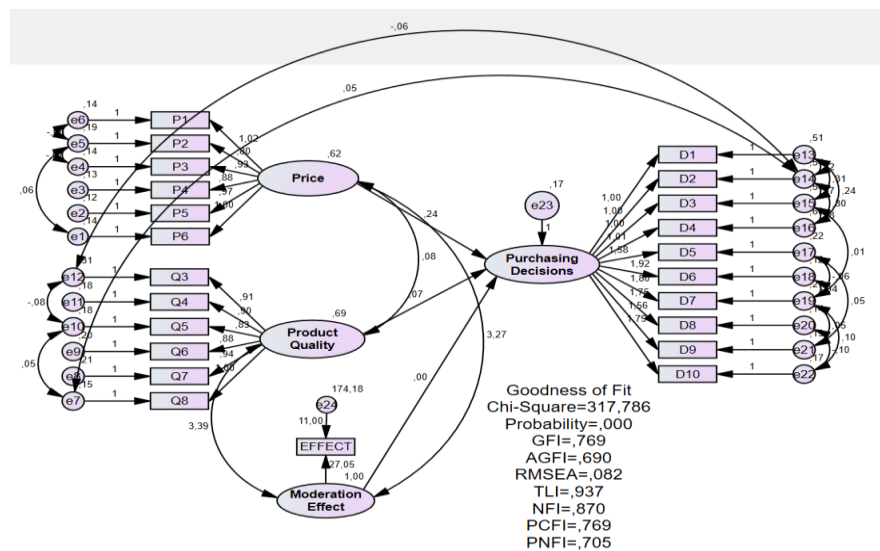


Figure 4. Model Modification

Table 9. Stage 2 Model Conformity Results

Components	Conclusion	Components	Conclusion
Chi-Square	FIT	TLI	FIT
Probability	NOT FIT	NFI	FIT
GFI	NOT FIT	PCFI	FIT
AGFI	NOT FIT	PNFI	FIT
RSMEA	MARGINAL FIT		

3.9 Discussion

The results of this study indicate that price has a significant effect on purchasing decisions at UMKM Global Accessories & Toys in Ciapus, Bogor Regency. This is shown by the p-value of 0.000, which is smaller than the significance level of 0.05. This finding indicates that price is an important factor considered by consumers when making purchasing decisions. Consumers tend to evaluate whether the price offered is affordable and appropriate compared to the benefits received from the product. Therefore, competitive pricing strategies can increase the likelihood of consumers making purchasing decisions (Ravi, 2024). This is in line with research conducted by (Yatun & Sari, 2023) where price influences purchasing decisions for Chicago Fried Chicken. Based on the results of re-search

conducted by (Salsabilla & Iqbal Fasa, 2024) it shows that price influences consumer purchasing decisions.

These results are consistent with marketing theory which states that price is one of the main elements of the marketing mix that directly influences consumer behavior. When the price offered is perceived as reasonable and in accordance with consumer purchasing power, consumers are more likely to decide to purchase the product (Kotler, 2021).

Based on the results of a behavioral economic hypothesis test, price is the primary consideration for consumers when deciding to purchase Global Accessories & Toys products. Therefore, competitive prices with discount offers will encourage consumers to make greater product purchases.

However, the results show that product quality does not have a significant effect on purchasing decisions, as indicated by the p-value of 0.183 which is greater than 0.05. This finding suggests that consumers do not consider product quality as the main factor when deciding to purchase accessories and toys products. One possible reason is that these products are categorized as low-involvement products, where consumers tend to prioritize price considerations rather than detailed quality evaluation.

Research conducted by (Ababil et al., 2019) showed that product quality does not significantly influence purchasing decisions for the Senduro Coffee brand. This is in line with research conducted by Dina, where product quality was not a consideration for consumers when purchasing Global Accessories & Toys products. In behavioral economics, price is the main consideration for consumer behavior in making product purchasing decisions.

Furthermore, the moderation test results indicate that product quality weakens the relationship between price and purchasing decisions, with a p-value of 0.888. This means that product quality does not strengthen the influence of price on purchasing decisions. Consumers may assume that the price offered already reflects the expected level of product quality, so the interaction between price and product quality does not significantly affect purchasing decisions (Kotler, P., & Armstrong, 2021).

Overall, the results of this study show that price plays a dominant role in influencing purchasing decisions, while product quality does not significantly influence purchasing decisions and does not strengthen the relationship between price and purchasing decisions.

4 Conclusions

From the results of the research conducted, it can be concluded that: Based on the research results, it can be concluded that price has a significant influence on purchasing decisions, as seen from the p-value of 0.000, so H_01 is accepted, while product quality has no influence on purchasing decisions, as seen from the p-value of 0.183, so H_02 is accepted. However, product quality weakens the influence of price on purchasing decisions, as seen from the p-value of 0.888, so H_03 is accepted. The results of the research conducted are expected to provide a useful contribution to the Global Accessories & Toys Ciapus Bogor Regency UMKM, especially in efforts to increase sales of Global Accessories & Toys products. The findings of this study indicate the importance of the role of price in determining consumer purchasing decisions so that the provision of the best price and the existence of promotions given to consumers are expected to be an attraction for consumers. This study has several limitations that need to be considered when interpreting the results. One major limitation is the scope of the variables used, where this study only considered the influence of price and product quality on purchasing decisions. Meanwhile, purchasing decisions are fundamentally influenced by various other factors not analyzed in this study. These limitations indicate that the results of this study are not yet fully able to comprehensively explain all factors that influence employee performance. Therefore, further research is needed that can develop the research model by adding other relevant variables, thereby providing a broader and deeper understanding of the determinants of employee performance. Furthermore, further research can also consider the use of different methods

or approaches, as well as more diverse research objects, to increase the generalizability of the research results.

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