

The Effect Of Price And Service Quality On Consumer Decisions At The Minang Pangkalan Balai Gold Shop, Banyuasin Regency

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Article History

Received: 09-07-2026

Revised: 16-07-2026

Published: 30-07-2026

Keywords: Price, Service Quality, Consumer Decisions

ABSTRACT

This study aims to analyze the influence of price, service quality, and consumer decisions (Y) at the Usaha Minang Gold Shop, Pangkalan Balai, Banyuasin Regency. The research method used is a quantitative method with an associative approach. This study involved 79 respondents who were consumers of the Usaha Minang Gold Shop. Data collection techniques were carried out through questionnaires that had been tested for validity and reliability. Data analysis used classical assumption tests (normality, multicollinearity, and heteroscedasticity), as well as multiple linear regression analysis, t-test, and F-test. The results of the t-test (partial) showed that the Price variable had a significant effect on consumer decisions, with a significant value of 0.000 (<0.05). The service quality variable also had a significant effect on consumer decisions, with a significant value of 0.046 (<0.05). In addition, the results of the F-test (simultaneous) showed that Price and service quality together had a significant effect on consumer decisions (Y). with a significant value of 0.000 (0.05).

INTRODUCTION

In today's increasingly competitive business environment, understanding consumer behavior is fundamental to a business's sustainability, as the ultimate goal of any marketing strategy is the crucial moment when consumers make product or service choices. The concept of consumer decision-making is defined as the process by which individuals select from a variety of available alternatives to meet their needs and desires. This understanding is crucial for marketers to develop targeted and relevant offerings (Buchori, 2023:12).

Consumers in the marketing context are often seen as individuals who actively utilize or use a product or service offered by a producer, starting from the process of seeking information to the completion of the product utilization process (Eviyanti, 2023:24). The impulse to purchase and consume the product is not always internal, but can be significantly influenced by recommendations from the surrounding environment, demonstrating the complexity of social networks in shaping individual choices.

The decision-making process is essentially a systematic evaluation and selection of various options, where each option is assessed based on specific interests, with the aim of determining the option deemed most beneficial (Amirullah, 2022). This process typically begins with identifying the primary problem or need, followed by developing and analyzing alternatives, and ending with determining the most optimal decision to address the initial problem.

In detail, Consumer Decisions encompass not only the final act of purchasing, but also more specific dimensions that shape overall purchasing behavior, such as product choice, brand choice, and distribution channel choice (Kotler and Keller, 2021:194). These indicators provide a comprehensive picture of how consumers choose, when they buy, how much they need, and even how they make payments, all of which are the primary focus of this study.

One element of the marketing mix that plays a dual role, as both a generator of company revenue and an indicator of consumer sacrifice (Kotler and Keller, 2021). Price is not merely a monetary value; it is also a measure that provides direct feedback or response from customers regarding the perceived value of a product or service, making it the most flexible and easily modified element in a marketing strategy (Azam, 2025).

In the retail and service industries, particularly for products whose technical aspects are less well-understood by consumers, price is often positioned as a proxy for quality, with higher prices often interpreted as a guarantee of better quality (Katana, 2022). Therefore, pricing that aligns with customer value perceptions, such as affordability and price-to-benefit ratios, is a key factor in determining competitiveness and consumer interest (Kotler and Keller, 2021).

Several previous studies have consistently confirmed that price has a significant and positive influence on purchasing decisions, indicating that consumers tend to make decisions by considering the level of sacrifice they must make (Pratiwi et al., 2020). Their study demonstrated that competitive and affordable pricing policies directly increase consumers' desire to shop and make choices at that retailer.

In addition to monetary factors, non-monetary variables such as the quality of interactions between service providers and customers, also known as service quality, also play a significant role in determining consumer decision-making. Service quality is defined as a dynamic level of excellence closely related to customer expectations, which is a key driver of improved business performance and a positive corporate image (Kotler and Keller, 2021).

In the service context, the level of service quality must absolutely be measured and assessed from the customer's perspective, not from the company's internal perspective, because customers directly experience the benefits and experiences of the service provided (Katana, 2022). Therefore, companies need to ensure that key service components, such as empathy, reliability, and responsiveness, are always oriented towards the interests and fundamental needs of customers (Azam, 2025).

Like price, service quality has also been shown to have a strong and significant relationship with consumer decisions, as positive experiences consumers have during interactions build trust and loyalty, which encourage repeat purchasing decisions (Ketut Sudana et al., 2021). Research conducted at Kober Mie Setan shows that reliability in service and employee courtesy are the dominant factors influencing consumers to choose and return to the outlet.

To ensure optimal service quality, companies must consider five key dimensions: reliability, responsiveness, assurance, empathy, and tangibles that support service delivery (Kotler and Keller, 2021). These five dimensions collectively create a satisfying and compelling service experience, ultimately positioning the company as the primary choice in consumer decision-making.

This research specifically focuses on Toko Mas Usaha Minang Pangkalan Balai, Banyuasin Regency, which is one of the leading gold and jewelry trading centers in the region, serving both investment and personal jewelry needs of the people of Banyuasin and the surrounding areas. As a long-established gold shop, Toko Mas Usaha Minang faces the challenge of maintaining its image of quality and customer trust amidst the rise of modern jewelry stores and competitors utilizing digital sales platforms.

Although Toko Mas Usaha Minang is known for its strong customer base, there have been indications of a decline in market share in recent years, as reflected in quarterly sales reports that show significant fluctuations, particularly in the post-holiday period. This raises fundamental questions about the effectiveness of its marketing strategy, particularly regarding price competitiveness and the service experience consumers receive, which are key factors in their purchasing decisions.

Based on survey data from 30 respondents, in terms of price, data shows that 40% of consumers surveyed in the Pangkalan Balai area feel that the prices of gold and jewelry at Toko Mas Usaha Minang are slightly higher than those of other local competitors for the same type of gold. This perceived lack of competitive pricing is strongly suspected to be the main reason why consumers who are purely investment-oriented are switching to other stores, where the price difference is considered crucial for profitability.

Meanwhile, survey data from 30 respondents identified complaints about service quality, with 26.7% reporting long wait times during busy stores and a lack of empathy from some staff when explaining product details and buying and selling procedures. While staff members possess good product knowledge, responsiveness and reliability in transactions need to be improved to create a more satisfying shopping experience.

These two issues—prices perceived as less competitive and gaps in service quality—collectively have the potential to harm Toko Mas Usaha Minang, as they could influence consumers' decisions to choose this store as their primary brand or make repeat purchases. Therefore, it is crucial to examine the actual influence of these Price and Service Quality variables on consumer decisions at the research site.

Although theory and numerous studies have confirmed the role of price in consumer decisions, there are inconsistencies that constitute a research gap in the literature. For example, research by Febriansyah & Gerry Triputra (2021) concluded that price has no direct effect on repurchase decisions, sharply contrasting the findings of Elsa Kesia Malonda et al. (2021) who stated that price has a significant partial effect on purchase decisions. Therefore, the relevance of price's influence needs to be reexamined in the context of the gold jewelry business.

Similar inconsistencies were also found in the Service Quality variable, where several studies produced conflicting findings, as shown by Yoan Fauzia Rahmandika et al. (2020), who found that Service Quality had no significant effect on Consumer Satisfaction. This contradiction contrasts with the results of a study by Muhamad Surya Abadi (2022), which

proved a positive and significant influence of Service Quality. This difference may be due to the type of industry or consumer characteristics in the different research locations.

RESEARCH METHODS

This research was conducted at the Usaha Minang Gold Shop, Pangkalan Balai, Banyuasin Regency, located on Jl Palembang Jambi, Pasar Baru Pangkalan Balai Km 42, Pangkalan Balai, Banyuasin, Banyuasin Regency, South Sumatra 30911.

This study uses a quantitative approach with an associative research design that aims to analyze the causal relationship between independent variables, namely Price (X_1) and Service Quality (X_2), on the dependent variable, namely Consumer Decision (Y). The population in this study includes 375 consumers of Usaha Minang Gold Shop, Pangkalan Balai, where sampling was carried out using the Slovin formula with a 10% error tolerance level, so that the number of respondents was determined to be 79 people. The data used consists of primary data obtained through a structured questionnaire with a Likert scale, as well as secondary data that supports the research framework.

Data analysis techniques in this study include instrument testing (validity and reliability tests), classical assumption testing (normality, multicollinearity, and heteroscedasticity tests), and multiple linear regression analysis. Hypothesis testing is carried out partially through t-tests and simultaneously through F-tests with a significance level of 0.05, to examine the influence of independent variables on the dependent variable. In addition, the coefficient of determination (R^2) is used to measure the extent to which the model's ability to explain variations in the dependent variable, so that it is hoped that the results of this study can provide a comprehensive picture of the factors that influence consumer decisions.

RESULTS AND DISCUSSION

This study involved 79 respondents who were consumers of the Usaha Minang Gold Shop in Pangkalan Balai. Based on data analysis, the respondent profile was dominated by women with a percentage of 88.6% (70 people), while men comprised 11.4% (9 people). The majority of respondents were in the productive age range, namely 31–40 years (38.0%) and above 40 years (30.4%). Viewed from the occupational background, the largest segment was housewives (35.4%), followed by private employees (25.3%). This data reflects that gold jewelry in the Pangkalan Balai area not only functions as an accessory to enhance appearance, but also has a strategic role as a long-term savings instrument and liquid investment asset for households.

Regarding purchasing behavior, data processing results indicate that the majority of respondents (38.0%) have made more than three transactions at Toko Mas Usaha Minang. This high frequency of repeat purchases *indicates* a strong level of consumer trust and loyalty towards the store. This phenomenon provides a positive signal that the Price and Service Quality variables implemented by management have succeeded in meeting customer expectations, thus being able to maintain customer retention amidst the dynamic competition in the jewelry business.

Furthermore, this study conducted validity and reliability tests as a crucial step to ensure that the questionnaire instrument used had a level of accuracy and consistency that could be scientifically accounted for.

Validity Test

Validity testing is used to measure the validity of a questionnaire. In this study, the test was conducted by examining the significance value (Sig. 2-tailed). If the Sig. value is <0.05 , the statement item is considered valid. The validity test results are presented in the following tables:

Table 1. Validity Test

Variables	Statement	Sig. (2-tailed)	Criteria	Information
Price (X_1)	Statement 1	0,000	0.05	Valid
	Statement 2	0,000	0.05	Valid
	Statement 3	0,000	0.05	Valid
	Statement 4	0,000	0.05	Valid
	Statement 5	0,000	0.05	Valid
	Statement 6	0,000	0.05	Valid
Service Quality (X_2)	Statement 1	0,000	0.05	Valid
	Statement 2	0,000	0.05	Valid
	Statement 3	0,000	0.05	Valid
	Statement 4	0,000	0.05	Valid
	Statement 5	0,000	0.05	Valid
	Statement 6	0,000	0.05	Valid
	Statement 7	0,000	0.05	Valid
	Statement 8	0,000	0.05	Valid
	Statement 9	0,000	0.05	Valid
	Statement 10	0,000	0.05	Valid
Consumer Decision (Y)	Statement 1	0,000	0.05	Valid
	Statement 2	0,000	0.05	Valid
	Statement 3	0,000	0.05	Valid
	Statement 4	0,000	0.05	Valid
	Statement 5	0,000	0.05	Valid
	Statement 6	0,000	0.05	Valid

Source: SPSS Data Processing Results Version 25.0, 2026

Based on the table above, it can be seen that all statement items for the variables Price (X_1), Service Quality (X_2), and Consumer Decision (Y) have a Sig. (2-tailed) value of 0.000, which means it is smaller than 0.05. Thus, it can be concluded that all instruments or questionnaire items used in the research at the Minang Usaha Gold Shop, Pangkalan Balai, Banyuasin Regency are declared valid and suitable for use in the next stage of data testing.

Reliability Test

Reliability testing is used to measure a questionnaire that is an indicator of a variable. A questionnaire is said to be reliable if the *Cronbach Alpha* (α) value of a variable is > 0.60 , whereas if the *Cronbach Alpha* (α) value is < 0.60 , the indicator used by the variable is not reliable.

Table 2. Reliability Test

Variables	Cronbach Alpha	Reliability Standards	Information
Price (X_1)	0.717	0.60	Reliable
Service Quality (X_2)	0.872	0.60	Reliable
Consumer Decision (Y)	0.820	0.60	Reliable

Source: SPSS Data Processing Results Version 25.0, 2026

Based on the Reliability Test in the table above, the *cronbachalpha* value of all variables is greater than > 0.60 , so it can be concluded that all indicators or questionnaires used are declared reliable.

After ensuring the feasibility of the research instrument through validity and reliability tests, the next step is to conduct a classical assumption test as a fundamental prerequisite before running multiple linear regression analysis. This test aims to ensure that the resulting regression model is *BLUE* (*Best Linear Unbiased Estimator*), meaning it is free from residual normality issues and avoids multicollinearity among independent variables and heteroscedasticity in residual variance.

Normality Test

The normality test aims to determine whether the confounding variables or residuals in a regression model have a normal distribution. This study uses the *One-Sample Kolmogorov-Smirnov test*.

Table 3. Normality Test

		One-Sample Kolmogorov-Smirnov Test			
		Price	Quality of Service	Consumer Decisions	
N		79	79	79	
Normal Parameters^{a,b}	Mean	19.6709	19.2911	23.5570	
	Standard Deviation	2.27991	2.47631	2.16467	
Most Extreme Differences	Absolute	0.093	0.099	0.095	
	Positive	0.084	0.091	0.095	
	Negative	-0.093	-0.099	-0.095	
Test Statistics		0.093	0.099	0.095	

Source: SPSS Data Processing Results Version 25.0, 2026

The *Asymp. Sig. (2-tailed)* value for the Price variable (X1) is 0.087, the Service Quality variable (X2) is 0.054, and the Consumer Decision variable (Y) is 0.074. Since all significance values are greater than 0.05, it can be concluded that the residual data in the regression model at the Usaha Minang Gold Shop is normally distributed.

Multicollinearity Test

The multicollinearity test is used to determine whether there is a strong correlation between independent variables in a regression model. The test criteria are a *Tolerance value* > 0.10 and a *VIF value* < 10.

Table 4. Multicollinearity Test

Model		Unstandardized Coefficients		Coefficients ^a		Collinearity Statistics	
		Standardized Coefficients		t	Sig.	Tolerance	
		B	Std. Error				
1	(Constant)	8,825	2,672	3,303	0.001		
	Price	0.584	0.090	6,480	0.000	0.939	1,065
	Quality of Service	0.168	0.083	2,029	0.046	0.939	1,065

a. Dependent Variable: Consumer Decision

Source: SPSS Data Processing Results Version 25.0, 2026

Based on the test results in the *Coefficients table*, the *Tolerance* value for the Price (X1) and Service Quality (X2) variables is 0.939, which means it is greater than 0.10. In line with that, the *Variance Inflation Factor* (VIF) value for both variables shows the number 1.065, which means it is smaller than the maximum limit of 10. Thus, it can be concluded that

the regression model at the Minang Business Gold Shop does not have symptoms of multicollinearity.

Heteroscedasticity Test

The heteroscedasticity test aims to examine whether there is inequality in the variance of the residuals from one observation to another in the regression model. This study uses *scatterplot graphic analysis*.

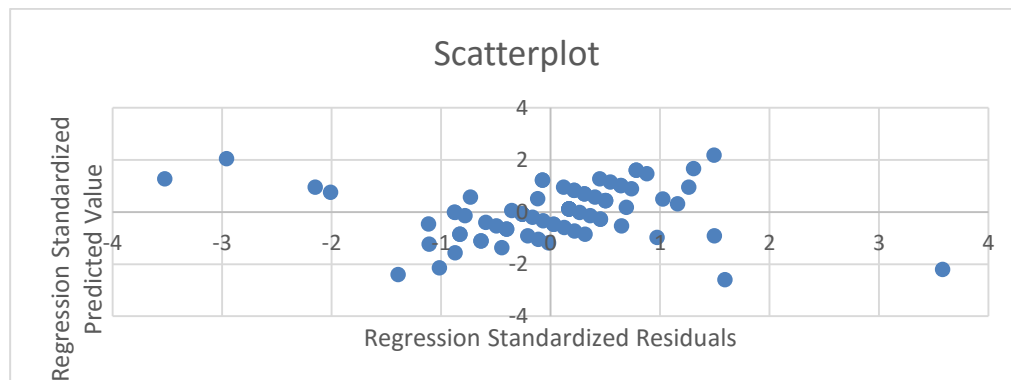


Figure 1. Heteroscedasticity Test

Source: SPSS Data Processing Results Version 25.0, 2026

Based on the figure above, it can be seen that the data points are randomly distributed above and below the number 0 on the Y-axis and do not form a specific regular pattern (such as wavy or narrowing). Therefore, it can be concluded that there is no heteroscedasticity problem in this regression model.

Furthermore, this study uses multiple linear regression analysis method to test the relationship between the variables Price (X1) and Service Quality (X2) on Consumer Decisions (Y).

Multiple Linear Regression Analysis

Multiple linear regression analysis was used to determine the influence of Price and Service Quality variables on Consumer Decisions. The results of the multiple linear regression analysis can be seen in the following table:

Table 5. Multiple Linear Regression Analysis
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
1 (Constant)	8,825	2,672		3,303	0.001
Price	0.584	0.090	0.615	6,480	0.000
Quality of Service	0.168	0.083	0.193	2,029	0.046

Source: SPSS Data Processing Results Version 25.0, 2026

Based on the table of multiple linear regression test results, the following multiple linear regression equation is obtained:

$$Y = 8.825 + 0.584 X_1 + 0.168 X_2$$

Based on this equation, it can be interpreted as follows:

1. Constant Value (8.825): The constant value of consumer decision is 8.825 which is positive. This shows that if the Price (X1) and Service Quality (X2) variables are zero or non-existent, then the Consumer Decision value at the Usaha Minang Gold Shop in Pangkalan Balai is 8.825 units.
2. The Price Coefficient Value (X1) is 0.584 (Positive): This indicates that Price has a positive effect on Consumer Decisions. This means that for every one unit increase in the Price variable, Consumer Decisions will increase by 0.584, assuming other variables remain constant.
3. The Service Quality Coefficient (X2) is 0.168 (Positive): This indicates that Service Quality has a positive effect on Consumer Decisions. This means that for every one unit increase in the Service Quality variable, Consumer Decisions will increase by 0.168, assuming other variables remain constant.

Based on the coefficient value of each variable, it can be seen that the Price variable (X1) has a coefficient value (0.584) which is greater than the Service Quality variable (0.168). This shows that Price has a more dominant influence in determining the fluctuation of Consumer Decisions at the Usaha Minang Pangkalan Balai Gold Shop compared to the Service Quality variable.

Coefficient of Determination

This coefficient of determination is used to determine how much the independent variables Price and Service Quality contribute to Consumer Decisions at the Usaha Minang Gold Shop in Pangkalan Balai, with the following results:

Table 6. Coefficient of Determination
Model Summary^b

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.597 ^a	0.357	0.340	1.75856

Source: SPSS Data Processing Results Version 25.0, 2026

Based on the calculation results in the table above, the *Adjusted R Square* (coefficient of determination) value is 0.340 or 34.0%. This means that the Price and Service Quality variables contribute to changes in Consumer Decisions at the Usaha Minang Pangkalan Balai Gold Shop with a large contribution of 34.0%. While the remaining 66.0% (100% - 34.0%) is explained by other variables not included in this study such as brand image, location, promotion, trust, and consumer loyalty.

T-test

The t-test aims to test the independent variable partially/individually against the related variable, with the following results:

Table 7. t-test Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	8,825	2,672		3,303	0.001
Price	0.584	0.090	0.615	6,480	0.000
Quality of Service	0.168	0.083	0.193	2,029	0.046

Source: SPSS Data Processing Results Version 25.0, 2026

1. Price Variable (X1) : Has a significant value of 0.000, where the value is smaller than 0.05 ($0.000 < 0.05$). This means that there is a significant influence between the Price variable on Consumer Decisions at the Usaha Minang Gold Shop in Pangkalan Balai.
2. Service Quality Variable (X2) : Has a significant value of 0.046, where the value is smaller than 0.05 ($0.046 < 0.05$). This means that there is a significant influence between the Service Quality variable on Consumer Decisions at the Usaha Minang Gold Shop in Pangkalan Balai.

F test

The F-test is used to determine whether the Price and Service Quality variables simultaneously (together) influence Consumer Decisions. The results can be seen in the following table:

Table 8. F Test ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	130,460	2	65,230	21,093	.000 ^b
Residual	235,034	76	3,093		
Total	365,494	78			

Source: SPSS Data Processing Results Version 25.0, 2026

Based on the F Test (ANOVA) table above, it can be seen that the Sig. F value is 0.000. Because the significance value is smaller than 0.05 ($0.000 < 0.05$), it can be concluded that there is a significant influence between the Price and Service Quality variables simultaneously (together) on Consumer Decisions at the Usaha Minang Gold Shop, Pangkalan Balai.

Research Discussion

1. The Influence of Price on Consumer Decisions at the Minang Gold Shop in Pangkalan Balai, Banyuasin Regency

Based on statistical testing, it was found that price significantly influences consumer purchasing decisions at the Usaha Minang Gold Shop. This indicates that price is a primary consideration for the Pangkalan Balai community before deciding to purchase gold jewelry. Consumers tend to compare the value of their money spent with the value of the investment they receive, making price a strong driver of purchasing decisions.

Theoretically, this aligns with Kotler and Keller's (2021) opinion, which states that price is an element of the marketing mix that generates revenue and serves as a form of compensation for product purchases. At the Usaha Minang Gold Shop, consumers place high

importance on affordability and the appropriateness of price to gold quality. As Katana (2022) explains, for consumers who are less technically savvy, price is often the easiest indicator of quality to understand.

The results of this study also support previous research conducted by Afrida Pratiwi et al. (2019), which concluded that price significantly influences purchasing decisions. In the jewelry business, daily gold price fluctuations require Toko Mas Usaha Minang to remain competitive. The store's ability to maintain competitive prices compared to other gold shops in the Banyuasin area makes consumers feel confident in choosing this store.

2. The Influence of Service Quality on Consumer Decisions at the Minang Gold Shop in Pangkalan Balai, Banyuasin Regency

Partial test results indicate that service quality significantly influences consumer decisions. Although its influence is not as significant as price, service remains a crucial factor in determining consumer satisfaction during transactions. The service provided by employees reassures consumers that Toko Mas Usaha Minang is the right place to entrust their valuable purchases.

This is supported by Azam's (2025) theory, which defines service quality as a dynamic condition related to processes and environments that meet or exceed customer expectations. Indicators such as responsiveness *and* empathy from store employees are highly perceived by consumers. According to Kotler and Keller (2021), superior service quality is a key driver in improving business performance because it can build bonds with customers.

This finding aligns with research by Abdul Mukti and Kartir Aprianti (2021), which found that service quality significantly influences purchasing decisions. At Toko Emas Usaha Minang, the provision of accurate gold weight information and the friendly attitude of employees in assisting customers in selecting jewelry models are tangible manifestations of the assurance dimension. Consumers feel valued by the complete official receipt as a guarantee of product authenticity.

3. The Influence of Price and Service Quality on Consumer Decisions at the Minang Gold Shop in Pangkalan Balai, Banyuasin Regency

Based on the results of simultaneous testing, it was found that price and service quality simultaneously significantly influence consumer decisions. This demonstrates that when choosing a gold shop, consumers consider a combination of economic value (price) and service quality (service). The synergy of these two variables is the main strength of Toko Mas Usaha Minang in attracting and retaining customers.

Conceptually, Amirullah (2022) explains that consumer decision-making is the process of evaluating various alternatives to determine the most profitable option. The integration of competitive pricing and excellent service meets all consumer needs, both in terms of investment and satisfaction. As Buchori (2023) emphasizes, this process is crucial for businesses to develop targeted marketing strategies.

This research confirms the findings of Elsa Kesia Malonda et al. (2021) and Ambo Enre et al. (2020), which found a significant simultaneous influence between price and service quality on purchasing decisions. The combination of these two factors creates value for consumers. Affordable prices provide a reason to buy, while service quality fosters confidence in the purchasing process.

CONCLUSION AND SUGGESTIONS

Based on the research results and discussions that have been described in the previous chapter regarding the influence of Price and Service Quality on Consumer Decisions at the Minang Business Gold Shop, Pangkalan Balai, Banyuasin Regency, the following conclusions can be drawn:

1. There is a significant influence of Price (X_1) on Consumer Decisions at the Minang Usaha Gold Shop in Pangkalan Balai partially.
2. There is a significant influence of Service Quality (X_2) on Consumer Decisions at the Minang Usaha Gold Shop in Pangkalan Balai partially.
3. There is a significant influence of Price (X_1) and Service Quality (X_2) simultaneously (together) on Consumer Decisions at the Minang Business Gold Shop, Pangkalan Balai, Banyuasin Regency.

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