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The Influence of Product Quality, Religiosity, And Word of Mouth on Purchase Decisions Through Brand Trust: A Study of Dea Bakery in Malang

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ABSTRACT

In an increasingly competitive business environment, companies are required to retain customers and influence their purchasing decisions. This is especially relevant in the food and beverage industry, which faces intense market competition. For Dea Bakery, understanding the factors that influence consumer purchasing decisions is essential for formulating effective marketing strategies and fostering customer loyalty. This study aims to analyze the influence of product quality, religiosity, and word of mouth on purchase decisions, with brand trust serving as a mediating variable among Dea Bakery consumers in Malang City. The research employs a quantitative method using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) approach. The sampling technique used is purposive sampling, with criteria including respondents who have previously purchased Dea Bakery products. The final sample consists of 100 respondents, with data collected through the distribution of questionnaires. Data analysis includes validity and reliability testing, encompassing Measurement Model Evaluation (convergent validity, construct reliability using Composite Reliability [CR], and discriminant validity). The Structural Model Evaluation (Inner Model) involves R-Square (R^2) testing, direct hypothesis testing (path coefficients and t-statistics), indirect hypothesis testing (mediation analysis), and significance testing via bootstrapping. The results indicate that: 1) Product quality, religiosity, and word of mouth each have a significant influence on brand trust; 2) Brand trust has a significant influence on purchase decisions; and 3) Product quality, religiosity, and word of mouth significantly influence purchase decisions through brand trust as a mediating variable.

INTRODUCTION

The bakery industry plays a crucial role in the global food and beverage sector. In 2023, the global market for bakery and pastry products was valued at USD 536.4 billion, and is projected to reach USD 734.5 billion by 2030, growing at a CAGR of 4.6% (Grand View Research, 2023). This growth is driven by shifting consumer lifestyles and increasing demand for convenience and product variety (Research & Markets, 2023). In Indonesia, the bakery industry has also shown positive growth, with national production rising from 28,000 tons in 2018 to over 32,000 tons in 2022, reaching a production value exceeding IDR 138 trillion (BPS, 2018–2022). This indicates a growing market potential, particularly for local brands such as Dea Bakery, which continue to innovate and adapt to evolving consumer preferences.

In Malang City, the bakery market is highly competitive, with numerous sellers offering similar products in various flavors, forms, prices, and quality levels to attract consumers. Despite this intense competition, Dea Bakery has consistently increased its sales over the past 15 years, successfully marketing its bread, cakes, and tarts across different customer segments. The

Vol 4, No 8 Agustus 2023

The Influence of Product Quality, Religiosity, And Word of Mouth on Purchase Decisions Through Brand Trust: A Study of Dea Bakery in Malang

company's sales performance from 2018 to 2024 is presented in the following table:

Table 1. Sales of Dea Bakery from 2018 to 2024

No.	Year	Product sold (Pcs)
1	2018	4225
2	2019	5350
3	2020	5740
4	2021	6700
5	2022	5845
6	2023	6750
7	2024	6980

Source: Financial Statement of Dea Bakery

Dea Bakery was selected as the research object based on its strong brand awareness and brand consideration among consumers in East Java, particularly among women in the productive age group. According to a brand awareness and positioning survey conducted by Incentric (2025) in April 2025, involving 1,000 female respondents aged 20–49 in East Java, Dea Bakery ranked second in Top-of-Mind awareness for bakery brands, with 143 mentions and a weighted Top-of-Mind score of 123.89. Geographically, Dea Bakery is the most recognized bakery brand in Malang and surrounding areas where consumer preferences tend to be traditional and price-sensitive. It even outperformed national brands such as Holland Bakery and regional competitors like Laritta Bakery. In terms of brand effectiveness, Dea Bakery achieved a conversion rate from awareness to purchase of 70.84%, slightly below Laritta's 71.68%, indicating not only high recall but also consistent ability to drive actual purchasing behavior.

Table 2. Results of the Top-of-Mind Survey

Ranking	Bakery Brand	Number of Mentions	Weighted Score	Awareness to Purchase Conversion (%)
1	Laritta Bakery	156	132,40	71,68%
2	**Dea Bakery**	**143**	**123,89**	**70,84%**
3	Holland Bakery	121	119,20	63,22%
4	La Fonte	88	94,51	52,17%
5	Roti Gembong	64	79,90	49,81%

Source: Incentric & Dea Bakery 2025

Table 2 shows that Dea Bakery holds a highly competitive position among the top five most recognized bakery brands in East Java. This achievement highlights Dea Bakery's strong top-of-mind presence and its effectiveness in converting brand awareness into actual purchases, making it a highly relevant subject for further investigation in the context of brand trust and purchase decision-making. In this context, as a bakery product manufacturer, Dea Bakery must thoroughly understand the factors that influence its consumers' purchase decisions. Product quality, expressed religiosity values, and the strength of word of mouth are key variables that have the potential to enhance brand trust and ultimately drive purchase decisions.

The quality of a product is the most important thing for a company to produce at the same quality as or even exceed its competitors. Product quality is a factor present in a product that causes the product to be valued based on the purpose for which it is produced (Musfar, 2021). The level of product quality is determined by the level of customer satisfaction after or at the time of consumption of the product (Rahman & Sitio, 2019). The same results were also shown in the study of Rissa Mustika Sari dan Prihartono (2021) that product quality significantly influences customer

The Influence of Product Quality, Religiosity, And Word of Mouth on Purchase Decisions Through Brand Trust: A Study of Dea Bakery in Malang

Vol 4, No 8 Agustus 2023

purchasing decisions, and improving product quality will be able to improve customer decisions to make product purchases. Tjiptono (2016) the quality of goods is determined by five dimensions, as follows: 1) Performance, 2) Features, 3) Reliability, 4) Conformance to Specifications, 5) Durability.

Religiosity refers to the extent to which an individual embraces and practices religious beliefs, values, and rituals in daily life (Mukhtar & Butt, 2012). In the context of consumer behavior, religiosity can influence preferences, perceptions, and purchasing decisions, especially for products associated with religious norms such as food and beverages. Consumers with a high level of religiosity tend to be more selective and consider aspects such as halal certification and ethical values when choosing a product (Alam et al., 2011). A person's attitudes are often influenced by their religion, either directly through religious texts or indirectly through cultural transmission. These ideals, passed down from generation to generation, become embedded in the cultural fabric of society (Suhartanto et al., 2019). Thus, religion—either directly or indirectly—influences consumer attitudes and plays a significant role in shaping their purchasing decisions (Agarwala et al., 2019; Islam & Chandrasekaran, 2020). This finding is consistent with previous studies by Chusna and Mustofa (2024) and Rahayu and Nizam (2023), which found that religiosity has a positive and significant effect on purchase decisions. However, a research gap remains, as previous studies by Susanti and Triatmaja (2023) and Kosim and Hakiem (2021) found that religiosity does not have a significant effect on purchase decisions. According to the theory proposed by Glock and Stark (1965), religiosity consists of five key dimensions: 1) Belief (Ideological dimension), 2) Religious practice (Ritualistic dimension), 3) Spiritual experience (Experiential dimension), 4) Religious knowledge (Intellectual dimension), 5) Consequences in daily life (Consequential dimension).

Siswanto and Maskan (2020) state that word of mouth refers to customer-generated stories or impressions shared with friends regarding positive service and promotional experiences. Similarly, Naufal (2015) defines word of mouth as interpersonal communication that conveys product-related information. This type of communication is often more trusted by potential customers, as the information comes from people they know who have used the product. Customer satisfaction or dissatisfaction greatly influences whether the word of mouth shared is positive or negative, which in turn affects perceptions of the product (Joesyiana, 2018). This is in line with previous research by Saputra and Ardani (2020) and Murtiningsih (2023), which found that word of mouth has a positive and significant effect on purchase decisions. However, a research gap exists, as Rachman and Abadi (2017) found no significant effect of word-of-mouth communication on purchase decisions. Word of mouth remains a powerful promotional tool, unconstrained by space or time—it can occur directly through personal conversations or indirectly through digital media. According to Ali (2020), word of mouth consists of three key indicators: 1) Talking – sharing positive experiences and product quality, 2) Recommending – encouraging friends or family to try the product, 3) Encouraging – persuading others to use the product through active suggestion or invitation.

A brand is one of a company's most valuable intangible assets, and managing its value effectively is a key responsibility of the marketing team (Kotler & Keller, 2016). According to Copley (2014), brand trust refers to a consumer's ongoing relationship with a brand, marked by a strong commitment that can be sustained through consistent effort and brings positive outcomes. Lau and Lee (2007) define brand trust as the customer's willingness to rely on a brand under conditions of risk, due to the expectation of positive results. Similarly, Tjiptono (2014) states that

Vol 4, No 8 Agustus 2023

The Influence of Product Quality, Religiosity, And Word of Mouth on Purchase Decisions Through Brand Trust: A Study of Dea Bakery in Malang

brand trust reflects the consumer's willingness to depend on a brand in risky situations based on their belief in favorable outcomes. Kotler and Armstrong (2016) emphasize that brand trust leads buyers to commit to a product despite risks, due to strong company reputation, fostering both loyalty and trust. Thus, brand trust can be seen as a consumer's expectation, despite potential risks, that the brand will meet their needs and desires based on positive brand beliefs.This is supported by previous studies by Anggraeni and Rachmi (2023) and Buchory and Putra (2024), which found that brand trust has a positive and significant effect on purchase decisions. However, a research gap exists, as a study by Herviani, Hadi, and Nobelson (2020) found that brand trust did not significantly influence purchase decisions. Based on Tjiptono (2014), the indicators of brand trust used in this study are: 1) Strength of brand association, 2) Favorability of brand association, 3) Uniqueness of brand association.

Purchase decision is defined as a part of consumer behavior, which refers to the study of how individuals, groups, and organizations select, buy, use, and evaluate goods, services, ideas, or experiences to satisfy their needs and desires (Kotler & Armstrong, 2016). It is a process that begins when consumers recognize a problem, seek information about certain products or brands, evaluate alternatives based on how well each option solves their problem, and ultimately make a decision to purchase (Tjiptono & Diana, 2016). According to Kotler and Keller (2016), the purchase decision process consists of five key stages: 1) Problem recognition, 2) Information search, 3) Evaluation of alternatives, 4) Purchase decision, 5) Post-purchase decision.

Purchase decision-making is the process of selecting from several alternatives and resolving problems encountered by customers, after which they evaluate various options and decide which course of action to take next. Consumers make purchase decisions based on product quality, religiosity, word of mouth, and brand trust. The objectives of this study are to:

1) Examine whether product quality, religiosity, and word of mouth each have a significant influence on brand trust,
2) Determine whether brand trust has a significant influence on purchase decisions, and
3) Analyze whether product quality, religiosity, and word of mouth significantly influence purchase decisions through brand trust as a mediating variable.

Based on the above description, the researchers identified the need to examine the impact of product quality, religiosity, and word of mouth on purchase decisions, with brand trust as a mediating variable. Therefore, the authors are interested in conducting a study entitled: "The Influence of Product Quality, Religiosity, and Word of Mouth on Purchase Decisions through Brand Trust: A Study of Dea Bakery in Malang City." The objectives of this research are threefold: first, to examine the significant influence of product quality, religiosity, and word of mouth on brand trust; second, to determine the significant influence of brand trust on purchase decisions; and third, to analyze the mediating role of brand trust in the relationship between product quality, religiosity, word of mouth, and purchase decisions. The benefits of this study are expected to provide practical contributions for Dea Bakery management in formulating more effective marketing strategies to build brand trust and influence consumer purchasing decisions. Furthermore, this research also aims to enrich the academic literature, particularly in the context of consumer behavior in the bakery industry, by offering empirical evidence on the role of brand trust as a key mediating variable.

METHOD

The Influence of Product Quality, Religiosity, And Word of Mouth on Purchase Decisions Through Brand Trust: A Study of Dea Bakery in Malang

Vol 4, No 8 Agustus 2023

This study adopts a quantitative research approach, focusing on consumers of Dea Bakery in Malang City. The sampling technique used is purposive sampling, with specific criteria: respondents must have made a pre-order (PO) purchase at Dea Bakery between January and April 2025, with a minimum transaction value of IDR 500,000. The research is geographically limited to Malang City, with data collected from the five busiest outlets out of Dea Bakery's 14 outlets in the region.

Table 3. Allocation of the Busiest Outlets for Respondent Sampling

No.	Outlet	Sample Total
1	Sawojajar	20
2	Sukun	20
3	Bandulan	20
4	Dinoyo	20
5	Singosari	20
Total Responden		100

Source: Data processed by the researcher, 2025

A total of 100 respondents participated in this study. Data were gathered through a structured questionnaire consisting of items related to five research variables: product quality, religiosity, word of mouth, brand trust, and purchase decision. Instrument validation was conducted through validity and reliability testing. The data were analyzed using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) technique to assess both direct and indirect effects between variables. The analysis focused on determining whether product quality, religiosity, and word of mouth influence purchase decisions, either directly or indirectly, through brand trust as a mediating variable.

RESULTS AND DISCUSSION

Validity Test

Table 4 shows that the correlation coefficients of the indicators for product quality, word of mouth, event, and purchase decision are all greater than 0.30 ($r > 0.30$) (Sugiyono 2012). These results indicate that all indicators in this study are valid.

Table 4. Validity Test Results

No.	Variable	Questions item	Correlation of Items Totally	Identifying
1	Product Quality	X1.1	0.400	Valid
		X1.2	0.355	Valid
		X1.3	0.320	Valid
		X1.4	0.428	Valid
		X1.5	0.587	Valid
2	Religiosity	X2.1	0.445	Valid
		X2.2	0.388	Valid
		X2.3	0.504	Valid
		X2.4	0.416	Valid
		X2.5	0.373	Valid
		X2.6	0.548	Valid
		X2.7	0.411	Valid
3	Word of Mouth	X3.1	0.465	Valid
		X3.2	0.491	Valid
		X3.3	0.438	Valid
		X3.4	0.354	Valid
		X3.5	0.472	Valid
4.	Brand Trust	Z1	0.502	Valid

No.	Variable	Questions item	Correlation of Items Totally	Identifying
		Z2	0.476	Valid
		Z3	0.521	Valid
		Z4	0.439	Valid
		Z5	0.493	Valid
		Y1	0.547	Valid
		Y2	0.421	Valid
5.	Purchase Decision	Y3	0.464	Valid
		Y4	0.495	Valid
		Y5	0.478	Valid

Source: Primary data, 2025

Reliability Test

Table 5 shows that each Cronbach's Alpha value for the research instruments exceeds 0.6 (Cronbach's Alpha > 0.6) (Ghozali, 2016). The Cronbach's Alpha for the product quality variable was 0.682; for the religiosity variable, 0.775; for the word of mouth variable, 0.812; for the brand trust variable, 0.744; and for the purchase decision variable, 0.728. Since all variables have alpha coefficients greater than 0.6, it can be concluded that the research instruments are reliable and suitable for use in this study.

Table 5. Reliability Test Results

Construct	Number of Items	Cronbach's Alpha	Reliability Status
Product Quality	5	0,682	Reliabel
Religiosity	7	0,775	Reliabel
Word of Mouth	5	0,812	Reliabel
Brand Trust	5	0,744	Reliabel
Purchase Decision	5	0,728	Reliabel

Source: Primary data, 2025

Measurement Model Evaluation
Convergent Validity Test

Convergent validity indicates how well the indicators accurately and consistently measure the intended construct. This can be assessed through outer loading values, which should ideally exceed 0.7 and an AVE value that should be greater than 0.5 (Hair et al., 2022). An AVE value below 0.5 suggests that the indicators need to be re-evaluated. This indicates that each indicator has a strong correlation with its respective construct, thereby confirming that the research data is valid for further analysis.

Table 6. Outer Loading Values of Indicators on Research Constructs

Indicators	Outer Loading	Validity
Product Quality (X1)		
X1.1	0.78	Valid
X1.2	0.80	Valid
X1.3	0.79	Valid
X1.4	0.75	Valid
X1.5	0.77	Valid
Religiosity (X2)		
X2.1	0.76	Valid
X2.2	0.74	Valid
X2.3	0.72	Valid
X2.4	0.70	Valid

The Influence of Product Quality, Religiosity, And Word of Mouth on Purchase Decisions Through Brand Trust: A Study of Dea Bakery in Malang

Vol 4, No 8 Agustus 2023

Indicators	Outer Loading	Validity
X2.5	0.71	Valid
X2.6	0.73	Valid
X2.7	0.72	Valid
Word of Mouth (X3)		
X3.1	0.82	Valid
X3.2	0.80	Valid
X3.3	0.79	Valid
X3.4	0.75	Valid
X3.5	0.77	Valid
Brand Trust (Z)		
Z.1	0.85	Valid
Z.2	0.83	Valid
Z.3	0.81	Valid
Z.4	0.80	Valid
Z.5	0.78	Valid
Purchase Decision (Y)		
Y.1	0.87	Valid
Y.2	0.85	Valid
Y.3	0.82	Valid
Y.4	0.80	Valid
Y.5	0.79	Valid

Source: Processed research data, 2025

Table 7 presents the results of the convergent validity test based on the Average Variance Extracted (AVE) values in this study. Based on the results, it can be concluded that each construct in the measurement model exhibits sufficient convergent validity and is considered appropriate for further analysis within the structural model.

Table 7. Convergent Validity Test Results

Construct	AVE
Product Quality (X1)	0.612
Religiosity (X2)	0.587
Word of Mouth (X3)	0.645
Brand Trust (Z)	0.671
Purchase Decision (Y)	0.699

Source: Processed research data, 2025

Composite Reliability (CR)

Composite Reliability (CR) is used to assess the internal consistency of indicators in measuring each latent construct in this model. According to Hair et al. (2013), a construct is considered reliable if the CR value exceeds 0.70, indicating a satisfactory level of internal consistency. Based on the results, it can be concluded that all constructs in this study possess adequate internal reliability and are appropriate for further analysis in the structural model.

Vol 4, No 8 Agustus 2023

The Influence of Product Quality, Religiosity, And Word of Mouth on Purchase Decisions Through Brand Trust: A Study of Dea Bakery in Malang

Table 8. Composite Reliability (CR) Test Results

Construct	Composite Reliability (CR)
Product Quality (X1)	0.862
Religiosity (X2)	0.891
Word of Mouth (X3)	0.879
Brand Trust (Z)	0.894
Purchase Decision (Y)	0.910

Source: Processed research data, 2025

Discriminant Validity – Fornell-Larcker Criterion

One commonly used method to assess discriminant validity is the Fornell-Larcker criterion. According to Fornell and Larcker (1981), discriminant validity is achieved when the square root of the Average Variance Extracted (AVE) for a construct is greater than its correlations with other constructs in the model. In other words, discriminant validity indicates that a construct not only adequately explains its own indicators but is also sufficiently distinct from other constructs measured in the study. These results indicate that each construct in the model is clearly distinct from one another, with no overlap in construct measurement. This means that consumers' perceptions of product quality, level of religiosity, word of mouth experience, brand trust, and purchase decision are separate and independent variables. Therefore, it can be concluded that the measurement model used in this study has met the criteria for discriminant validity based on the Fornell-Larcker approach. Each construct can be reliably used to represent the variables involved in consumers' purchase decisions of Dea Bakery products.

Table 9. Discriminant Validity Test Results – Fornell-Larcker Criterion

Variable	Product Quality	Religiosity	Word of Mouth	Brand Trust	Purchase Decision
Product Quality	0,801	0,628	0,589	0,603	0,575
Religiosity	0,628	0,788	0,612	0,657	0,593
Word of Mouth	0,589	0,612	0,835	0,695	0,639
Brand Trust	0,603	0,657	0,695	0,812	0,702
Purchase Decision	0,575	0,593	0,639	0,702	0,826

Source: Processed research data, 2025

Structural Model Evaluation (Inner Model)

R-Square (R²)

The R-Square (R^2) value in this study is used to measure how much of the variance in the dependent variable can be explained by the independent variables in the structural model. The higher the R^2 value, the better the model's ability to explain the variability of the observed data. According to the guideline by Hair et al. (2022), R^2 values are categorized as follows: 0.75 = Substantial, 0.50 = Moderate, and 0.25 = Weak.

Table 10. R-Square (R²) value

Construct	R-Square (R²)
Brand Trust	0,765
Purchase Decision	0,801

Source: Processed research data, 2025

The Influence of Product Quality, Religiosity, And Word of Mouth on Purchase Decisions Through Brand Trust: A Study of Dea Bakery in Malang

Vol 4, No 8 Agustus 2023

The higher the perceived product quality, religiosity, and word of mouth, the greater their ability to build brand trust, which in turn has a significant impact on consumer purchase decisions. Thus, brand trust and purchase decisions in this model can be considered to be strongly explained by the preceding variables, indicating that the model is appropriate for further testing.

Direct Hypothesis Test (Path Coefficient and T-Statistic)

The direct hypothesis testing aims to measure the direct effect between variables in the model using path coefficients and T-statistics. The path coefficient indicates the strength and direction of the effect, while the T-statistic assesses the significance of that effect. According to Chin (1998), a path coefficient of ≥ 0.2 indicates a relevant influence, and Hair et al. (2022) state that a T-statistic of ≥ 1.96 signifies a statistically significant effect at the 5% level.

Table 11. Direct Hypothesis Test (Path Coefficient and T-Statistic)

Path Relationship	Path Coefficient (β)	T-Statistic	P-Value	Status
Product Quality (X1) → Brand Trust (Z)	0,420	6,46	0,000	Significant
Religiosity (X2) → Brand Trust (Z)	0,340	4,72	0,000	Significant
Word of Mouth (X3) → Brand Trust (Z)	0,270	3,97	0,000	Significant
Brand Trust (Z) → Purchase Decision (Y)	0,640	10,85	0,000	Significant
Product Quality (X1) → Purchase Decision (Y)	0,220	2,14	0,032	Significant
Religiosity (X2) → Purchase Decision (Y)	0,210	2,05	0,041	Significant
Word of Mouth (X3) → Purchase Decision (Y)	0,230	2,10	0,037	Significant

Source: Processed research data, 2025

In general, the results of this hypothesis testing indicate that product quality, religiosity, and word of mouth play an important role in building brand trust, which in turn significantly influences purchasing decisions. Moreover, these three variables also have a direct and significant impact on purchasing decisions, indicating a complex and complementary relationship within the research model.

Indirect Hypothesis Test (Mediation Test)

According to Hair et al. (2022), mediation is considered significant if the indirect path demonstrates a T-statistic value ≥ 1.96 and a p-value ≤ 0.05. The mediation effect can be classified as either full mediation or partial mediation, depending on the simultaneous significance of both direct and indirect paths. This test is essential to examine the strategic role of brand trust in strengthening the influence of independent variables on purchasing decisions.

Vol 4, No 8 Agustus 2023

The Influence of Product Quality, Religiosity, And Word of Mouth on Purchase Decisions Through Brand Trust: A Study of Dea Bakery in Malang

Table 12. Indirect Hypothesis Test Result (Mediation Test)

Path Relationship	Path Coefficient (β)	T-Statistik	P-Value	Status
Product Quality (X1) → Brand Trust (Z) → Purchase Decision (Y)	0.269	4.12	0.000	Significant
Religiosity (X2) → Brand Trust (Z) → Purchase Decision (Y)	0.218	3.45	0.001	Significant
Word of Mouth (X3) → Brand Trust (Z) → Purchase Decision (Y)	0.173	2.98	0.003	Significant

Source: Processed research data, 2025

The results of the mediation test presented in Table 12 indicate that brand trust serves as a significant mediator in the relationship between product quality, religiosity, and word of mouth on purchase decisions. This is evidenced by the positive indirect path coefficients and T-statistic values exceeding the critical value of 1.96 with p-values below 0.05 for all three variables. Thus, brand trust not only acts as an intervening variable but also strengthens the positive relationship between external factors and purchase decisions, thereby reinforcing the validity of this research model.

Significance Test (Bootstrapping)

The significance test was conducted using the bootstrapping technique in SmartPLS to statistically validate the hypotheses. This procedure generates T-statistic and p-value for each path coefficient in the model, which are used to determine whether the hypotheses are accepted or rejected based on the significance criteria at α = 0.05 (T-value > 1.96 and p-value < 0.05).

Table 13. Significance Test Result (Bootstrapping)

Hypotheses	Path	Path Coefficient	T-Statistic	P-Value	Conclusion
H1	Product Quality → Brand Trust	0.420	6.46	0.000	Significant
H2	Religiosity → Brand Trust	0.340	4.72	0.000	Significant
H3	Word of Mouth → Brand Trust	0.270	3.97	0.000	Significant
H4	Brand Trust → Purchase Decision	0.640	10.85	0.000	Significant
H5	Product Quality → Purchase Decision	0.220	2.14	0.032	Significant
H6	Religiosity → Purchase Decision	0.210	2.05	0.041	Significant
H7	Word of Mouth → Purchase Decision	0.230	2.10	0.037	Significant
H8	Product Quality → Brand Trust → Purchase Decision (Mediated)	0.269	4.13	0.000	Significant
H9	Religiosity → Brand Trust → Purchase Decision (Mediated)	0.217	3.01	0.003	Significant
H10	Word of Mouth → Brand Trust → Purchase Decision (Mediated)	0.173	2.87	0.004	Significant

Source: Processed research data, 2025

All hypotheses from H1 to H10 show T-statistic values greater than 1.96 and p-values less than 0.05, indicating that all the paths between variables in this study are statistically significant. All mediation paths (H8–H10) are also significant, confirming that brand trust serves as an effective mediator in the relationships between product quality, religiosity, and word of mouth with purchase decisions.

The Influence of Product Quality, Religiosity, And Word of Mouth on Purchase Decisions Through Brand Trust: A Study of Dea Bakery in Malang

Vol 4, No 8 Agustus 2023

Final Evaluation of the SEM-PLS Model

The SEM-PLS model developed in this study has met the criteria for a well-evaluated model, as indicated by significant path coefficients, T-statistics > 1.96, and R-Square values reflecting moderate to strong predictive power (brand trust: 0.582; purchase decision: 0.649). The bootstrapping test confirms that all direct and mediated relationships in the model are statistically significant, reinforcing the validity of the proposed structural model. Furthermore, the adequate path coefficients indicate that product quality, religiosity, and word of mouth play a crucial role in shaping brand trust, which in turn significantly influences purchase decisions. Overall, this model is robust and can serve as a basis for further analysis and practical implications.

Influence of Product Quality, Religiosity, and Word of Mouth on Brand Trust

Based on the test results, product quality (X1) has a significant influence on brand trust (Z), with a T-statistic value of 6.46, which exceeds the critical value of 1.96 at the 5% significance level. This suggests that the better the product quality perceived by consumers, the greater their trust in the Dea Bakery brand. This finding is supported by the average respondent score for the product quality variable, which reached 4.59 (categorized as strongly agree), reflecting positive appreciation for aspects such as taste, texture, raw ingredients, durability, and product appearance. However, certain indicators—such as performance, additional features, and reliability—showed a slightly lower mean of 4.54. Although still considered high, these aspects should be continuously monitored to ensure consistent product quality. These findings are consistent with the opinion of Kotler and Keller (2016), who state that superior product quality enhances consumers' positive perceptions of a brand and helps build brand trust. This result is also in line with the findings of Chusna and Mustofa (2024) and Faisal et al. (2023), who concluded that product quality has a positive and significant influence on brand trust. However, the results contrast with the findings of Evani et al. (2024), who argue that in situations where product quality is inconsistent, brand trust cannot be established effectively.

Based on the SEM-PLS analysis, the T-statistic value of 4.72 exceeds the T-table value (1.96), with a p-value of 0.000 < 0.05, indicating that the hypothesis is accepted. This means religiosity has a positive and significant effect on brand trust. The higher the consumers' religiosity, the greater their trust in the Dea Bakery brand. This is supported by descriptive data, where the average religiosity score is 4.37—classified as "strongly agree" (4.21–5.00) indicating that most respondents consider religious values when developing trust in the products they consume. According to Schiffman and Kanuk (2010), personal values—including religiosity play a crucial role in shaping attitudes and brand trust. Consumers with strong religious values are more likely to trust brands that align with their religious beliefs. This view is supported by Kotler and Keller (2016), who state that brand trust can be built through the alignment between brand values and the personal values of consumers. This finding is consistent with Pelawi and Aprillia (2023), who emphasize the significance of religiosity in shaping brand trust, especially in halal food products. Similarly, Sahputra and Nurlatifah (2020) found that religious consumers tend to rely on spiritual values when selecting products, which significantly influences their trust in brands. Consumers with high religiosity are typically more selective and loyal to products that reflect their religious values. Further support comes from Sahputra and Nurlatifah (2020) and Sulistyani and Fahrullah (2023), who found that Muslim consumers tend to trust brands that incorporate religious principles and halal

Vol 4, No 8 Agustus 2023

The Influence of Product Quality, Religiosity, And Word of Mouth on Purchase Decisions Through Brand Trust: A Study of Dea Bakery in Malang

assurance into their business operations. Hence, for Dea Bakery, integrating religious values into production, marketing, and branding is a key strategy to enhance consumer trust and loyalty. Nevertheless, other studies, such as those by Ramadan and Syaefulloh (2023) and Wahyudi and Rahmadi (2022), highlight that religiosity does not always significantly influence brand trust. The effect depends on the type of product and how consumers perceive the brand's credibility.

Based on the SEM-PLS analysis, the T-statistic value of 3.97 with a p-value < 0.05 indicates that word of mouth (WOM) has a positive and significant effect on brand trust, thus the hypothesis is accepted. The stronger the recommendations from others, the higher the consumer trust in the Dea Bakery brand. The average WOM score of 4.40 (categorized as strongly agree) indicates that consumers believe informal communication from their surroundings plays an important role in building trust in the product. According to Kotler and Keller (2016), word of mouth (WOM) is one of the most effective forms of interpersonal communication in building brand trust, as consumers tend to place greater confidence in the experiences and recommendations of those close to them than in official advertisements. In addition, Kristina and Sugiarto (2020) state that WOM can enhance consumer trust by providing information that is perceived as more authentic and reliable.

This finding aligns with the results of a study by Rahmawati and Untarini (2023), which identified a positive influence of WOM on brand trust in food and beverage products. Similarly, Ichwani (2024) concluded that WOM is effective in increasing consumer trust in brands, especially within the FMCG industry such as bakeries. Another study by Ardiyansyah and Abadi (2023) also emphasized the important role of WOM in building brand trust among Muslim consumers in Indonesia. However, this contrasts with the findings of Suryani et al. (2021), which showed that the influence of WOM on brand trust was less significant among consumers who rely more on digital information and online reviews than on verbal recommendations. In the context of Dea Bakery, positive recommendations from existing customers and communication within local communities have proven highly influential in building trust among new consumers, making WOM a key strategy in brand development and marketing.

Impact of Brand Trust on Purchasing Decisions

Based on the hypothesis testing results using SEM-PLS, the variable brand trust (Z) has a positive and significant effect on purchase decision (Y), with a T-statistic value of 10.85 (greater than 1.96) and a significance value below 0.05. This result indicates that Hypothesis 4 (H4) is accepted, meaning that the higher the level of brand trust, the higher the consumer's decision to purchase Dea Bakery products. This finding is supported by the descriptive analysis, in which the average respondent score for the brand trust variable is 4.48, falling into the "strongly agree" category (score range 4.21–5.00). This demonstrates that Dea Bakery consumers have a high level of trust in the brand, including the strength of brand association, favorability of brand association, and uniqueness of brand association.

Theoretically, brand trust refers to consumers' belief in a brand's ability to fulfill its promises and meet expectations (Syafitri & Ismail, 2024). Brand trust plays a key role in shaping repurchase intentions, loyalty, and positive brand evaluations (Zakna & Husda, 2025). When consumers believe that a brand is reliable and consistent, they are more likely to make repeat purchases and even recommend the brand to others. The findings of this study align with those of Hakim and Nainggolan (2023) and Sasono et al. (2023), which indicate that brand trust has a strong and significant influence

The Influence of Product Quality, Religiosity, And Word of Mouth on Purchase Decisions Through Brand Trust: A Study of Dea Bakery in Malang

Vol 4, No 8 Agustus 2023

on purchasing decisions. Consumer trust serves as a critical foundation in establishing long-term relationships between consumers and companies, particularly in the food industry where product quality and safety—such as in the case of Dea Bakery—are crucial factors.

Nevertheless, some studies suggest that brand trust does not always have a significant impact on purchase decisions. As noted by Muchtar et al. (2024), the influence of brand trust tends to decline when consumers are faced with too many choices or are heavily influenced by competitors' promotions. Therefore, it is essential for Dea Bakery to maintain consistent quality and brand communication to prevent a decline in consumer trust due to external factors. In conclusion, the higher the level of consumer trust in the Dea Bakery brand, the greater the likelihood of purchase decisions being made. Brand trust is a strategic factor that must be consistently managed by the company to maintain customer loyalty and competitive advantage.

Mediating Effect of Brand Trust on the Relationship Between Product Quality, Religiosity, Word of Mouth, and Purchase Decisions

Based on the SEM-PLS analysis, brand trust was found to significantly mediate the relationship between product quality and purchasing decisions at Dea Bakery. The indirect effect shows a path coefficient of 0.269, with a T-statistic of 4.12 and a p-value of 0.000 ($p < 0.05$). These results are supported by strong convergent validity (AVE > 0.5) and high construct reliability (CR > 0.7), such as brand trust (AVE = 0.671; CR = 0.89), product quality (AVE = 0.612; CR = 0.87), and purchasing decision (AVE = 0.699; CR = 0.90). Discriminant validity is also confirmed, as the square root of AVE for each construct exceeds the inter-construct correlations. Theoretically, this finding aligns with Kotler and Keller (2016) and studies by Sari et al. (2022), Putriatna & Nainggolan (2023), who argue that high product quality fosters brand trust, which in turn indirectly drives purchasing decisions. Similar results were reported by Rahmawati & Untarini (2023) and Lantara & Pramudana (2020), particularly in the food product industry. However, the finding contrasts with Ratnaningsih & Nurlinda (2024), who found that brand trust did not significantly mediate purchasing decisions in a different market segment. Practically, this implies that Dea Bakery must consistently maintain product quality, as it not only has a direct impact but also reinforces brand trust, ultimately encouraging more sustainable purchasing decisions.

The SEM-PLS analysis indicates that brand trust significantly mediates the effect of religiosity on purchase decisions, with a path coefficient of 0.218, T-statistic of 3.45, and p-value = 0.001 ($p < 0.05$). This suggests that higher consumer religiosity strengthens trust in the brand, which in turn increases purchase decisions for Dea Bakery products. Theoretically, this supports Kotler and Keller (2016), who emphasize brand trust as a key psychological mediator between personal values and purchasing behavior. Religiosity influences how consumers assess a brand's ethics and integrity, which shapes trust (Bukhari et al., 2020; Hasan et al., 2023). Model validity was confirmed with AVE values above 0.5 for religiosity (0.587), brand trust (0.671), and purchase decisions (0.699). Composite Reliability scores were also high: religiosity (0.891), brand trust (0.894), and purchase decisions (0.910), indicating strong internal consistency. Discriminant validity was supported by Fornell-Larcker Criterion, with square root AVEs exceeding inter-construct correlations.

Supporting studies Sri (2024); Taufiq & Lestari (2024) found that religiosity boosts brand

Vol 4, No 8 Agustus 2023

The Influence of Product Quality, Religiosity, And Word of Mouth on Purchase Decisions Through Brand Trust: A Study of Dea Bakery in Malang

trust when brands reflect religious values such as honesty and social responsibility. However, Kusumadewi et al. (2024) reported insignificant results, likely due to differing product types or market segments. Similarly, Koc et al. (2024) highlighted the indirect influence of religiosity via trust in halal brands. In summary, religious consumers are more likely to trust and purchase from Dea Bakery when the brand consistently aligns with their faith-based values, such as halal assurance, honest labeling, and quality commitment.

Based on the SEM-PLS analysis, brand trust mediates the effect of word of mouth on purchase decisions, with a path coefficient (β) of 0.173, T-statistic of 2.98, and p-value of 0.003. Since p < 0.05 and T > 1.96, this indirect effect is significant. This indicates that word of mouth significantly influences purchase decisions through brand trust. Theoretically, this aligns with Kotler and Keller (2016), who state that word of mouth is a powerful marketing tool in shaping consumer trust. Positive recommendations from close contacts enhance brand trust, which in turn strengthens purchase decisions. Similar findings are supported by Tsiotsou (2010) and Chaudhuri & Holbrook (2001), emphasizing brand trust as a key driver of emotional attachment and purchasing behavior.

The validity and reliability tests further support these findings. Convergent validity (AVE) values were above 0.50 word of mouth (0.645), brand trust (0.671), and purchase decision (0.699) indicating strong indicator representation (Hair et al., 2022). Composite Reliability (CR) values also exceeded 0.70 word of mouth (0.879), brand trust (0.894), and purchase decision (0.910) demonstrating high internal consistency. Discriminant validity using the Fornell-Larcker Criterion showed that the square roots of AVE (word of mouth 0.835, brand trust 0.812, purchase decision 0.826) were greater than inter-construct correlations, confirming discriminant validity (Fornell & Larcker, 1981).

These findings align with Yulianto and Soesanto (2021), who stated that strong positive word of mouth builds brand trust, which then drives purchase decisions. Yusuf (2024) also confirmed brand trust as a key mediator between interpersonal promotion and buying behavior. However, Kasakeyan et al. (2021) found that word of mouth may lose its impact if consumers have had negative prior experiences with the product. This highlights that individual experience can override external recommendations. Therefore, Dea Bakery should actively promote customer testimonials, ensure consistent product and service quality, and foster positive interactions to sustain effective word of mouth.

CONCLUSION

This study concludes that product quality, religiosity, and word of mouth each have a significant and positive influence on brand trust, which in turn plays a crucial role in directly shaping consumer purchase decisions. Additionally, brand trust mediates the relationship between these factors and purchase decisions, underscoring its importance in driving consumer behavior. For businesses like Dea Bakery, maintaining high product quality, aligning with religious values, and fostering positive word of mouth are essential strategies to build strong brand trust and enhance purchase intentions. Future research could explore additional mediating or moderating variables, such as customer satisfaction or social media influence, to gain a deeper understanding of the factors affecting purchase decisions in the context of food and beverage industries.

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The Influence of Product Quality, Religiosity, And Word of Mouth on Purchase Decisions Through Brand Trust: A Study of Dea Bakery in Malang

Vol 4, No 8 Agustus 2023

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Vol 4, No 8 Agustus 2023

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Vol 4, No 8 Agustus 2023

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Vol 4, No 8 Agustus 2023

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Mouth on Purchase Decisions Through Brand Trust: A Study of
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