LAPORAN PENELITIAN

The Influence Of Brand Image And Promotion On Zis Payment Decisions Through Ecommerce With Consumer Trust As A Mediating Variable

TIM PENGUSUL
Dr. Aty Herawati, MS. (0026027001)
Januar Khaidir Hasibuan (23270010)

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LEMBAR PENGESAHAN
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Kode/Nama Rumpun Ilmu	: 571/Manajemen
Ketua Peneliti	
a. Nama Lengkap	: Dr. Aty Herawati, MS.
b. NIDN	: 0026027001
c. Jabatan Fungsional	: Lektor
d. Program Studi	: Magister Manajemen
e. Nomor HP	: 08121232602
f. Alamat E-Mail	: atyherawati@trilogi.ac.id
Anggota Peneliti Dosen	
a. Nama Lengkap	: …………………………………………………………………
b. NIDN	: …………………………………………………………………
Anggota Peneliti Mahasiswa	
a. Nama Lengkap	: Januar Khaidir Hasibuan
b. NIM	: 23270010
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Mengetahui,
Ketua Program Studi Magister Manajemen

(Drs. Dwi Sunu Kanto, M.Sc., Ph.D)
NIK 90111401

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Ketua Tim Peneliti

(Dr. Aty Herawati, M.Si.)
NIK 200409

Mengesahkan,
Dekan Fakultas Ekonomi Bisnis Dan Humaniora

(Dr. Aty Herawati, M.S.)
NIK 200409

DAFTAR ISI

RINGKASAN

This study aims to analyze the influence of brand image and promotion on Zakat, Infaq, and Shadaqah (ZIS) payment decisions through e- commerce, with consumer trust as the mediating variable. Along with the rapid development of information technology and e-commerce, digital platforms have become an important channel for philanthropic transactions, including ZIS payments. This study uses a type of quantitative research with convenience sampling techniques. The sample consisted of 150 respondents who made ZIS payments through e-commerce, and the data was collected through questionnaires distributed using Google Forms. Data analysis was carried out using the SEM-PLS technique through SmartPLS software. The results show that brand image has a positive and significant influence on consumer confidence and ZIS payment decisions. Promotions, on the other hand, did not show a significant influence on consumer confidence and payment decisions. Consumer confidence was proven to have a significant positive influence on ZIS payment decisions. This study concludes that brand image plays an important role in increasing consumer trust and influencing ZIS payment decisions through e-commerce. While promotions did not show a significant impact in this context, the results provided insight into the importance of strengthening brand image to increase consumer trust and participation. Baznas needs to focus on strengthening its brand image and evaluating promotional strategies to address the decline in ZIS payments and improve the effectiveness of fundraising campaigns.

Keywords: Brand Image, Promotion, Consumer Trust, ZIS Payment Decisions, E-commerce

BAB I PENDAHULUAN

In recent decades, information technology has come a long way and has become a major pillar in various aspects of life, including business, education, entertainment, and everyday transactions. One significant innovation is e-commerce, which has revolutionized the way we shop, do business, and interact online and expanded into the philanthropic sector through digital donations. E-commerce platforms offer ease of access, transaction speed, and security, which make it easier for people to contribute to social activities.

In Indonesia, the National Amil Zakat Agency (Baznas), as an official institution mandated to manage zakat, infaq, and alms, has taken advantage of this opportunity by providing zakat payment and donation services through e- commerce platforms. This step shows Baznas' adaptation to technological developments, as well as its commitmentto making it easier for the community to fulfill their zakat and donation obligations efficiently and safely. Through collaboration with various e- commerce platforms, Baznas has managed to reach more donors and expand the scope of its services so that it can have a greater impact on poverty alleviation and community empowerment efforts. However, in 2023, there will be a significant decrease in the number of ZIS payments through Baznas. This can be seen in figures 1 and 2.

Figure 1. Development of ZIS Fund

Tabel 2.1. Pengumpulan ZIS Nasional Berdasarkan Jenis LPZ

No	Jenis Pengelola Zakat	Jumlah Pengelola Zakat (Lembaga)	Jumlah Pengumpulan 2022(Rp)	Jumlah Pengumpulan 2023 (Rp)
1	BAZNAS	1	633.868.137.321	517.433.666.019
2	BAZNAS Provinsi	34	721.158.129.685	427.783.823.358
3	BAZNAS Kab/Kota	514	1.761.464.987.373	1.134.008.954.959
4	LAZ Nasional	36	3.344.534.055.159	3.100.969.158.888
5	LAZ Provinsi	33	277.605.406.294	272.064.015.261
6	LAZ Kab/Kota	60	144.587.951.632	106.638.758.815
7	ZIS-DSKL Off Balance Sheet		15.592.436.811.208	9.145.345.435.830
Total		**678**	**22.475.655.478.672**	**14.704.243.813.130**

Sumber: Badan Amil Zakat Nasional (2023)

Figure 2. Collection of ZIS Baznas

From figure 1.2, it can be seen from the graph of the development of ZIS funds, which always increase every year, but this data is inversely proportional to the collection data of ZIS Basnas, which has even decreased. This can be caused by several factors such as economic instability, a decrease in public trust in zakat management institutions, or a shift in public preferences to other platforms or institutions (Smith, 2023). This condition requires Baznas to take strategic steps to improve consumer or donor payment decisions. To address this decline, Baznas needs to implement several strategies that focus on improving consumer or donor payment decisions.

However, consumers' decision to use e- commerce platforms in ZIS payments is not only influenced by the ease of access but also by their perception of the brand image and promotions carried out by the platform. In addition, consumer trust also plays an important role as a mediating variable that can influence ZIS payment decisions through e-commerce.

Brand image is the perception of consumers of a brand based on their experience and interaction with the product or service offered. According to Keller (1993), brand image consists of various associations that are formed in the minds of consumers and affect their perception of the brand. In the context of ZIS payments through e-commerce, the brand image of the platform used is very important. Consumers tend to choose platforms with a positive brand image because they feel more confident that the funds they distribute will be managed properly and transparently. Research by Aaker (1996) shows that a positive brand image can increase consumer loyalty and encourage them to make repeat purchases.

Another factor that can influence a purchase decision is promotion. Promotion is one of the important elements in the marketing mix used to communicate the benefits and advantages of a product or service to consumers (Kotler & Armstrong, 2018). Research by Belch andBelch (2018) shows that the right promotion can form a positive perception of the brand and increase consumer trust.

This is also supported by the findings of research conducted by MacInnis, Moorman, and Jaworski (1991), which shows that effective promotion can increase consumer awareness and understanding of products or services so that they are more confident and confident to make a purchase.

However, promotions can also have a negative impact if not done properly. Research by Darke and Chung (2005) shows that excessive or misleading promotions can lower consumer trust in brands. Furthermore, consumer trust plays an important role in purchasing decisions. Consumer trust is a key factor in ZIS payment decisions through e- commerce. Consumers must be confident that the ZIS funds they distribute will be managed properly and in accordance with their goals. This trust is influenced by brand image and promotion, as well as the experience and reputation of the e- commerce platform.

Based on the explanation above, this study aims to analyze the influence of brand image and promotion on the decision to pay zakat, infaq, and shadaqah (ZIS) through e-commerce platforms, with consumer trust as the mediating variable. This study focuses on evaluating how brand image and promotion affect consumer decisions in making ZIS payments through e-commerce. Given the recent decline in ZIS payments through Baznas despite the increasing trend in overall ZIS fund development, this study holds significant urgency. It is essential to understand the underlying factors influencing consumer behavior in digital zakat payments so that institutions like Baznas can formulate effective strategies to regain public trust, improve engagement, and ensure the sustainability of digital philanthropic initiatives.

- **LITERATUR REVIEW**

a) Brand Image

According to Keller (1993), brand image is the overall impression that consumers have of a brand that is influenced by direct experience and marketing communication. Brand image plays an important role in shaping the brand image in the eyes of consumers and can influence their purchasing decisions. Aaker (1996) explained that brand image is a fundamental aspect that creates a brand identity and differentiates it from competitors in the market.

b) Promotion

According to Kotler and Keller (2016), promotion is "an activity that a company undertakes to communicate a product or service to consumers and to influence their behavior." They mention that promotion is one of the four main elements of the marketing mix, along with product, price, and distribution. Promotions aim to increase brand visibility, build relationships with consumers, and encourage them to make purchases.

c) Consumer Trust

According to Morgan and Hunt (1994), consumer trust is the consumer's belief that the other party will act honestly and reliably. They argue that trust is a key element in building a stable and long-term relationship between consumers and companies. In this context, trust refers to the consumer's belief that the company will fulfill its commitments and act in thebest interests of the customer. This trust plays an important role in reducing the uncertainty and risk felt by consumers in transactions. Something similar is explained by Delgado-Ballester and Munuera-Alemán (2001), stating that consumer trust is the belief that a brand or company will provide a product or service according to the promised expectations and standards.

d) Payment Decision

Kotler and Keller (2016) define a payment decision as a choice made by consumers regarding how they will pay for the product or service purchased, based on various considerations such as available payment methods, cost, and convenience. They highlight that payment decisions can be influenced by factors such as promotions, return policies, and features of different payment methods. Schiffman and Kanuk (2010) also outline that payment decisions are an integral part of consumer behavior and can influence customer satisfaction and repurchase decisions. Factors such as the convenience and security of payment methods play an important role in this process.

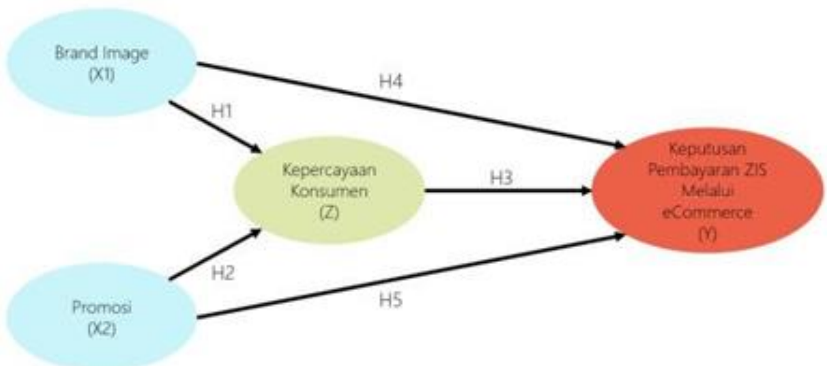

Figure 3 Conceptual Framework

BAB II METODE PENELITIAN

This research is a quantitative study employing a convenience sampling technique. Convenience sampling is a non-probability sampling method where samples are selected based on their accessibility and willingness to participate, making it suitable for exploratory research where the target population is difficult to reach or not fully known.

In this study, the sample consists of 150 respondents who are consumers that have made zakat, infaq, and shadaqah (ZIS) payments to BAZNAS through e-commerce platforms. Data was collected using a structured questionnaire distributed via Google Form. Then the data results will be analyzed using the SEM-PLS technique through SmartPLS software.

BAB III HASIL PENELITIAN DAN PEMBAHASAN

A. Hasil Penelitian

- **Convergent Validity**

Convergent validity is a form of validity that indicates the extent to which various indicators or measuring tools designed to measure the same construct or variable correlate with each other and reflect the same concept in a consistent manner. This is one of the important aspects of construct validity in research. To test convergent validity, you can use the outer loading value. Outer loading is expected to have a value > 0.60 (Chin, 1998).

Table 1. Outer Loading

Variable	Indicator	Outer Loading	Description
Brand image	BI1	0.667	Valid
	BI2	0.787	Valid
	BI3	0.764	Valid
	BI4	0.800	Valid
	BI5	0.807	Valid
	BI6	0.804	Valid
	BI7	0.770	Valid
	BI8	0.701	Valid
	BI9	0.792	Valid
Promotion	PR1	0.764	Valid
	PR2	0.814	Valid
	PR3	0.839	Valid
	PR4	0.844	Valid
	PR5	0.738	Valid
	PR6	0.743	Valid
	PR7	0.743	Valid
	PR8	0.844	Valid
Consumer Trust	KK1	0.850	Valid
	KK2	0.844	Valid
	KK3	0.788	Valid
	KK4	0.802	Valid
	KK5	0.883	Valid
	KK6	0.797	Valid

Variable	Indicator	Outer Loading	Description
	KK7	0.791	Valid
Payment Decision	KP1	0.828	Valid
	KP2	0.834	Valid
	KP3	0.866	Valid
	KP4	0.845	Valid
	KP5	0.854	Valid
	KP6	0.780	Valid

Table 1 explains that all indicators in this study can measure the existing construct. This is explained with an outer loading value of > 0.6.

- **Average Variance Extracted (AVE)**

Average Variance Extracted (AVE) is a measure used in factor analysis to assess how well indicators in a model Measure the latent construct or variable in question. AVE helps in assessing the convergent validity of a construct. A construct is considered to have good convergent validity if its AVE value is more than 0.5 (Hair et al., 2019).

Table 2. AVE

Variable	Average Variance Extracted (AVE)
Brand Image	0.589
Consumer Trust	0.677
Payment Decision	0.697
Promotion	0.628

Based on table 2, it can be concluded that all constructs have an AVE value > 0.5. So that from the results obtained, it is stated that the measurement evaluation has good validity through the AVE measurement model.

- **Cronbach Alpha dan Composite Reliability**

Cronbach's Alpha and composite reliability are two concepts related to measurement reliability in research Cronbach's alpha values range from 0 to 1, where values above 0.7 indicate good reliability. Composite reliability measures internal consistency in a similar way to Cronbach's alpha but is superior in considering the loading weights of different indicators. Composite reliability above 0.7 is considered good, and if the value is above 0.8 or even 0.9, then the construct has excellent reliability (Hair et al., 2017).

Table 3. Cronbach Alpha And Composite Reliability

Variable	Cronbach's Alpha	Composite Reliability
Brand Image	0.912	0.928
Consumer Trust	0.920	0.936
Payment Decision	0.913	0.932
Promotion	0.915	0.931

Based on table 3, it is explained that Cronbach alpha and composite reliability have a value > 0.7, which means that all indicators can be declared valid and reliable.

- **R-squared (R^2)**

R-squared (R^2) is a measure that shows how much variability of endogenous variables can be explained by exogenous variables in the model. The R-squared value ranges between 0 and 1. A value close to 1 indicates that the model explains most of the variance in the dependent variable, while a value close to 0 indicates that the model explains only a small amount of variance (Hair et al., 2017).

Tabel 4. R-Squared

Variable	R Square Adjusted
Consumer Trust	0.757
Payment Decision	0.742

Based on table 4, it shows that the value generated by the consumer confidence variable is 0.757, which means that the consumer confidence variable is influenced by brand image and promotion variables by 75.7%, and the remaining 24.3% is influenced by factors outside this study. Furthermore, the variables of payment decisions were influenced by brand image, promotion, and consumer trust by 0.742 (74.2%), and the remaining 25.8% were influenced by variables outside this study.

- **Hypothesis Testing**

Tabel 5. Path Coefficient

Hypothesis	Original Sample (O)	P Values	Description
Brand Image -> Consumer Trust	0.785	0.000	Significant
Brand Image -> Payment Decision	0.286	0.027	Significant
Consumer Trust -> Payment Decisions	0.527	0.000	Significant

Hypothesis	Original Sample (O)	P Values	Description
Promotion -> Consumer Trust	0.110	0.190	Not Significant
Promotions -> Payment Decisions	0.099	0.243	Not Significant

B. Discussion

- **The Influence of Brand Image on ZIS Consumer Trust Through eCommerce**

Research shows that brand image is positively and significantly related to consumer trust in Baznas, with a p-value of 0.000, which is smaller than 0.05. A good brand image increases consumer confidence in financial transactions such as ZIS payments through e-commerce, with elements such as reputation, message consistency, and service quality influencing their decisions. A positive brand image provides a sense of security and trust that donations will be managed transparently, while a bad brand image can hinder participation. Research from Khan et al. (2015), Zuniarentina (2019), and Kumar and Shah (2018) supports the importance of brand image in building consumer trust. Therefore, BAZNAS needs to strengthen their brand image to increase the trust and effectiveness of ZIS fundraising campaigns.

- **The Effect of Promotion on ZIS Consumer Trust Through eCommerce**

The results of this study show different results, where in this study it is explained that promotion does not have a significant relationship with consumer confidence with a p-value of 0.190 < 0.05. This insignificance can be caused by various factors, which affect the effectiveness of promotion in building consumer trust. Exploring the causes and implications of this insignificance is essential for designing a better and more effective marketing strategy. One of the main causes of the insignificance of the relationship between promotion and consumer trust is the inconsistency of promotional messages. If the promotional message is not relevant to the needs or expectations of the consumer, then the impact on trust can be minimal.

Promotions that don't take into account the specific needs of the audience or don't fit the consumer context may not have a significant impact. For example, if a promotion focuses on product features that are not important to consumers or does not convey real benefits, then consumers may not feel the added value of the promotion (Khan & Saeed, 2015). The insignificance of the relationship between promotion and consumer trust suggests that existing promotion strategies may need to be evaluated and adjusted. Baznas must assess whether the promotional message is in accordance with consumer expectations and whether the promotional media used is effective. This evaluation can involve analyzing consumer feedback and monitoring the effectiveness of promotions in building trust. Adjusting promotional strategies can help in increasing the relevance and impact of promotions on consumer trust.

- **The Influence of Consumer Trust on ZIS Payment Decisions Through eCommerce**

  This study revealed that consumer trust has a significant positive relationship with Zakat, Infaq, and Shadaqah (ZIS) payment decisions through e-commerce, with a p-value of0.000, which indicates a very strong relationship. Consumer trust plays an important role in online payment decisions because it provides a sense of security and confidence in making financial transactions.

  This trust is influenced by several factors, including the transparency of information regarding the use of ZIS funds, the security of transactions, and the reputation of the institution. Khan& Saeed (2015) emphasized that clear and honest information transparency can strengthen consumer trust, while Zhang & Kim (2020) stated that a good institutional reputation increases trust and decisions to transact.

  To increase consumer confidence, BAZNAS needs to focus on good service, transparency in fund reports, and effective communication. Generating positive reviews from donors, using valid testimonials, and working with reputable parties can help build a positive image. In addition, conducting regular independent evaluations and audits can enhance BAZNAS's credibility, strengthen consumer trust, and drive higher ZIS payment decisions.

- **The Influence of Brand Image on ZIS Payment Decisions Through eCommerce**

  This study shows that brand image has a positive and significant influence on Zakat, Infaq, and Shadaqah (ZIS) payment decisions, with a p-value of 0.027, which shows a significant relationship. A positive brand image increases consumer credibility and trust, making them feel confident that their funds will be managed properly and used for the right purposes.

  Research by Angelina et al. (2023) as well as Kumar and Shah (2018) supports these findings, stating that a good brand image can strengthen consumer trust in e- commerce and online donations. A strong brand image also influences the perception of BAZNAS' service quality and social responsibility, as well as helping the institution differentiate itself from its competitors in e-commerce, where consumers have a wide range of choices. Zhang & Kim (2020) also noted that a positive brand image can attract consumers' attention and influence their decision to choose BAZNAS. Therefore, BAZNAS needs to focus on strengthening its brand image through quality services, transparency, and effective communication to improve ZIS payment decisions and compete with other institutions in fundraising.

- **The Influence of Promotions on ZIS Payment Decisions Through eCommerce**

  This study shows that promotion has a positive but insignificant relationship with the decision to pay Zakat, Infaq, and Shadaqah (ZIS) with a p-value of 0.243, which means that promotion does not significantly affect this decision. In the context of e-commerce, although promotions are expected to influence payment decisions, several factors reduce their effectiveness.

First, the lack of relevance of promotions to donor needs and expectations can reduce their impact. If the promotion does not touch on important aspects for the audience, such as transparency in the use of funds or social impact, it will not motivate donors to make payments. Research by Wang and Hsu (2017) underscores the importance of the relevance of promotional content.

Second, a lack of differentiation in promotional messages can also be a factor.If the promotion does not differentiate itself from the promotion of other institutions or does not offer uniqueness, then the message may not be effective. Ryu and Lee (2018) emphasized the importance of differentiation in promotions to attract consumers' attention.

Third, external factors such as economic conditions and personal priorities also affect payment decisions. If donors are facing the brunt of external factors or have other priorities, promotions may not influence their decisions enough. Smith and Mallen (2016) how that economic conditions can influence donation decisions.

Therefore, the ineffectiveness of promotion can be caused by low relevance of promotion, lack of differentiation, donor skepticism, inconsistent donor experience, as well as external factors. To increase the effectiveness of promotion, BAZNAS needs to focus on creating relevant and different messages, building trust through transparency and consistency, and choosing credible promotional channels.

BAB IV KESIMPULAN

This research highlights several key factors that influence consumer trust and decision-making in paying Zakat, Infaq, and Shadaqah (ZIS) through e-commerce platforms. First, brand image is found to have a positive and significant effect on both consumer trust and ZIS payment decisions. A strong and credible brand image enhances consumer confidence in BAZNAS, particularly in terms of transparency and reliability, which ultimately encourages individuals to participate in ZIS payments via digital platforms. Second, the promotion variable did not show a significant effect on either consumer trust or ZIS payment decisions. This could be attributed to the lack of relevance, clarity, or differentiation in the promotional content, as well as the influence of external factors such as social norms, personal beliefs, or economic conditions that may override promotional efforts. Third, consumer trust itself plays a crucial role in influencing ZIS payment decisions through e-commerce. High levels of trust rooted in BAZNAS's transparent operations, strong institutional reputation, and effective communication significantly increase the likelihood of consumers engaging in digital ZIS contributions.

However, this study is not without limitations. First, the research sample may be demographically limited in terms of age, education level, or experience with using e- commerce platforms for donations, which may affect the generalizability of the findings to a broader population. Second, the respondents primarily came from specific regions, which may not represent other geographic areas with different cultural, technological, or philanthropic perceptions. Regional differences could influence how consumers perceive brand image and build trust in digital charitable platforms. Third, there are several other factors that may affect consumer trust and decision-making in ZIS payments through e-commerce that were not explored in this study, such as user interface experience, influence from social media, or testimonials and reviews from other users.

Considering these limitations, future research is encouraged to include a wider demographic and geographic sample, as well as explore additional influencing variables. By doing so, researchers can gain a more comprehensive understanding and contribute to the development of more effective strategies to enhance consumertrust and participation in ZIS payments through e-commerce platforms.

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DAFTAR LAMPIRAN

Lampiran 1. Susunan Organisasi Tim Peneliti dan Pembagian Tugas

Susunan Organisasi Tim Peneliti/Pelaksana dan Pembagian Tugas

No	Nama / NIDN	Program Studi	Bidang Ilmu	Alokasi Waktu (jam/minggu)	Uraian Tugas
1	Aty Herawati 00260270	Manajemen	Keuangan	8	Melaksanakan seluruh proses penelitian

Lampiran 2. Biodata Tim Peneliti

Biodata Ketua Tim

A. Identitas Diri

1	Nama Lengkap (dengan gelar)	Dr. Aty Herawati, M.Si
2	Jenis Kelamin	Perempuan
3	Jabatan Fungsional	Lektor
4	NIP/NIK/Identitas lainnya	197002261994032001
5	NIDN	0026027001
6	Tempat dan Tanggal Lahir	Bandung, 26 Februari 1970
7	E-mail	atyherawati@trilogi.ac.id
8	Nomor Telepon/HP	021-29424608/08111232602
9	Alamat Kantor	Jl. TMP Kalibata No.1 Jakarta Selatan
10	Nomor Telepon/Faks	021-7981350
11	Lulusan yang Telah Dihasilkan	S-1 = 100 orang; S-2 = 30 orang; S-3 = 1 orang
		1 Statistika
		2 Keuangan
		3 Metodologi Penelitian Keuangan

Semua data yang saya isikan dan tercantum dalam biodata ini adalah benar dan dapat dipertanggungjawabkan secara hukum. Apabila di kemudian hari ternyata dijumpai ketidak-sesuaian dengan kenyataan, saya sanggup menerima sanksi. Demikian biodata ini saya buat dengan sebenarnya.

Jakarta, 22 Agustus 2024

Dr. Aty Herawati