The Effect of Brand Image and Trust on Freshmen's Decision Making

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INFO	ABSTRACT
	This study to examine the effect of brand image, trust, and Instagram social media on new student decision making in determining higher education levels. This study involved 210 new students of Kusuma Husada University Surakarta as subjects in the study. This study uses a Structural Equation Modeling (SEM) approach with AMOS Software as a data analysis and testing tool. The measurement or testing is carried out using four stages of testing, namely using the t test or partial testing of brand image, trust, in decision making with the results of the Sig value below (0.05). This study confirms brand image, and trust was found to have a significant effect on Instagram social media, and finally Instagram social media was found to mediate the influence of brand image and trust on the decision making of new students at Kusuma Husada University Surakarta. This study can be used as a reference by marketing management practitioners in designing alternative strategies to improve brand image and consumer confidence and increase consumer confidence in making decisions in choosing a product or service.
	Keywords: Management Science; Social Media; Decision Making

INTRODUCTION

Social media is an online media, by which the users can easily participate in, share, and create some contents including blog, social network, wiki, forum, and virtual blog. Blog, social network, and wiki is a social media most used by people throughout world (Blanchard, 2015). Social media is a medium that can create various forms of communication and provide any information to all classes of society. The social media intended in this research is microblog social network site, an application allowing the users to be interconnected by means of creating personal information in order to be connected to each other. Personal information can be photographs, etc. It may include Facebook, Path, Instagram, Twitter, WhatsApp, etc, but the object of research to be discussed in this research is one social media only, Instagram.

An attempt of improving the consumer trust and influencing decision making can be taken through using a good marketing strategy. One of marketing strategies that can be taken is to use digital marketing, among others, through social media (Parmana et al., 2019). One of social media used in product marketing is Instagram.

Viewed from consumers' point of view, the sellers promote their products using promoted post will be considered as more serious and credible. That is why the promoted post is used more intensely in Instagram. The use of promoted post can be done by means

of having Facebook Page and Instagram Business accounts. The prospective advertiser, then, should choose payment method. It can be done by clicking the setting menu on profile page of Instagram, in which the payment method may include credit card or transfer via ATM. The cost to be paid to use promoted post starts from IDR 10,000/day.

Education is a process of giving the students an environment to enable them to interact with it to develop their competency. Education is a process of interaction occurring between instructor and learner, aiming to improve mental development, in order to be independent and intact. Generally, it can be said that education is an action unit allowing for learning and development (Engkoswara and Komariah, 2018).

A good education, in addition to being determined by instructor and learner's competencies, is also affected by a good choice of educational institution, interest, and compatibility to the learners. The wrong choice of educational institution will affect the learning outcome (Basri, 2013). Kotler (2018) states that consumers tend to believe in a product with preferred or famous brand. That is why the company strengthens its brand position in order to create positive brand image and to be stuck strongly onto consumers' mind. Through brand image, consumers can know a product, evaluate quality, reduce purchasing risk, and obtain experience and satisfaction from certain product differentiation (Handoko, 2020).

Strong, tested, and high-valued brand evidently not only successfully defeats rational calculations, but also process emotional aspects of consumers sophisticatedly. There is a theory related to the trust: Trust in a Brand, involving brand characteristic, company characteristic, and consumer-brand characteristic. Brand can have high value because there is not only brand building activity based on communication, but also any other efforts to strengthen the brand. Through communication, brand can promise something, and even more than promise, it can signal something (brand signaling). If brand has quality and charisma, brand will be reputable (Parmana et al., 2019).

The phenomenon of celebrity endorsement use, as the part of promotion, aiming to improve consumers' purchasing interest that has ever been studied in previous research, among others; (Darmansyah, 2014) found a positive effect of celebrity endorser on purchasing decision. (Tielung et al., 2014) in their research found a significant influence between the attractiveness and skills of Celebrity endorsers on the purchasing decisions of adolescent consumers. (Ahmed et al., 2015) in their research found that celebrities who are supported by attractive advertisements will increase buying interest. (Mubarok, 2016) in a study on students at STIE INABA Bandung, found that trust had a negative influence on student buying interest. (Prasojo, 2019) in a study conducted on consumers of Luwak White Koffie products in Tegal City, the study found a positive and significant effect of trust and brand image on consumer purchasing interest. (Khan et al., 2016) found that brand image and brand trust affect consumers' purchase intentions. Finally, (Venkata, 2020) found that Celebrity Endorsements play the most important role in creating consumer loyalty brands based on their purchase intensity.

THEORETICAL STUDY

Service Marketing Concept

Service marketing plays a very important role, because marketing is one of activities conducted to maintain a company's life sustainability, to develop the company and to achieve the company's objective to get profit. Ordinary people generally equate marketing with selling. This view is too narrow because selling is only one of some aspects existing in marketing. Tjiptono (2018) states "Marketing consists of any activities designed to provide and to facilitate any exchanges intended to satisfy consumers' needs or wants".

From the definition above, it can be interpreted that marketing is a social and managerial process done by an individual and a group of individuals to fulfill their needs and wants through creating, offering and exchanging product (value) with other parties, that expectedly can satisfy the consumers. To respond to an exchange process, any attempts and skills are required that usually occur in purchasing daily needs. Marketing management, according to (Lovelock & Wright, 2017), as an art and science select target market and reach, maintain, and grow customers by creating, delivering and communicating superior customer values.

Marketing mix is the marketing variables organized in such a way that can improve the company's sale volume. Tjiptono formulates marketing into 8 Ps (Product, Price, Promotion, Place, People, Process, Physical Evidence and Customer Service) (Tjiptono, 2018).

Brand

Brand is a very important attribute of a product used very broadly for some reasons, in which a product brand means giving added value to the product (Tufiqiyah & Setyono, 2020). A genuine brand consists of three fundamental characteristics distinguishing it in the consumers' mind: internalization of specific impressions in consumers' mind (mind's eyes) and perceived functional and emotional benefits. Definitively, a genuine brand can be explained as the internalization of all impressions or images the customers and the consumers receive, produced by a specific position in consumers' mind based on functional and emotional benefits (Fachriza & Moeliono, 2017). The easiest way to distinguish genuine brand from other brand is to see a series of units comparing relative particularities. If brand becomes particular or special inside consumers' mind, the brand is getting closer to the definition of genuine brand. Brand can have six definitions (Kotler, 2017):

1) Attribute: brand is reminiscent of certain attribute. Mercedes impresses an expensive, well-made, well-designed, durable, and prestigious car.
2) Benefit: to consumers, sometimes a brand represents not only attribute but also benefit. Attribute of a product can be translated into functional and or emotional benefit. For example: "durable" attribute is translated into functional benefit "no need for repurchasing immediately, "expensive" attribute is translated into "prestigious" emotional benefit, and etc.
3) Value: brand also represents something about producer value. So, Mercedes means high performance, safety, prestige, and etc.

4) Culture: brand also represents certain culture. Mercedes represents German culture, that is organized, efficient, and high quality.

5) Personality: brand reflects certain personality. Mercedes reflects a reasonable leader (person), a ruling lion (animal), or exalted palace (object).

6) Users: brand indicates type of consumers who buy or use the product. Mercedes indicates its users, diplomats or executives.

Brand Equity

Kotler and Armstrong, (2015) defines brand equity as a positive distinguishing effect of consumers' response to a product or a service as a result of consumers' knowledge on the brand of product and service. In marketing perspective, a definition of brand equity mostly cited is David A. Aaker's version stating that brand equity is a series of asset and obligation related to a brand, name, and symbol, adding or reducing value given by a product or service to the company or its customers (Swasta and Irawan, 2015). Brand equity asset generally adds or reduces value to consumers. These assets help them interpret, process, and store a large amount of information on product and brand. Brand equity also affects consumers' self confidence in taking purchasing certainty. More importantly, in fact brand association can strengthen consumers' decision through their use experience (Handoko, 2020).

Social Media

Social media is a platform appearing on cyber media (Muslikhin et al., 2021). Although the characteristics of cyber media can be seen through social media, social media have characteristics other cyber media do not have. Eventually, how the characteristics of social media can be used for such areas as journalism, public relation, marketing, and politics (Fischer et al., 2022; Ken and Li, 2020). The characteristics of social media are (Oktaviani and Fatchiya, 2019):

a) Network
b) Information
c) Archive
d) Interaction
e) Social simulation
f) Content by users

From various definitions of social media aforementioned, it can be concluded that social media is a media that can be used to cooperate, to socialize, to share, and to communicate with other users and to establish virtual life to fellow users. Varying functions of social media can reach broader groups of people regardless time border and can be seen anytime and anywhere.

Decision Making

Decision making is a basic intellectual process to human behavior. We can say that everyone is a decision maker in his/her own life, of course with different degree and sense (Kurniawan, 2017). Decision making, according to Parmana et al., (2019), is a choice of certain behavior (conduct) out of two or more alternative behaviors existing. Decision making is a science and art that should be searched for, learnt, owned, and developed in-depth by everyone. If human beings fail in mastering the field, some problems will arise.

The problems arising in the achievement of objective can be attributed with our inability of doing decision making process, in taking appropriate choice. We can no longer master correctly and well the decision-making process. If the mastery of decision-making science and art is inadequate (lower), we will have big opportunity of facing problems continuously. This mastery of science and art applies to both individual and organization (Febriana et al., 2016). Considering background, theoretical study supported with previous studies, the following hypotheses are formulated:

1) There is an effect of brand image and trust on decision making in the students of Kusuma Husada University of Surakarta (UKHS).
2) There is an effect of social media Instagram on decision making in the students of Kusuma Husada University of Surakarta.
3) There is an effect of image and trust on decision making in the mediation of social media Instagram in the students of Kusuma Husada University of Surakarta.
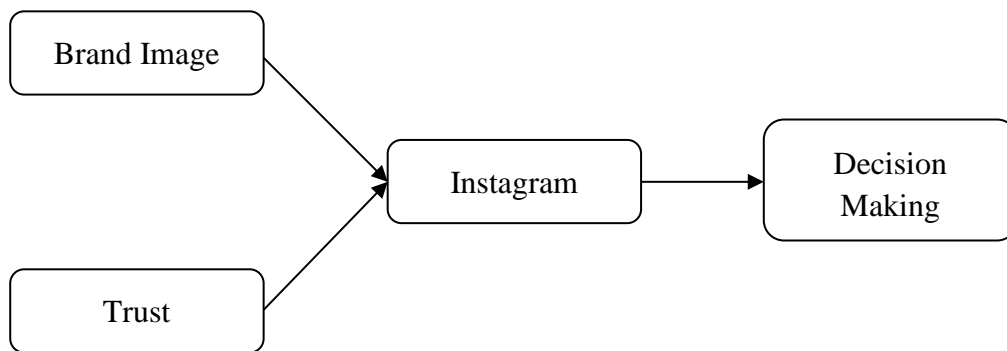

Figure 1. Research Model

RESEARCH METHOD

This study is descriptive quantitative research, in which numerical data obtained are processed and analyzed to get description and correlation between variables used in this research (Sugiyono, 2019). This study is also called descriptive research, as it tries to give detailed description on the characteristics of respondents employed in this research (Moleong, 2017). The population of research is the freshmen (new students) of Kusuma Husada University, particularly the 2020-2021 and the 2021-2022 generations, consisting of 210 students. Sampling technique used was probability sampling, the one giving all members of population equal opportunity of being the research sample (Sugiyono, 2018). The data used was primary one obtained directly from respondents, the 2020/2021- and the 2021/2022-generation students of Kusuma Husada University with certain criteria, collected through distributing questionnaire, and analysis was conducted using The Structural Equation Modeling (SEM) with AMOS statistical software used in model development and hypothesis testing.

RESULTS AND DISCUSSION

Table 1. Result of Normality Test

Variable	min	max	skew	c.r.	kurtosis	c.r.
PK5	3,000	5,000	-1,212	-7,170	,411	1,216
PK4	1,000	5,000	-1,262	-7,466	1,704	5,041
PK3	1,000	5,000	-1,445	-8,550	2,245	6,640
PK2	1,000	5,000	-,791	-4,677	-,125	-,370
PK1	3,000	5,000	-1,021	-6,043	,043	,128
IG1	2,000	5,000	-,050	-,297	-,949	-2,807
IG2	3,000	5,000	-,412	-2,438	-,825	-2,441
IG3	2,000	5,000	-,591	-3,498	-,333	-,984
IG4	3,000	5,000	-,750	-4,436	-,568	-1,681
Tr1	2,000	5,000	-,199	-1,175	-,837	-2,476
Tr2	3,000	5,000	-,346	-2,048	-,963	-2,848
Tr3	2,000	5,000	-,621	-3,673	-,253	-,750
Tr4	2,000	5,000	,346	2,045	-,905	-2,677
Tr5	2,000	5,000	-,563	-3,332	-,180	-,534
BI5	1,000	5,000	-,096	-,566	-,797	-2,359
BI4	2,000	5,000	-,405	-2,395	-,927	-2,741
BI3	3,000	5,000	-,495	-2,926	-,745	-2,203
BI2	1,000	5,000	-,019	-,110	-,808	-2,390
BI1	1,000	5,000	-,218	-1,292	-,850	-2,516
Multivariate					3,111	1,032

Source: Processed Primary Data, 2021.

The result of normality test on the data of research in which the evaluation of normality is identified using multivariate method for the values in c.r skewness, and all questions items have score <2. Meanwhile, all questions items have score < 7 for the values in kurtosis c.r. critical value can be determined considering c.r skewness lower than 2 (1.032) and critical value of c.r. kurtosis lower than 7 (3.111).

Goodness-of-Fit Test of the Model

Evaluation on the goodness-of-fit value of research model proposed can be seen in the table 2.

Table 2. Result *Goodness-of-Fit* Model

Goodness-of-fit Indices	Cut-off Value	Output	Model Evaluation
Chi-Square (x^2)	Expectedly small x^2 with DF 146	2.733	Good
Significance Probability (p)	> 0.05	0.000	Good
CMIN/DF	< 2.0	1.704	Good
GFI	> 0.9	0.909	Good
AGFI	> 0.9	0.906	Good
TLI	> 0.9	0.910	Good
CFI	> 0.9	0.923	Good
RMSEA	< 0.08	0.058	Good

Source: Processed Primary Data, 2021.

a) The objectives of Chi-Square ($R2$) analysis are to develop and to test the model corresponding to the data. In this test, lower $R2$ value that will provide significance level higher than 0.05 will indicate that there is no significant difference between data covariant matrix and estimated covariant matrix. Chi Square is very sensitive to sample size. $R2$ value in this research is 2.733 with probability of 0.000 indicating that the research model process is acceptable.

b) Normed Chi-Square (CMIN/DF) is a measure obtained through dividing Chi-Square value by degree of freedoms. This index is a parsimonious goodness-of-fit index measuring the relationship between the goodness-of-fit of model and the sum of estimated coefficients expected to achieve the goodness-of-fit. CMIN/DF value of the model (1.704) indicates that the research model is fit.

c) Goodness of Fit Index (GFI) reflects the compatibility of model comprehensively calculated using the quadratic residual of the predicted model compared with actual data.

d) Value closer to 1 presupposes model tested with goodness of fit. From the acceptability recommended > 0.9, it can be concluded that the model h as goodness of fit, with GFI value of 0.909.

e) Adjusted Goodness of Fit Index (AGFI) is GVI adjusted with the degree of freedom ratio of the proposed model to that of null model. The AGFI value in this model is 0.906 also implies a fair goodness of fit.

f) Tucker Lewis Index (TLI) is an alternative incremental fix index to compare the model tested with baseline model. TLI is the model's goodness of fit index affected inadequately by sample size. From the value recommended > 0.9, it can be concluded that the model implies a goodness of fit with TLI of 0.910.

g) Comparative Fit Index (CFI) is an incremental goodness of fit index to compare the tested model from the null model. This index ranges between 0 and 1 and the value closer to 1 indicates that the model has goodness of fit. This index is highly recommended and affected inadequately by model complicatedness. Considering the value recommended > 0.9, CFI value of 0.923 indicates that this model has goodness of fit.

h) The Root Mean Square Error a/Approximation (RMSEA) is an index used to compensate Chi Square value in the large sample. The acceptability value recommended is < 0.08; thus, RMSEA value of 0.058 implies a goodness of fit.

i) Considering the overall goodness-of-fit measurement aforementioned, it can be inferred that the model proposed in the research is acceptable or supportable.

Hypothesis Test and Mediation Output Test

Hypothesis technique is used to test the hypothesis and provide a good model. To test it, path analysis is used with AMOS 23.0 program help.

a) Path Coefficient Analysis

The goodness of fit criteria of structural model estimated can be met. Then, the next stage is an analysis on structural model correlation (hypothesis testing). The correlation between constructs in the hypothesis is indicated with regression weights value. (Haryono & Hastjarjo, 2014) Causality analysis is carried out to find out the inter-variable correlation. In this research, the causality test is expected to reveal the effects of independent, moderating, and dependent variables.

Table 3. Result of Causality Test

Variable Correlation			Estimate	S.E.	C.R	P	Conclusion
Instagram	←	Brand	3.412	3.811	.895	.037	Supported
Instagram	←	Trust	2.466	1.538	1.604	.010	Supported

Notes: * = sig 0.05; ** = sig 0.10; *** = sig 0.25

Source: Processed Primary Data, 2021

1) The effect of brand image on social media Instagram has CR value of 0.895 (p = 0.037 < 0.05); therefore, Ho is not supported, and Ha is supported, meaning that there is a positive effect of brand image on social media Instagram. It means that Hypothesis H3 stating that there is an effect of brand image on social media Instagram is supported.

2) The effect of trust on social media Instagram has CR value of 1.604 (p = 0.010 < 0.05); therefore, Ho is not supported, and Ha is supported, meaning that there is a positive effect of trust on social media Instagram. It means that Hypothesis H4 stating that there is an effect of trust on social media Instagram is supported

b) Analysis on the Mediation of Social Media Instagram Variable

The goodness of fit criteria of structural model estimated can be met. Then, the next stage is an analysis on structural model correlation (hypothesis testing). The correlation between constructs in the hypothesis is indicated with regression weights value (Ghozali, 2018). Causality analysis is carried out to find out the inter-variable correlation. In this research, the causality test is expected to reveal the effects of independent, moderating, and dependent variables. The detailed result of respective correlations is presented in Table 5.

Table 4. Result of Causality Test

Variable Correlation			Estimate	S.E.	C.R	P	Conclusion
PengKep	←	Instagram	.010	.878	.011	.001	Supported
PengKep	←	Brand	.659	4.670	.141	.008	Supported
PengKep	←	Trust	1.164	2.894	.402	.008	Supported

Notes: * = sig 0,05; ** = sig 0,10; *** = sig 0,25

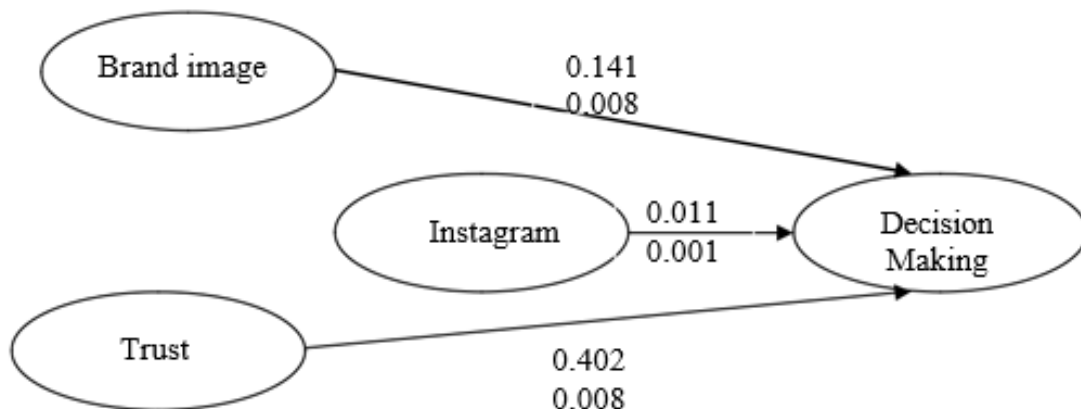*Source: Processed Primary Data, 2021*

Figure 2. Correlation between Research Variables

Table 5 and Figure 1 show a direct effect of brand image and trust variables on decision making with social media Instagram being a mediating variable and a direct effect of social media Instagram on decision making.

1) The effect of trust on decision making has CR value of 0.141 (p = 0.008 < 0.05); therefore, Ho is not supported, and Ha is supported, meaning that there is a positive effect of brand image on decision making. It means that Hypothesis H1 stating that there is an effect of brand image on decision making is supported.

2) The effect of trust on decision making has CR value of 0.402 (p = 0.008 < 0.05); therefore, Ho is not supported, and Ha is supported, meaning that there is a positive effect of trust on decision making. It means that Hypothesis H2 stating that there is an effect of trust on decision making is supported.

3) The effect of social media Instagram on decision making has CR value of 0.011 (p = 0.001 < 0.05); therefore, Ho is not supported, and Ha is supported, meaning that there is a positive effect of social media Instagram on decision making. It means that Hypothesis H3 stating that there is an effect of social media Instagram on decision making is supported.

Table 5. Summary of Causality Test Result

Variable Correlation	Estimate	P	Conclusion
Instagram <= Brand	3.412	0.037	Supported
Instagram <= Trust	2.466	0.010	Supported
PengKeputusan <= Brand	0.659	0.008	Supported
PengKeputusan<= Trust	1.164	0.008	Supported
PengKeputusan <= Instagram	0.010	0.011	Supported
PengKeputusan <= IG <= Brand	0.032	0.000	Supported
PengKeputusan <= IG <= Trust	0.148	0.001	Supported

Source: Processed Primary Data, 2021

The effect of Brand Image and Trust on Decision Making

The result of hypothesis testing reveals that the hypothesis stating that Brand Image has positive and significant effect is supported. The positive effect indicates that the better the brand image, the better is the decision making. Meanwhile, the significant effect can be interpreted as the better the institution/organization/company, the stronger is the decision making to use the product/service of the organization. This finding is in line with Schiffman and Kanuk (2008) suggesting that consumers tend to trust in the product with preferred or famous brand. That is why the company strengthens its brand position to create positive brand image stuck strongly into consumers' mind. Through brand image, consumers can know a product, evaluate its quality, reduce purchasing risk, and get experience and satisfaction from the differentiation of a certain product (Musay, 2013). Brand image is closely related to and inseparable from purchasing decision. Through the better brand image you create, the more customers will switch to product and service offered. In addition, the identity of a product can be seen first from brand image. In addition, this finding also strengthens the results presented by Hermiyenti and Wardi (2018) that brand image has a positive effect on purchasing decisions. Several other empirical studies also reveal that brand image plays an important role in consumer purchasing decisions (Zhou, 2021; Genoveva and Utami, 2020).

The hypothesis stating that Trust has positive and significant effect is supported, based on the analysis conducted. It means that the positive effect of trust perceived by service users or prospective service users improve the decision making; the higher the trust perceived, the more quickly will the service users or prospective users make decision to use the service offered.

Trust is a foundation of business transaction between two or more parties. Trust cannot be recognized by sellers or other parties suddenly, because it should be created earlier and can actually

be proven. Conceptually, there are two factors creating trust: honesty and credibility. Consumers will trust in the sellers' credibility in making decision when believe in the sellers and the sellers demonstrate their skill. Honesty is the consumers' trust in the sellers in providing service as offered, the objective and motivation of which is to benefit both of them (Doney & Cannon, 1997).

Considering the consumers' trust created in making online purchasing decision, the consumers will give feedback to the sellers as their attempt to help the sellers improve their institution/organization/company's reputation (Ling et al., 2010). This finding is in line with the results of empirical research conducted by (Mbete and Tanamal 2020), they found that trust has a significant positive effect on consumer purchasing decisions. In addition, this finding also strengthens the findings of previous empirical studies which reported that trust has an influence on purchasing decisions (Oghazi et al., 2018; Konuk, 2018).

The Effect of Brand Image and Trust on social media Instagram

The results of hypothesis testing indicate that brand image has a positive and significant effect on social media. This finding is in line with the results presented by (Siddiqui et al., 2021) and (Tjahjono et al., 2021) that brand image increases the possibility of using social media such as Instagram in influencing potential buyers. The higher the brand image of a product, the higher the possibility of the product using social media as an alternative promotion.

In addition, the results of hypothesis testing also confirm that trust has a positive and significant effect on social media. This finding is in line with the results in a number of literatures, that trust drives organizations to continuously improve their position to potential buyers through social media (Harrigan et al., 2021; Pop et al., 2020). The higher the trust, the higher the possibility of organizations using social media as a strategy to gain consumer loyalty.

The Effect of Social Media Instagram on Decision Making

The result of hypothesis testing shows that social media Instagram affects decision making positively and significantly. It means that the more the exposure of information on service/product offered through social media Instagram the prospective consumers/consumer received, the more easily and quickly will the prospective consumers/consumers make decision.

Promotion is a type of communication giving explanation to convince the consumers about product and service (Istanti et al., 2020). In this case, promotion is done through social media Instagram. Purchasing decision is a process of making purchasing decision involving deciding what will be bought or whether or not purchasing will be made, and this decision is obtained from previous activities (Santoso and Sispradana, 2020). Thus, when promotion is done more intensely, it will influence the consumers more and increase the consumers' opportunity of purchasing the product offered. Furthermore, this finding reinforces a number of previous empirical findings that report that social media has a significant effect on consumer purchasing decisions (Staniewski and Awruk, 2022; Herzallah et al., 2021; Usman and Navari, 2019).

The Mediation Role of Instagram Social Media on the Effect of Brand Image and Trust on Purchase Decisions

The result of hypothesis shows that Brand Image and Trust affects decision making positively and significantly mediated partially by social media Instagram. It means that Brand Image and Trust can lower in decision making (Hermiyenti and Wardi, 2018; Mbete and Tanamal, 2020), regardless of whether or not the prospective service users/service users (in this case prospective students or students of UKHS) have been exposed with information in social media Instagram. It indicates that Brand Image and Trust can be improved using information exposed on social media Instagram to lower decision-making level later, and Brand Image and Trust can reduce decision making level

directly. Several relevant studies report that in the influence of brand image on purchasing decision making, social media such as Instagram plays an important role as an intermediary medium (Ansari et al., 2019; Gokerik et al., 2018). Social media provides an adequate reference for potential buyers. In addition, other studies also reveal that social media such as Instagram can also mediate the influence of consumer trust on purchasing decisions (Pop et al., 2020).

CONCLUSION

The result of research indicates that the improvement of Brand Image leads to the improved decision making. The positive effect designates the higher the Brand Image perceived, the higher is the decision-making level. The result of research indicates that the higher the Trust, the improved is the decision making. The positive effect designates that the higher the trust, the higher will be the decision making. The result of research indicates that the increase in the use of social media Instagram has an impact on the higher decision making. The positive effect designates the higher the exposure of social media Instagram, the higher/the more quickly will be the decision making. The result of research indicates that social media Instagram mediates the effect of brand image on Decision Making. It means that the higher the brand image of a product, the higher will be the intensity of social media use, and the higher intensity of social media Instagram use will lead to the improved decision making. The result of research indicates that social media Instagram mediates the effect of trust on decision making. It means that the higher the trust in a product, the higher will be the intensity of social media use, and the higher trust will lead to the higher decision-making level.

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