

The Effect Of Service Quality and Consumer Knowledge On Purchase Decisions Through Trust, With Price and Location as Moderating Variables In Pharmacies

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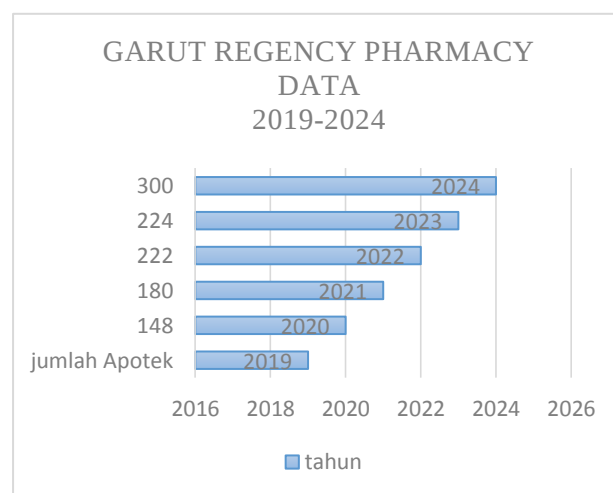
Abstract – The pharmaceutical retail sector in Garut faces intense competition, where purchasing decisions are heavily influenced by perceived risk and trust. This study aims to analyze the effect of service quality and consumer knowledge on purchasing decisions through trust as a mediating variable, while examining price and location as moderating variables. Using a descriptive and verificative quantitative approach, data were collected from 275 respondents via semantic differential scale questionnaires (1-7) and analyzed using Structural Equation Modeling (SEM) based on Partial Least Square (PLS) with SmartPLS 4.0. The results show that service quality and consumer knowledge significantly affect trust. Trust is the dominant variable influencing purchasing decisions with a path coefficient of 0.184. Information honesty and staff responsiveness are key factors in building consumer confidence. Moderation tests prove that price and location significantly strengthen the impact of service quality on purchasing decisions. An R-Square value of 0.824 indicates the model explains 82.4% of the purchasing decision. Descriptive findings reveal that despite high selection stability, long-term loyalty requires strategic reinforcement. In conclusion, trust is the primary determinant of purchasing decisions. Management strategies should prioritize product transparency and pharmaceutical education to transform situational purchasing behavior into sustainable loyalty by optimizing location accessibility and price rationality.

Keywords: Service Quality, Trust, Price, Location, Purchasing Decision.

I. INTRODUCTION

Pharmacies are one of the pharmaceutical service facilities that have an important role in maintaining and improving public health. Pharmacies serve not only as places to sell medicines, but also as a means of education, consultation, and promotion of rational drug use. In recent years, the number of pharmacies in Indonesia has increased quite rapidly, both networked and independent pharmacies [1]. This condition has created increasingly fierce competition among pharmacies, including in Garut Regency. This competition requires pharmacy managers to have effective marketing strategies, one of which is understanding consumer behavior in making purchasing decisions [2].

In the field of marketing management, understanding consumer behavior is important in determining the success of a business. According to the Theory of Consumer Behavior [3], purchasing decisions are the result of interactions between external factors (such as service quality, price, and location) and internal factors (such as consumer knowledge and trust) [4].



Graph 1. Pharmaceutical data in Garut

The number of pharmacies in Indonesia continues to grow from year to year, in line with the increasing public need for health services and pharmaceutical products. Based on data from the Ministry of Health of the Republic of Indonesia (2024), there were 17,636 pharmacies in Indonesia in 2025. A similar trend also occurred in Garut Regency as reported by [5] where the number of pharmacies increased significantly in the last five years. This

condition explains that the level of competition between pharmacies is getting tighter, so every pharmacy manager needs to understand the factors that influence consumer purchasing decisions in order to survive and thrive in the midst of market competition.

According to [6] found that service quality and location had a significant impact on purchasing decisions at Otty Rantauprapat Pharmacy. [7] also stated that price perception and service quality contribute positively to customer satisfaction at Jadi Farma Pharmacy in Pidie Jaya Regency. Service quality has a significant impact on consumer satisfaction and purchasing decisions [8]. According to [8], trust in pharmacists and the credibility of the pharmacy are key factors determining loyalty and purchasing decisions.

Based on these conditions, a research gap can be identified between previous studies and empirical phenomena occurring in the field. Most previous studies have not fully integrated external and internal factors in explaining purchasing decisions in pharmacies, especially in semi-urban areas. Therefore, this study was conducted to fill this gap by simultaneously analyzing the impact of service quality and consumer knowledge on purchasing decisions, with Trust as a mediating variable, and price and location as moderating variables.

II. LITERATURE REVIEW

2.1 Marketing Management Theory

Marketing Management Theory developed by, with an emphasis on the service aspect. This theory directs that marketing activities are not solely focused on exchange, but on how organizations are able to create value (customer value), build and maintain long-term customer relationships (customer relationship management), and strategically influence the consumer decision-making process through managing the elements of the marketing mix (7Ps).

2.2 Consumer Behavior Theory

Consumer Behavior Theory this theory describes the psychological and physical stages consumers go through, from need recognition to alternative evaluation, belief formation, and finally a purchase decision. In the context of pharmacy, medicinal products have high functional and health risks. Therefore, internal factors, such as Consumer Knowledge, become crucial in reducing the perception of risk before consumers are willing to purchase. This theory strengthens the argument that purchasing decisions are influenced by the interaction

between external factors (Service Quality, Price, Location) and internal psychological factors (Trust).

2.3 Quality of Service

Service quality is a key factor that determines the level of satisfaction and consumer purchasing decisions in the service sector, including pharmaceutical services. In the context of pharmacies, quality of service is not only defined as the ability of pharmacists to dispense medication quickly and accurately, but also includes a professional attitude, effective communication, and attention to patient needs. Quality service is the main differentiator between one pharmacy and another, especially amidst increasingly fierce competition in the pharmaceutical business [9].

Research at Wahana Medika Pharmacy also shows that service quality has a *positive* and significant impact on consumer purchasing interest. Consumers feel more confident in pharmacies that provide fast service, clear drug explanations, and a clean and comfortable environment [10]. This research reinforces the view that perceived service quality is closely related to trust, which ultimately drives purchasing decisions.

2.4 Consumer Confidence

Consumer trust is a psychological component that plays an important role in the purchasing decision-making process, particularly in the service sector, such as pharmacies, which are directly related to health. Trust reflects consumer confidence that service providers have the ability, honesty, and good intentions to provide safe and reliable services [11]. Trust is formed through positive consumer experiences with service quality, clarity of information, and consistency of service provider behavior in fulfilling service promises.

A study by [12] at East Bekasi Pharmacy explains that Trust mediates the impact of service quality and price on purchasing decisions. Trust is formed from satisfactory service experiences and perceptions of fair prices. The higher the level of consumer Trust, the more likely they are to repurchase at the same pharmacy. Research in the retail sector explains that Trust mediates the relationship between brand image and product quality on purchasing decisions. These results strengthen the argument that various factors such as price, quality, and image will not have a significant impact on purchasing decisions without consumer Trust as a psychological link.



III. RESEARCH METHODS

Research uses a quantitative approach with a post-positivism paradigm. Measurement of all latent variables (constructs) in this study used the *Semantic Differential Scale* (SDS), also known as the Semantic Differential Scale. The main data collection used was a Closed Questionnaire. The questionnaire was chosen because it is the most efficient and standardized method for collecting quantitative data (perceptions and attitudes) from a large research sample (275 respondents). The data analysis technique used smart pls [13].

IV. RESULTS AND DISCUSSION

Results

Evaluation of the R-square coefficient of determination is carried out to measure the explanatory capacity of the model in explaining the variance in the dependent variable. The magnitude of the R-square value indicates the proportion of endogenous variable variations that can be accurately predicted by the exogenous variables contained in the research model. In addition to reviewing the predictive power, statistical significance testing was also validated through *T-statistics* and *P-values parameters* to ensure the reliability of the model in generalizing the phenomena studied. The results of the R-square value calculations for variables Y and Z are presented in the following table.

Table 1. R-Square

	R-square	R-square adjusted
Y	0.824	0.819
Z	0.728	0.726

Source: Smat pls analysis results, 2026

The results of the R-square determination coefficient test show that the Y variable (Purchase Decision) has an R-square value of 0.824 and an Adjusted R-square of 0.819. This means that 82.4% of the variation in the Purchase Decision variable can be explained by exogenous variables in the research model, while the remaining 17.6% is explained by other factors outside the model. Based on the general criteria of PLS-SEM (0.25 = weak; 0.50 = moderate; 0.75 = strong), this value is included in the very strong category, which indicates that

the model has a very high explanatory ability for the Y variable.

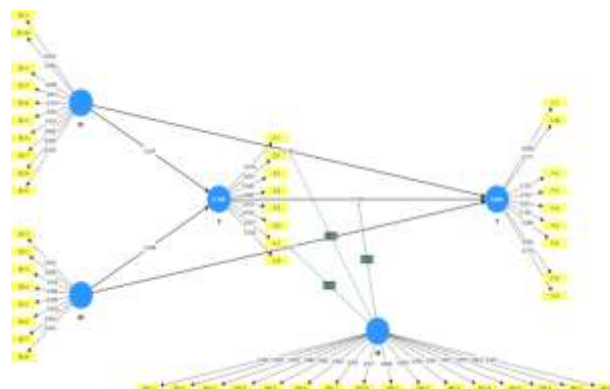


Figure 1. Outer model

Source: Smat pls analysis results, 2026

Overall, the structural model in this study has very good explanatory power on both endogenous variables (Y and Z). The high R-square value confirms that the exogenous variables selected in this study are dominant factors that are able to accurately represent the Purchasing Decision phenomenon at the research location.

Completing the evaluation of the coefficient of determination (R^2) in measuring the explanatory capacity of the model, the analysis stage continues with an assessment of the effect size through the *f-square parameter*. (f^2) This test is conducted to identify the specific contribution of each exogenous variable to the increase in the variance of the endogenous variable when the construct is integrated into the model structure.

Table 2. f-Square

	M	X1	X2	Y	Z
M				0.337	
X1				0.031	0.422
X2				0.001	0.270
Y					
Z				0.022	
M x X2				0.026	

M x	0.005
Z	
M x	0.026
X1	

Source: Smat pls analysis results, 2026

Based on the data in the table above, the test results show varying contributions between variables in the model. The most significant finding was the effect of X1 on Z, with an f^2 value of 0.422. This figure exceeds the threshold of 0.35, thus categorizing it as having a large effect. This indicates that X1 is the most dominant predictor and plays a crucial role in explaining the variance in variable Z.

Table 3. Indirect Effects

	Origin al sample (O)	Sampl e mean (M)	Standar d deviatio n (STDE V)	T stat istic (O/ ST DE V)	P valu es	infor matio n
X 1 -> Y	0.093	0.095	0.041	2,2 77	0.02 3	Acce pted
X 2 -> Y	0.074	0.074	0.031	2,4 36	0.01 5	Acce pted

Source: Smat pls analysis results, 2026

Based on the total indirect influence, a more in-depth analysis is needed to identify the significance of each specifically formed mediation pathway. This aims to demonstrate the role of the Trust variable (Z) as a strong bridge connecting each variable to the Purchase Decision (Y).

Discussion

Based on theory [14], this positive perception arises from the harmonious synchronization between the aspects of trust (*assurance*) and physical evidence (*tangibles*) that are directly felt by consumers. Thus, this superior service quality is not just an operational routine, but a strategic foundation that builds a sense of comfort for consumers. This is the main entry point in building trust before consumers finally make a decision to make a purchase.

In line with theory [15] which emphasizes that good product knowledge will facilitate the process of evaluating alternatives. For pharmacies in Garut, this high literacy is very beneficial because the education and counseling process by pharmacists becomes more effective and two-way. However, this also presents a challenge for pharmacy staff to always provide accurate information to balance the criticality of consumers who already have a basic knowledge.

The results of this study support the theory [16] which states that product knowledge is a memory component that triggers the process of evaluating alternatives before a decision is made. In Garut pharmacies, the availability of accurate product information, both through oral explanations from pharmacists and information labels, has been proven effective in increasing consumer confidence. This emphasizes that pharmacy marketing strategies in Garut should not only focus on commercial aspects, but must prioritize educational aspects to create an ecosystem of smart and confident consumers in transactions [17].

Theoretically, the results of this study confirm that in the context of pharmaceutical products, the Trust variable is a very strong driver so that it no longer requires support from external factors such as price and location to drive purchasing decisions. For the people of Garut Regency, health aspects are the main priority.

V. CONCLUSIONS AND SUGGESTIONS

Based on the results of data analysis and discussion that have been carried out regarding the influence of Service Quality and Consumer Knowledge on Purchasing Decisions with Trust as a mediating variable and Price and Location as moderating variables in pharmacies in the Garut Regency area, the following conclusions can be drawn. Service Quality has a positive and significant impact on Consumer Trust. This finding indicates that the professionalism and responsiveness of staff in responding to prescriptions (X1-6) are the main determining factors that build the trust of the Garut community in the credibility of pharmacies.

Consumer Knowledge has a positive and significant effect on Consumer Trust. Respondents' health literacy, especially regarding understanding the correct use of drugs (X2-5), is a rational basis that validates their belief in the integrity of pharmacy services. Service Quality has a positive and significant influence on Purchasing Decisions.



The speed and friendliness of the service has been proven to encourage consumers to immediately make purchase transactions at the pharmacy.

Based on the research results, discussions, and conclusions drawn, the researcher formulated several strategic suggestions that are expected to provide a tangible contribution. Future researchers are advised to test this model in the context of crisis situations (such as post-pandemic or the recent issue of syrup drugs). Examining how trust structures change amidst health information uncertainty will provide a significant theoretical contribution to the literature on crisis management in the pharmaceutical sector.

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