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Purchase Decision Drivers in Digital Transactions: The Role of QRIS, Product Quality, and Brand Trust

Nurul Asmi

Affiliation :Institut Teknologi dan Bisnis ASIA Malang, Indonesia
Correspondence E-mail : nurlassmi333@gmail.com

Abstract

Introduction/Main Objectives: This study examines the drivers of purchase decisions in digital healthcare transactions, focusing on the role of QRIS payment convenience, product quality, and brand trust. The rapid adoption of QRIS in Indonesia has improved transaction efficiency, yet evidence suggests that technological ease alone does not guarantee purchase conversion in health-related retail. Understanding how these factors interact is crucial for designing strategies that combine digital convenience with consumer confidence.

Background Problems: Despite seamless QRIS adoption at ONEMED Malang, inconsistencies between transaction completion and sustained loyalty persist. This study addresses the research question: How do QRIS convenience, product quality, and brand trust jointly influence consumer purchase decisions in digital healthcare retail?

Research Methods: A quantitative explanatory approach was employed using a cross-sectional survey of 460 ONEMED consumers who completed QRIS transactions. Data were collected via structured questionnaires and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.

Finding/Results: The results show that perceived product quality exerts the strongest direct effect on purchase decisions (β = 0.4277), followed by QRIS convenience (β = 0.3306). Both QRIS convenience and product quality significantly influence brand trust, which partially mediates their impact on purchase decisions. The model explains 69.7% of the variance in purchase decisions, indicating high predictive power.

Conclusion: Purchase decisions in digital healthcare retail are primarily driven by product quality, supported by QRIS convenience and brand trust. Technological ease alone is insufficient; strategies must integrate quality assurance and trust-building initiatives to achieve sustainable loyalty. ONEMED should combine QRIS adoption with transparent quality signaling and credible communication to strengthen consumer confidence and long-term engagement.

Keywords: QRIS; product quality; brand trust; purchase decision; healthcare retail

Introduction

The expansion of Indonesia's digital payment infrastructure—particularly the nationwide rollout of QRIS—has reshaped retail transactions in healthcare. Yet, evidence from healthcare procurement and consumer markets consistently shows that transaction convenience alone does not directly drive purchase decisions in high-involvement, risk-sensitive contexts. Instead, non-technical determinants—chiefly product quality, brand credibility and trust, word of mouth (WOM), and informative promotion/advertising—play the decisive role (Gendia & Shamma, 2022; Liedes & Liimatainen, 2007; Nurkhasanah & Santoso, 2020).

Product quality emerges as a primary determinant across settings. In professional purchasing, physicians prioritize clinical evidence, accuracy, reliability, and conformance to specifications above price (Gendia & Shamma, 2022). In consumer health retail, quality has a significant positive effect on purchase decisions, reflecting the need to mitigate perceived health risks via credible performance and durability (Atmaja et al., 2024; Nurkhasanah & Santoso, 2020). This finding is directly applicable to ONEMED's categories (e.g., masks and devices), where consumers must trust that everyday medical products meet consistent standards.

Price perception shows a context-dependent pattern. It is strongly and positively associated with consumer decisions in ONEMED's categories such as masks and alcohol—often with sizeable explanatory power—when framed as affordability and fit to product quality and benefits (Nurkhasanah & Santoso, 2020; Wulandari, 2016). Similarly, for personal medical devices, price perception is dominant and significant, underscoring how consumers weigh comparative value in brand-rich markets (Atmaja et al., 2024). In contrast, within physician-led procurement, price is typically secondary to quality and clinical proof (Gendia & Shamma, 2022). For ONEMED Malang, these results imply that competitive pricing must be paired with explicit quality signaling to sustain conversion, loyalty, and repeat purchases.

Brand trust and communication quality are built through consistent product performance and credible information, not speed of payment. In ONEMED's thermometer category, brand image and advertising both significantly increase buying interest, with brand image exerting the dominant influence (Pradipta, 2015). For masks and alcohol, promotion/advertising also exerts a significant positive effect on decisions (Nurkhasanah & Santoso, 2020; Wulandari, 2016). However, social media marketing that lacks credibility or relevance fails to generate WOM or purchase outcomes, while WOM itself is the strongest predictor of purchase and mediates the effect of brand awareness (Vincentia, 2025). These patterns suggest that ONEMED's digital payment convenience should be complemented by trusted content, expert/testimonial-based WOM, and evidence-backed claims to reduce uncertainty in health-related purchases.

Finally, distribution channels—availability by time and place—do not consistently predict purchasing in personal medical devices, indicating consumers may tolerate search or wait times when trust and quality are satisfied (Atmaja et al., 2024). Collectively, the seven studies show that in healthcare retail, technical ease (e.g., QRIS) functions as an enabler, while purchase decisions hinge on product quality, brand trust/WOM, and informative promotion (Atmaja et al., 2024; Gendia & Shamma, 2022; Liedes & Liimatainen, 2007; Nurkhasanah & Santoso, 2020; Pradipta, 2015; Vincentia, 2025; Wulandari, 2016).

Despite ONEMED Malang's rapid adoption of seamless digital payment, inconsistencies between transaction completion and sustained loyalty persist. No prior study has integrated digital transaction convenience with product quality and brand trust/WOM in digital healthcare retail outside major metropolitan areas. Addressing this gap, the present study analyzes how QRIS convenience, product quality, and brand trust jointly drive consumer purchase decisions at ONEMED Malang, and derives actionable implications for retail practice—pairing QRIS with

quality assurance signals (accuracy, conformance), activating trusted WOM and evidence-based advertising, and calibrating competitive prices to clearly communicate value.

Therefore, conducting research under the title Purchase Decision Drivers in Digital Transactions: The Role of QRIS, Product Quality, and Brand Trust is crucial. The seven empirical studies consistently demonstrate that while digital payment systems such as QRIS enhance transactional efficiency, they do not guarantee purchase conversion in healthcare retail without reinforcing trust and perceived value (Atmaja et al., 2024; Vincentia, 2025). ONEMED Malang exemplifies this gap, despite seamless QRIS adoption, cancellations occur when consumers question product reliability or brand credibility. Investigating the combined influence of QRIS convenience, product quality, and brand trust will provide actionable insights for designing integrated strategies that merge technological ease with consumer confidence—ensuring that digitalization in healthcare retail translates into sustainable loyalty rather than short-term transactions (Gendia & Shamma, 2022; Liedes & Liimatainen, 2007; Nurkhasanah & Santoso, 2020; Pradipta, 2015; Wulandari, 2016).

Initial trust in mobile payment methods, such as QRIS, is influenced by factors like information and service quality, which subsequently affect users' continued use and perceived usefulness of the payment system (Talwar et al., 2020). In the broader brand context, trust—both cognitive and affective—plays a crucial role in mediating the relationship between corporate brands and consumer loyalty, with peer influence also moderating these effects (Ozdemir et al., 2020). Corporate brand trust acts as a mediator between consumer perceptions (e.g., of corporate social responsibility) and attitudes toward the brand, impacting corporate reputation and reducing perceptions of hypocrisy (Kim et al., 2015). While direct studies on QRIS payments specifically in medical products are lacking, the positive association between trust in payment systems and brand loyalty suggests that QRIS payments could enhance brand trust if the payment experience is reliable and secure. Additionally, financial incentives or payments from pharmaceutical companies have been shown to influence prescribing behavior, which may indirectly affect brand trust in medical products (Mitchell et al., 2021). Overall, trust in the payment method and the brand itself are interconnected factors that can strengthen consumer loyalty in the medical product sector.

H1: There is a positive relationship between the use of QRIS as a payment method and brand trust in the context of medical products

Studies show that higher product quality significantly enhances brand image and trust among healthcare professionals and consumers, which in turn affects purchase decisions and loyalty (Ahmad, 2025; Jackson et al., 2019; Maharani et al., 2023a). For example, pharmaceutical firms that maintain consistent quality standards and transparent incentive programs strengthen brand perception and stimulate purchase behavior (Ahmad, 2025). Consumer trust is also critical in e-commerce for medical products, where confidence in product authenticity and transaction security supports sales success (Pratiwi et al., 2025). Additionally, hospital accreditation and superior healthcare product quality build corporate brand image and patient trust, which mediate customer loyalty (Hydari et al., 2020). Overall, ensuring high product quality is essential for fostering brand trust and encouraging repurchase intentions in medical and healthcare product markets (Danibrata, 2019; Gümüş, 2022).

H2: There is a positive relationship between product quality and brand trust in the context of medical products

Studies involving medical devices and pharmaceuticals show that higher product quality improves consumer satisfaction and directly influences the decision to buy these products (Ahmad, 2025; Atmaja et al., 2024; Chaerudin & Syafarudin, 2021). For example, research on medical device users found product quality to be a key factor driving purchase decisions

alongside service quality and price (Chaerudin & Syafarudin, 2021). Similarly, among medical practitioners, maintaining high product standards significantly impacts purchase behavior, even more so than price or promotional communication (Ahmad, 2025). Other studies confirm that product quality, often combined with price and brand image, plays a dominant role in shaping consumers' purchasing choices for medical products (Harun & Paludi, 2025; Sulastri, 2023). Overall, ensuring consistent and reliable product quality is critical for encouraging purchase decisions in healthcare markets (Fuller et al., 2017; Ghaderi et al., 2023).

H3: There is a positive relationship between product quality and purchase decision in the context of medical products

Studies show that QRIS enhances transaction efficiency and comfort, which positively influences consumer attitudes and intentions to purchase, particularly in sectors like MSMEs (Erliyani, 2025; Rizkiani et al., 2024; Zalukhu & Lattu, 2025). The ease of use and perceived security of QRIS significantly affect trust, which in turn strongly impacts purchasing decisions (Rizkiani et al., 2024). However, some findings suggest that QRIS may not always moderate the influence of price and promotion on purchasing decisions, with certain consumer groups prioritizing price over payment method (Fatimah & Saputro, 2025). While most research supports QRIS's positive effect on purchase behavior, specific evidence directly linking QRIS use to medical product purchases is limited, though the general trend in digital payments suggests similar effects could apply. Overall, QRIS adoption appears to facilitate purchase decisions by improving payment convenience and trust, which are critical in medical product transactions as well (Bahfen et al., 2024).

H4: There is a positive relationship between the use of QRIS as a payment method and purchase decision in the context of medical products

Brand trust acts as a crucial mediator that strengthens the impact of marketing efforts, such as social media marketing, on consumers' purchase decisions in healthcare (Vidyanata, 2022). Studies on medical and herbal products confirm that brand trust significantly influences consumers' willingness to buy, often mediating the effects of brand image and product quality (Handayani et al., 2023; Maharani et al., 2023a; Wijaya & Annisa, 2020). While some research finds that brand image alone may not directly affect purchase decisions, its influence is often channeled through brand trust, highlighting trust's central role (Wijaya & Annisa, 2020; Yosepha, 2025). In medical product contexts, maintaining high product quality and ethical incentives can enhance brand perception and trust, which in turn stimulates purchase behavior (Ahmad, 2025). Overall, building and sustaining brand trust is essential for encouraging purchase decisions in medical product markets (Handayani et al., 2023; Maharani et al., 2023b; Vidyanata, 2022).

H5: There is a positive relationship between brand trust and purchase decision in the context of medical products

Studies show that the convenience and security of QRIS increase consumer trust, which in turn positively influences purchasing decisions (Rizkiani et al., 2024). Trust has been found to significantly affect purchase behavior, mediating the effects of perceived usefulness and security of QRIS on buying intentions (Harmadi & Nuryanto, 2025; Rizkiani et al., 2024). Additionally, brand trust positively impacts user behavior in QRIS applications, although factors like web design and product reputation can moderate this effect (Nababan, 2025). While direct studies on medical products are limited, the general findings on QRIS and trust suggest that in medical product contexts, QRIS use likely enhances purchase decisions through increased brand trust. Overall, QRIS adoption improves transaction ease and security, fostering trust that drives purchase decisions (Harmadi & Nuryanto, 2025; Rizkiani et al., 2024; Zalukhu & Lattu, 2025).

H6: There is a positive relationship between the use of QRIS as a payment method and purchase decision through brand trust as mediation in the context of medical products

Studies show that higher perceived product quality enhances brand trust, which in turn significantly increases consumers' willingness to purchase products such as medical devices, skincare, and herbal medicines (Chaerudin & Syafarudin, 2021; Handayani et al., 2023; Maharani et al., 2023a). Brand trust partially or fully mediates the relationship between product quality and purchase decisions, indicating that trust is a key mechanism through which quality impacts buying behavior (Alekam, 2016; Maharani et al., 2023b). In pharmaceutical and medical product markets, maintaining consistent product quality is critical for building brand trust and stimulating purchase decisions, even more so than brand image alone (Ahmad, 2025; Wijaya & Annisa, 2020). Research also highlights that communication and incentives can strengthen brand trust alongside product quality, further encouraging purchase behavior (Ahmad, 2025; Alekam, 2016). Overall, ensuring high product quality is essential for fostering brand trust, which then drives purchase decisions in medical product contexts (Alekam, 2016; Handayani et al., 2023; Maharani et al., 2023a).

H7: There is a positive relationship between product quality and purchase decision through brand trust as mediation in the context of medical products

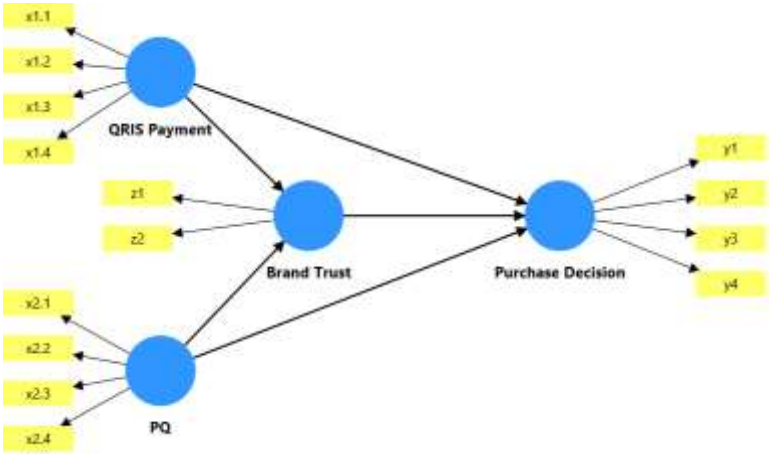

Figure 1 Conceptual Framework
Source: Author's Work, 2025.

Research Methods

This study adopts a quantitative explanatory approach to analyze the influence of QRIS transaction convenience, product quality, and brand trust on consumer purchase decisions at ONEMED Malang City. The methodology is designed to ensure clarity, reproducibility, and alignment with prior empirical research in healthcare retail purchasing behavior (Atmaja et al., 2024; Nurkhasanah & Santoso, 2020; Pradipta, 2015; Vincentia, 2025; Wulandari, 2016).

Research Design

The research uses a cross-sectional survey design to capture consumer perceptions at a single point in time. This design is appropriate for examining causal relationships among variables using statistical analysis techniques especially partial least square.

Population and Sampling

The population consists of ONEMED consumers in Malang who have completed QRIS transactions and purchased medical products (e.g., masks, thermometers, antiseptics). Purposive sampling is applied to ensure respondents meet specific criteria (1) Age ≥ 18 years; (2) Completed at least one QRIS transaction at ONEMED Malang; (3) Purchased or intended to purchase medical products within the last three months. Because the total number of consumers is unknown, the sample size was determined using Lemeshow's formula, which is appropriate for populations with indeterminate size. Based on this formula, the minimum required sample size was 377 respondents. During data collection September 30-November 5, 2025, 460 respondents met the inclusion criteria and agreed to participate, exceeding the minimum threshold and ensuring adequate statistical power for analysis.

Data Collection

Data were collected using a structured questionnaire distributed both online via Google Forms and offline at ONEMED outlets. The questionnaire was organized into four main constructs. The first construct measured Ease of Payment Using QRIS, with indicators such as the ability of QRIS to make purchasing access easier, provide comfort during transactions, increase buyers' desire to make a purchase, and encourage actual purchase decisions (Elshifa et al., 2025). The second construct assessed Product Quality, including indicators related to ONEMED products being safe to use, supported by clinical evidence, ensuring sterility, and optimizing patient outcomes (Al-Emran et al., 2022). The third construct focused on Brand Trust, which captured its influence on purchasing decisions and its role in strengthening the effect of QRIS convenience on buyer decisions (Elshifa et al., 2025). The final construct measured Purchase Decision, with indicators reflecting the impact of buyer convenience, ease of payment access, QRIS usage, and brand trust on decision-making (Al-Emran et al., 2022; Elshifa et al., 2025). All items were evaluated using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree).

Instrument Validation

The validity of the research instrument was assessed using the Pearson product-moment correlation, where each item's correlation coefficient (r-value) was compared against the critical value at a significance level of $\alpha = 0.05$ to determine whether the item was valid. Reliability testing was conducted using Cronbach's alpha to evaluate internal consistency across items within each construct. A threshold of ≥ 0.60 was applied, which indicates that the instrument is considered reliable and suitable for use in the study. This approach follows established standards in previous healthcare retail research (Pradipta, 2015; Wulandari, 2016).

Data Analysis

Data analysis in this study was performed using SmartPLS 4 software, applying the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach. This method was chosen because it is suitable for predictive research models and complex relationships among latent variables. The analysis began with descriptive statistics to summarize respondent demographics and provide an overview of variable distributions. Next, the measurement model was evaluated through convergent validity, discriminant validity, and reliability tests, ensuring that all indicators met the required thresholds. The structural model was then assessed to estimate the direct and indirect effects of QRIS convenience, product quality, and brand trust on purchase decisions. Hypothesis testing was conducted using bootstrapping procedures to obtain t-statistics and p-values for significance testing at a 5% level. Additionally, Multi-Group Analysis (MGA) was employed to compare path coefficients across different consumer

segments, allowing the study to identify whether relationships among variables differ significantly between groups. The explanatory power of the model was measured using R^2 and Adjusted R^2 values, consistent with previous healthcare retail studies, to determine how well the independent variables explain variations in purchase decisions.

Table 1 Source of Measurement and Item

Construct	Source	Items
QRIS Payment	Elshifa et al. (2025)	Ease of payment using QRIS can make purchasing access easier Ease of payment using QRIS can make buyers comfortable Ease of payment using QRIS can make buyers have a high desire to decide on a purchase Ease of payment using QRIS can make buyers make a purchase decision
Product quality	Al-Emran et al. (2022)	ONEMED products safe to use ONEMED products clinical based-evidence ONEMED products sterility assurance ONEMED products optimize patient outcomes
Purchase Decision	Elshifa et al. (2025) and Al-Emran et al. (2022)	Purchase decisions can be influenced by buyer convenience Purchase decisions can be influenced by the ease of buyers in accessing payments Purchase decisions can be influenced by the ease of payment using QRIS Purchase decisions can be influenced by Brand Trust
Brand Trust	Elshifa et al. (2025)	Brand Trust can influence Purchasing Decisions Brand Trust can strengthen the influence of the ease and convenience of buyers in using QRIS to decide on purchases

Source: Author's Work, 2025.

Result

Respondent Identity

The respondents of this study are ONEMED consumers in Malang with diverse characteristics. Based on age, the majority are in the range of 36-45 years as many as 125 people, followed by the >45-year-old group as many as 121 people, 110 people aged 17-25 years, and 26-35 years old as many as 104 people. In terms of gender, the composition was relatively balanced between males (226 people) and females (234 people), showing fairly even representation. Judging from the experience of using QRIS, 154 respondents have never used QRIS, 164 respondents have used it 1–2 times, while 142 respondents are frequent users (more than 3 times). For payment method preferences, the distribution is fairly even. QRIS is used by 111 respondents, mobile banking by 112 respondents, e-wallets by 123 respondents, and other methods by 114 respondents.

This data shows that ONEMED consumers in Malang are dominated by the productive age group (36–45 years), who generally have stable purchasing power and tend to be more rational in decision-making. A balanced gender proportion indicates that marketing strategies can be directed in general without gender bias. The high number of respondents who have never used QRIS (154 people) indicates a great opportunity for education and promotion of the use of QRIS, especially because the frequent user group (142 people) has already shown quite good adoption. In addition, the relatively balanced payment preferences between QRIS, mobile

banking, and e-wallets hint that ONEMED consumers have flexible payment behavior, so the integration of various payment methods will be a plus.

The research model consists of four main constructs and their indicators. QRIS Payment (x1.1–x1.4), Perceived Quality (PQ) (x2.1–x2.4), Brand Trust (z1–z2), and Purchase Decision (y1–y4). The analysis was conducted using data from 460 respondents, as indicated in the latent score descriptives. The structural model was estimated using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach with a path weighting scheme. The algorithm settings included a maximum of 3,000 iterations and a stop criterion of 1×10^{-7}. Bootstrapping was performed with 5,000 subsamples, a two-tailed test, a significance level of $\alpha = 0.05$, and a fixed random seed to ensure reproducibility. All analyses were carried out using SmartPLS version 4 (Ringle et al., 2024).

Measurement Model Evaluation

The measurement model was assessed through convergent validity, discriminant validity, and reliability tests. All constructs—QRIS Payment Convenience, Product Quality (PQ), Brand Trust (BT), and Purchase Decision (PD)—met the required thresholds.

Table 2 Convergent Validity

Construct	Items	Outer Loading
QRIS Payment	Ease of payment using QRIS can make purchasing access easier	0.782
	Ease of payment using QRIS can make buyers comfortable	0.801
	Ease of payment using QRIS can make buyers have a high desire to decide on a purchase	0.777
	Ease of payment using QRIS can make buyers make a purchase decision	0.785
Perceived Quality	ONEMED products safe to use	0.751
	ONEMED products clinical based-evidence	0.769
	ONEMED products sterility assurance	0.789
	ONEMED products optimize patient outcomes	0.761
Purchase Decision	Purchase decisions can be influenced by buyer convenience	0.741
	Purchase decisions can be influenced by the ease of buyers in accessing payments	0.791
	Purchase decisions can be influenced by the ease of payment using QRIS	0.763
	Purchase decisions can be influenced by Brand Trust	0.774
Brand Trust	Brand Trust can influence Purchasing Decisions	0.841
	Brand Trust can strengthen the influence of the ease and convenience of buyers in using QRIS to decide on purchases	0.818

Source: Author's Work, 2025.

QRIS Payment, Perceived Quality, Purchase Decision, and Brand Trust, all indicators exhibit loading values above the recommended threshold of 0.70, which indicates strong indicator reliability and supports convergent validity (Hair Jr et al., 2021). For QRIS Payment, the loadings range from 0.777 to 0.801, suggesting that items related to ease and convenience of QRIS payment strongly represent the construct. Perceived Quality indicators show loadings between 0.751 and 0.789, confirming that attributes such as safety, clinical evidence, sterility, and patient outcomes are well captured by the construct. Purchase Decision items have loadings from 0.741 to 0.791, indicating that factors like convenience, payment accessibility, and QRIS usage significantly influence purchasing decisions. Finally, Brand Trust demonstrates the highest loadings (0.818 and 0.841), reflecting its strong role in shaping purchase decisions and reinforcing the effect of QRIS convenience. Overall, these results

confirm that all measurement items are reliable and valid, as they exceed the minimum threshold for outer loadings, thereby ensuring the robustness of the measurement model and supporting further structural analysis.

Table 3 Cronbach's Alpha, AVE, CR

Construct	Cronbach's Alpha	AVE (≥ 0.50)	CR (0.70–0.95)
QRIS Payment (x1.1–x1.4)	0.794	0.618	0.866
Perceived Quality (PQ) (x2.1–x2.4)	0.768	0.590	0.852
Purchase Decision (y1–y4)	0.767	0.589	0.851
Brand Trust (z1–z2)	0.548	0.688	0.815

Source: Author's Work, 2025.

Cronbach's Alpha is used to evaluate the internal consistency of indicators within a construct, with a commonly accepted threshold of ≥ 0.70 (Hair Jr et al., 2021). In this study, Brand Trust shows a Cronbach's Alpha of 0.548, which falls below the threshold, indicating insufficient reliability based on this metric. However, Cronbach's Alpha tends to be conservative, especially for constructs with few indicators (Brand Trust has only two), so a lower value is not critical if composite reliability is high. The other constructs—Perceived Quality (PQ) = 0.768, Purchase Decision = 0.767, and QRIS Payment = 0.794—all exceed the threshold, demonstrating good internal consistency. Composite Reliability (rho_c) provides a more accurate measure of reliability, with recommended values between 0.70 and 0.95. All constructs meet this criterion. Brand Trust = 0.815, PQ = 0.852, Purchase Decision = 0.851, and QRIS Payment = 0.866. This confirms that despite the low Cronbach's Alpha for Brand Trust, its composite reliability is strong, ensuring the construct is reliable. Average Variance Extracted (AVE) assesses convergent validity, with a threshold of ≥ 0.50. All constructs satisfy this requirement. Brand Trust = 0.688, PQ = 0.590, Purchase Decision = 0.589, and QRIS Payment = 0.618. These values indicate that each construct explains more than 50% of the variance in its indicators, confirming adequate convergent validity. In conclusion, all constructs demonstrate sufficient composite reliability and AVE, ensuring both reliability and convergent validity. The low Cronbach's Alpha for Brand Trust is not a major concern due to its limited indicators and strong composite reliability. Overall, the measurement model can be considered valid and reliable.

Table 4 Path Coefficient

Path	Coefficient	S.Dev	t-Stat	p-value
Brand Trust → Purchase Decision	0.1509	0.042	3.590	0.000
PQ → Brand Trust	0.4289	0.043	9.909	0.000
PQ → Purchase Decision	0.4277	0.043	9.936	0.000
QRIS Payment → Brand Trust	0.4068	0.046	8.864	0.000
QRIS Payment → Purchase Decision	0.3306	0.046	7.140	0.000

Source: Author's Work, 2025.

The structural model indicates that all hypothesized relationships are positive and statistically significant based on the bootstrap results (t-statistics well above 1.96; $p < .001$). Specifically, Perceived Quality (PQ) exerts a strong effect on Brand Trust ($\beta = 0.4289$, SE = 0.043, $t = 9.909$, $p < .001$) and on Purchase Decision ($\beta = 0.4277$, SE = 0.043, $t = 9.936$, $p < .001$). Likewise, QRIS Payment positively predicts Brand Trust ($\beta = 0.4068$, SE = 0.046, $t = 8.864$, $p < .001$) and Purchase Decision ($\beta = 0.3306$, SE = 0.046, $t = 7.140$, $p < .001$). Finally, Brand Trust itself has a smaller but significant effect on Purchase Decision ($\beta = 0.1509$, SE = 0.042, $t = 3.590$, $p < .001$). Because coefficients are standardized, each value reflects the expected change (in standard deviations) in the endogenous construct for a one-standard-deviation increase in the

predictor (Hair Jr et al., 2021). Taken together, these findings show that PQ is the most influential direct driver of purchasing decisions, while QRIS Payment contributes both directly and indirectly via Brand Trust; the significant path from Brand Trust → Purchase Decision supports a partial mediation pattern in which trust amplifies the effects of perceived quality and payment convenience on final purchase decisions.

Indirect and Total Effect

Brand Trust acts as a mediator in the relationship between Perceived Quality (PQ) and QRIS Payment toward Purchase Decision. The specific indirect effects show that PQ influences Purchase Decision through Brand Trust with a coefficient of 0.0647, while QRIS Payment exerts an indirect effect of 0.0614 via Brand Trust. When considering total effects (direct plus indirect), PQ demonstrates the strongest overall impact on Purchase Decision with a coefficient of 0.4924, whereas QRIS Payment has a total effect of 0.3920. PQ has a strong direct influence on Purchase Decision and further reinforces this effect through partial mediation by Brand Trust, making PQ the most influential construct overall. QRIS Payment also significantly affects both Brand Trust and Purchase Decision, with mediation by Brand Trust increasing its total effect, although it remains lower than PQ. Additionally, Brand Trust itself contributes directly to Purchase Decision with a significant coefficient of 0.151, confirming its role as a key mediator in the model.

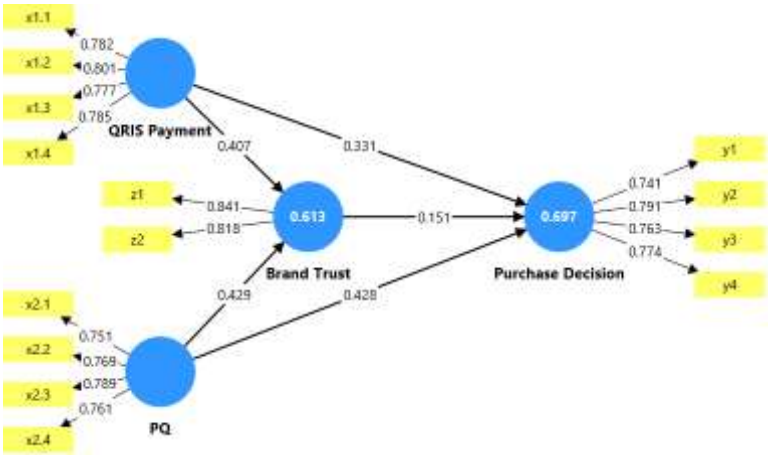

Figure 2 PLS Algorithm
Source: Author's Work, 2025.

Quality Criteria

The R-square value for the Brand Trust construct is 0.613, with the R-square adjusted value of 0.612. This shows that the predictive variables in the model are able to explain about 61.3% of the variation in Brand Trust. Based on the PLS-SEM interpretation guidelines (Hair et al., 2019), this value is in the moderate to substantial category, so it can be concluded that the model has a strong enough explainability for Brand Trust. Meanwhile, the Purchase Decision construct has an R-square value of 0.697 and an R-square adjusted value of 0.695, which means that about 69.7% of the variation in the purchase decision can be explained by the predictive variables in the model. This value is close to a substantial category, indicating that the model has a high predictive ability of Purchase Decisions. Overall, these two R-square values indicate that the structural model used has good explanatory power, with Purchase Decision as the most powerful endogenous construct explained by the variables in the model.

The f-square values are used to assess the effect size of each path in the PLS-SEM model. According to Cohen (1988) and Hair et al. (2021), the general interpretation thresholds are

0.02 = small, 0.15 = medium, and 0.35 = large. The path Brand Trust → Purchase Decision has an f² value of 0.029, which falls into the small category. This indicates that although the path is statistically significant, its contribution to the variance in Purchase Decision is relatively minor. In contrast, PQ → Brand Trust shows an effect size of 0.204, classified as medium, suggesting that Perceived Quality exerts a fairly strong influence on Brand Trust. Similarly, PQ → Purchase Decision has an f² value of 0.215, also in the medium category, highlighting the substantial direct impact of Perceived Quality on purchase decisions. The path QRIS Payment → Brand Trust records an effect size of 0.183, which is medium, indicating that QRIS Payment plays an important role in shaping Brand Trust. Lastly, QRIS Payment → Purchase Decision has an f² value of 0.130, which is close to medium, showing that QRIS Payment has a meaningful, though less pronounced, effect on purchase decisions compared to PQ. In summary, the strongest effects are observed for PQ → Purchase Decision (0.215) and PQ → Brand Trust (0.204), confirming the dominant role of Perceived Quality in influencing both Brand Trust and Purchase Decision. QRIS Payment also contributes significantly, particularly through Brand Trust. Conversely, the direct effect of Brand Trust on Purchase Decision is relatively small, reinforcing its role as a mediator rather than a primary predictor.

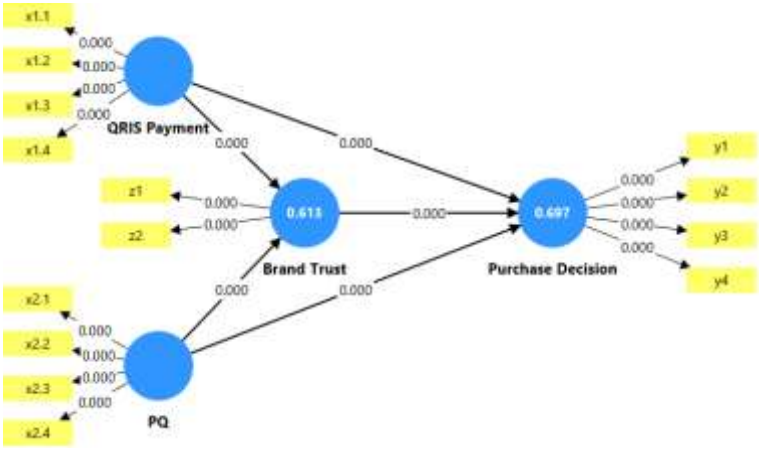

Figure 3 PLS Algorithm
Source: Author's Work, 2025.

Heterotrait-monotrait ratio (HTMT)

The HTMT values, all ranging between 0.808 and 0.833, are well below the conservative threshold of 0.85, indicating strong discriminant validity among all constructs. This means that each construct is empirically distinct, and the indicators measure separate conceptual domains without excessive overlap. The confirmation through bootstrapped HTMT inference, where the upper confidence bounds remained below the selected threshold, further strengthens this conclusion. Consequently, the measurement model demonstrates robust discriminant validity, allowing for reliable interpretation of structural relationships such as direct effects, indirect effects, and mediation. These results suggest that the constructs—QRIS Payment, Perceived Quality, Brand Trust, and Purchase Decision—are sufficiently differentiated, supporting the theoretical framework and enhancing the credibility of subsequent structural analysis.

Collinearity (VIF)

The Variance Inflation Factor (VIF) values for all indicators range between 1.166 and 1.637, which are well below the commonly accepted thresholds of 3.0 (strict) or 5.0 (general) for multicollinearity assessment (Hair Jr et al., 2021). Specifically, the QRIS Payment indicators (x1.1–x1.4) exhibit VIF values between 1.550 and 1.637, while Perceived Quality indicators (x2.1–x2.4) range from 1.402 to 1.554. Purchase Decision indicators (y1–y4) show VIF values between 1.404 and 1.542, and Brand Trust indicators (z1 and z2) have the lowest VIF values

at 1.166. These results indicate that multicollinearity is not a concern in the measurement model, as all values fall significantly below the recommended cut-off points. Consequently, the indicators demonstrate acceptable levels of independence, supporting the robustness of the outer model and ensuring that the estimated path coefficients are not biased due to collinearity issues (Hair Jr et al., 2021).

Model Fit

The model fit indices indicate that the estimated model demonstrates an acceptable level of fit. The Standardized Root Mean Square Residual (SRMR) is 0.069 for both the saturated and estimated models, which is below the recommended threshold of 0.08, suggesting a good approximate fit and indicating that the model reproduces the observed correlation matrix with minimal residual error (Hair Jr et al., 2021). The d_ULS and d_G values are 0.498 and 0.242, respectively; these discrepancy measures reflect the distance between the empirical and model-implied correlation matrices. Lower values generally indicate better fit, and their consistency across both models supports the adequacy of the model. The Chi-square statistic is 618.277, which is expected to be large and significant in PLS-SEM due to sensitivity to sample size and model complexity; therefore, interpretation should focus on approximate fit indices rather than exact fit measures. Finally, the Normed Fit Index (NFI) is 0.810, slightly below the conventional cutoff of 0.90 used in covariance-based SEM. However, in PLS-SEM, NFI tends to be conservative, and values around 0.80 are considered acceptable for complex models when SRMR indicates good fit (Hair Jr et al., 2021). Overall, these results confirm that the model achieves an adequate level of fit, supporting the validity of the measurement and structural models.

Discussion

The structural model confirms that Perceived Quality (PQ) exerts the strongest influence on purchase decisions, both directly (β = 0.4277) and indirectly through Brand Trust (β = 0.0647). These findings support H2 and H3, which posit that product quality positively affects brand trust and purchase decisions. This result is consistent with prior studies emphasizing the critical role of quality in healthcare retail for reducing perceived health risks and fostering consumer confidence (Atmaja et al., 2024; Gendia & Shamma, 2022; Nurkhasanah & Santoso, 2020). Similar to earlier research on medical devices and pharmaceuticals (Ahmad, 2025; Chaerudin & Syafarudin, 2021), the present study confirms that consumers prioritize safety, sterility, and clinical evidence over price or transactional convenience.

The analysis also demonstrates that QRIS Payment Convenience significantly influences both purchase decisions (β = 0.3306) and brand trust (β = 0.4068), thereby validating H1, H4, and H6. These findings align with previous literature indicating that ease and security in digital payment systems enhance consumer trust and purchase intention (Rizkiani et al., 2024; Zalukhu & Lattu, 2025). However, the effect size of QRIS on purchase decisions is smaller than that of perceived quality, suggesting that payment convenience functions as an enabling factor rather than a primary driver. This observation supports earlier arguments that technological efficiency alone does not guarantee purchase conversion in healthcare retail (Liedes & Liimatainen, 2007; Vincentia, 2025). Consequently, QRIS adoption should be complemented by robust quality signaling and trust-building strategies to maximize its impact.

The mediating role of Brand Trust further clarifies the interplay among these constructs. Although its direct effect on purchase decisions is modest (β = 0.1509), brand trust amplifies the influence of both QRIS convenience and perceived quality, confirming H5, H6, and H7. This pattern is consistent with prior studies indicating that trust mediates the relationship between product attributes, marketing efforts, and consumer behavior (Handayani et al., 2023;

Maharani et al., 2023a; Vidyanata, 2022). Trust operates as a relational mechanism that transforms transactional convenience and product credibility into sustained consumer loyalty (Kim et al., 2015; Ozdemir et al., 2020). For ONEMED, this underscores the necessity of investing in brand reputation through transparent communication, evidence-based claims, and credible word-of-mouth.

Compared to previous research, this study offers a novel contribution by integrating QRIS convenience, product quality, and brand trust within a single explanatory model. Whereas earlier studies examined these factors in isolation, the present findings demonstrate their combined and mediated effects, providing a more comprehensive understanding of purchase decision drivers in digital healthcare retail. The high explanatory power of the model (R^2 = 61.3% for Brand Trust; R^2 = 69.7% for Purchase Decision) further validates its robustness and practical relevance.

In summary, the findings confirm that product quality remains the dominant predictor of purchase decisions, QRIS convenience plays a supportive yet significant role, and brand trust serves as a critical mediator. These insights suggest that digitalization strategies in healthcare retail should not rely solely on payment efficiency but must integrate quality assurance and trust-building initiatives to achieve sustainable consumer loyalty.

Conclusion

This study demonstrates that in the context of ONEMED Malang, purchase decisions for medical products are primarily driven by perceived product quality, supported by QRIS payment convenience and brand trust. The structural model results indicate that product quality exerts the strongest direct and indirect influence on purchase decisions, while QRIS convenience significantly enhances both brand trust and purchasing behavior. Brand trust acts as a partial mediator, amplifying the effects of quality and payment convenience on consumer decisions. These findings confirm that technological ease alone, such as QRIS adoption, is insufficient to guarantee conversion without reinforcing consumer confidence through quality assurance and credible brand communication. ONEMED should integrate QRIS convenience with strategies that emphasize product reliability, clinical evidence, and trusted word-of-mouth to build sustainable loyalty. Marketing efforts must focus on transparent quality signaling and expert-backed testimonials to strengthen brand trust. Additionally, competitive pricing should be communicated alongside quality assurance to convey value effectively. Digital campaigns should prioritize informative and credible content rather than mere promotional messages to avoid skepticism in health-related purchases. Future studies could employ longitudinal designs to capture behavioral changes over time and assess the durability of trust and loyalty in digital healthcare transactions. Expanding the scope to other regions or comparing urban and rural contexts would provide broader insights into consumer behavior. Researchers may also explore additional mediating variables such as perceived risk, customer experience, or social influence to enrich the understanding of purchase decision dynamics in healthcare retail.

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